



May 17, 2021

Ms. Jessica Altman  
Insurance Commissioner  
Bureau of Life, Accident & Health Insurance  
1326 Strawberry Square  
Harrisburg, PA 17120

Re: Aetna Health Assurance of Pennsylvania

NAIC #:	18527
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2022
Avg rate change requested:	-22.3%
Range of rate change requested:	-22.3% - -22.3%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	0
Current # policyholders:	0
Number of plans offered vs 2021:	1 in 2021; 1 in 2022
2021 Avg rate change:	7.5%
HIOS Issuer ID / Binder #:	18939 / AETN-PA22-125107212
Rate Filing Tracking Number:	AETN-132731141
Policy Form(s):	AHASPA SG HGrpPol-1A 01 AHASPA SG HCOC-2022-EPO 06 AHASPA SG-SOB-EPO-14047683 06
Form Filing Tracking Number:	AETN-132808972

Dear Ms. Altman:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the state of Pennsylvania for effective dates of January 1, 2022 and later. This filing is being provided to comply with regulatory rate filing requirements and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended



for new business issued through the State of Pennsylvania off-Exchange marketplace effective January 1, 2022.

All products and associated proposed monthly premium rates contained within this rate filing will be available to existing business upon their request. Existing business that is not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

We have tried to present this information in a manner that will facilitate your Department's review. If there are changes, we can make to improve the process or you would like us to present the information differently in the future, please let us know.

Please feel free to contact me at the above listed telephone number and/or e-mail address if you have any additional questions.

Sincerely,

A black rectangular redaction box covering the signature of the sender.

Aetna

# **Attachment I**

# Rate Change Summary

## Aetna Health Assurance of Pennsylvania – Small Group Plans

Rate request filing ID # AETN-132731141 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at

<http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

### Overview

Initial requested average rate change:	-22.1% <sup>1</sup>
Revised requested average rate change:	N/A
Range of requested rate change:	-22.1% - -22.1%
Effective date:	1/1/2022
Mapped Members:	0
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

### Key information

#### Jan. 2020-Dec. 2020 financial experience

Premiums	\$0.0 M
Claims	\$0.0 M
Administrative expenses	\$0.0 M
Taxes & fees	\$0.0 M
Company made (after taxes)	<b>\$0.0 M</b>

#### How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2022:

Claims:	85.1%
Administrative:	11.3%
Taxes & fees:	1.6%
Profit:	2.0%

The company expects its annual medical costs to increase **11.6%**.

### Explanation of requested rate change

Medical costs are going up, and we are changing our rates to reflect this increase. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Rate increases differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

<sup>1</sup> Note that insurers will have the opportunity to revise their rate change request in July, after they are scheduled to receive updated information about the impact of a federal program called risk adjustment. This document will be updated accordingly at that time.

# 2022 Pennsylvania Actuarial Memorandum

## 1. Basic Information and Data

### A. Company Information

Company Legal Name: Aetna Health Assurance of PA  
NAIC #: 18527  
Market: Small Group Off-Exchange  
Effective Date: 01/01/2022  
Avg rate change requested: -22.1%  
Range of rate change requested: -22.1% - 22.1%  
Products: EPO  
Rating Areas: Rating Areas 1-3 and 5-9, certain counties excluded  
Metal Levels: Silver  
Current # covered lives: 0  
Current # policyholders: 0  
Number of plans offered: 1  
HIOS Issuer ID / Binder #: 18939 / AETN-PA22-125107212  
Rate Filing Tracking Number: AETN-132731141  
Policy Form(s): AHASPA SG HCOC-2022-EPO 06 &  
AHASPA SG-SOB-EPO-14047683 06 &  
AHASPA SG HGrpPol-1A 01  
Form Filing Tracking Number: AETN-132808972

### B. Rate History and Proposed Variations in Rate Changes

Effective Date	Rate Change	SERFF Filing Tracking #
April 1, 2016	Introduction of legal entity	AETN-130242360
October 1, 2016	Increased previously filed 4Q16 rates by 7.4%	AETN-130565231
January 1, 2017	Filed a 27.3% rate increase	AETN-130533528
January 1, 2018	Filed a 1.7% rate decrease	AETN-131033573
January 1, 2019	Filed an 8.5% rate increase	AETN-131455851
January 1, 2020	Filed a 7.1% rate increase	AETN-131899743
January 1, 2021	Filed a 7.3% rate increase	AETN-132731141

### C. Average Rate Change

The average rate change, as noted in cell AC18 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is -22.1%. The change in the 21-year-old non-tobacco premium PMPM as stated in Table 11 is -22.1%.

### D. Membership Count

Total current membership by age bucket is shown on Table 1.

### **E. Benefit Changes**

We are continuing to offer one silver plan for each product; the out-of-pocket maximum on this plan has increased from \$8,550 to \$8,700. The HIOS IDs are as follows:

2021 HIOS Plan ID	2021 Plan Name	2022 HIOS Plan ID	2022 Plan Name
18939PA0040001	Aetna Silver OAEPO 6000 80% AHASPA	18939PA0040001	PA Silver OAEPO 7000 80% AHASPA

### **F. Experience Period Claims and Premium**

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2020 through December 31, 2020 and paid through February 28, 2021, for AHASPA.

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Aetna recognizes that COVID-19 has had an impact on the level of allowed and incurred claims in the experience period of January 1, 2020 through December 31, 2020. We have internally developed factors to adjust 2020 experience, using calendar year 2019 experience as our baseline claims data. The adjustment factors were developed to vary by service category and incurred date. In addition, the adjustment factors for allowed claims and incurred claims were developed separately and have been applied as such.

Our medical adjustment factors are developed using a blend of factors determined during our monthly reserving process, rolling 12 months experience, and year to date experience. For pharmacy, the factors are a combination of rolling 12 months experience and year to date experience. The Pennsylvania factors use Pennsylvania-specific experience and actuarial judgment.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2021 (for 2020 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB).

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2022.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2020 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result.

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 0.4%.

### **G. Credibility of Data**

Due to declining Aetna ACA membership, no credibility is assigned to the experience data. We believe the alternate experience data (manual rate) more accurately captures the essential characteristics of the market for which we are developing rates.

The source data for our manual rate is the experience incurred from January 1, 2020 to December 31, 2020 and paid through February 28, 2021 in the Pennsylvania non-ACA 51-100 HMO & PPO market. The non-ACA 51-100 market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The data was normalized to be reflective of the Small Group market.

The non-ACA 51-100 experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend.

### **H. Trend Identification**

The trend values are:

<b>Service Type</b>	<b>Unit Cost</b>	<b>Utilization</b>
Facility Inpatient	4.7%	3.0%
Facility Outpatient	3.4%	7.0%
Physician	1.9%	6.5%
Capitation	0.0%	0.0%
<b>Medical</b>	3.2%	6.0%
Pharmacy	8.9%	2.6%
<b>Total (Med + Rx)</b>	<b>4.3%</b>	<b>5.4%</b>

The quarterly trend factors for this filing are:

Effective Quarter	Trend Factor
1Q 2022	1.000
2Q 2022	1.028
3Q 2022	1.057
4Q 2022	1.087
<b>Total</b>	<b>1.044</b>

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in March 2019. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services is counted by service type and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2022.

## I. Historical Experience

As described above, medical trend factors are based on our Medical Economics Unit's local trend and network experience, and pharmacy trends are based on national commercial group Rx trend analysis.

The actual to expected MLR for the past three experience years are as follows:

AHASPA	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2017	84.37%	94.95%	107,024	421,650
2018	83.88%	87.60%	33,255	19,978
2019	77.82%	89.16%	12,175	25,734



## 2. Rate Development & Change

Please refer to the file titled *PA\_SG\_18939\_Off\_1Q2022\_Exhibits.pdf* for any exhibits referenced in the sections below.

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

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward-looking trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2022. The annual trend for this filing, applied quarterly, is 11.8%. The application of this factor is shown in Table 5A.

Worksheet 1 of the URRT illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have each been converted to percent of allowed claims in this Exhibit.

#### Single Risk Pool Adjustment Factors:

Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2020 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2022. The factor used is 1.237, which represents two years of morbidity change, from the 2020 experience period to the 2022 projection period. Included in this factor is an additional adjustment, which normalizes for the difference in risk between the experience and manual data populations.

Change in Demographics => Experience data was normalized for projected changes in the age/gender mix and area mix using internally developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts. The change in demographic factor is 1.094. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

Change in Network => Included in 'Change in Other' below.

Change in Benefits => Discussed in Section 1E above.

Change in Other => The 'Other' adjustment includes, but is not limited to, the projected impact of changes in network composition, provider contracts, deductible suppression, and pooling.

Paid-to-Allowed Ratio => The projected paid to allowed ratio is 68.8%. Paid to allowed ratios are based on 2020 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

Risk Adjustment – Projection Period =>

We trended 2020 Risk Adjustment accruals forward two years. Resulting payment amounts were blended by credibility (18% AHI + ALIC + AHASPA ACA, 82% non-ACA 51-100) to determine our current risk transfer relative to the market.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2022 Notice of Benefit and Payment Parameters. The 2022 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer 0.5% of premiums for National High Risk pool funding and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2019-2020 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment [REDACTED]. This value is shown in Worksheet 1, Section III of the URRT. Note that the risk adjustment value in Table 5 reflects the impact of quarterly premium trend, as the incurred premium over the full year is used as the basis for risk transfer payments.

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2022.

Exchange User Fee => The EUF is not applicable for this filing.

Projected Allowed non-EHB Claims PMPM => The products discussed in this filing provides coverage for only those benefits defined as Essential Health Benefits (EHB).

## **B. Retention Items**

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2021 projections, and projected changes in expenses, inflation, and membership for 2022 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2020, as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.25 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

### **C. Normalized Market-Adjusted Projected Allowed Total Claims**

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2021 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2022 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2. The overall Age Calibration factor is developed in Column E of Exhibit C-2. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The average age for the single risk pool is the age that most closely corresponds to the premium weighted overall average age factor.

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

Exhibit C-2 summarizes the rating area definitions and factors and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor, which is calculated in column O of Exhibit C-2. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

### **D. Components of Rate Change**

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is -22.1%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth -4.2%
- The change in allowable plan adjusted level components is worth -17.1%
- The change in retention components is worth -0.8%

## **3. Plan Rate Development**

The following briefly describes how each set of adjustments was determined.

#### *Pricing AV / Benefit Richness:*

These adjustments are discussed in Section 2C above.

#### *Benefits in addition to EHBs:*

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). The factor for the impact of benefits in addition to EHBs is a 1.00.

#### *Provider Network:*

This adjustment reflects the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

*Catastrophic Eligibility:*

This filing does not include catastrophic plans.

*Tobacco Surcharge Adjustment:*

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

*Admin Costs / Taxes & Fees / Profit or Contingency:*

These factors reflect the adjustment for projected administrative costs, including sales, marketing, and any commission expense, and profit & risk. These are discussed above in the Retention section.

An AV Certification is included in this filing, titled *PA\_SG\_18939\_AV\_Certification\_Off\_2022\_v2.pdf*

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

The Calibrated Plan Adjusted Index Rates for 2021 and 2022 are shown in Columns Z and AA in Table 10. The 2022 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit C-1 for two reasons: (1) The CPAIR on Exhibit C-1 are 1/1/2022 rates while the rates in Column AA are average 2022 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Worksheet I of the URRT to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5. In addition, age and geographic calibration factors have been used in the rate development as follows:

- Age Calibration: The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2022 CPAIR is 1.647. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2021.
- Geographic calibration: The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2022 CPAIR is 1.014. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2021.

#### **5. Plan Factors**

##### **A. Age and Tobacco Factors**

The age factors are based on the HHS Default Standard Age curve. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed for tobacco rating and factors of 1.0 have been entered.

##### **B. Geographic Factors**

The proposed geographic factors are identical to the current approved factors.

##### **C. Network Factors**

There is only one network included in this filing.

##### **D. Service Area Composition**

The Service Area composition for this rate filing is the same as the current approved 2021 rate filing.

### **E. Composite Rating**

Pennsylvania has not sought or received approval of composite rating as such, we are not offering this option at this time.

## **6. Actuarial Certifications**

### Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- COVID-19 adjustment factors for 2020 allowed and incurred claims
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- Experience Period Data – Small Group

### Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna 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 marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED], am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
  - a. ASOP No. 5, Incurred Health and Disability Claims
  - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
  - c. ASOP No. 12, Risk Classification
  - d. ASOP No. 23, Data Quality

- e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
  - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
  - g. ASOP No. 41, Actuarial Communications
  - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:
- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
  - b. Developed in compliance with the applicable Actuarial Standards of Practice,
  - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
  - d. Neither excessive, deficient, nor unfairly discriminatory.
3. 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.
4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
6. 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. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

06/18/2021

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Aetna

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Date

PA Rate Template Part I  
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	AetnaHealthAssuranceOfPennsylvania		
Product(s):	EPO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2022	to	12/31/2022
Base Period Start Date:	1/1/2020	to	12/31/2020
Date of Most Recent Membership:	2/1/2021		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2021)	Projected Rating Period
Average Age	44.0	#DIV/0!	36.0
Total	10	0	1
<18	4	0	0
18-24	0	0	0
25-29	0	0	0
30-34	0	0	0
35-39	0	0	0
40-44	2	0	0
45-49	2	0	0
50-54	0	0	0
55-59	0	0	0
60-63	2	0	0
64+	0	0	0

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
\$ 6,464.26	\$ 684.67	\$ 693.52	10	\$ 3,574.01	\$ 4,675.42	\$ -	\$ (650.38)	\$ 0.53	\$ -	\$ 4,923.98	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 402.56
Loss Ratio											0.38%

\*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.70%	3.00%	0.00%	7.84%	16.69%
Outpatient Hospital	3.41%	7.00%	0.00%	10.65%	22.58%
Professional	3.96%	6.50%	0.00%	8.48%	24.82%
Other Medical	3.41%	7.00%	0.00%	10.65%	17.03%
Capitation					0.01%
Prescription Drugs	8.93%	2.63%	0.00%	11.80%	18.86%
Total Annual Trend				9.87%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.207	

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

\*\* Should equal URRAT 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-17	\$ 41,870,863.71	\$ 4,998,866.25	0.9994	\$ 5,001,637.75	9,894	\$ 505.52	\$ 7,028,465.34	\$ (134,915.85)	\$ 5,811,111.29	\$ 587.34
Feb-17		\$ 3,970,017.04	0.9993	\$ 3,972,789.49	10,022	\$ 396.41		\$ (142,152.13)	\$ 4,830,244.32	\$ 482.86
Mar-17		\$ 4,840,542.08	0.9991	\$ 4,844,831.95	10,321	\$ 469.41		\$ (109,485.46)	\$ 5,707,723.49	\$ 553.02
Apr-17		\$ 3,665,801.62	0.9992	\$ 3,668,623.82	9,035	\$ 406.05		\$ (135,976.04)	\$ 4,336,752.20	\$ 479.99
May-17		\$ 4,094,661.47	0.9989	\$ 4,099,063.50	8,180	\$ 501.11		\$ (143,278.55)	\$ 4,764,371.42	\$ 582.44
Jun-17		\$ 3,691,251.53	0.9988	\$ 3,697,602.11	7,510	\$ 492.36		\$ (146,247.40)	\$ 4,291,050.68	\$ 571.38
Jul-17		\$ 3,329,271.92	0.9990	\$ 3,332,596.60	6,297	\$ 529.24		\$ (96,332.90)	\$ 3,885,898.91	\$ 617.10
Aug-17		\$ 3,336,852.40	0.9980	\$ 3,343,627.64	5,756	\$ 580.89		\$ (95,571.47)	\$ 3,860,678.80	\$ 670.72
Sep-17		\$ 2,584,536.75	0.9810	\$ 2,634,530.33	4,884	\$ 539.42		\$ (29,688.15)	\$ 3,199,661.55	\$ 655.13
Oct-17		\$ 3,379,460.45	0.9970	\$ 3,389,714.75	4,516	\$ 750.60		\$ (68,749.62)	\$ 3,735,273.50	\$ 827.12
Nov-17		\$ 2,768,547.16	0.9974	\$ 2,775,890.99	4,362	\$ 636.38		\$ (66,511.58)	\$ 3,106,327.30	\$ 712.13
Dec-17		\$ 1,937,564.16	0.9973	\$ 1,942,781.28	2,961	\$ 656.12		\$ (70,779.72)	\$ 2,194,067.31	\$ 740.99
Jan-18	\$ 10,389,627.26	\$ 1,506,990.12	0.9996	\$ 1,507,640.19	2,228	\$ 676.68	\$ 1,632,897.46	\$ (74,718.86)	\$ 1,750,276.34	\$ 785.58
Feb-18		\$ 1,202,266.13	0.9996	\$ 1,202,710.72	2,008	\$ 598.96		\$ (96,181.80)	\$ 1,437,758.39	\$ 716.02
Mar-18		\$ 1,729,994.86	0.9997	\$ 1,730,487.96	1,816	\$ 952.91		\$ 60,250.17	\$ 1,756,147.47	\$ 967.04
Apr-18		\$ 1,296,855.79	0.9995	\$ 1,297,510.43	1,677	\$ 773.71		\$ (56,776.53)	\$ 1,513,633.44	\$ 902.58
May-18		\$ 1,375,514.92	0.9995	\$ 1,376,250.12	1,588	\$ 866.66		\$ (78,074.63)	\$ 1,568,713.36	\$ 987.85
Jun-18		\$ 722,658.79	0.9995	\$ 723,010.00	1,439	\$ 502.44		\$ 61,259.55	\$ 767,847.17	\$ 533.60
Jul-18		\$ 489,589.14	0.9996	\$ 489,783.12	1,320	\$ 371.05		\$ (25,912.86)	\$ 634,505.32	\$ 480.69
Aug-18		\$ 413,825.57	0.9992	\$ 414,140.33	1,273	\$ 325.33		\$ (19,158.22)	\$ 541,401.35	\$ 425.30
Sep-18		\$ 591,516.79	0.9985	\$ 592,416.06	1,101	\$ 538.07		\$ (16,466.45)	\$ 673,502.12	\$ 611.72
Oct-18		\$ 606,862.34	0.9995	\$ 607,176.66	1,080	\$ 562.20		\$ (17,795.28)	\$ 695,229.47	\$ 644.19
Nov-18		\$ 312,914.69	0.9989	\$ 313,292.17	976	\$ 321.00		\$ (14,506.56)	\$ 409,100.18	\$ 419.46
Dec-18		\$ 215,235.53	0.9975	\$ 215,784.66	712	\$ 303.07		\$ (14,657.53)	\$ 354,195.28	\$ 497.47
Jan-19	\$ 2,232,934.59	\$ 267,001.63	0.9995	\$ 267,142.01	505	\$ 528.99	\$ 705,357.49	\$ (9,610.24)	\$ 353,594.52	\$ 700.19
Feb-19		\$ 264,158.41	0.9992	\$ 264,366.99	482	\$ 548.48		\$ (10,561.16)	\$ 338,401.46	\$ 702.08
Mar-19		\$ 228,630.35	0.9991	\$ 228,842.70	429	\$ 533.43		\$ (8,533.06)	\$ 336,410.14	\$ 784.17
Apr-19		\$ 239,024.53	0.9981	\$ 239,468.91	369	\$ 648.97		\$ (7,211.16)	\$ 306,493.77	\$ 830.61
May-19		\$ 196,872.83	0.9978	\$ 197,309.15	320	\$ 616.99		\$ (6,277.84)	\$ 285,967.09	\$ 893.65
Jun-19		\$ 226,947.39	0.9984	\$ 227,312.82	299	\$ 760.24		\$ (2,797.10)	\$ 264,444.89	\$ 884.43
Jul-19		\$ 148,409.19	0.9977	\$ 148,750.31	281	\$ 529.36		\$ (5,410.55)	\$ 203,164.30	\$ 723.00
Aug-19		\$ 151,499.16	0.9979	\$ 151,813.80	230	\$ 660.06		\$ (7,043.52)	\$ 242,865.21	\$ 1,055.94
Sep-19		\$ 156,828.40	0.9979	\$ 157,153.32	153	\$ 1,027.15		\$ (2,571.74)	\$ 174,717.08	\$ 1,141.94
Oct-19		\$ 81,535.33	0.9975	\$ 81,736.20	128	\$ 638.56		\$ (4,009.16)	\$ 142,693.78	\$ 1,114.80
Nov-19		\$ 58,942.11	0.9976	\$ 59,088.03	114	\$ 518.32		\$ (2,863.34)	\$ 79,583.43	\$ 698.10
Dec-19		\$ 723.14	0.9996	\$ 723.41	5	\$ 144.68		\$ 150.92	\$ 729.52	\$ 145.90
Jan-20	\$ 6,464.26	\$ 360.60	0.9915	\$ 363.69	5	\$ 72.74	\$ 3,574.01	\$ (133.07)	\$ 1,890.11	\$ 378.03
Feb-20		\$ 324.07	0.9875	\$ 329.83	5	\$ 65.97		\$ (517.31)	\$ 2,377.41	\$ 475.48
Mar-20		\$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Apr-20		\$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
May-20		\$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jun-20		\$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jul-20		\$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Aug-20		\$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Sep-20		\$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Oct-20		\$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Nov-20		\$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Dec-20		\$ -	#DIV/0!	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!

\* Express Completion Factor as a percentage

\*\*Express Prescription Drug Rebates as a negative number



Carrier Name: AetnaHealthAssuranceOfPennsylvania  
Product(s): EPO  
Market Segment: Small Group  
Rate Effective Date: 1/1/2022

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
\$ 67,170,189.00	\$ 55,406,546.26	\$ 58,194,028.77	143,910	\$ 12,308,823.16	\$ 65,834,810.52	-	\$ 3,645,153.51	\$ 10,321.69	-	\$ -	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 482.87
Loss Ratio											92.08%

\*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.70%	3.00%	0.00%	7.84%	25.95%
Outpatient Hospital	3.41%	7.00%	0.00%	10.65%	19.33%
Professional	1.86%	6.50%	0.00%	8.48%	20.21%
Other Medical	3.41%	7.00%	0.00%	10.65%	16.89%
Capitation					0.02%
Prescription Drugs	8.93%	2.63%	0.00%	11.80%	17.61%
Total Annual Trend				9.69%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.203	

\* 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-17				#DIV/0!		#DIV/0!				#DIV/0!
Feb-17				#DIV/0!		#DIV/0!				#DIV/0!
Mar-17				#DIV/0!		#DIV/0!				#DIV/0!
Apr-17				#DIV/0!		#DIV/0!				#DIV/0!
May-17				#DIV/0!		#DIV/0!				#DIV/0!
Jun-17				#DIV/0!		#DIV/0!				#DIV/0!
Jul-17				#DIV/0!		#DIV/0!				#DIV/0!
Aug-17				#DIV/0!		#DIV/0!				#DIV/0!
Sep-17				#DIV/0!		#DIV/0!				#DIV/0!
Oct-17				#DIV/0!		#DIV/0!				#DIV/0!
Nov-17				#DIV/0!		#DIV/0!				#DIV/0!
Dec-17				#DIV/0!		#DIV/0!				#DIV/0!
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!
Jan-19		\$ 7,765,445.01	0.9979	\$ 7,781,623.92	19,525	\$ 398.55		\$ 349,830.28	\$ 10,062,198.56	\$ 515.35
Feb-19		\$ 7,579,337.16	0.9979	\$ 7,594,982.88	19,328	\$ 392.95		\$ 325,423.19	\$ 9,699,953.03	\$ 501.86
Mar-19		\$ 7,058,256.27	0.9979	\$ 7,073,062.46	19,019	\$ 371.89		\$ 317,372.25	\$ 9,076,059.25	\$ 477.21
Apr-19		\$ 8,347,246.57	0.9971	\$ 8,371,885.75	18,516	\$ 452.14		\$ 243,386.01	\$ 10,247,403.96	\$ 553.44
May-19		\$ 7,161,922.96	0.9966	\$ 7,186,672.55	18,172	\$ 395.48		\$ 298,488.13	\$ 9,038,879.32	\$ 497.41
Jun-19		\$ 7,196,749.43	0.9964	\$ 7,222,603.94	17,517	\$ 412.32		\$ 346,622.40	\$ 9,071,996.45	\$ 517.90
Jul-19		\$ 6,269,257.78	0.9959	\$ 6,295,126.12	16,681	\$ 377.38		\$ 138,773.76	\$ 7,944,623.58	\$ 476.27
Aug-19		\$ 7,103,807.59	0.9949	\$ 7,139,925.11	16,661	\$ 428.54		\$ 241,345.01	\$ 8,917,091.51	\$ 535.21
Sep-19		\$ 7,229,590.60	0.9953	\$ 7,264,050.98	16,696	\$ 435.08		\$ (300,321.25)	\$ 8,233,556.92	\$ 493.15
Oct-19		\$ 6,829,397.75	0.9938	\$ 6,872,306.50	16,063	\$ 427.83		\$ 254,421.94	\$ 8,594,654.77	\$ 535.06
Nov-19		\$ 6,401,094.76	0.9929	\$ 6,446,649.86	15,875	\$ 406.09		\$ 253,263.00	\$ 8,064,536.73	\$ 508.00
Dec-19	\$ 95,163,756.74	\$ 6,666,666.99	0.9922	\$ 6,719,002.28	15,220	\$ 441.46	\$ 21,209,771.61	\$ 278,049.51	\$ 8,226,710.36	\$ 540.52
Jan-20		\$ 5,584,131.83	0.9916	\$ 5,631,309.23	13,620	\$ 413.46		\$ 288,766.61	\$ 7,446,331.28	\$ 546.72
Feb-20		\$ 5,457,185.54	0.9897	\$ 5,514,091.60	13,581	\$ 406.02		\$ 104,916.82	\$ 6,934,740.03	\$ 510.62
Mar-20		\$ 4,530,992.55	0.9881	\$ 4,585,623.44	13,242	\$ 346.29		\$ 532,764.77	\$ 6,123,170.43	\$ 462.41
Apr-20		\$ 3,769,061.27	0.9870	\$ 3,818,703.23	12,750	\$ 299.98		\$ 242,941.64	\$ 4,589,239.82	\$ 360.51
May-20		\$ 4,394,725.51	0.9875	\$ 4,450,172.25	12,623	\$ 352.54		\$ 263,997.98	\$ 5,482,121.01	\$ 434.30
Jun-20		\$ 4,892,348.20	0.9459	\$ 5,172,039.96	12,076	\$ 428.29		\$ 472,431.80	\$ 6,512,131.04	\$ 539.26
Jul-20		\$ 4,934,491.90	0.9697	\$ 5,088,772.52	11,731	\$ 433.79		\$ 287,605.53	\$ 6,229,339.80	\$ 531.02
Aug-20		\$ 4,461,016.27	0.9798	\$ 4,552,983.92	11,643	\$ 391.05		\$ 300,408.19	\$ 5,711,779.39	\$ 490.58
Sep-20		\$ 4,553,854.86	0.9677	\$ 4,705,784.24	11,403	\$ 412.68		\$ 301,443.72	\$ 5,861,712.19	\$ 514.05
Oct-20		\$ 4,666,572.57	0.7697	\$ 6,062,512.48	10,618	\$ 570.97		\$ 321,238.11	\$ 7,385,607.52	\$ 695.57
Nov-20		\$ 4,298,997.72	0.9456	\$ 4,546,256.41	10,472	\$ 434.13		\$ 254,869.92	\$ 5,677,830.80	\$ 542.19
Dec-20	\$ 67,170,189.00	\$ 3,863,167.94	0.9502	\$ 4,065,779.51	10,171	\$ 399.74	\$ 14,941,410.46	\$ 275,768.42	\$ 5,181,435.92	\$ 509.43

\* Express Completion Factor as a percentage

\*\*Express Prescription Drug Rebates as a negative number

## PA Rate Template Part II

### Rate Development and Change

Carrier Name: AetnaHealthAssuranceOfPennsylvania  
 Product(s): EPO  
 Market Segment: Small Group  
 Rate Effective Date: 1/1/2022

**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	\$ 402.56	\$ 482.87	<- Actual Experience PMPM should be consistent with the Index Rate for Experien
Two year trend projection Factor	1.207	1.203	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 485.92	\$ 581.03	
<u>Single Risk Pool Adjustment Factors</u>			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.029	1.237	<- See URRT Instructions
Total Non-Morbidity Changes	1.115	1.151	
Change in Demographics	1.063	1.094	<- See URRT Instructions
Change in Network	1.000	1.001	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.049	1.050	
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 557.31	\$ 827.38	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 827.38	
<b>Development of the Market-Adjusted Index Rate and Total Allowed Claims</b>			
Adjusted Projected Allowed EHB Claims PMPM	\$ 827.38		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.688		
Projected Incurred EHB Claims PMPM	\$ 569.07		
<u>Market-wide Adjustments</u>			
Projected Incurred Risk Adjustment PMPM	\$19.01		
Projected Incurred Exchange User Fees PMPM	\$0.00		
Projected Incurred Reinsurance Recoveries PMPM	\$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 550.07		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 799.75		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 550.07		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 799.75		

**Table 6. Retention**

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	11.34%	\$73.17
General and Claims	7.19%	\$46.42
Agent/Broker Fees and Commissions	3.35%	\$21.59
Quality Improvement Initiatives	0.80%	\$5.16
Taxes and Fees	1.41%	\$9.07
Risk Adjustment User Fee	0.04%	\$0.25
PCORI Fee	0.04%	\$0.23
PA Premium & Other Taxes (if applicable)	0.80%	\$5.16
Federal Income Tax	0.53%	\$3.43
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$12.90
Total Retention	14.75%	\$95.14
Projected Required Revenue PMPM	\$ 645.21	

**Table 8. Components of Rate Change**

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
B. Base period allowed claims before normalization	\$ 719.24	\$ 482.87	\$ (236.37)	#DIV/0!
C. Normalization factor component of change	\$ (239.91)	\$ (193.69)	\$ 46.22	#DIV/0!
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 479.33	\$ 289.18	\$ (190.15)	#DIV/0!
D2. URRT Trend	\$ 97.78	\$ 58.78	\$ (39.00)	#DIV/0!
D3. URRT Morbidity	\$ 16.49	\$ 82.60	\$ 66.11	#DIV/0!
D4. URRT Other	\$ (60.82)	\$ 64.93	\$ 125.75	#DIV/0!
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (33.23)	\$ (16.55)	\$ 16.68	#DIV/0!
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	#DIV/0!
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	#DIV/0!
D8. Subtotal - Sum(D1:D7)	\$ 499.55	\$ 478.95	\$ (20.60)	#DIV/0!
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	#DIV/0!
E2. Pricing AV	\$ (64.59)	\$ (149.53)	\$ (84.94)	#DIV/0!
E3. Benefit Richness	\$ 0.00	\$ -	\$ (0.00)	#DIV/0!
E4. Catastrophic Eligibility	\$ -	\$ (0.00)	\$ (0.00)	#DIV/0!
E5. Subtotal - Sum(E1:E4)	\$ (64.59)	\$ (149.53)	\$ (84.94)	#DIV/0!
F. Change in Retention Components				
F1. Administrative Expenses	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
F2. Taxes and Fees	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
F3. Profit and/or Contingency	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
F4. Subtotal - Sum(F1:F3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	#DIV/0!
H. Sum of Components of Rate Change (should approximate the change shown in line A)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

ice Period on URRT

**For Informational Purposes only - No input required.**

Blended Base Period Unadjusted Claims before Normalization	\$ 482.87	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 67,170,189.00	
Blended Loss Ratio	92.08%	

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

Effective Date	1/1/2022	4/1/2022	7/1/2022	10/1/2022	Total Single Risk Pool
# of Member Months Renewing in Quarter	98	38	39	103	278
Adjusted Projected Allowed EHB Claims PMPM	\$ 827.38	\$ 827.38	\$ 827.38	\$ 827.38	\$ 827.38
Months of Trend	-	3	6	9	
Annual Trend	11.75%	11.75%	11.75%	11.75%	
Single Risk Pool Projected Allowed Claims	\$ 827.38	\$ 850.69	\$ 874.66	\$ 899.30	\$ 863.85
Quarterly Trend Factor	1.000	1.028	1.057	1.087	1.044

**Table 7. Normalized Market-Adjusted Projected Allowed Total Claims**

Normalization Factors	2021	2022
Average Age Factor	1.490	1.647
Average Geographic Factor	1.007	1.014
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 749.59	\$ 799.75
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 499.55	\$ 478.95

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

	2021	2022	
Paid-to-Allowed	0.871	0.688	
URRT Trend (Total Applied Trend Factor)	1.204	1.203	<- URRT W1, S2
URRT Morbidity	1.029	1.237	<- URRT W1, S2
URRT "Other"	0.898	1.151	<- URRT W1, S2
Risk Adjustment	\$ (43.42)	\$ (19.01)	<- URRT W1, S3
Exchange User Fee	\$ -	\$ -	<- URRT W1, S3
Reinsurance Recoveries	\$ -	\$ -	<- URRT W1, S3
Capitation	\$ -		<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.871	0.688	<- For 2021 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	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	8.88%	11.34%	
Taxes and Fees	1.39%	1.41%	
Profit and/or Contingency	2.00%	2.00%	

## Table 10. Plan Rates

#### 45 CFR Part 156.8 (d) (2) Allowable Factors

[illegible]

<b>Total Covered Lives @ 02-01-2021</b>	-
---	---

Total Covered Lives Mapped into 2022 Plans @ 02-01-2021	Total Projected Lives	
	0	0
-		
-		0
-		
-		
-		

2021 Calibrated Plan Adjusted Index Rate PMPM	2022 Calibrated Plan Adjusted Index Rate PMPM
#DIV/0!	#DIV/0!
N/A	N/A
\$ 495.84	\$ 386.41
	\$ -
	\$ -
	\$ -

Proposed Rate Change Compared to Prior 12 months
#DIV/0!
N/A
-22.1%
0.0%
0.0%
0.0%

<div> <div></div> <div>% of Total Covered Lives</div> </div>	
	N/A
	#DIV/0!
	#DIV/0!
	#DIV/0!
	#DIV/0!

[illegible]

PA Rate Template Part IV B - Small Group Annual
Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name: AetnaHealthAssuranceOfPennsylvania
Product(s): EPO
Market Segment: Small Group
Rate Effective Date: 1/1/2022

Table with 7 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2021 Plan Marketing Name, Discontinued, New, Modified, Existing (D,N,M,E) for 2022, 1/1/2022 HIOS Plan ID (if 1/1/2021 Plan Discontinued & Mapped), Metallic Tier, Exchange On/Off or Off. Includes a Totals row with an auto-fill instruction.

Table with 7 columns: Plan 1, Plan 2, Plan 3, Plan 4, and three unlabeled columns. Contains numerical data for each plan.

Table titled 'Quarter 1 2021, 21-year-old Non-Tobacco Premium PMPM'. It has 10 columns for quarters 1-9 and an average column. Below the title is a row of zeros and a row of dollar amounts.



[illegible][illegible]





### PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	AetnaHealthAssuranceOfPennsylvania
Product(s):	EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2022

**Table 12. Age and Tobacco Factors**

Projection Period Age and Tobacco Factors						
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-14	0.765			40	1.278	1.000
15	0.833			41	1.302	1.000
16	0.859			42	1.325	1.000
17	0.885			43	1.357	1.000
18	0.913			44	1.397	1.000
19	0.941			45	1.444	1.000
20	0.970			46	1.500	1.000
21	1.000	1.000		47	1.563	1.000
22	1.000	1.000		48	1.635	1.000
23	1.000	1.000		49	1.706	1.000
24	1.000	1.000		50	1.786	1.000
25	1.004	1.000		51	1.865	1.000
26	1.024	1.000		52	1.952	1.000
27	1.048	1.000		53	2.040	1.000
28	1.087	1.000		54	2.135	1.000
29	1.119	1.000		55	2.230	1.000
30	1.135	1.000		56	2.333	1.000
31	1.159	1.000		57	2.437	1.000
32	1.183	1.000		58	2.548	1.000
33	1.198	1.000		59	2.603	1.000
34	1.214	1.000		60	2.714	1.000
35	1.222	1.000		61	2.810	1.000
36	1.230	1.000		62	2.873	1.000
37	1.238	1.000		63	2.952	1.000
38	1.246	1.000		64+	3.000	1.000
39	1.262	1.000				

\*PA follows the federal default age curve.

### Table 13. Geographic Factors

Geographic Area Factors				
Area	Counties	Current Factor	Proposed Factor	
Rating Area 1	Clarion, Forest, McKean, Venango, Warren	0.779	0.779	
Rating Area 2	Cameron, Elk, Potter	0.819	0.819	
Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming	1.020	1.020	
Rating Area 4		0.855	0.855	
Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson	0.837	0.837	
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union	1.030	1.030	
Rating Area 7	Adams, Berks, Lancaster, York	1.080	1.080	
Rating Area 8	Bucks, Chester, Delaware, Montgomery, Philadelphia	1.000	1.000	
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	0.939	0.939	

**Table 14. Network Factors**[illegible]

## PA Small Group Portfolio | Summary of Benefits

### Contents

Aetna Silver OAEPO 7000 80% AHASPA

2

**Aetna HealthAssurance Pennsylvania, Inc.**  
**HIOS Issuer ID: 18939**  
**Exhibit A-2**

Pennsylvania	
Aetna Silver OAEPO 7000 80% AHASPA	
Silver	
Summary of Features	
In Network	
<b>Deductible</b>	
Individual	\$7,000
Family	\$14,000
<b>Coinsurance</b>	20%
(Member Responsibility)	\$0 once out-of-pocket max. is satisfied
<b>Out-of-Pocket Maximum</b>	
Individual	\$8,700
Family	\$17,400
	All cost sharing accumulates to the Out of Pocket Maximum above
<b>Primary Care Visit to Treat an Injury or Illness</b>	\$40 per visit
(excludes Preventative and X-rays)	
<b>Specialist Visit</b>	\$80 per visit
<b>All Inpatient Hospital Services</b>	
(includes Mental/Behavioral Health and Substance Abuse)	20% after deductible
<b>Emergency Room Services</b>	\$500+20% after deductible
<b>Mental/Behavioral Health and Substance Abuse Disorder</b>	
<b>Outpatient Services</b>	0%
<b>Imaging (CT/PET Scans, MRIs)</b>	20% after deductible
<b>Rehabilitative Speech Therapy</b>	20% after deductible
<b>Rehabilitative Occupational and Rehabilitative Physical Therapy</b>	20% after deductible
<b>Preventive Care/Screening/Immunization</b>	0%
<b>Laboratory Outpatient and Professional Services</b>	20% after deductible
<b>X-rays and Diagnostic Imaging</b>	20% after deductible
<b>Skilled Nursing Facility</b>	20% after deductible
<b>Outpatient Facility Fee (e.g., Ambulatory Surgery Center)</b>	20% after deductible
<b>Outpatient Surgery Physician/Surgical Services</b>	20% after deductible
Pharmacy	
In-Network	
<b>Pharmacy Deductible</b>	
Individual	\$0
<b>Generics</b>	\$15
<b>Preferred Brand Drugs</b>	\$75
<b>Non-Preferred Brand Drugs</b>	\$125
<b>Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred</b>	40% up to \$500 / 50% up to \$750

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T		
1		<b>Unified Rate Review v5.3</b>																				
2																						
3		Company Legal Name:	Aetna HealthAssurance Pennsylvania, Inc.															State:	PA			
4		HIOS Issuer ID:	18939															Market:	Small Group			
5		Effective Date of Rate Change(s):	1/1/2022																			
6																						
7		NOTE: PRICING MODEL RATES HAVE NOT BEEN VALIDATED																				
8		Market Level Calculations (Same for all Plans)																				
9																						
10																						
11		<b>Section I: Experience Period Data</b>																				
12		Experience Period:	1/1/2020		to	12/31/2020																
13					Total	PMPM																
14		Allowed Claims			\$4,025.57			\$402.56														
15		Reinsurance			\$0.00			\$0.00														
16		Incurred Claims in Experience Period			\$693.52			\$69.35														
17		Risk Adjustment			\$5,014.39			\$501.44														
18		Experience Period Premium			\$6,464.26			\$646.43														
19		Experience Period Member Months			10																	
20																						
21		<b>Section II: Projections</b>																				
22			Experience Period Index Rate PMPM		Year 1 Trend		Year 2 Trend				Trended EHB Allowed Claims PMPM											
23		Benefit Category			Cost	Utilization		Cost	Utilization													
24		Inpatient Hospital	\$67.20		1.047	1.030		1.047	1.030		\$78.15											
25		Outpatient Hospital	\$90.91		1.034	1.070		1.034	1.070		\$111.28											
26		Professional	\$99.90		1.019	1.065		1.019	1.065		\$117.66											
27		Other Medical	\$68.57		1.034	1.070		1.034	1.070		\$83.93											
28		Capitation	\$0.05		1.000	1.000		1.000	1.000		\$0.05											
29		Prescription Drug	\$75.92		1.089	1.026		1.089	1.026		\$94.78											
30		Total	\$402.55								\$485.85											
31																						
32		Morbidity Adjustment					1.029															
33		Demographic Shift					1.063															
34		Plan Design Changes					1.000															
35		Other					1.049															
36		Adjusted Trended EHB Allowed Claims PMPM for	1/1/2022				\$557.48															
37																						
38		Manual EHB Allowed Claims PMPM					\$827.38															
39		Applied Credibility %					0.00%															
40																						
41		Projected Period Totals																				
42		Projected Index Rate for	1/1/2022				\$827.38		\$827.38													
43		Reinsurance					\$0.00		\$0.00													
44		Risk Adjustment Payment/Charge					\$27.63		\$27.63													
45		Exchange User Fees					0.00%		\$0.00													
46		Market Adjusted Index Rate					\$799.75		\$799.75													
47																						
48		Projected Member Months					1															
49																						
50		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.																				
51																						

# Product-Plan Data Collection

Company Legal Name: Aetna HealthAssurance Pennsylvania, Inc.  
HIOS Issuer ID: 18939  
Effective Date of Rate Change(s): 1/1/2022

State: PA  
Market: Small Group

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 + V.  
To finalize, select the Finalize button or Ctrl + Shift + F.  
To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.  
To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

NOTE: PRICING MODEL RATES HAVE NOT BEEN VALIDATED

## Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information	
1.1	Product Name	EPO
1.2	Product ID	18939PA004
1.3	Plan Name	Aetna Silver
1.4	Plan ID (Standard Component ID)	18939PA0040001
1.5	Metal	Silver
1.6	AV Metal Value	0.684
1.7	Plan Category	Renewable
1.8	Plan Type	EPO
1.9	Exchange Plan?	No
1.10	Effective Date of Proposed Rates	1/1/2022
1.11	Cumulative Rate Change % (over 12 mos prior)	-27.31%
1.12	Product Rate Increase %	#DIV/0!
1.13	Submission Level Rate Increase %	#DIV/0!

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level Information	
	2.1 Plan ID (Standard Component ID)	Total 18939PA0040001
\$4,026	2.2 Allowed Claims	\$4,026
\$0	2.3 Reinsurance	\$0
	2.4 Member Cost Sharing	\$3,332
	2.5 Cost Sharing Reduction	\$0
\$694	2.6 Incurred Claims	\$694
\$5,014	2.7 Risk Adjustment Transfer Amount	\$0
\$6,464	2.8 Premium	\$6,464
10	2.9 Experience Period Member Months	10
	2.10 Current Enrollment	0
	2.11 Current Premium PMPM	#DIV/0! \$932.40
	2.12 Loss Ratio	10.73% 10.73%
	Per Member Per Month	
	2.13 Allowed Claims	\$402.56 \$402.56
	2.14 Reinsurance	\$0.00 \$0.00
	2.15 Member Cost Sharing	\$333.20 \$333.20
	2.16 Cost Sharing Reduction	\$0.00 \$0.00
	2.17 Incurred Claims	\$69.36 \$69.36
	2.18 Risk Adjustment Transfer Amount	\$0.00 \$0.00
	2.19 Premium	\$646.43 \$646.43

Section III: Plan Adjustment Factors	
3.1 Plan ID (Standard Component ID)	18939PA0040001
3.2 Market Adjusted Index Rate	\$799.75
3.3 AV and Cost Sharing Design of Plan	0.6878
3.4 Provider Network Adjustment	1.0000
3.5 Benefits in Addition to EHB	1.0000
Administrative Costs	
3.6 Administrative Expense	11.34%
3.7 Taxes and Fees	1.41%
3.8 Profit & Risk Load	2.00%
3.9 Catastrophic Adjustment	1.0000
3.10 Plan Adjusted Index Rate	\$645.24
3.11 Age Calibration Factor	0.6070 0.6070
3.12 Geographic Calibration Factor	0.9866 0.9866
3.13 Tobacco Calibration Factor	1.0000 1.0000
3.14 Calibrated Plan Adjusted Index Rate	\$386.41

Section IV: Projected Plan Level Information	
4.1 Plan ID (Standard Component ID)	Total 18939PA0040001
4.2 Allowed Claims	\$827
4.3 Reinsurance	\$0
4.4 Member Cost Sharing	\$258
4.5 Cost Sharing Reduction	\$0
4.6 Incurred Claims	\$569
4.7 Risk Adjustment Transfer Amount	\$19
4.8 Premium	\$645
4.9 Projected Member Months	1
4.10 Loss Ratio	85.68% 85.68%
Per Member Per Month	
4.11 Allowed Claims	\$827.38 \$827.38
4.12 Reinsurance	\$0.00 \$0.00
4.13 Member Cost Sharing	\$258.29 \$258.29
4.14 Cost Sharing Reduction	\$0.00 \$0.00
4.15 Incurred Claims	\$569.09 \$569.09
4.16 Risk Adjustment Transfer Amount	\$19.01 \$19.01
4.17 Premium	\$645.23 \$645.23

## Rating Area Data Collection

*Specify the total number of Rating  
Select only the Rating Areas you ar  
To validate, select the Validate butt  
To finalize, select the Finalize butt*

Rating Area	Rating Factor
Rating Area 1	0.7787
Rating Area 2	0.8192
Rating Area 3	1.0200
Rating Area 4	0.8545
Rating Area 5	0.8370
Rating Area 6	1.0300
Rating Area 7	1.0800
Rating Area 8	1.0000
Rating Area 9	0.9393

*Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.  
re offering plans within and add a factor for each area.  
tion or Ctrl + Shift + I.  
on or Ctrl + Shift + F.*



Aetna Health Assurance of PA  
Pennsylvania Small Group  
EPO Products

## Summary

Aetna is filing premium rates for Small Group plans in Pennsylvania.

The new rates will apply to plan years effective in 2022. The current membership and range of rate changes by product are:

Product Name	# Members as of February 2021	Range of Increases
PA Silver OAEPO 7000 80% AHASPA	0	-22.3% – -22.3%

## Why We Need to Change Premiums

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 11.6% excluding the effect of benefit or cost sharing changes. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Examples of increasing medical costs we have experienced over the last year include:

- The cost of an inpatient hospital admission has increased 9.7%.
- The cost of pharmacy prescription has increased 13.5%.

## What Else Affects Our Request to Change Premiums

The projected demographics of the block are slightly different from our current demographics, and we are changing our rates to reflect this.

Changes to cost-sharing for some plans were made to comply with the actuarial value requirements or make our plans more attractive to consumers.

Our estimate of average population health and the expected risk adjustment transfers for Affordable Care Act (ACA) products have changed to reflect new data on market average premiums and population health. These changes are affected by the movement of business between the ACA market and other options, including transitional coverage.

Finally, changes to our retention formula were incorporated into our rates. These changes include administrative costs, profit, and ACA taxes and fees.

## Will Premiums for All Small Groups Change by -22.3%?

No, rate changes differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

## How does this request align to Minimum Loss Ratio Requirements (MLR)?

These rates are expected to produce an MLR equal to or above the 80% requirement for Small Group business. Under the ACA, at least 80% of the premiums collected by health plans are expected to pay for medical care and activities that improve health care quality for members. If the actual MLR turns out to be less than 80%, rebates will be issued to members in accordance with the law.

Aetna makes significant investments that benefit our members that the government does not allow us to use in this calculation. These investments include customer service, health quality activities like disease management programs, and the development of new information technologies.

**What is Aetna doing to keep premiums affordable?**

Aetna strives to keep our products as affordable as possible and to address the underlying cost of health care. We are:

- Developing new agreements, arrangements, and partnerships with health care providers that base provider compensation on the quality of care.
- Creating medical management programs that address potential health issues for members earlier, improving health outcomes and reducing the need for high-cost health care services.
- Working to reduce the ability of out-of-network providers to collect unreasonably excessive payments for services they provide.

We are dedicated to increasing transparency within the health care system and helping members best utilize the plans that they have. Members can access Aetna Navigator, a secure member website, which allows them to research their specific plan benefits, health care providers in a given area, and in some locations, the cost of certain health care services. The Aetna Navigator streamlined mobile app is also available to allow members to take their care on the go.

## Actuarial Memorandum and Certification

### General Information

***Company Identifying Information:***

**Company Legal Name:** Aetna Health Assurance of Pennsylvania  
**State:** Pennsylvania  
**HIOS Issuer ID:** 18939  
**Market:** Small Group  
**Effective Date:** 01/01/2022  
**Rate Filing Tracking Number:** AETN-132731141  
**Policy Form(s):** AHASPA SG HGpPol-1A 01  
 AHASPA SG HCOC-2022-EPO 06  
 AHASPA SG-SOB-EPO-14047683 06  
**Form Filing Tracking Number:** AETN-132808972

***Company Contact Information:***

**Name:**  
**Telephone Number:**  
**Email Address:**



### 1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

- 1) Provide support for the development of the Part I Unified Rate Review Template;
- 2) Provide support for the assumptions and premium rate development for the products supported by the policy forms referenced above;
- 3) Request approval of the proposed monthly premium rates; and
- 4) Provide benefit plan design summaries for the products included in this filing.

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation.

These rates are for plans issued in Pennsylvania beginning January 1, 2022. The rates comply with all rating guidelines under federal and state regulations. The filing covers plans that will be offered outside the public Marketplace in Pennsylvania.

### 2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in Pennsylvania are being revised for effective dates January 1, 2022 through December 31, 2022.

#### A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;
- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;
- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;
- Updates to our pricing models used to determine the impact of cost sharing designs; and

- Changes in provider networks and contracts.
- Increases in expected claim costs due to COVID-19 related expenses (including immunizations).

B. Variation in Rate Changes by Plan/Product:

Rate changes do not differ by plan.

3. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in Pennsylvania through Aetna Health Assurance of Pennsylvania (AHASPA). The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d). Rates for plans that may be renewed outside the Single Risk Pool (due to either being grandfathered or permissible transitional offerings) are not covered in this filing.

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

A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2020 through December 31, 2020 and paid through February 28, 2021.

B. Current Date: The current enrollment and premium is reported as of February 28, 2021.

C. Allowed and Incurred Claims Incurred During the Experience Period:

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

In addition to the fee-for-service and capitation payments discussed above, some of our provider contracts include provisions under which we share claim cost differences with the provider relative to a pre-determined target amount. These adjustments serve to increase our claims cost when results are favorable to the target and decrease our claims costs when results are unfavorable. We adjust both allowed and incurred claims by our current estimate of the impact of provider risk sharing provisions.

Aetna recognizes that COVID-19 has had an impact on the level of allowed and incurred claims in the experience period of January 1, 2020 through December 31, 2020. We have internally developed factors to adjust 2020 experience, using calendar year 2019 experience as our baseline claims data. The adjustment factors were developed to vary by service category and incurred date. In addition, the adjustment factors for allowed claims and incurred claims were developed separately and have been applied as such.

Our medical adjustment factors are developed using a blend of factors determined during our monthly reserving process, rolling 12 months experience, and year to date experience. For pharmacy, the factors are a combination of rolling 12 months experience and year to date experience. The Pennsylvania factors use Pennsylvania-specific experience and actuarial judgment.

## 5. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2020. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services is counted by service type and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

## 6. Projection Factors

### A. Trend Factors (Cost/Utilization):

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Year 1 and Year 2 trends on Worksheet 1 specify annual trends, with 12 months of trend applied to each year.

Exhibit 8 shows the anticipated annual trend from the experience period to the rating period.

### B. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

- Community-rated policies issued to small employers in 2020

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2022.

### C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts.

### D. Plan Design Changes:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2022 State Benchmark EHBs, and newly mandated benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

Exhibit 4 illustrates the impact of changes in covered benefits, and the weighted-average impact of experience reported on Worksheet 1. It also illustrates the calculation of the adjustment for induced demand related to changes in the level of cost sharing.

E. Other Adjustments:

The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts. Exhibit 7 contains detail on these calculations.

7. Manual Rate Adjustments

A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2020 to December 31, 2020 and paid through February 28, 2021 in the Pennsylvania non-ACA 51-100 HMO & PPO market. The non-ACA 51-100 market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The data was normalized to be reflective of the Small Group market.

B. Adjustments Made to the Data:

The non-ACA 51-100 experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend, as discussed in Exhibits 4-8.

C. Inclusion of Capitation Payments:

The manual experience includes capitation for the same services that are expected to be capitated for the products in this filing in 2022.

8. Credibility of Experience

Due to declining Aetna ACA membership, no credibility is assigned to the experience data. We believe the alternate experience data (manual rate) more accurately captures the essential characteristics of the market for which we are developing rates.

9. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

**Small Group Market Trend Adjustments:** Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2022.

#### 10. Market-Adjusted Index Rate

Worksheet 1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment and Exchange User Fees are discussed in Section 12. The risk adjustment is displayed on an allowed-basis and the exchange user fee is converted to percent of allowed claims in this development.

#### 11. Reinsurance

There are no expected reinsurance recoveries.

#### 12. Risk Adjustment

##### A. Risk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2020 Wakely data and our internal projections of how our risk relative to market has changed. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level.

##### B. Risk Adjustment – Projection Period

We trended 2020 Risk Adjustment accruals forward two years. Resulting payment amounts were blended by credibility (18% AHI + ALIC + AHASPA ACA, 82% non-ACA 51-100) to determine our current risk transfer relative to the market.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2022 Notice of Benefit and Payment Parameters. The 2022 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. To that transfer, we subtracted 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2019-2020 claims as a percent of premium for Silver Off-Exchange plans.

As a result, we project a risk adjustment [REDACTED]

#### 13. Exchange User Fees

Exchange User Fees are not applied in this filing.

#### 14. Plan-Adjusted Index Rates

Section 3 of Worksheet 2 illustrates the development of the Plan Adjusted Index Rates and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The following briefly describes how each set of adjustments was determined.

##### A. Actuarial Value, Cost Sharing:

The factors in Column 2 are the product of two adjustments:

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. We also reviewed the projected experience and the projected membership by plan to estimate an overall paid-to-allowed ratio. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2022 membership.

**B. Distribution and Administrative Costs:**

Section 3 of Worksheet 2 also reflects the adjustment for projected administrative costs, including sales, marketing, and profit & risk. These are discussed below in the 'Non-Benefit Expenses and Profit & Risk' section, and include the Risk Adjustment User Fee which is not reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

**C. Non-Benefit Expenses and Profit & Risk**

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2021 projections, and projected changes in expenses, inflation, and membership for 2022 for our National book of Small Group business.

A flat commission per policy per month will be paid to all brokers in Pennsylvania during open enrollment. Commissions do not vary by plan.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2022 as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.25 PMPM is included in the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

The profit and risk load is consistent with the target used in pricing our 2021 plans.

**D. Provider Network, Delivery System, and Utilization Management:**

The factors in Column 4 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

**E. Benefits in addition to EHBs:**

The factors in Column 5 adjust for the impact of benefits in addition to EHBs. The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). Hence, all factors in Column 5 are 1.00.

**F. Catastrophic Plan Eligibility:**

This filing does not include catastrophic plans

**G. Experience Period Plan Adjusted Index Rates**

Worksheet 2 of the URRT displays the Plan Adjusted Index Rates filed in 2020 for the experience period.

**15. Calibration**



A. Age Curve Calibration:

The age factors are based on the HHS Default Standard Age. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2021 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, we project a premium-weighted average age factor for the 2022 membership using the prescribed age curve and the projected age for each plan, as illustrated on exhibit C-2. The overall Age Calibration factor is developed in Column E of Exhibit C-2. This factor is based on the weighting of plan-adjusted Index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

B. Geographic Factor Calibration:

Exhibit C-2 summarizes the rating area definitions and factors and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor and is shown in column O of Exhibit C-2.

Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

16. Consumer-Adjusted Premium Rate Development

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:

Calibrated Plan Adjusted Index Rate \* Age Factor \* Area Factor \* Tobacco Factor \* Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

17. Projected Loss Ratio

The expected 2022 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

18. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the 2022 AV Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

19. Membership Projections

Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through January 2021, and our expectations for

future sales as additional members move to these plans from grandfathered and transitional plans. We assume that total enrollment will be similar to our current enrollment.

Terminated Plans and Products

Exhibit 16 provides a plan and product crosswalk from 2020 to 2022. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2021 and 2022.

Consistent with the URRT instructions, experience for non-single risk pool terminated products is reported in aggregate under the terminated product with the largest membership in the experience period.

20. Plan Type

All plans are consistent with the plan type indicated on Worksheet 2.

21. Composite Premiums

Small employers will not be able to elect to have rates set using a composite approach.

22. Benefit Design

This filing includes one Silver plan.

Please refer to the corresponding policy forms for detailed benefit language. Information on the cost-sharing parameters of the covered benefit plans, including deductibles, copays, and Actuarial Values, is summarized in Exhibits A-1 and A-2. All benefit and cost sharing parameters comply with Pennsylvania benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

23. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Planfinder and our own website. In addition, members of our 2021 plans will be mailed a discontinuance or renewal letter, in accordance with CMS guidelines. Marketing and distribution approaches may change from time to time at management's discretion.

24. Underwriting

Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations.

25. Renewability

These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

26. Company Financial Condition

As of December 31, 2020, the capital and surplus held by Aetna Health Assurance of PA (Pennsylvania) was approximately \$89 million. This amount is disclosed in page 3, line 34 of the Company's statutory financial statement dated December 31, 2020. The Company issues commercial and Medicare Advantage coverage in various states for multiple business segments, including to large employer, small employer, and individual purchasers.

The actual to expected MLR for the past three experience years are as follows:

AHASPA	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2017	84.37%	94.95%	107,024	421,650
2018	83.88%	87.60%	33,255	19,978
2019	77.82%	89.16%	12,175	25,734

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Experience Period MLR Rebates
- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- COVID-19 adjustment factors for 2020 allowed and incurred claims
- Administrative Fees
- Experience Period Data – Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna 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 marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED], am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
  - a. ASOP No. 5, Incurred Health and Disability Claims
  - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
  - c. ASOP No. 12, Risk Classification
  - d. ASOP No. 23, Data Quality
  - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
  - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
  - g. ASOP No. 41, Actuarial Communications
  - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:
  - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),

- b. Developed in compliance with the applicable Actuarial Standards of Practice,
  - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
  - d. Neither excessive, deficient, nor unfairly discriminatory.
- 3. 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.
  - 4. Adjustments to the MAIR for benefits the plan offers in addition to essential health benefits included in Worksheet 2, Section III were calculated in accordance with actuarial standards of practice.
  - 5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
  - 6. 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. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

June 18, 2021

Date

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Aetna Health Assurance of Pennsylvania

2022 Rates Table Template v11.0	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*	18939					
Rate Effective Date*	1/1/2022					
Rate Expiration Date*	3/31/2022					
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	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	230.20	230.20	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	250.66	250.66	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	258.48	258.48	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	266.31	266.31	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	274.73	274.73	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	283.16	283.16	
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18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	300.91	300.91	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	300.91	300.91	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	300.91	300.91	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	300.91	300.91	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	302.12	302.12	
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18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	327.09	327.09	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	336.72	336.72	
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	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	41	513.18	513.18
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	42	522.24	522.24
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	43	534.85	534.85
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	44	550.62	550.62
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	45	569.14	569.14
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	46	591.22	591.22
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	47	616.05	616.05
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	48	644.43	644.43
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	49	672.41	672.41
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	50	703.94	703.94
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	51	735.08	735.08
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	52	769.37	769.37
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	53	804.05	804.05
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	54	841.50	841.50
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	55	878.94	878.94
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	56	919.54	919.54
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	57	960.53	960.53
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1004.28	1004.28
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1025.96	1025.96
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1069.71	1069.71
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1107.55	1107.55
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1132.38	1132.38
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1163.51	1163.51
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1182.04	1182.04
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	247.41	247.41
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	15	269.40	269.40
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	16	277.81	277.81
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	17	286.22	286.22
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	18	295.28	295.28
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	19	304.33	304.33
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	20	313.71	313.71
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	21	323.41	323.41
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	22	323.41	323.41
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	23	323.41	323.41
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	24	323.41	323.41
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	25	324.71	324.71
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	26	331.18	331.18
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	27	338.94	338.94
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	28	351.55	351.55
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	29	361.90	361.90
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	30	367.07	367.07
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	31	374.84	374.84
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	32	382.60	382.60
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	33	387.45	387.45
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	34	392.62	392.62
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	35	395.21	395.21
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	36	397.80	397.80
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	37	400.39	400.39

	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	38	402.97	402.97
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	39	408.15	408.15
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	40	413.32	413.32
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	41	421.08	421.08
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	42	428.52	428.52
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	43	438.87	438.87
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	44	451.81	451.81
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	45	467.01	467.01
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	46	485.12	485.12
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	47	505.50	505.50
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	48	528.78	528.78
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	49	551.74	551.74
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	50	577.62	577.62
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	51	603.17	603.17
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	52	631.30	631.30
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	53	659.76	659.76
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	54	690.49	690.49
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	55	721.21	721.21
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	56	754.52	754.52
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	57	788.16	788.16
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	58	824.06	824.06
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	841.85	841.85
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	877.74	877.74
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	908.79	908.79
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	929.17	929.17
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	954.72	954.72
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	969.92	969.92
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	304.48	304.48
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	331.54	331.54
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	341.89	341.89
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	352.24	352.24
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	363.38	363.38
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	374.53	374.53
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	386.07	386.07
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	398.01	398.01
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	398.01	398.01
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	398.01	398.01
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	398.01	398.01

18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	399.60	399.60
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	407.56	407.56
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	417.11	417.11
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	432.64	432.64
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	445.37	445.37
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	451.74	451.74
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	461.29	461.29
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	470.84	470.84
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	476.81	476.81
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	483.18	483.18
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	486.37	486.37
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	489.55	489.55
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	492.73	492.73
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	495.92	495.92
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	502.29	502.29
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	508.66	508.66
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	518.21	518.21
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	527.36	527.36
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	540.10	540.10
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	556.02	556.02
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	574.72	574.72
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	597.01	597.01
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	622.09	622.09
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	650.74	650.74

18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	679.00	679.00
	Rating Area 6	Tobacco User/Non-Tobacco User	50	710.84	710.84
	Rating Area 6	Tobacco User/Non-Tobacco User	51	742.29	742.29
	Rating Area 6	Tobacco User/Non-Tobacco User	52	776.91	776.91
	Rating Area 6	Tobacco User/Non-Tobacco User	53	811.94	811.94
	Rating Area 6	Tobacco User/Non-Tobacco User	54	849.75	849.75
	Rating Area 6	Tobacco User/Non-Tobacco User	55	887.56	887.56
	Rating Area 6	Tobacco User/Non-Tobacco User	56	928.55	928.55
	Rating Area 6	Tobacco User/Non-Tobacco User	57	969.95	969.95
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1014.13	1014.13
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1036.02	1036.02
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1080.20	1080.20
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1118.40	1118.40
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1143.48	1143.48
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1174.92	1174.92
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1193.63	1193.63
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	319.26	319.26
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	347.64	347.64
	Rating Area 7	Tobacco User/Non-Tobacco User	16	358.49	358.49
	Rating Area 7	Tobacco User/Non-Tobacco User	17	369.34	369.34
	Rating Area 7	Tobacco User/Non-Tobacco User	18	381.02	381.02
	Rating Area 7	Tobacco User/Non-Tobacco User	19	392.71	392.71
	Rating Area 7	Tobacco User/Non-Tobacco User	20	404.81	404.81
	Rating Area 7	Tobacco User/Non-Tobacco User	21	417.33	417.33

18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	417.33	417.33
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	417.33	417.33
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	417.33	417.33
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	419.00	419.00
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	427.35	427.35
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	437.36	437.36
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	453.64	453.64
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	466.99	466.99
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	473.67	473.67
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	483.68	483.68
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	493.70	493.70
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	499.96	499.96
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	506.64	506.64
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	509.98	509.98
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	513.32	513.32
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	516.65	516.65
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	519.99	519.99
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	526.67	526.67
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	533.35	533.35
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	543.36	543.36
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	552.96	552.96
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	566.32	566.32
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	583.01	583.01
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	602.62	602.62

18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	625.99	625.99
	Rating Area 7	Tobacco User/Non-Tobacco User	47	652.29	652.29
	Rating Area 7	Tobacco User/Non-Tobacco User	48	682.33	682.33
	Rating Area 7	Tobacco User/Non-Tobacco User	49	711.96	711.96
	Rating Area 7	Tobacco User/Non-Tobacco User	50	745.35	745.35
	Rating Area 7	Tobacco User/Non-Tobacco User	51	778.32	778.32
	Rating Area 7	Tobacco User/Non-Tobacco User	52	814.63	814.63
	Rating Area 7	Tobacco User/Non-Tobacco User	53	851.35	851.35
	Rating Area 7	Tobacco User/Non-Tobacco User	54	891.00	891.00
	Rating Area 7	Tobacco User/Non-Tobacco User	55	930.64	930.64
	Rating Area 7	Tobacco User/Non-Tobacco User	56	973.63	973.63
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1017.03	1017.03
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1063.36	1063.36
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1086.31	1086.31
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1132.63	1132.63
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1172.70	1172.70
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1198.99	1198.99
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1231.96	1231.96
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1251.57	1251.57
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	295.61	295.61
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	321.88	321.88
	Rating Area 8	Tobacco User/Non-Tobacco User	16	331.93	331.93
	Rating Area 8	Tobacco User/Non-Tobacco User	17	341.98	341.98
	Rating Area 8	Tobacco User/Non-Tobacco User	18	352.80	352.80

18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	363.62	363.62
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	374.82	374.82
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	386.42	386.42
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	386.42	386.42
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	386.42	386.42
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	386.42	386.42
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	387.96	387.96
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	395.69	395.69
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	404.96	404.96
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	420.03	420.03
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	432.40	432.40
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	438.58	438.58
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	447.86	447.86
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	32	457.13	457.13
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	462.93	462.93
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	34	469.11	469.11
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	35	472.20	472.20
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	475.29	475.29
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	478.38	478.38
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	38	481.47	481.47
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	39	487.66	487.66
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	40	493.84	493.84
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	41	503.11	503.11
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	42	512.00	512.00

18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	43	524.37	524.37
	Rating Area 8	Tobacco User/Non-Tobacco User	44	539.82	539.82
	Rating Area 8	Tobacco User/Non-Tobacco User	45	557.98	557.98
	Rating Area 8	Tobacco User/Non-Tobacco User	46	579.62	579.62
	Rating Area 8	Tobacco User/Non-Tobacco User	47	603.97	603.97
	Rating Area 8	Tobacco User/Non-Tobacco User	48	631.79	631.79
	Rating Area 8	Tobacco User/Non-Tobacco User	49	659.23	659.23
	Rating Area 8	Tobacco User/Non-Tobacco User	50	690.14	690.14
	Rating Area 8	Tobacco User/Non-Tobacco User	51	720.67	720.67
	Rating Area 8	Tobacco User/Non-Tobacco User	52	754.28	754.28
	Rating Area 8	Tobacco User/Non-Tobacco User	53	788.29	788.29
	Rating Area 8	Tobacco User/Non-Tobacco User	54	825.00	825.00
	Rating Area 8	Tobacco User/Non-Tobacco User	55	861.71	861.71
	Rating Area 8	Tobacco User/Non-Tobacco User	56	901.51	901.51
	Rating Area 8	Tobacco User/Non-Tobacco User	57	941.70	941.70
	Rating Area 8	Tobacco User/Non-Tobacco User	58	984.59	984.59
	Rating Area 8	Tobacco User/Non-Tobacco User	59	1005.84	1005.84
	Rating Area 8	Tobacco User/Non-Tobacco User	60	1048.73	1048.73
	Rating Area 8	Tobacco User/Non-Tobacco User	61	1085.83	1085.83
	Rating Area 8	Tobacco User/Non-Tobacco User	62	1110.17	1110.17
	Rating Area 8	Tobacco User/Non-Tobacco User	63	1140.70	1140.70
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1158.86	1158.86
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	277.67	277.67
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	15	302.35	302.35



18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	16	311.79	311.79
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	17	321.23	321.23
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	18	331.39	331.39
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	19	341.55	341.55
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	20	352.08	352.08
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	21	362.97	362.97
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	22	362.97	362.97
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	23	362.97	362.97
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	24	362.97	362.97
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	25	364.42	364.42
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	26	371.68	371.68
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	27	380.39	380.39
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	28	394.55	394.55
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	29	406.16	406.16
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	30	411.97	411.97
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	31	420.68	420.68
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	32	429.39	429.39
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	33	434.84	434.84
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	34	440.64	440.64
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	35	443.55	443.55
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	36	446.45	446.45
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	37	449.35	449.35
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	38	452.26	452.26
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	39	458.07	458.07

18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	40	463.87	463.87
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	41	472.58	472.58
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	42	480.93	480.93
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	43	492.55	492.55
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	44	507.07	507.07
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	45	524.13	524.13
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	46	544.45	544.45
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	47	567.32	567.32
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	48	593.45	593.45
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	49	619.22	619.22
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	50	648.26	648.26
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	51	676.93	676.93
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	52	708.51	708.51
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	53	740.45	740.45
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	54	774.94	774.94
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	55	809.42	809.42
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	56	846.80	846.80
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	57	884.55	884.55
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	58	924.84	924.84
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	59	944.80	944.80
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	60	985.09	985.09
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1019.94	1019.94
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1042.81	1042.81
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1071.48	1071.48

18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1088.54	1088.54
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2022 Rates Table Template v11.0	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*	18939					
Rate Effective Date*	4/1/2022					
Rate Expiration Date*	6/30/2022					
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	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	236.68	236.68	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	257.72	257.72	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	265.77	265.77	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	273.81	273.81	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	282.47	282.47	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	291.14	291.14	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	300.11	300.11	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	309.39	309.39	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	309.39	309.39	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	309.39	309.39	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	309.39	309.39	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	310.63	310.63	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	316.82	316.82	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	324.24	324.24	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	336.31	336.31	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	346.21	346.21	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	351.16	351.16	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	358.58	358.58	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	366.01	366.01	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	370.65	370.65	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	375.60	375.60	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	378.07	378.07	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	380.55	380.55	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	383.03	383.03	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	385.50	385.50	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	390.45	390.45	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	395.40	395.40	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	402.83	402.83	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	409.94	409.94	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	419.84	419.84	

	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	432.22	432.22
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	446.76	446.76
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	464.09	464.09
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	483.58	483.58
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	505.85	505.85
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	527.82	527.82
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	552.57	552.57
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	577.01	577.01
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	603.93	603.93
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	631.16	631.16
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	660.55	660.55
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	689.94	689.94
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	721.81	721.81
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	753.98	753.98
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	788.33	788.33
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	805.34	805.34
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	839.69	839.69
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	869.39	869.39
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	888.88	888.88
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	913.32	913.32
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	927.86	927.86
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	248.97	248.97
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	271.11	271.11
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	279.57	279.57
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	288.03	288.03
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	297.14	297.14
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	306.25	306.25
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	315.69	315.69
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	325.46	325.46
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	325.46	325.46
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	325.46	325.46
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	325.46	325.46
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	326.76	326.76
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	333.27	333.27
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	341.08	341.08
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	353.77	353.77
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	364.19	364.19
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	369.39	369.39
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	377.20	377.20
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	385.02	385.02
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	389.90	389.90
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	395.10	395.10
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	397.71	397.71
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	400.31	400.31
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	402.92	402.92
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	405.52	405.52
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	410.73	410.73
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	415.93	415.93
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	423.74	423.74

	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	431.23	431.23
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	441.64	441.64
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	454.66	454.66
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	469.96	469.96
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	488.19	488.19
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	508.69	508.69
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	532.12	532.12
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	555.23	555.23
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	581.27	581.27
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	606.98	606.98
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	52	635.29	635.29
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	53	663.93	663.93
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	54	694.85	694.85
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	55	725.77	725.77
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	56	759.29	759.29
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	57	793.14	793.14
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	58	829.26	829.26
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	59	847.16	847.16
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	60	883.29	883.29
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	61	914.53	914.53
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	62	935.04	935.04
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	63	960.75	960.75
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	976.04	976.04
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	310.02	310.02
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	15	337.57	337.57
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	16	348.11	348.11
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	17	358.65	358.65
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	18	369.99	369.99
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	19	381.34	381.34
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	20	393.09	393.09
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	21	405.25	405.25
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	22	405.25	405.25
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	23	405.25	405.25
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	24	405.25	405.25
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	25	406.87	406.87
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	26	414.98	414.98
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	27	424.70	424.70
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	28	440.51	440.51
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	29	453.47	453.47
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	30	459.96	459.96
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	31	469.68	469.68
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	32	479.41	479.41
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	33	485.49	485.49
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	34	491.97	491.97
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	35	495.21	495.21
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	36	498.46	498.46
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	37	501.70	501.70
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	38	504.94	504.94
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	39	511.42	511.42

	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	40	517.91	517.91
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	41	527.63	527.63
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	42	536.96	536.96
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	43	549.92	549.92
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	44	566.13	566.13
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	45	585.18	585.18
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	46	607.87	607.87
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	47	633.40	633.40
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	48	662.58	662.58
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	49	691.35	691.35
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	50	723.77	723.77
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	51	755.79	755.79
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	52	791.05	791.05
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	53	826.71	826.71
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	54	865.21	865.21
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	55	903.71	903.71
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	56	945.45	945.45
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	57	987.59	987.59
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1032.57	1032.57
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1054.86	1054.86
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1099.85	1099.85
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1138.75	1138.75
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1164.28	1164.28
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1196.30	1196.30
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1215.34	1215.34
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	254.38	254.38
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	15	276.99	276.99
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	16	285.64	285.64
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	17	294.29	294.29
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	18	303.60	303.60
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	19	312.91	312.91
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	20	322.55	322.55
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	21	332.53	332.53
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	22	332.53	332.53
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	23	332.53	332.53
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	24	332.53	332.53
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	25	333.86	333.86
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	26	340.51	340.51
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	27	348.49	348.49
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	28	361.46	361.46
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	29	372.10	372.10
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	30	377.42	377.42
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	31	385.40	385.40
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	32	393.38	393.38
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	33	398.37	398.37
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	34	403.69	403.69
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	35	406.35	406.35
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	36	409.01	409.01
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	37	411.67	411.67

	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	38	414.33	414.33
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	39	419.65	419.65
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	40	424.97	424.97
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	41	432.95	432.95
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	42	440.60	440.60
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	43	451.24	451.24
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	44	464.54	464.54
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	45	480.17	480.17
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	46	498.79	498.79
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	47	519.74	519.74
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	48	543.68	543.68
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	49	567.29	567.29
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	50	593.89	593.89
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	51	620.16	620.16
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	52	649.09	649.09
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	53	678.35	678.35
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	54	709.94	709.94
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	55	741.53	741.53
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	56	775.78	775.78
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	57	810.36	810.36
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	58	847.28	847.28
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	865.56	865.56
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	902.47	902.47
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	934.40	934.40
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	955.35	955.35
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	981.62	981.62
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	997.24	997.24
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	313.05	313.05
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	340.88	340.88
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	351.52	351.52
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	362.16	362.16
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	373.62	373.62
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	385.08	385.08
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	396.95	396.95
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	409.22	409.22
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	409.22	409.22
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	409.22	409.22
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	409.22	409.22
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User			



18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	410.86	410.86
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	419.04	419.04
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	428.86	428.86
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	444.82	444.82
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	457.92	457.92
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	464.47	464.47
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	474.29	474.29
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	484.11	484.11
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	490.25	490.25
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	496.80	496.80
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	500.07	500.07
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	503.34	503.34
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	506.62	506.62
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	509.89	509.89
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	516.44	516.44
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	522.99	522.99
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	532.81	532.81
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	542.22	542.22
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	555.31	555.31
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	571.68	571.68
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	590.92	590.92
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	613.83	613.83
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	639.61	639.61
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	669.08	669.08

18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	698.13	698.13
	Rating Area 6	Tobacco User/Non-Tobacco User	50	730.87	730.87
	Rating Area 6	Tobacco User/Non-Tobacco User	51	763.20	763.20
	Rating Area 6	Tobacco User/Non-Tobacco User	52	798.80	798.80
	Rating Area 6	Tobacco User/Non-Tobacco User	53	834.81	834.81
	Rating Area 6	Tobacco User/Non-Tobacco User	54	873.69	873.69
	Rating Area 6	Tobacco User/Non-Tobacco User	55	912.57	912.57
	Rating Area 6	Tobacco User/Non-Tobacco User	56	954.72	954.72
	Rating Area 6	Tobacco User/Non-Tobacco User	57	997.27	997.27
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1042.70	1042.70
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1065.21	1065.21
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1110.63	1110.63
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1149.91	1149.91
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1175.70	1175.70
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1208.02	1208.02
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1227.26	1227.26
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	328.25	328.25
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	357.43	357.43
	Rating Area 7	Tobacco User/Non-Tobacco User	16	368.59	368.59
	Rating Area 7	Tobacco User/Non-Tobacco User	17	379.74	379.74
	Rating Area 7	Tobacco User/Non-Tobacco User	18	391.76	391.76
	Rating Area 7	Tobacco User/Non-Tobacco User	19	403.77	403.77
	Rating Area 7	Tobacco User/Non-Tobacco User	20	416.21	416.21
	Rating Area 7	Tobacco User/Non-Tobacco User	21	429.09	429.09

18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	429.09	429.09
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	429.09	429.09
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	429.09	429.09
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	430.80	430.80
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	439.39	439.39
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	449.68	449.68
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	466.42	466.42
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	480.15	480.15
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	487.01	487.01
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	497.31	497.31
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	507.61	507.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	514.05	514.05
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	520.91	520.91
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	524.34	524.34
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	527.78	527.78
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	531.21	531.21
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	534.64	534.64
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	541.51	541.51
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	548.37	548.37
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	558.67	558.67
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	568.54	568.54
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	582.27	582.27
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	599.43	599.43
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	619.60	619.60

18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	643.63	643.63
	Rating Area 7	Tobacco User/Non-Tobacco User	47	670.66	670.66
	Rating Area 7	Tobacco User/Non-Tobacco User	48	701.56	701.56
	Rating Area 7	Tobacco User/Non-Tobacco User	49	732.02	732.02
	Rating Area 7	Tobacco User/Non-Tobacco User	50	766.35	766.35
	Rating Area 7	Tobacco User/Non-Tobacco User	51	800.25	800.25
	Rating Area 7	Tobacco User/Non-Tobacco User	52	837.58	837.58
	Rating Area 7	Tobacco User/Non-Tobacco User	53	875.34	875.34
	Rating Area 7	Tobacco User/Non-Tobacco User	54	916.10	916.10
	Rating Area 7	Tobacco User/Non-Tobacco User	55	956.86	956.86
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1001.06	1001.06
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1045.69	1045.69
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1093.31	1093.31
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1116.91	1116.91
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1164.54	1164.54
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1205.74	1205.74
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1232.77	1232.77
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1266.67	1266.67
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1286.83	1286.83
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	303.94	303.94
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	330.95	330.95
	Rating Area 8	Tobacco User/Non-Tobacco User	16	341.28	341.28
	Rating Area 8	Tobacco User/Non-Tobacco User	17	351.61	351.61
	Rating Area 8	Tobacco User/Non-Tobacco User	18	362.74	362.74

18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	373.86	373.86
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	385.38	385.38
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	397.30	397.30
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	397.30	397.30
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	397.30	397.30
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	397.30	397.30
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	398.89	398.89
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	406.84	406.84
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	416.37	416.37
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	431.87	431.87
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	444.58	444.58
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	450.94	450.94
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	460.47	460.47
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	32	470.01	470.01
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	475.97	475.97
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	34	482.33	482.33
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	35	485.50	485.50
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	488.68	488.68
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	491.86	491.86
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	38	495.04	495.04
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	39	501.40	501.40
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	40	507.75	507.75
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	41	517.29	517.29
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	42	526.43	526.43

18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	43	539.14	539.14
	Rating Area 8	Tobacco User/Non-Tobacco User	44	555.03	555.03
	Rating Area 8	Tobacco User/Non-Tobacco User	45	573.71	573.71
	Rating Area 8	Tobacco User/Non-Tobacco User	46	595.95	595.95
	Rating Area 8	Tobacco User/Non-Tobacco User	47	620.98	620.98
	Rating Area 8	Tobacco User/Non-Tobacco User	48	649.59	649.59
	Rating Area 8	Tobacco User/Non-Tobacco User	49	677.80	677.80
	Rating Area 8	Tobacco User/Non-Tobacco User	50	709.58	709.58
	Rating Area 8	Tobacco User/Non-Tobacco User	51	740.97	740.97
	Rating Area 8	Tobacco User/Non-Tobacco User	52	775.54	775.54
	Rating Area 8	Tobacco User/Non-Tobacco User	53	810.50	810.50
	Rating Area 8	Tobacco User/Non-Tobacco User	54	848.24	848.24
	Rating Area 8	Tobacco User/Non-Tobacco User	55	885.99	885.99
	Rating Area 8	Tobacco User/Non-Tobacco User	56	926.91	926.91
	Rating Area 8	Tobacco User/Non-Tobacco User	57	968.23	968.23
	Rating Area 8	Tobacco User/Non-Tobacco User	58	1012.33	1012.33
	Rating Area 8	Tobacco User/Non-Tobacco User	59	1034.18	1034.18
	Rating Area 8	Tobacco User/Non-Tobacco User	60	1078.28	1078.28
	Rating Area 8	Tobacco User/Non-Tobacco User	61	1116.42	1116.42
	Rating Area 8	Tobacco User/Non-Tobacco User	62	1141.45	1141.45
	Rating Area 8	Tobacco User/Non-Tobacco User	63	1172.84	1172.84
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1191.51	1191.51
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	285.49	285.49
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	15	310.87	310.87

18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	16	320.57	320.57
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	17	330.28	330.28
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	18	340.73	340.73
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	19	351.18	351.18
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	20	362.00	362.00
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	21	373.19	373.19
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	22	373.19	373.19
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	23	373.19	373.19
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	24	373.19	373.19
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	25	374.69	374.69
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	26	382.15	382.15
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	27	391.11	391.11
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	28	405.66	405.66
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	29	417.60	417.60
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	30	423.58	423.58
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	31	432.53	432.53
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	32	441.49	441.49
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	33	447.09	447.09
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	34	453.06	453.06
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	35	456.04	456.04
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	36	459.03	459.03
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	37	462.01	462.01
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	38	465.00	465.00
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	39	470.97	470.97

18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	40	476.94	476.94
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	41	485.90	485.90
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	42	494.48	494.48
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	43	506.42	506.42
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	44	521.35	521.35
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	45	538.89	538.89
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	46	559.79	559.79
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	47	583.30	583.30
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	48	610.17	610.17
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	49	636.67	636.67
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	50	666.52	666.52
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	51	696.01	696.01
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	52	728.47	728.47
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	53	761.32	761.32
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	54	796.77	796.77
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	55	832.22	832.22
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	56	870.66	870.66
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	57	909.47	909.47
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	58	950.90	950.90
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	59	971.42	971.42
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	60	1012.85	1012.85
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1048.67	1048.67
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1072.19	1072.19
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1101.67	1101.67



18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1119.21	1119.21
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2022 Rates Table Template v11.0		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* Rate Effective Date* Rate Expiration Date* Rating Method*	18939				
	7/1/2022				
	9/30/2022				
	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
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	243.35	243.35
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	264.98	264.98
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	273.25	273.25
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	281.52	281.52
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	290.43	290.43
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	299.34	299.34
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	308.56	308.56
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	318.11	318.11
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	318.11	318.11
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	318.11	318.11
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	318.11	318.11
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	319.38	319.38
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	325.74	325.74
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	333.38	333.38
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	345.78	345.78
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	355.96	355.96
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	361.05	361.05
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	368.69	368.69
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	376.32	376.32
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	381.09	381.09
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	386.18	386.18
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	388.73	388.73
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	391.27	391.27
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	393.82	393.82
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	396.36	396.36
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	401.45	401.45
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	406.54	406.54
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	414.17	414.17
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	421.49	421.49
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	431.67	431.67

18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	444.40	444.40
	Rating Area 1	Tobacco User/Non-Tobacco User	45	459.35	459.35
	Rating Area 1	Tobacco User/Non-Tobacco User	46	477.16	477.16
	Rating Area 1	Tobacco User/Non-Tobacco User	47	497.20	497.20
	Rating Area 1	Tobacco User/Non-Tobacco User	48	520.10	520.10
	Rating Area 1	Tobacco User/Non-Tobacco User	49	542.69	542.69
	Rating Area 1	Tobacco User/Non-Tobacco User	50	568.14	568.14
	Rating Area 1	Tobacco User/Non-Tobacco User	51	593.27	593.27
	Rating Area 1	Tobacco User/Non-Tobacco User	52	620.94	620.94
	Rating Area 1	Tobacco User/Non-Tobacco User	53	648.94	648.94
	Rating Area 1	Tobacco User/Non-Tobacco User	54	679.16	679.16
	Rating Area 1	Tobacco User/Non-Tobacco User	55	709.38	709.38
	Rating Area 1	Tobacco User/Non-Tobacco User	56	742.14	742.14
	Rating Area 1	Tobacco User/Non-Tobacco User	57	775.23	775.23
	Rating Area 1	Tobacco User/Non-Tobacco User	58	810.54	810.54
	Rating Area 1	Tobacco User/Non-Tobacco User	59	828.03	828.03
	Rating Area 1	Tobacco User/Non-Tobacco User	60	863.34	863.34
	Rating Area 1	Tobacco User/Non-Tobacco User	61	893.88	893.88
	Rating Area 1	Tobacco User/Non-Tobacco User	62	913.92	913.92
	Rating Area 1	Tobacco User/Non-Tobacco User	63	939.05	939.05
	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	954.00	954.00
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	255.99	255.99
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	278.74	278.74
	Rating Area 2	Tobacco User/Non-Tobacco User	16	287.44	287.44
	Rating Area 2	Tobacco User/Non-Tobacco User	17	296.14	296.14
	Rating Area 2	Tobacco User/Non-Tobacco User	18	305.51	305.51
	Rating Area 2	Tobacco User/Non-Tobacco User	19	314.88	314.88
	Rating Area 2	Tobacco User/Non-Tobacco User	20	324.59	324.59
	Rating Area 2	Tobacco User/Non-Tobacco User	21	334.63	334.63
	Rating Area 2	Tobacco User/Non-Tobacco User	22	334.63	334.63
	Rating Area 2	Tobacco User/Non-Tobacco User	23	334.63	334.63
	Rating Area 2	Tobacco User/Non-Tobacco User	24	334.63	334.63
	Rating Area 2	Tobacco User/Non-Tobacco User	25	335.96	335.96
	Rating Area 2	Tobacco User/Non-Tobacco User	26	342.66	342.66
	Rating Area 2	Tobacco User/Non-Tobacco User	27	350.69	350.69
	Rating Area 2	Tobacco User/Non-Tobacco User	28	363.74	363.74
	Rating Area 2	Tobacco User/Non-Tobacco User	29	374.45	374.45
	Rating Area 2	Tobacco User/Non-Tobacco User	30	379.80	379.80
	Rating Area 2	Tobacco User/Non-Tobacco User	31	387.83	387.83
	Rating Area 2	Tobacco User/Non-Tobacco User	32	395.86	395.86
	Rating Area 2	Tobacco User/Non-Tobacco User	33	400.88	400.88
	Rating Area 2	Tobacco User/Non-Tobacco User	34	406.24	406.24
	Rating Area 2	Tobacco User/Non-Tobacco User	35	408.91	408.91
	Rating Area 2	Tobacco User/Non-Tobacco User	36	411.59	411.59
	Rating Area 2	Tobacco User/Non-Tobacco User	37	414.27	414.27
	Rating Area 2	Tobacco User/Non-Tobacco User	38	416.94	416.94
	Rating Area 2	Tobacco User/Non-Tobacco User	39	422.30	422.30
	Rating Area 2	Tobacco User/Non-Tobacco User	40	427.65	427.65
	Rating Area 2	Tobacco User/Non-Tobacco User	41	435.68	435.68

18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	443.38	443.38
	Rating Area 2	Tobacco User/Non-Tobacco User	43	454.09	454.09
	Rating Area 2	Tobacco User/Non-Tobacco User	44	467.47	467.47
	Rating Area 2	Tobacco User/Non-Tobacco User	45	483.20	483.20
	Rating Area 2	Tobacco User/Non-Tobacco User	46	501.94	501.94
	Rating Area 2	Tobacco User/Non-Tobacco User	47	523.02	523.02
	Rating Area 2	Tobacco User/Non-Tobacco User	48	547.11	547.11
	Rating Area 2	Tobacco User/Non-Tobacco User	49	570.87	570.87
	Rating Area 2	Tobacco User/Non-Tobacco User	50	597.64	597.64
	Rating Area 2	Tobacco User/Non-Tobacco User	51	624.08	624.08
	Rating Area 2	Tobacco User/Non-Tobacco User	52	653.19	653.19
	Rating Area 2	Tobacco User/Non-Tobacco User	53	682.64	682.64
	Rating Area 2	Tobacco User/Non-Tobacco User	54	714.43	714.43
	Rating Area 2	Tobacco User/Non-Tobacco User	55	746.22	746.22
	Rating Area 2	Tobacco User/Non-Tobacco User	56	780.68	780.68
	Rating Area 2	Tobacco User/Non-Tobacco User	57	815.48	815.48
	Rating Area 2	Tobacco User/Non-Tobacco User	58	852.63	852.63
	Rating Area 2	Tobacco User/Non-Tobacco User	59	871.03	871.03
	Rating Area 2	Tobacco User/Non-Tobacco User	60	908.17	908.17
	Rating Area 2	Tobacco User/Non-Tobacco User	61	940.30	940.30
	Rating Area 2	Tobacco User/Non-Tobacco User	62	961.38	961.38
	Rating Area 2	Tobacco User/Non-Tobacco User	63	987.82	987.82
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1003.54	1003.54
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	318.75	318.75
	Rating Area 3	Tobacco User/Non-Tobacco User	15	347.08	347.08
	Rating Area 3	Tobacco User/Non-Tobacco User	16	357.92	357.92
	Rating Area 3	Tobacco User/Non-Tobacco User	17	368.75	368.75
	Rating Area 3	Tobacco User/Non-Tobacco User	18	380.42	380.42
	Rating Area 3	Tobacco User/Non-Tobacco User	19	392.08	392.08
	Rating Area 3	Tobacco User/Non-Tobacco User	20	404.17	404.17
	Rating Area 3	Tobacco User/Non-Tobacco User	21	416.67	416.67
	Rating Area 3	Tobacco User/Non-Tobacco User	22	416.67	416.67
	Rating Area 3	Tobacco User/Non-Tobacco User	23	416.67	416.67
	Rating Area 3	Tobacco User/Non-Tobacco User	24	416.67	416.67
	Rating Area 3	Tobacco User/Non-Tobacco User	25	418.33	418.33
	Rating Area 3	Tobacco User/Non-Tobacco User	26	426.67	426.67
	Rating Area 3	Tobacco User/Non-Tobacco User	27	436.67	436.67
	Rating Area 3	Tobacco User/Non-Tobacco User	28	452.92	452.92
	Rating Area 3	Tobacco User/Non-Tobacco User	29	466.25	466.25
	Rating Area 3	Tobacco User/Non-Tobacco User	30	472.92	472.92
	Rating Area 3	Tobacco User/Non-Tobacco User	31	482.92	482.92
	Rating Area 3	Tobacco User/Non-Tobacco User	32	492.92	492.92
	Rating Area 3	Tobacco User/Non-Tobacco User	33	499.17	499.17
	Rating Area 3	Tobacco User/Non-Tobacco User	34	505.83	505.83
	Rating Area 3	Tobacco User/Non-Tobacco User	35	509.17	509.17
	Rating Area 3	Tobacco User/Non-Tobacco User	36	512.50	512.50
	Rating Area 3	Tobacco User/Non-Tobacco User	37	515.83	515.83
	Rating Area 3	Tobacco User/Non-Tobacco User	38	519.17	519.17
	Rating Area 3	Tobacco User/Non-Tobacco User	39	525.83	525.83

	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	40	532.50	532.50
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	41	542.50	542.50
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	42	552.08	552.08
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	43	565.42	565.42
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	44	582.08	582.08
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	45	601.67	601.67
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	46	625.00	625.00
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	47	651.25	651.25
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	48	681.25	681.25
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	49	710.83	710.83
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	50	744.17	744.17
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	51	777.08	777.08
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	52	813.33	813.33
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	53	850.00	850.00
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	54	889.58	889.58
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	55	929.17	929.17
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	56	972.08	972.08
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1015.42	1015.42
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1061.67	1061.67
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1084.58	1084.58
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1130.83	1130.83
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1170.83	1170.83
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1197.08	1197.08
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1230.00	1230.00
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1249.58	1249.58
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	261.55	261.55
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	15	284.80	284.80
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	16	293.69	293.69
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	17	302.58	302.58
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	18	312.15	312.15
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	19	321.72	321.72
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	20	331.64	331.64
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	21	341.89	341.89
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	22	341.89	341.89
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	23	341.89	341.89
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	24	341.89	341.89
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	25	343.26	343.26
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	26	350.10	350.10
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	27	358.30	358.30
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	28	371.64	371.64
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	29	382.58	382.58
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	30	388.05	388.05
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	31	396.26	396.26
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	32	404.46	404.46
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	33	409.59	409.59
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	34	415.06	415.06
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	35	417.79	417.79
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	36	420.53	420.53
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	37	423.26	423.26

	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	38	426.00	426.00
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	39	431.47	431.47
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	40	436.94	436.94
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	41	445.15	445.15
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	42	453.01	453.01
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	43	463.95	463.95
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	44	477.63	477.63
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	45	493.69	493.69
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	46	512.84	512.84
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	47	534.38	534.38
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	48	559.00	559.00
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	49	583.27	583.27
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	50	610.62	610.62
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	51	637.63	637.63
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	52	667.38	667.38
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	53	697.46	697.46
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	54	729.94	729.94
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	55	762.42	762.42
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	56	797.64	797.64
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	57	833.20	833.20
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	58	871.15	871.15
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	889.95	889.95
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	927.90	927.90
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	960.72	960.72
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	982.26	982.26
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1009.27	1009.27
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1025.34	1025.34
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	321.87	321.87
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	350.49	350.49
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	361.43	361.43
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	372.36	372.36
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	384.15	384.15
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	395.93	395.93
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	408.13	408.13
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	420.75	420.75
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	420.75	420.75
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	420.75	420.75
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	420.75	420.75

18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	422.43	422.43
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	430.85	430.85
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	440.95	440.95
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	457.36	457.36
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	470.82	470.82
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	477.55	477.55
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	487.65	487.65
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	497.75	497.75
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	504.06	504.06
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	510.79	510.79
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	514.16	514.16
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	517.52	517.52
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	520.89	520.89
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	524.26	524.26
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	530.99	530.99
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	537.72	537.72
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	547.82	547.82
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	557.50	557.50
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	570.96	570.96
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	587.79	587.79
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	607.56	607.56
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	631.13	631.13
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	657.63	657.63
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	687.93	687.93

18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	717.80	717.80
	Rating Area 6	Tobacco User/Non-Tobacco User	50	751.46	751.46
	Rating Area 6	Tobacco User/Non-Tobacco User	51	784.70	784.70
	Rating Area 6	Tobacco User/Non-Tobacco User	52	821.31	821.31
	Rating Area 6	Tobacco User/Non-Tobacco User	53	858.33	858.33
	Rating Area 6	Tobacco User/Non-Tobacco User	54	898.30	898.30
	Rating Area 6	Tobacco User/Non-Tobacco User	55	938.28	938.28
	Rating Area 6	Tobacco User/Non-Tobacco User	56	981.61	981.61
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1025.37	1025.37
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1072.07	1072.07
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1095.22	1095.22
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1141.92	1141.92
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1182.31	1182.31
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1208.82	1208.82
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1242.06	1242.06
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1261.83	1261.83
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	337.50	337.50
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	367.50	367.50
	Rating Area 7	Tobacco User/Non-Tobacco User	16	378.97	378.97
	Rating Area 7	Tobacco User/Non-Tobacco User	17	390.44	390.44
	Rating Area 7	Tobacco User/Non-Tobacco User	18	402.79	402.79
	Rating Area 7	Tobacco User/Non-Tobacco User	19	415.15	415.15
	Rating Area 7	Tobacco User/Non-Tobacco User	20	427.94	427.94
	Rating Area 7	Tobacco User/Non-Tobacco User	21	441.18	441.18



18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	441.18	441.18
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	441.18	441.18
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	441.18	441.18
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	442.94	442.94
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	451.76	451.76
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	462.35	462.35
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	479.56	479.56
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	493.68	493.68
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	500.73	500.73
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	511.32	511.32
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	521.91	521.91
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	528.53	528.53
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	535.59	535.59
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	539.12	539.12
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	542.65	542.65
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	546.18	546.18
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	549.71	549.71
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	556.76	556.76
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	563.82	563.82
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	574.41	574.41
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	584.56	584.56
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	598.68	598.68
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	616.32	616.32
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	637.06	637.06

18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	661.76	661.76
	Rating Area 7	Tobacco User/Non-Tobacco User	47	689.56	689.56
	Rating Area 7	Tobacco User/Non-Tobacco User	48	721.32	721.32
	Rating Area 7	Tobacco User/Non-Tobacco User	49	752.65	752.65
	Rating Area 7	Tobacco User/Non-Tobacco User	50	787.94	787.94
	Rating Area 7	Tobacco User/Non-Tobacco User	51	822.79	822.79
	Rating Area 7	Tobacco User/Non-Tobacco User	52	861.18	861.18
	Rating Area 7	Tobacco User/Non-Tobacco User	53	900.00	900.00
	Rating Area 7	Tobacco User/Non-Tobacco User	54	941.91	941.91
	Rating Area 7	Tobacco User/Non-Tobacco User	55	983.82	983.82
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1029.26	1029.26
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1075.15	1075.15
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1124.12	1124.12
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1148.38	1148.38
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1197.35	1197.35
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1239.70	1239.70
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1267.50	1267.50
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1302.35	1302.35
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1323.09	1323.09
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	312.50	312.50
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	340.28	340.28
	Rating Area 8	Tobacco User/Non-Tobacco User	16	350.90	350.90
	Rating Area 8	Tobacco User/Non-Tobacco User	17	361.52	361.52
	Rating Area 8	Tobacco User/Non-Tobacco User	18	372.96	372.96

18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	384.40	384.40
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	396.24	396.24
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	408.50	408.50
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	408.50	408.50
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	408.50	408.50
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	408.50	408.50
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	410.13	410.13
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	418.30	418.30
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	428.10	428.10
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	444.04	444.04
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	457.11	457.11
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	463.64	463.64
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	473.45	473.45
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	32	483.25	483.25
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	489.38	489.38
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	34	495.91	495.91
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	35	499.18	499.18
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	502.45	502.45
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	505.72	505.72
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	38	508.99	508.99
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	39	515.52	515.52
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	40	522.06	522.06
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	41	531.86	531.86
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	42	541.26	541.26

18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	43	554.33	554.33
	Rating Area 8	Tobacco User/Non-Tobacco User	44	570.67	570.67
	Rating Area 8	Tobacco User/Non-Tobacco User	45	589.87	589.87
	Rating Area 8	Tobacco User/Non-Tobacco User	46	612.74	612.74
	Rating Area 8	Tobacco User/Non-Tobacco User	47	638.48	638.48
	Rating Area 8	Tobacco User/Non-Tobacco User	48	667.89	667.89
	Rating Area 8	Tobacco User/Non-Tobacco User	49	696.89	696.89
	Rating Area 8	Tobacco User/Non-Tobacco User	50	729.57	729.57
	Rating Area 8	Tobacco User/Non-Tobacco User	51	761.85	761.85
	Rating Area 8	Tobacco User/Non-Tobacco User	52	797.38	797.38
	Rating Area 8	Tobacco User/Non-Tobacco User	53	833.33	833.33
	Rating Area 8	Tobacco User/Non-Tobacco User	54	872.14	872.14
	Rating Area 8	Tobacco User/Non-Tobacco User	55	910.95	910.95
	Rating Area 8	Tobacco User/Non-Tobacco User	56	953.02	953.02
	Rating Area 8	Tobacco User/Non-Tobacco User	57	995.51	995.51
	Rating Area 8	Tobacco User/Non-Tobacco User	58	1040.85	1040.85
	Rating Area 8	Tobacco User/Non-Tobacco User	59	1063.32	1063.32
	Rating Area 8	Tobacco User/Non-Tobacco User	60	1108.66	1108.66
	Rating Area 8	Tobacco User/Non-Tobacco User	61	1147.87	1147.87
	Rating Area 8	Tobacco User/Non-Tobacco User	62	1173.61	1173.61
	Rating Area 8	Tobacco User/Non-Tobacco User	63	1205.88	1205.88
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1225.08	1225.08
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	293.54	293.54
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	15	319.63	319.63

18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	16	329.61	329.61
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	17	339.58	339.58
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	18	350.33	350.33
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	19	361.07	361.07
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	20	372.20	372.20
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	21	383.71	383.71
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	22	383.71	383.71
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	23	383.71	383.71
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	24	383.71	383.71
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	25	385.24	385.24
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	26	392.92	392.92
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	27	402.13	402.13
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	28	417.09	417.09
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	29	429.37	429.37
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	30	435.51	435.51
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	31	444.72	444.72
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	32	453.93	453.93
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	33	459.68	459.68
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	34	465.82	465.82
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	35	468.89	468.89
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	36	471.96	471.96
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	37	475.03	475.03
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	38	478.10	478.10
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	39	484.24	484.24

18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	40	490.38	490.38
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	41	499.59	499.59
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	42	508.41	508.41
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	43	520.69	520.69
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	44	536.04	536.04
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	45	554.07	554.07
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	46	575.56	575.56
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	47	599.74	599.74
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	48	627.36	627.36
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	49	654.61	654.61
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	50	685.30	685.30
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	51	715.62	715.62
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	52	749.00	749.00
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	53	782.76	782.76
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	54	819.22	819.22
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	55	855.67	855.67
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	56	895.19	895.19
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	57	935.10	935.10
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	58	977.69	977.69
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	59	998.79	998.79
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	60	1041.38	1041.38
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1078.22	1078.22
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1102.39	1102.39
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1132.71	1132.71

18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1150.74	1150.74
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2022 Rates Table Template v11.0	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*	18939					
Rate Effective Date*	10/1/2022					
Rate Expiration Date*	12/31/2022					
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
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	250.21	250.21	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	272.45	272.45	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	280.95	280.95	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	289.46	289.46	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	298.61	298.61	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	307.77	307.77	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	317.26	317.26	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	327.07	327.07	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	327.07	327.07	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	327.07	327.07	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	327.07	327.07	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	328.38	328.38	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	334.92	334.92	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	342.77	342.77	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	355.52	355.52	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	365.99	365.99	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	371.22	371.22	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	379.07	379.07	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	386.92	386.92	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	391.83	391.83	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	397.06	397.06	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	399.68	399.68	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	402.29	402.29	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	404.91	404.91	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	407.53	407.53	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	412.76	412.76	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	417.99	417.99	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	425.84	425.84	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	433.37	433.37	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	443.83	443.83	



	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	456.92	456.92
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	472.29	472.29
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	490.60	490.60
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	511.21	511.21
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	534.76	534.76
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	557.98	557.98
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	584.14	584.14
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	609.98	609.98
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	638.44	638.44
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	667.22	667.22
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	698.29	698.29
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	729.36	729.36
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	763.05	763.05
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	797.07	797.07
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	833.37	833.37
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	851.36	851.36
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	887.66	887.66
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	919.06	919.06
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	939.67	939.67
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	965.51	965.51
	18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	980.88	980.88
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	263.20	263.20
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	286.60	286.60
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	295.54	295.54
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	304.49	304.49
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	314.12	314.12
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	323.75	323.75
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	333.73	333.73
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	344.05	344.05
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	344.05	344.05
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	344.05	344.05
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	344.05	344.05
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	345.43	345.43
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	352.31	352.31
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	360.57	360.57
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	373.99	373.99
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	385.00	385.00
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	390.50	390.50
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	398.76	398.76
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	407.02	407.02
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	412.18	412.18
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	417.68	417.68
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	420.43	420.43
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	423.19	423.19
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	425.94	425.94
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	428.69	428.69
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	434.20	434.20
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	439.70	439.70
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	447.96	447.96

	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	455.87	455.87
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	466.88	466.88
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	480.64	480.64
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	496.81	496.81
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	516.08	516.08
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	537.76	537.76
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	562.53	562.53
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	586.96	586.96
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	614.48	614.48
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	641.66	641.66
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	52	671.59	671.59
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	53	701.87	701.87
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	54	734.55	734.55
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	55	767.24	767.24
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	56	802.68	802.68
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	57	838.46	838.46
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	58	876.65	876.65
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	59	895.57	895.57
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	60	933.76	933.76
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	61	966.79	966.79
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	62	988.47	988.47
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	63	1015.65	1015.65
	18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1031.82	1031.82
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	327.73	327.73
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	15	356.86	356.86
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	16	368.00	368.00
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	17	379.14	379.14
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	18	391.13	391.13
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	19	403.13	403.13
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	20	415.55	415.55
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	21	428.41	428.41
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	22	428.41	428.41
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	23	428.41	428.41
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	24	428.41	428.41
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	25	430.12	430.12
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	26	438.69	438.69
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	27	448.97	448.97
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	28	465.68	465.68
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	29	479.39	479.39
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	30	486.24	486.24
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	31	496.52	496.52
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	32	506.80	506.80
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	33	513.23	513.23
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	34	520.08	520.08
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	35	523.51	523.51
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	36	526.94	526.94
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	37	530.37	530.37
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	38	533.79	533.79
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	39	540.65	540.65

	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	40	547.50	547.50
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	41	557.78	557.78
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	42	567.64	567.64
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	43	581.35	581.35
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	44	598.48	598.48
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	45	618.62	618.62
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	46	642.61	642.61
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	47	669.60	669.60
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	48	700.44	700.44
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	49	730.86	730.86
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	50	765.13	765.13
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	51	798.98	798.98
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	52	836.25	836.25
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	53	873.95	873.95
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	54	914.64	914.64
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	55	955.34	955.34
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	56	999.47	999.47
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1044.02	1044.02
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1091.58	1091.58
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1115.14	1115.14
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1162.69	1162.69
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1203.82	1203.82
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1230.81	1230.81
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1264.65	1264.65
	18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1284.79	1284.79
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	268.92	268.92
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	15	292.82	292.82
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	16	301.96	301.96
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	17	311.10	311.10
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	18	320.94	320.94
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	19	330.79	330.79
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	20	340.98	340.98
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	21	351.53	351.53
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	22	351.53	351.53
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	23	351.53	351.53
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	24	351.53	351.53
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	25	352.93	352.93
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	26	359.96	359.96
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	27	368.40	368.40
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	28	382.11	382.11
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	29	393.36	393.36
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	30	398.98	398.98
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	31	407.42	407.42
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	32	415.86	415.86
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	33	421.13	421.13
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	34	426.75	426.75
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	35	429.56	429.56
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	36	432.38	432.38
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	37	435.19	435.19

	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	38	438.00	438.00
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	39	443.63	443.63
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	40	449.25	449.25
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	41	457.69	457.69
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	42	465.77	465.77
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	43	477.02	477.02
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	44	491.08	491.08
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	45	507.60	507.60
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	46	527.29	527.29
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	47	549.44	549.44
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	48	574.75	574.75
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	49	599.70	599.70
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	50	627.83	627.83
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	51	655.60	655.60
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	52	686.18	686.18
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	53	717.11	717.11
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	54	750.51	750.51
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	55	783.90	783.90
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	56	820.11	820.11
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	57	856.67	856.67
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	58	895.69	895.69
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	59	915.02	915.02
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	60	954.04	954.04
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	61	987.79	987.79
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1009.93	1009.93
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1037.71	1037.71
	18939PA0040001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1054.23	1054.23
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	330.94	330.94
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	15	360.36	360.36
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	16	371.61	371.61
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	17	382.86	382.86
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	18	394.97	394.97
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	19	407.08	407.08
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	20	419.63	419.63
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	21	432.61	432.61
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	22	432.61	432.61
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	23	432.61	432.61
	18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	24	432.61	432.61

18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	25	434.34	434.34
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	26	442.99	442.99
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	27	453.37	453.37
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	28	470.24	470.24
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	29	484.09	484.09
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	30	491.01	491.01
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	31	501.39	501.39
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	32	511.77	511.77
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	33	518.26	518.26
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	34	525.18	525.18
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	35	528.64	528.64
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	36	532.10	532.10
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	37	535.57	535.57
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	38	539.03	539.03
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	39	545.95	545.95
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	40	552.87	552.87
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	41	563.25	563.25
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	42	573.20	573.20
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	43	587.05	587.05
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	44	604.35	604.35
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	45	624.68	624.68
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	46	648.91	648.91
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	47	676.16	676.16
18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	48	707.31	707.31

18939PA0040001	Rating Area 6	Tobacco User/Non-Tobacco User	49	738.02	738.02
	Rating Area 6	Tobacco User/Non-Tobacco User	50	772.63	772.63
	Rating Area 6	Tobacco User/Non-Tobacco User	51	806.81	806.81
	Rating Area 6	Tobacco User/Non-Tobacco User	52	844.45	844.45
	Rating Area 6	Tobacco User/Non-Tobacco User	53	882.51	882.51
	Rating Area 6	Tobacco User/Non-Tobacco User	54	923.61	923.61
	Rating Area 6	Tobacco User/Non-Tobacco User	55	964.71	964.71
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1009.27	1009.27
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1054.26	1054.26
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1102.28	1102.28
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1126.07	1126.07
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1174.09	1174.09
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1215.62	1215.62
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1242.87	1242.87
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1277.05	1277.05
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1297.38	1297.38
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	347.01	347.01
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	15	377.85	377.85
	Rating Area 7	Tobacco User/Non-Tobacco User	16	389.65	389.65
	Rating Area 7	Tobacco User/Non-Tobacco User	17	401.44	401.44
	Rating Area 7	Tobacco User/Non-Tobacco User	18	414.14	414.14
	Rating Area 7	Tobacco User/Non-Tobacco User	19	426.84	426.84
	Rating Area 7	Tobacco User/Non-Tobacco User	20	440.00	440.00
	Rating Area 7	Tobacco User/Non-Tobacco User	21	453.61	453.61

18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	22	453.61	453.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	23	453.61	453.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	24	453.61	453.61
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	25	455.42	455.42
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	26	464.49	464.49
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	27	475.38	475.38
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	28	493.07	493.07
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	29	507.58	507.58
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	30	514.84	514.84
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	31	525.73	525.73
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	32	536.62	536.62
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	33	543.42	543.42
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	34	550.68	550.68
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	35	554.31	554.31
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	36	557.93	557.93
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	37	561.56	561.56
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	38	565.19	565.19
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	39	572.45	572.45
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	40	579.71	579.71
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	41	590.59	590.59
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	42	601.03	601.03
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	43	615.54	615.54
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	44	633.69	633.69
18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	45	655.01	655.01

18939PA0040001	Rating Area 7	Tobacco User/Non-Tobacco User	46	680.41	680.41
	Rating Area 7	Tobacco User/Non-Tobacco User	47	708.99	708.99
	Rating Area 7	Tobacco User/Non-Tobacco User	48	741.64	741.64
	Rating Area 7	Tobacco User/Non-Tobacco User	49	773.85	773.85
	Rating Area 7	Tobacco User/Non-Tobacco User	50	810.14	810.14
	Rating Area 7	Tobacco User/Non-Tobacco User	51	845.97	845.97
	Rating Area 7	Tobacco User/Non-Tobacco User	52	885.44	885.44
	Rating Area 7	Tobacco User/Non-Tobacco User	53	925.35	925.35
	Rating Area 7	Tobacco User/Non-Tobacco User	54	968.45	968.45
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1011.54	1011.54
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1058.26	1058.26
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1105.44	1105.44
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1155.79	1155.79
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1180.73	1180.73
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1231.09	1231.09
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1274.63	1274.63
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1303.21	1303.21
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1339.04	1339.04
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1360.36	1360.36
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	321.30	321.30
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	15	349.86	349.86
	Rating Area 8	Tobacco User/Non-Tobacco User	16	360.78	360.78
	Rating Area 8	Tobacco User/Non-Tobacco User	17	371.70	371.70
	Rating Area 8	Tobacco User/Non-Tobacco User	18	383.46	383.46



18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	19	395.22	395.22
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	20	407.40	407.40
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	21	420.00	420.00
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	22	420.00	420.00
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	23	420.00	420.00
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	24	420.00	420.00
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	25	421.69	421.69
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	26	430.09	430.09
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	27	440.17	440.17
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	28	456.55	456.55
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	29	469.99	469.99
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	30	476.71	476.71
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	31	486.79	486.79
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	32	496.87	496.87
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	33	503.17	503.17
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	34	509.89	509.89
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	35	513.25	513.25
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	36	516.61	516.61
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	37	519.97	519.97
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	38	523.33	523.33
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	39	530.05	530.05
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	40	536.77	536.77
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	41	546.85	546.85
18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	42	556.51	556.51

18939PA0040001	Rating Area 8	Tobacco User/Non-Tobacco User	43	569.95	569.95
	Rating Area 8	Tobacco User/Non-Tobacco User	44	586.75	586.75
	Rating Area 8	Tobacco User/Non-Tobacco User	45	606.49	606.49
	Rating Area 8	Tobacco User/Non-Tobacco User	46	630.01	630.01
	Rating Area 8	Tobacco User/Non-Tobacco User	47	656.47	656.47
	Rating Area 8	Tobacco User/Non-Tobacco User	48	686.71	686.71
	Rating Area 8	Tobacco User/Non-Tobacco User	49	716.53	716.53
	Rating Area 8	Tobacco User/Non-Tobacco User	50	750.13	750.13
	Rating Area 8	Tobacco User/Non-Tobacco User	51	783.31	783.31
	Rating Area 8	Tobacco User/Non-Tobacco User	52	819.85	819.85
	Rating Area 8	Tobacco User/Non-Tobacco User	53	856.81	856.81
	Rating Area 8	Tobacco User/Non-Tobacco User	54	896.71	896.71
	Rating Area 8	Tobacco User/Non-Tobacco User	55	936.61	936.61
	Rating Area 8	Tobacco User/Non-Tobacco User	56	979.87	979.87
	Rating Area 8	Tobacco User/Non-Tobacco User	57	1023.55	1023.55
	Rating Area 8	Tobacco User/Non-Tobacco User	58	1070.17	1070.17
	Rating Area 8	Tobacco User/Non-Tobacco User	59	1093.27	1093.27
	Rating Area 8	Tobacco User/Non-Tobacco User	60	1139.89	1139.89
	Rating Area 8	Tobacco User/Non-Tobacco User	61	1180.21	1180.21
	Rating Area 8	Tobacco User/Non-Tobacco User	62	1206.67	1206.67
	Rating Area 8	Tobacco User/Non-Tobacco User	63	1239.85	1239.85
	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1259.59	1259.59
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	301.81	301.81
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	15	328.63	328.63

18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	16	338.89	338.89
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	17	349.15	349.15
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	18	360.20	360.20
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	19	371.24	371.24
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	20	382.68	382.68
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	21	394.52	394.52
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	22	394.52	394.52
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	23	394.52	394.52
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	24	394.52	394.52
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	25	396.10	396.10
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	26	403.99	403.99
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	27	413.46	413.46
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	28	428.84	428.84
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	29	441.47	441.47
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	30	447.78	447.78
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	31	457.25	457.25
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	32	466.72	466.72
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	33	472.63	472.63
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	34	478.95	478.95
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	35	482.10	482.10
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	36	485.26	485.26
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	37	488.41	488.41
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	38	491.57	491.57
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	39	497.88	497.88

18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	40	504.19	504.19
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	41	513.66	513.66
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	42	522.74	522.74
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	43	535.36	535.36
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	44	551.14	551.14
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	45	569.68	569.68
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	46	591.78	591.78
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	47	616.63	616.63
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	48	645.04	645.04
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	49	673.05	673.05
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	50	704.61	704.61
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	51	735.78	735.78
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	52	770.10	770.10
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	53	804.82	804.82
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	54	842.30	842.30
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	55	879.78	879.78
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	56	920.41	920.41
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	57	961.44	961.44
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	58	1005.23	1005.23
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	59	1026.93	1026.93
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	60	1070.72	1070.72
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	61	1108.60	1108.60
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1133.45	1133.45
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1164.62	1164.62

18939PA0040001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1183.16	1183.16
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Exhibit C-1  
Calibrated Plan Adjusted Index Rates

		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
		Member Months	Pre-Calibrated Plan Adjusted Index Rate	Plan-Level Average Age Factor	Age- Calibrated Plan Adjusted Index Rate	Average Rating Area Factor	Age&Geog,Calib Plan Adjusted Index Rate	Average Tobacco Factor	Consumer Adjusted Index Rates	Calibrated Plan Adjusted Index Rates
Silver Plan	18939PA0040001	1	\$673.67	1.647	\$673.67	1.014	\$673.67	1.000	\$673.67	\$403.45
All Plans Aggregate	Calibration Factors:			Age 1.647 $= \Sigma((A) \times (B) \times (C)) / \Sigma((A) \times (B))$		Geographic 1.014 $= \Sigma((D) \times (E) \times (A)) / \Sigma((D) \times (A))$		Tobacco 1.000 $= \Sigma((F) \times (G) \times (A)) / \Sigma((F) \times (A))$		

Notes:

- Plan Level Average Age Factor, See Exhibit C-2 for Example
- Age-Calibrated Plan Adjusted Index Rate: Pre-Calibrated Plan Adjusted Index Rate (B) x Plan Specific Average Age Factor (C) / Age Calibration Factor  
Total Premium =  $\Sigma (D) \times (C)$
- Plan Level Average Rating Area Factor, See Exhibit C-2 for Example
- Age & Geographic-Calibrated Plan Adjusted Index Rate: Age-Calibrated Plan Adjusted Index Rate (D) x Plan Specific Rating Area Factor (E) / Geographic Calibration Factor  
Total Premium =  $\Sigma (F) \times (C)$
- Average Tobacco Factor, See Exhibit C-2 for Example
- Consumer Adjusted Index Rates: Age & Geographic-Calibrated Plan Adjusted Index Rate (F) x Plan Specific Tobacco Rating Factor (G) / Tobacco Calibration Factor
- Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (B) / (Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor)  
Total Premium =  $\Sigma (I) \times (C) \times (A) \times (E) \times (G)$

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**Exhibit C-2**  
**Development of Plan Level Average Factors**  
**Age Rating, Tobacco Rating, and Geographic Rating**

Example:  
Silver Plan 18939PA0040001

Average Age Factor - Silver Plan 18939PA0040001		
Age	% by Age	Age Factor
0-20	0.1%	-
1-14	13.9%	0.765
15	1.7%	0.833
16	0.5%	0.859
17	0.9%	0.885
18	1.0%	0.913
19	0.4%	0.941
20	0.5%	0.970
21	0.8%	1.000
22	1.6%	1.000
23	0.6%	1.000
24	1.7%	1.000
25	1.0%	1.004
26	0.9%	1.024
27	0.9%	1.048
28	1.0%	1.087
29	0.8%	1.119
30	1.9%	1.135
31	1.6%	1.159
32	1.7%	1.183
33	1.3%	1.198
34	2.2%	1.214
35	1.5%	1.222
36	1.0%	1.230
37	2.2%	1.238
38	1.5%	1.246
39	2.6%	1.262
40	3.0%	1.278
41	2.1%	1.302
42	1.0%	1.325
43	1.5%	1.357
44	1.2%	1.397
45	1.6%	1.444
46	1.2%	1.500
47	2.2%	1.563
48	1.6%	1.635
49	1.0%	1.706
50	1.1%	1.786
51	2.0%	1.865
52	1.7%	1.952
53	2.0%	2.040
54	2.5%	2.135
55	1.9%	2.230
56	2.1%	2.333
57	1.9%	2.437
58	2.8%	2.548
59	4.4%	2.603
60	2.8%	2.714
61	2.4%	2.810
62	2.1%	2.873
63	1.9%	2.952
64	2.9%	3.000
65+	3.3%	3.000
Total	100.0%	1.647

Average Tobacco User Factor - Silver Plan 18939PA0040001			
Tobacco No	Tobacco Yes	Avg. Rate	Rate Factor
0.1%	0.0%	1.000	1.000
13.9%	0.0%	1.000	1.000
1.7%	0.0%	1.000	1.000
0.5%	0.0%	1.000	1.000
0.9%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
0.4%	0.0%	1.000	1.000
0.5%	0.0%	1.000	1.000
0.8%	0.0%	1.000	1.000
1.6%	0.0%	1.000	1.000
0.6%	0.0%	1.000	1.000
1.7%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
0.9%	0.0%	1.000	1.000
0.9%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
0.8%	0.0%	1.000	1.000
1.9%	0.0%	1.000	1.000
1.6%	0.0%	1.000	1.000
1.7%	0.0%	1.000	1.000
1.3%	0.0%	1.000	1.000
2.2%	0.0%	1.000	1.000
1.5%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
2.2%	0.0%	1.000	1.000
1.5%	0.0%	1.000	1.000
2.6%	0.0%	1.000	1.000
3.0%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
1.5%	0.0%	1.000	1.000
1.2%	0.0%	1.000	1.000
1.6%	0.0%	1.000	1.000
1.2%	0.0%	1.000	1.000
2.2%	0.0%	1.000	1.000
1.6%	0.0%	1.000	1.000
1.0%	0.0%	1.000	1.000
1.1%	0.0%	1.000	1.000
2.0%	0.0%	1.000	1.000
1.7%	0.0%	1.000	1.000
2.0%	0.0%	1.000	1.000
2.5%	0.0%	1.000	1.000
1.9%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
1.9%	0.0%	1.000	1.000
2.8%	0.0%	1.000	1.000
4.4%	0.0%	1.000	1.000
2.8%	0.0%	1.000	1.000
2.4%	0.0%	1.000	1.000
2.1%	0.0%	1.000	1.000
1.9%	0.0%	1.000	1.000
2.9%	0.0%	1.000	1.000
3.3%	0.0%	1.000	1.000
100.0%	0.0%	1.000	

Average Rating Area Factor - Silver Plan 18939PA0040001			
Rating Area	Rating Area Names	Rating Area	Rating Area Factors
1	Erie	0.0%	0.779
2	Elk/Cameron/Potter	0.0%	0.819
3	NEPA	5.7%	1.020
4	Pittsburgh	0.0%	
5	Altoona	0.0%	0.837
6	Mid Central plus Lehigh Valley	7.9%	1.030
7	York/Lancaster	15.0%	1.080
8	Greater Philadelphia	68.2%	1.000
9	Harrisburg	3.2%	0.939
Total	-	100.0%	1.014

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Exhibit 4  
Benefit/Induced Demand Change

	Experience	Manual	Projection	Proj/Exp	Proj/Manual
Benefit Change	0.642	0.757	0.610	0.951	0.806
Induced Utilization	1.000	1.000	1.000	1.000	1.000



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**Exhibit 5**  
**Claim Impact due to Demographic Changes**

Age	Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor	
	Male	Female	Male	Female	Male	Female	Male	Female
0	0.00%	0.00%	1.117	1.114	0.60%	0.17%	1.117	1.114
1	0.00%	0.00%	1.117	1.114	0.07%	0.65%	1.117	1.114
2	0.00%	0.00%	0.511	0.511	0.27%	0.35%	0.511	0.511
3	0.00%	0.00%	0.511	0.511	0.07%	0.35%	0.511	0.511
4	0.00%	0.00%	0.511	0.511	0.00%	0.22%	0.511	0.511
5	0.00%	0.00%	0.379	0.379	0.35%	0.47%	0.379	0.379
6	0.00%	0.00%	0.379	0.379	0.25%	0.15%	0.379	0.379
7	0.00%	0.00%	0.379	0.379	0.42%	0.35%	0.379	0.379
8	0.00%	0.00%	0.379	0.379	0.67%	0.57%	0.379	0.379
9	0.00%	0.00%	0.379	0.379	0.25%	0.52%	0.379	0.379
10	0.00%	0.00%	0.412	0.380	0.55%	0.52%	0.412	0.380
11	0.00%	0.00%	0.412	0.380	0.82%	0.52%	0.412	0.380
12	0.00%	0.00%	0.412	0.380	0.45%	0.82%	0.412	0.380
13	20.00%	0.00%	0.412	0.380	0.87%	0.82%	0.412	0.380
14	0.00%	0.00%	0.412	0.380	0.72%	1.05%	0.412	0.380
1	20.00%	0.00%	0.532	0.591	0.65%	1.05%	0.532	0.591
16	0.00%	0.00%	0.532	0.591	0.40%	0.10%	0.532	0.591
17	0.00%	0.00%	0.532	0.591	0.32%	0.55%	0.532	0.591
18	0.00%	0.00%	0.532	0.591	0.65%	0.32%	0.532	0.591
19	0.00%	0.00%	0.532	0.591	0.27%	0.17%	0.532	0.591
20	0.00%	0.00%	0.479	0.787	0.17%	0.37%	0.479	0.787
21	0.00%	0.00%	0.479	0.787	0.22%	0.55%	0.479	0.787
22	0.00%	0.00%	0.479	0.787	0.37%	1.20%	0.479	0.787
23	0.00%	0.00%	0.479	0.787	0.35%	0.25%	0.479	0.787
24	0.00%	0.00%	0.479	0.787	0.60%	1.10%	0.479	0.787
25	0.00%	0.00%	0.489	1.176	0.65%	0.37%	0.489	1.176
26	0.00%	0.00%	0.489	1.176	0.55%	0.40%	0.489	1.176
27	0.00%	0.00%	0.489	1.176	0.60%	0.32%	0.489	1.176
28	0.00%	0.00%	0.489	1.176	0.47%	0.52%	0.489	1.176
29	0.00%	0.00%	0.489	1.176	0.52%	0.25%	0.489	1.176
30	0.00%	0.00%	0.552	1.393	1.12%	0.75%	0.552	1.393
31	0.00%	0.00%	0.552	1.393	0.82%	0.75%	0.552	1.393
32	0.00%	0.00%	0.552	1.393	1.12%	0.60%	0.552	1.393
33	0.00%	0.00%	0.552	1.393	0.92%	0.35%	0.552	1.393
34	0.00%	0.00%	0.552	1.393	1.32%	0.92%	0.552	1.393
35	0.00%	0.00%	0.670	1.303	1.05%	0.47%	0.670	1.303
36	0.00%	0.00%	0.670	1.303	0.47%	0.57%	0.670	1.303
37	0.00%	0.00%	0.670	1.303	1.17%	1.05%	0.670	1.303
38	0.00%	0.00%	0.670	1.303	0.95%	0.60%	0.670	1.303
39	0.00%	0.00%	0.670	1.303	1.54%	1.02%	0.670	1.303
40	0.00%	0.00%	0.839	1.224	1.37%	1.64%	0.839	1.224
41	0.00%	0.00%	0.839	1.224	0.87%	1.22%	0.839	1.224
42	0.00%	10.00%	0.839	1.224	0.52%	0.45%	0.839	1.224
43	0.00%	10.00%	0.839	1.224	0.35%	1.12%	0.839	1.224
44	0.00%	0.00%	0.839	1.224	0.55%	0.62%	0.839	1.224
45	20.00%	0.00%	1.063	1.314	0.87%	0.72%	1.063	1.314
46	0.00%	0.00%	1.063	1.314	1.17%	0.00%	1.063	1.314
47	0.00%	0.00%	1.063	1.314	1.69%	0.55%	1.063	1.314
48	0.00%	0.00%	1.063	1.314	1.37%	0.27%	1.063	1.314
49	0.00%	0.00%	1.063	1.314	0.47%	0.52%	1.063	1.314
50	0.00%	0.00%	1.456	1.565	0.57%	0.50%	1.456	1.565
51	0.00%	0.00%	1.456	1.565	0.77%	1.25%	1.456	1.565
52	0.00%	0.00%	1.456	1.565	1.05%	0.67%	1.456	1.565
53	0.00%	0.00%	1.456	1.565	1.07%	0.97%	1.456	1.565
54	0.00%	0.00%	1.456	1.565	1.02%	1.52%	1.456	1.565
55	0.00%	0.00%	1.868	1.810	0.75%	1.12%	1.868	1.810
56	0.00%	0.00%	1.868	1.810	1.22%	0.92%	1.868	1.810
57	0.00%	0.00%	1.868	1.810	1.57%	0.30%	1.868	1.810
58	0.00%	0.00%	1.868	1.810	1.47%	1.32%	1.868	1.810
59	0.00%	0.00%	1.868	1.810	2.32%	2.09%	1.868	1.810
60	0.00%	0.00%	2.358	2.227	1.32%	1.44%	2.358	2.227
61	0.00%	20.00%	2.358	2.227	0.65%	1.74%	2.358	2.227
62	0.00%	0.00%	2.358	2.227	1.00%	1.07%	2.358	2.227
63	0.00%	0.00%	2.358	2.227	0.80%	1.15%	2.358	2.227
64	0.00%	0.00%	2.358	2.227	1.67%	1.22%	2.358	2.227
65+	0.00%	0.00%	2.358	2.227	2.07%	1.27%	2.358	2.227

<b>Experience Period Demographic Factor</b>	1.0915
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**Note:**

Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

<b>Projected Demographic Factor</b>	1.2364
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**Note:**

Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

<b>Demographic Change</b>	1.1327
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**Note:**

Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

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**Exhibit 6**  
**Projected Membership Distribution by County**

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	Clarion	0%	0.779	0%	0.779
1	Crawford	0%	0.779	0%	0.779
1	Erie	0%	0.779	0%	0.779
1	Forest	0%	0.779	0%	0.779
1	Mckean	0%	0.779	0%	0.779
1	Mercer	0%	0.779	0%	0.779
1	Venango	0%	0.779	0%	0.779
1	Warren	0%	0.779	0%	0.779
2	Cameron	0%	0.819	0%	0.819
2	Elk	0%	0.819	0%	0.819
2	Potter	0%	0.819	0%	0.819
3	Bradford	0%	1.020	0%	1.020
3	Carbon	0%	1.020	0%	1.020
3	Clinton	0%	1.020	0%	1.020
3	Lackawanna	0%	1.020	0%	1.020
3	Luzerne	0%	1.020	0%	1.020
3	Lycoming	0%	1.020	3%	1.020
3	Monroe	0%	1.020	1%	1.020
3	Pike	0%	1.020	0%	1.020
3	Sullivan	0%	1.020	0%	1.020
3	Susquehanna	0%	1.020	1%	1.020
3	Tioga	0%	1.020	0%	1.020
3	Wayne	0%	1.020	0%	1.020
3	Wyoming	0%	1.020	0%	1.020
4	Allegheny	0%	0.855	0%	0.855
4	Armstrong	0%	0.855	0%	0.855
4	Beaver	0%	0.855	0%	0.855
4	Butler	0%	0.855	0%	0.855
4	Fayette	0%	0.855	0%	0.855
4	Greene	0%	0.855	0%	0.855
4	Indiana	0%	0.855	0%	0.855
4	Lawrence	0%	0.855	0%	0.855
4	Washington	0%	0.855	0%	0.855
4	Westmoreland	0%	0.855	0%	0.855
5	Bedford	0%	0.837	0%	0.837
5	Blair	0%	0.837	0%	0.837
5	Cambria	0%	0.837	0%	0.837
5	Clearfield	0%	0.837	0%	0.837
5	Huntingdon	0%	0.837	0%	0.837
5	Jefferson	0%	0.837	0%	0.837
5	Somerset	0%	0.837	0%	0.837
6	Centre	0%	1.030	0%	1.030
6	Columbia	0%	1.030	0%	1.030
6	Lehigh	0%	1.030	5%	1.030
6	Mifflin	0%	1.030	0%	1.030
6	Montour	0%	1.030	0%	1.030
6	Northampton	0%	1.030	3%	1.030
6	Northumberland	0%	1.030	0%	1.030
6	Schuylkill	0%	1.030	0%	1.030
6	Snyder	0%	1.030	0%	1.030
6	Union	0%	1.030	0%	1.030
7	Adams	0%	1.080	0%	1.080
7	Berks	0%	1.080	1%	1.080
7	Lancaster	100%	1.080	14%	1.080
7	York	0%	1.080	0%	1.080
8	Bucks	0%	1.000	6%	1.000
8	Chester	0%	1.000	25%	1.000
8	Delaware	0%	1.000	6%	1.000
8	Montgomery	0%	1.000	18%	1.000
8	Philadelphia	0%	1.000	13%	1.000
9	Cumberland	0%	0.939	1%	0.939
9	Dauphin	0%	0.939	0%	0.939
9	Franklin	0%	0.939	0%	0.939
9	Fulton	0%	0.939	0%	0.939
9	Juniata	0%	0.939	0%	0.939
9	Lebanon	0%	0.939	2%	0.939
9	Perry	0%	0.939	0%	0.939

<b>Average Experience Period Area Factor</b>	1.0800
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**Note:**

Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

<b>Average Projected Area Factor</b>	1.0135
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**Note:**

Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

<b>Area Shift Factor</b>	0.9385
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**Note:**

Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area.

Factor represents the impact due to the shift of the population distribution across areas.

<b>Area Factor Change</b>	1.0000
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**Note:**

Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience membership.

Factor represents the impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

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Exhibit 7  
Network Projection Factor Shift

Experience Network Name	Experience Period Membership	Experience Period Network Factor
OAEPO	100%	1.000

Projection Network Name	Projected Membership	Projected Network Factor
OAEPO	100%	1.000

Average Experience Period Network Factor	1.0000
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Average Projected Network Factor	1.0000
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Network Shift Factor	1.0000
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Exhibit 8  
Trend Exhibit

Service Type	Unit Cost	Utilization
Facility Inpatient	4.7%	3.0%
Facility Outpatient	3.4%	7.0%
Physician	1.9%	6.5%
Capitation	0.0%	0.0%
Medical	3.2%	6.0%
Pharmacy	8.9%	2.6%
Total (Med + Rx)	4.3%	5.4%

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**Exhibit 10**  
**Retention as a Percent of Premium and PMPM**

Retention Components	% of Premium	PMPM
Administrative Expense Load	11.34%	\$73.17
Profit & Risk Load	2.00%	\$12.90
Premium Tax	0.80%	\$5.16
User Exchange Fee	0.00%	\$0.00
State Based Exchange Fee	0.00%	\$0.00
HIF	0.00%	\$0.00
Risk Adjustment User Fee and PCORI	0.07%	\$0.48
Federal Income Tax	0.53%	\$3.43
Total Taxes and Fees	1.41%	\$9.07

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**Exhibit 11**  
**MLR Projection**

			Formula
(a)	Premium (pmpm)	\$645.23	
(b)	Medical Cost (pmpm)	\$550.08	
(c)	Medical Benefit Ratio (MBR)	85.3%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	\$5.16	= (a) x 0.80%
(e)	Taxes and Fees (pmpm)	\$9.07	
(f)	Adjusted Premium (pmpm)	\$636.16	=(a) - (e)
(g)	Adjusted Claims (pmpm)	\$555.25	= (b) + (d)
	<b>Medical Loss Ratio (MLR)</b>	<b>87.3%</b>	=(g) / (f)

Notes:

ACA adjustments for QIA and taxes and fees are estimates based on historical experience and projected expenses.

Values reflect current actuarial projections and will differ from the final reported MLR.

This projection applies to the products included in this filing and is a standalone calculation for the 2022 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.

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**Exhibit 12**  
**Quarterly Trend Factors**

Effective Quarter	Membership	Trend Factor	Index Rate
1Q 2022	35.3%	1.000	\$827.38
2Q 2022	13.7%	1.028	\$850.69
3Q 2022	14.0%	1.057	\$874.66
4Q 2022	37.1%	1.087	\$899.30
Total	100.0%	1.044	\$863.85

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**Exhibit 14**

**Sample Rate Calculation**

The following steps outline the mathematical formula used to develop the member level rates for a sample small group. The input assumptions and the census provided below are for illustrative purposes only.

**Sample Small Group Information:**

Effective Date: 1/1/2022  
Rating Area: Rating Area 1  
Plan: PA Silver OAEPO 7000 80% AHASPA

<b><u>Group Census</u></b>	<b>Employee <u>Age</u></b>	<b>Spouse <u>Age</u></b>	<b>Child 1 <u>Age</u></b>	<b>Child 2 <u>Age</u></b>	<b>Child 3 <u>Age</u></b>
Employee 1	35	36	5	7	
Employee 2	56	52			
Employee 3	24	21			
Employee 4	52	49	19	17	16
Employee 5	65	65	25		
Employee 6	58	60	24		
Employee 7	56	51			
Employee 8	42	41			
Employee 9	33	34	5	6	7
Employee 10	25	28	2	1	

**Age and Tobacco**

**Factors**

	<b>Age Factors</b>				
	<b>Employee</b>	<b>Spouse</b>	<b>Child 1</b>	<b>Child 2</b>	<b>Child 3</b>
Employee 1	1.222	1.230	0.765	0.765	
Employee 2	2.333	1.952			
Employee 3	1.000	1.000			
Employee 4	1.952	1.706	0.941	0.885	0.859
Employee 5	3.000	3.000	1.004		
Employee 6	2.548	2.714	1.000		
Employee 7	2.333	1.865			
Employee 8	1.325	1.302			
Employee 9	1.198	1.214	0.765	0.765	0.765
Employee 10	1.004	1.087	0.765	0.765	



**Calculation of Monthly Premium**

Step 1: Multiply Market Base Rate x Rating Area Factor x Plan Factor x Effective Date Factor

Market Base Rate =	\$561.80
x Rating Area Factor (Rating Area 1)	0.7787
x Plan Factor	0.6878
x Effective Date Factor	1.0000
Market Base Rate adjusted for Plan/Area/Effective Date =	\$300.91

Step 2: Multiply Adjusted Market Base Rate in Step 1 by the Member level Age and Tobacco Factors:

Member Monthly Rates	Employee	Spouse	Child 1	Child 2	Child 3	Total
Employee 1	\$367.71	\$370.12	\$230.20	\$230.20		\$1,198.23
Employee 2	\$702.03	\$587.38				\$1,289.41
Employee 3	\$300.91	\$300.91				\$601.82
Employee 4	\$587.38	\$513.36	\$283.16	\$266.31	\$258.48	\$1,908.69
Employee 5	\$902.74	\$902.74	\$302.12			\$2,107.60
Employee 6	\$766.72	\$816.68	\$300.91			\$1,884.31
Employee 7	\$702.03	\$561.20				\$1,263.23
Employee 8	\$398.71	\$391.79				\$790.50
Employee 9	\$360.49	\$365.31	\$230.20	\$230.20	\$230.20	\$1,416.40
Employee 10	\$302.12	\$327.09	\$230.20	\$230.20		\$1,089.61
<b>Group Total Monthly Premium:</b>						<b>\$13,549.80</b>

Note: Member level monthly rates are rounded to the nearest penny.

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Exhibit 15  
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
18939PA0040001	OAEPO	PA Silver OAEPO 7000 80% AHASPA	Silver	68.45%	No	100.00%

Company Name: AetnaHealthAssuranceOfPennsylvania  
 Market: Small Group  
 Product: EPO  
 Effective Date of Rates: January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>	18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001	
HIOS Plan ID (Off Exchange)=>	18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001	
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$230.20	\$230.20	\$242.15	\$242.15	\$301.52	\$301.52	\$247.41	\$247.41	\$304.48	\$304.48	\$319.26	\$319.26	\$295.61	\$295.61	\$277.67	\$277.67
15	\$250.66	\$250.66	\$263.68	\$263.68	\$328.32	\$328.32	\$269.40	\$269.40	\$331.54	\$331.54	\$347.64	\$347.64	\$321.88	\$321.88	\$302.35	\$302.35
16	\$258.48	\$258.48	\$271.91	\$271.91	\$338.57	\$338.57	\$277.81	\$277.81	\$341.89	\$341.89	\$358.49	\$358.49	\$331.93	\$331.93	\$311.79	\$311.79
17	\$266.31	\$266.31	\$280.14	\$280.14	\$348.82	\$348.82	\$286.22	\$286.22	\$352.24	\$352.24	\$369.34	\$369.34	\$341.98	\$341.98	\$321.23	\$321.23
18	\$274.73	\$274.73	\$289.00	\$289.00	\$359.85	\$359.85	\$295.28	\$295.28	\$363.38	\$363.38	\$381.02	\$381.02	\$352.80	\$352.80	\$331.39	\$331.39
19	\$283.16	\$283.16	\$297.86	\$297.86	\$370.89	\$370.89	\$304.33	\$304.33	\$374.53	\$374.53	\$392.71	\$392.71	\$363.62	\$363.62	\$341.55	\$341.55
20	\$291.88	\$291.88	\$307.04	\$307.04	\$382.32	\$382.32	\$313.71	\$313.71	\$386.07	\$386.07	\$404.81	\$404.81	\$374.82	\$374.82	\$352.08	\$352.08
21	\$300.91	\$300.91	\$316.54	\$316.54	\$394.14	\$394.14	\$323.41	\$323.41	\$398.01	\$398.01	\$417.33	\$417.33	\$386.42	\$386.42	\$362.97	\$362.97
22	\$300.91	\$300.91	\$316.54	\$316.54	\$394.14	\$394.14	\$323.41	\$323.41	\$398.01	\$398.01	\$417.33	\$417.33	\$386.42	\$386.42	\$362.97	\$362.97
23	\$300.91	\$300.91	\$316.54	\$316.54	\$394.14	\$394.14	\$323.41	\$323.41	\$398.01	\$398.01	\$417.33	\$417.33	\$386.42	\$386.42	\$362.97	\$362.97
24	\$300.91	\$300.91	\$316.54	\$316.54	\$394.14	\$394.14	\$323.41	\$323.41	\$398.01	\$398.01	\$417.33	\$417.33	\$386.42	\$386.42	\$362.97	\$362.97
25	\$302.12	\$302.12	\$317.80	\$317.80	\$395.72	\$395.72	\$324.71	\$324.71	\$399.60	\$399.60	\$419.00	\$419.00	\$387.96	\$387.96	\$364.42	\$364.42
26	\$308.13	\$308.13	\$324.14	\$324.14	\$403.60	\$403.60	\$331.18	\$331.18	\$407.56	\$407.56	\$427.35	\$427.35	\$395.69	\$395.69	\$371.68	\$371.68
27	\$315.36	\$315.36	\$331.73	\$331.73	\$413.06	\$413.06	\$338.94	\$338.94	\$417.11	\$417.11	\$437.36	\$437.36	\$404.96	\$404.96	\$380.39	\$380.39
28	\$327.09	\$327.09	\$344.08	\$344.08	\$428.44	\$428.44	\$351.55	\$351.55	\$432.64	\$432.64	\$453.64	\$453.64	\$420.03	\$420.03	\$394.55	\$394.55
29	\$336.72	\$336.72	\$354.21	\$354.21	\$441.05	\$441.05	\$361.90	\$361.90	\$445.37	\$445.37	\$466.99	\$466.99	\$432.40	\$432.40	\$406.16	\$406.16
30	\$341.54	\$341.54	\$359.27	\$359.27	\$447.35	\$447.35	\$367.07	\$367.07	\$451.74	\$451.74	\$473.67	\$473.67	\$438.58	\$438.58	\$411.97	\$411.97
31	\$348.76	\$348.76	\$366.87	\$366.87	\$456.81	\$456.81	\$374.84	\$374.84	\$461.29	\$461.29	\$483.68	\$483.68	\$447.86	\$447.86	\$420.68	\$420.68
32	\$355.98	\$355.98	\$374.47	\$374.47	\$466.27	\$466.27	\$382.60	\$382.60	\$470.84	\$470.84	\$493.70	\$493.70	\$457.13	\$457.13	\$429.39	\$429.39
33	\$360.49	\$360.49	\$379.21	\$379.21	\$472.19	\$472.19	\$387.45	\$387.45	\$476.81	\$476.81	\$499.96	\$499.96	\$462.93	\$462.93	\$434.84	\$434.84
34	\$365.31	\$365.31	\$384.28	\$384.28	\$478.49	\$478.49	\$392.62	\$392.62	\$483.18	\$483.18	\$506.64	\$506.64	\$469.11	\$469.11	\$440.64	\$440.64
35	\$367.71	\$367.71	\$386.81	\$386.81	\$481.64	\$481.64	\$395.21	\$395.21	\$486.37	\$486.37	\$509.98	\$509.98	\$472.20	\$472.20	\$443.55	\$443.55
36	\$370.12	\$370.12	\$389.34	\$389.34	\$484.80	\$484.80	\$397.80	\$397.80	\$489.55	\$489.55	\$513.32	\$513.32	\$475.29	\$475.29	\$446.45	\$446.45
37	\$372.53	\$372.53	\$391.87	\$391.87	\$487.95	\$487.95	\$400.39	\$400.39	\$492.73	\$492.73	\$516.65	\$516.65	\$478.38	\$478.38	\$449.35	\$449.35
38	\$374.94	\$374.94	\$394.41	\$394.41	\$491.10	\$491.10	\$402.97	\$402.97	\$495.92	\$495.92	\$519.99	\$519.99	\$481.47	\$481.47	\$452.26	\$452.26
39	\$379.75	\$379.75	\$399.47	\$399.47	\$497.41	\$497.41	\$408.15	\$408.15	\$502.29	\$502.29	\$526.67	\$526.67	\$487.66	\$487.66	\$458.07	\$458.07
40	\$384.57	\$384.57	\$404.54	\$404.54	\$503.72	\$503.72	\$413.32	\$413.32	\$508.66	\$508.66	\$533.35	\$533.35	\$493.84	\$493.84	\$463.87	\$463.87
41	\$391.79	\$391.79	\$412.13	\$412.13	\$513.18	\$513.18	\$421.08	\$421.08	\$518.21	\$518.21	\$543.36	\$543.36	\$503.11	\$503.11	\$472.58	\$472.58
42	\$398.71	\$398.71	\$419.41	\$419.41	\$522.24	\$522.24	\$428.52	\$428.52	\$527.36	\$527.36	\$552.96	\$552.96	\$512.00	\$512.00	\$480.93	\$480.93
43	\$408.34	\$408.34	\$429.54	\$429.54	\$534.85	\$534.85	\$438.87	\$438.87	\$540.10	\$540.10	\$566.32	\$566.32	\$524.37	\$524.37	\$492.55	\$492.55
44	\$420.37	\$420.37	\$442.20	\$442.20	\$550.62	\$550.62	\$451.81	\$451.81	\$556.02	\$556.02	\$583.01	\$583.01	\$539.82	\$539.82	\$507.07	\$507.07
45	\$434.52	\$434.52	\$457.08	\$457.08	\$569.14	\$569.14	\$467.01	\$467.01	\$574.72	\$574.72	\$602.62	\$602.62	\$557.98	\$557.98	\$524.13	\$524.13
46	\$451.37	\$451.37	\$474.81	\$474.81	\$591.22	\$591.22	\$485.12	\$485.12	\$597.01	\$597.01	\$625.99	\$625.99	\$579.62	\$579.62	\$544.45	\$544.45
47	\$470.33	\$470.33	\$494.75	\$494.75	\$616.05	\$616.05	\$505.50	\$505.50	\$622.09	\$622.09	\$652.29	\$652.29	\$603.97	\$603.97	\$567.32	\$567.32
48	\$491.99	\$491.99	\$517.54	\$517.54	\$644.43	\$644.43	\$528.78	\$528.78	\$650.74	\$650.74	\$682.33	\$682.33	\$631.79	\$631.79	\$593.45	\$593.45
49	\$513.36	\$513.36	\$540.01	\$540.01	\$672.41	\$672.41	\$551.74	\$551.74	\$679.00	\$679.00	\$711.96	\$711.96	\$659.23	\$659.23	\$619.22	\$619.22
50	\$537.43	\$537.43	\$565.34	\$565.34	\$703.94	\$703.94	\$577.62	\$577.62	\$710.84	\$710.84	\$745.35	\$745.35	\$690.14	\$690.14	\$648.26	\$648.26
51	\$561.20	\$561.20	\$590.34	\$590.34	\$735.08	\$735.08	\$603.17	\$603.17	\$742.29	\$742.29	\$778.32	\$778.32	\$720.67	\$720.67	\$676.93	\$676.93
52	\$587.38	\$587.38	\$617.88	\$617.88	\$769.37	\$769.37	\$631.30	\$631.30	\$776.91	\$776.91	\$814.63	\$814.63	\$754.28	\$754.28	\$708.51	\$708.51
53	\$613.86	\$613.86	\$645.74	\$645.74	\$804.05	\$804.05	\$659.76	\$659.76	\$811.94	\$811.94	\$851.35	\$851.35	\$788.29	\$788.29	\$740.45	\$740.45
54	\$642.45	\$642.45	\$675.81	\$675.81	\$841.50	\$841.50	\$690.49	\$690.49	\$849.75	\$849.75	\$891.00	\$891.00	\$825.00	\$825.00	\$774.94	\$774.94
55	\$671.03	\$671.03	\$705.88	\$705.88	\$878.94	\$878.94	\$721.21	\$721.21	\$887.56	\$887.56	\$930.64	\$930.64	\$861.71	\$861.71	\$809.42	\$809.42
56	\$702.03	\$702.03	\$738.48	\$738.48	\$919.54	\$919.54	\$754.52	\$754.52	\$928.55	\$928.55	\$973.63	\$973.63	\$901.51	\$901.51	\$846.80	\$846.80
57	\$733.32	\$733.32	\$771.40	\$771.40	\$960.53	\$960.53	\$788.16	\$788.16	\$969.95	\$969.95	\$1,017.03	\$1,017.03	\$941.70	\$941.70	\$884.55	\$884.55
58	\$766.72	\$766.72	\$806.54	\$806.54	\$1,004.28	\$1,004.28	\$824.06	\$824.06	\$1,014.13	\$1,014.13	\$1,063.36	\$1,063.36	\$984.59	\$984.59	\$924.84	\$924.84
59	\$783.27	\$783.27	\$823.95	\$823.95	\$1,025.96	\$1,025.96	\$841.85	\$841.85	\$1,036.02	\$1,036.02	\$1,086.31	\$1,086.31	\$1,005.84	\$1,005.84	\$944.80	\$944.80
60	\$816.68	\$816.68	\$859.09	\$859.09	\$1,069.71	\$1,069.71	\$877.74	\$877.74	\$1,080.20	\$1,080.20	\$1,132.63	\$1,132.63	\$1,048.73	\$1,048.73	\$985.09	\$985.09
61	\$845.56	\$845.56	\$889.47	\$889.47	\$1,107.55	\$1,107.55	\$908.79	\$908.79	\$1,118.40	\$1,118.40	\$1,172.70	\$1,172.70	\$1,085.83	\$1,085.83	\$1,019.94	\$1,019.94
62	\$864.52	\$864.52	\$909.42	\$909.42	\$1,132.38	\$1,132.38	\$929.17	\$929.17	\$1,143.48	\$1,143.48	\$1,198.99	\$1,198.99	\$1,110.17	\$1,110.17	\$1,042.81	\$1,042.81
63	\$888.29	\$888.29	\$934.42	\$934.42	\$1,163.51	\$1,163.51	\$954.72	\$954.72	\$1,174.92	\$1,174.92	\$1,231.96	\$1,231.96	\$1,140.70	\$1,140.70	\$1,071.48	\$1,071.48
64+	\$902.44	\$902.44	\$949.30	\$949.30	\$1,182.04	\$1,182.04	\$969.92	\$969.92	\$1,193.63	\$1,193.63	\$1,251.57	\$1,251.57	\$1,158.86	\$1,158.86	\$1,088.54	\$1,088.54

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>																
Plan Marketing Name =>																
Form # =>																
Rating Area =>																
Network =>																
Metal =>																
Deductible =>																
Coinsurance =>																
Copays =>																
OOP Maximum =>																
Pediatric Dental (Yes/No) =>																
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
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**AetnaHealthAssuranceOfPennsylvania**  
**Small Group**  
**Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	Aetna Silver OAEPO 6000 80% AHASPA	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name   AetnaHealthAssuranceOfPennsylvania  
Market        Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					02-01-2021 Number of Covered Lives by Rating County								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			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			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			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			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			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			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			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			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			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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Company Name   AetnaHealthAssuranceOfPennsylvania  
Market           Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 4																	RATING AREA 5							RATING AREA 6									
02-01-2021 Number of Covered Lives by Rating County					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			
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union		
18939PA0040001	Aetna Silver OAEPO 6000 80% AHASPA	EPO	Silver	Off											\$323.41	\$323.41	\$323.41		\$323.41	\$323.41		\$398.01	\$398.01	\$398.01	\$398.01	\$398.01	\$398.01	\$398.01	\$398.01	\$398.01	#####		

Company Name   AetnaHealthAssuranceOfPennsylvania  
Market           Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					02-01-2021 Number of Covered Lives by Rating County															
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	0	0	0	0	0			
					Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Junata	Lebanon	Perry
18939PA040001	Aetna Silver OAEPO 6000 80% AHASPA	EPO	Silver	Off	\$417.33	\$417.33	\$417.33	\$417.33	\$386.42	\$386.42	\$386.42	\$386.42	\$386.42	\$362.97	\$362.97	\$362.97	\$362.97			



Company Name: AetnaHealthAssuranceOfPennsylvania  
 Market: Small Group  
 Product: EPO  
 Effective Date of Rates: April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange) =>	18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001	
HIOS Plan ID (Off Exchange) =>	18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001	
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA		Aetna Silver OAEPO 6000 80% AHASPA	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000		\$7,000/\$14,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80		\$40/\$80	
OOP Maximum =>	\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400		\$8,700/\$17,400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$236.68	\$236.68	\$248.97	\$248.97	\$310.02	\$310.02	\$254.38	\$254.38	\$313.05	\$313.05	\$328.25	\$328.25	\$303.94	\$303.94	\$285.49	\$285.49
15	\$257.72	\$257.72	\$271.11	\$271.11	\$337.57	\$337.57	\$276.99	\$276.99	\$340.88	\$340.88	\$357.43	\$357.43	\$330.95	\$330.95	\$310.87	\$310.87
16	\$265.77	\$265.77	\$279.57	\$279.57	\$348.11	\$348.11	\$285.64	\$285.64	\$351.52	\$351.52	\$368.59	\$368.59	\$341.28	\$341.28	\$320.57	\$320.57
17	\$273.81	\$273.81	\$288.03	\$288.03	\$358.65	\$358.65	\$294.29	\$294.29	\$362.16	\$362.16	\$379.74	\$379.74	\$351.61	\$351.61	\$330.28	\$330.28
18	\$282.47	\$282.47	\$297.14	\$297.14	\$369.99	\$369.99	\$303.60	\$303.60	\$373.62	\$373.62	\$391.76	\$391.76	\$362.74	\$362.74	\$340.73	\$340.73
19	\$291.14	\$291.14	\$306.25	\$306.25	\$381.34	\$381.34	\$312.91	\$312.91	\$385.08	\$385.08	\$403.77	\$403.77	\$373.86	\$373.86	\$351.18	\$351.18
20	\$300.11	\$300.11	\$315.69	\$315.69	\$393.09	\$393.09	\$322.55	\$322.55	\$396.95	\$396.95	\$416.21	\$416.21	\$385.38	\$385.38	\$362.00	\$362.00
21	\$309.39	\$309.39	\$325.46	\$325.46	\$405.25	\$405.25	\$332.53	\$332.53	\$409.22	\$409.22	\$429.09	\$429.09	\$397.30	\$397.30	\$373.19	\$373.19
22	\$309.39	\$309.39	\$325.46	\$325.46	\$405.25	\$405.25	\$332.53	\$332.53	\$409.22	\$409.22	\$429.09	\$429.09	\$397.30	\$397.30	\$373.19	\$373.19
23	\$309.39	\$309.39	\$325.46	\$325.46	\$405.25	\$405.25	\$332.53	\$332.53	\$409.22	\$409.22	\$429.09	\$429.09	\$397.30	\$397.30	\$373.19	\$373.19
24	\$309.39	\$309.39	\$325.46	\$325.46	\$405.25	\$405.25	\$332.53	\$332.53	\$409.22	\$409.22	\$429.09	\$429.09	\$397.30	\$397.30	\$373.19	\$373.19
25	\$310.63	\$310.63	\$326.76	\$326.76	\$406.87	\$406.87	\$333.86	\$333.86	\$410.86	\$410.86	\$430.80	\$430.80	\$398.89	\$398.89	\$374.69	\$374.69
26	\$316.82	\$316.82	\$333.27	\$333.27	\$414.98	\$414.98	\$340.51	\$340.51	\$419.04	\$419.04	\$439.39	\$439.39	\$406.84	\$406.84	\$382.15	\$382.15
27	\$324.24	\$324.24	\$341.08	\$341.08	\$424.70	\$424.70	\$348.49	\$348.49	\$428.86	\$428.86	\$449.68	\$449.68	\$416.37	\$416.37	\$391.11	\$391.11
28	\$336.31	\$336.31	\$353.77	\$353.77	\$440.51	\$440.51	\$361.46	\$361.46	\$444.82	\$444.82	\$466.42	\$466.42	\$431.87	\$431.87	\$405.66	\$405.66
29	\$346.21	\$346.21	\$364.19	\$364.19	\$453.47	\$453.47	\$372.10	\$372.10	\$457.92	\$457.92	\$480.15	\$480.15	\$444.58	\$444.58	\$417.60	\$417.60
30	\$351.16	\$351.16	\$369.39	\$369.39	\$459.96	\$459.96	\$377.42	\$377.42	\$464.47	\$464.47	\$487.01	\$487.01	\$450.94	\$450.94	\$423.58	\$423.58
31	\$358.58	\$358.58	\$377.20	\$377.20	\$469.68	\$469.68	\$385.40	\$385.40	\$474.29	\$474.29	\$497.31	\$497.31	\$460.47	\$460.47	\$432.53	\$432.53
32	\$366.01	\$366.01	\$385.02	\$385.02	\$479.41	\$479.41	\$393.38	\$393.38	\$484.11	\$484.11	\$507.61	\$507.61	\$470.01	\$470.01	\$441.49	\$441.49
33	\$370.65	\$370.65	\$389.90	\$389.90	\$485.49	\$485.49	\$398.37	\$398.37	\$490.25	\$490.25	\$514.05	\$514.05	\$475.97	\$475.97	\$447.09	\$447.09
34	\$375.60	\$375.60	\$395.10	\$395.10	\$491.97	\$491.97	\$403.69	\$403.69	\$496.80	\$496.80	\$520.91	\$520.91	\$482.33	\$482.33	\$453.06	\$453.06
35	\$378.07	\$378.07	\$397.71	\$397.71	\$495.21	\$495.21	\$406.35	\$406.35	\$500.07	\$500.07	\$524.34	\$524.34	\$485.50	\$485.50	\$456.04	\$456.04
36	\$380.55	\$380.55	\$400.31	\$400.31	\$498.46	\$498.46	\$409.01	\$409.01	\$503.34	\$503.34	\$527.78	\$527.78	\$488.68	\$488.68	\$459.03	\$459.03
37	\$383.03	\$383.03	\$402.92	\$402.92	\$501.70	\$501.70	\$411.67	\$411.67	\$506.62	\$506.62	\$531.21	\$531.21	\$491.86	\$491.86	\$462.01	\$462.01
38	\$385.50	\$385.50	\$405.52	\$405.52	\$504.94	\$504.94	\$414.33	\$414.33	\$509.89	\$509.89	\$534.64	\$534.64	\$495.04	\$495.04	\$465.00	\$465.00
39	\$390.45	\$390.45	\$410.73	\$410.73	\$511.42	\$511.42	\$419.65	\$419.65	\$516.44	\$516.44	\$541.51	\$541.51	\$501.40	\$501.40	\$470.97	\$470.97
40	\$395.40	\$395.40	\$415.93	\$415.93	\$517.91	\$517.91	\$424.97	\$424.97	\$522.99	\$522.99	\$548.37	\$548.37	\$507.75	\$507.75	\$476.94	\$476.94
41	\$402.83	\$402.83	\$423.74	\$423.74	\$527.63	\$527.63	\$432.95	\$432.95	\$532.81	\$532.81	\$558.67	\$558.67	\$517.29	\$517.29	\$485.90	\$485.90
42	\$409.94	\$409.94	\$431.23	\$431.23	\$536.96	\$536.96	\$440.60	\$440.60	\$542.22	\$542.22	\$568.54	\$568.54	\$526.43	\$526.43	\$494.48	\$494.48
43	\$419.84	\$419.84	\$441.64	\$441.64	\$549.92	\$549.92	\$451.24	\$451.24	\$555.31	\$555.31	\$582.27	\$582.27	\$539.14	\$539.14	\$506.42	\$506.42
44	\$432.22	\$432.22	\$454.66	\$454.66	\$566.13	\$566.13	\$464.54	\$464.54	\$571.68	\$571.68	\$599.43	\$599.43	\$555.03	\$555.03	\$521.35	\$521.35
45	\$446.76	\$446.76	\$469.96	\$469.96	\$585.18	\$585.18	\$480.17	\$480.17	\$590.92	\$590.92	\$619.60	\$619.60	\$573.71	\$573.71	\$538.89	\$538.89
46	\$464.09	\$464.09	\$488.19	\$488.19	\$607.87	\$607.87	\$498.79	\$498.79	\$613.83	\$613.83	\$643.63	\$643.63	\$595.95	\$595.95	\$559.79	\$559.79
47	\$483.58	\$483.58	\$508.69	\$508.69	\$633.40	\$633.40	\$519.74	\$519.74	\$639.61	\$639.61	\$670.66	\$670.66	\$620.98	\$620.98	\$583.30	\$583.30
48	\$505.85	\$505.85	\$532.12	\$532.12	\$662.58	\$662.58	\$543.68	\$543.68	\$669.08	\$669.08	\$701.56	\$701.56	\$649.59	\$649.59	\$610.17	\$610.17
49	\$527.82	\$527.82	\$555.23	\$555.23	\$691.35	\$691.35	\$567.29	\$567.29	\$698.13	\$698.13	\$732.02	\$732.02	\$677.80	\$677.80	\$636.67	\$636.67
50	\$552.57	\$552.57	\$581.27	\$581.27	\$723.77	\$723.77	\$593.89	\$593.89	\$730.87	\$730.87	\$766.35	\$766.35	\$709.58	\$709.58	\$666.52	\$666.52
51	\$577.01	\$577.01	\$606.98	\$606.98	\$755.79	\$755.79	\$620.16	\$620.16	\$763.20	\$763.20	\$800.25	\$800.25	\$740.97	\$740.97	\$696.01	\$696.01
52	\$603.93	\$603.93	\$635.29	\$635.29	\$791.05	\$791.05	\$649.09	\$649.09	\$798.80	\$798.80	\$837.58	\$837.58	\$775.54	\$775.54	\$728.47	\$728.47
53	\$631.16	\$631.16	\$663.93	\$663.93	\$826.71	\$826.71	\$678.35	\$678.35	\$834.81	\$834.81	\$875.34	\$875.34	\$810.50	\$810.50	\$761.32	\$761.32
54	\$660.55	\$660.55	\$694.85	\$694.85	\$865.21	\$865.21	\$709.94	\$709.94	\$873.69	\$873.69	\$916.10	\$916.10	\$848.24	\$848.24	\$796.77	\$796.77
55	\$689.94	\$689.94	\$725.77	\$725.77	\$903.71	\$903.71	\$741.53	\$741.53	\$912.57	\$912.57	\$956.86	\$956.86	\$885.99	\$885.99	\$832.22	\$832.22
56	\$721.81	\$721.81	\$759.29	\$759.29	\$945.45	\$945.45	\$775.78	\$775.78	\$954.72	\$954.72	\$1,001.06	\$1,001.06	\$926.91	\$926.91	\$870.66	\$870.66
57	\$753.98	\$753.98	\$793.14	\$793.14	\$987.59	\$987.59	\$810.36	\$810.36	\$997.27	\$997.27	\$1,045.69	\$1,045.69	\$968.23	\$968.23	\$909.47	\$909.47
58	\$788.33	\$788.33	\$829.26	\$829.26	\$1,032.57	\$1,032.57	\$847.28	\$847.28	\$1,042.70	\$1,042.70	\$1,093.31	\$1,093.31	\$1,012.33	\$1,012.33	\$950.90	\$950.90
59	\$805.34	\$805.34	\$847.16	\$847.16	\$1,054.86	\$1,054.86	\$865.56	\$865.56	\$1,065.21	\$1,065.21	\$1,116.91	\$1,116.91	\$1,034.18	\$1,034.18	\$971.42	\$971.42
60	\$839.69	\$839.69	\$883.29	\$883.29	\$1,099.85	\$1,099.85	\$902.47	\$902.47	\$1,110.63	\$1,110.63	\$1,164.54	\$1,164.54	\$1,078.28	\$1,078.28	\$1,012.85	\$1,012.85
61	\$869.39	\$869.39	\$914.53	\$914.53	\$1,138.75	\$1,138.75	\$934.40	\$934.40	\$1,149.91	\$1,149.91	\$1,205.74	\$1,205.74	\$1,116.42	\$1,116.42	\$1,048.67	\$1,048.67
62	\$888.88	\$888.88	\$935.04	\$935.04	\$1,164.28	\$1,164.28	\$955.35	\$955.35	\$1,175.70	\$1,175.70	\$1,232.77	\$1,232.77	\$1,141.45	\$1,141.45	\$1,072.19	\$1,072.19
63	\$913.32	\$913.32	\$960.75	\$960.75	\$1,196.30	\$1,196.30	\$981.62	\$981.62	\$1,208.02	\$1,208.02	\$1,266.67	\$1,266.67	\$1,172.84	\$1,172.84	\$1,101.67	\$1,101.67
64+	\$927.86	\$927.86	\$976.04	\$976.04	\$1,215.34	\$1,215.34	\$997.24	\$997.24	\$1,227.26	\$1,227.26	\$1,286.83	\$1,286.83	\$1,191.51	\$1,191.51	\$1,119.21	\$1,119.21

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>																
Plan Marketing Name =>																
Form # =>																
Rating Area =>																
Network =>																
Metal =>																
Deductible =>																
Coinsurance =>																
Copays =>																
OOP Maximum =>																
Pediatric Dental (Yes/No) =>																
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
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**AetnaHealthAssuranceOfPennsylvania**  
**Small Group**  
**Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	Aetna Silver OAEPO 6000 80% AHASPA	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name   AetnaHealthAssuranceOfPennsylvania  
Market        Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

05-01-2021 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2			RATING AREA 3												
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
18939PA0040001	Aetna Silver OAEPO 6000 80% AHASPA	EPO	Silver	Off	\$309.39			\$309.39	\$309.39		\$309.39		\$325.46	\$325.46	\$325.46	\$405.25	\$405.25	\$405.25	\$405.25	\$405.25	\$405.25	\$405.25	\$405.25	\$405.25	\$405.25	\$405.25	\$405.25	\$405.25

Company Name   AetnaHealthAssuranceOfPennsylvania  
Market           Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 4																	RATING AREA 5							RATING AREA 6									
05-01-2021 Number of Covered Lives by Rating County					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			
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union		
18939PA0040001	Aetna Silver OAEPO 6000 80% AHASPA	EPO	Silver	Off											\$332.53	\$332.53	\$332.53	\$332.53	\$332.53	\$332.53		\$409.22	\$409.22	\$409.22	\$409.22	\$409.22	\$409.22	\$409.22	\$409.22	\$409.22	#####		

Company Name   AetnaHealthAssuranceOfPennsylvania  
Market           Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

05-01-2021 Number of Covered Lives by Rating County					RATING AREA 7				RATING AREA 8					RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Junata	Lebanon	Perry
18939PA040001	Aetna Silver OAEPO 6000 80% AHASPA	EPO	Silver	Off	\$429.09	\$429.09	\$429.09	\$429.09	\$397.30	\$397.30	\$397.30	\$397.30	\$397.30	\$373.19	\$373.19	\$373.19	\$373.19	\$373.19	\$373.19	\$373.19

Company Name: AetnaHealthAssuranceOfPennsylvania  
 Market: Small Group  
 Product: EPO  
 Effective Date of Rates: July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange) =>	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001
HIOS Plan ID (Off Exchange) =>	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80% AHASPA	Aetna Silver OAEPO 6000 80% AHASPA	Aetna Silver OAEPO 6000 80% AHASPA	Aetna Silver OAEPO 6000 80% AHASPA	Aetna Silver OAEPO 6000 80% AHASPA	Aetna Silver OAEPO 6000 80% AHASPA	Aetna Silver OAEPO 6000 80% AHASPA	Aetna Silver OAEPO 6000 80% AHASPA	Aetna Silver OAEPO 6000 80% AHASPA	Aetna Silver OAEPO 6000 80% AHASPA
Form # =>										
Rating Area =>	PARA01	PARA02	PARA03	PARA05	PARA06	PARA07	PARA08	PARA09		
Network =>	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002		
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver		
Deductible =>	\$7,000/\$14,000	\$7,000/\$14,000	\$7,000/\$14,000	\$7,000/\$14,000	\$7,000/\$14,000	\$7,000/\$14,000	\$7,000/\$14,000	\$7,000/\$14,000		
Coinsurance =>	20%	20%	20%	20%	20%	20%	20%	20%		
Copays =>	\$40/\$80	\$40/\$80	\$40/\$80	\$40/\$80	\$40/\$80	\$40/\$80	\$40/\$80	\$40/\$80		
OOP Maximum =>	\$8,700/\$17,400	\$8,700/\$17,400	\$8,700/\$17,400	\$8,700/\$17,400	\$8,700/\$17,400	\$8,700/\$17,400	\$8,700/\$17,400	\$8,700/\$17,400		
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes		
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$243.35	\$243.35	\$255.99	\$255.99	\$318.75	\$318.75	\$261.55	\$261.55	\$321.87	\$321.87
15	\$264.98	\$264.98	\$278.74	\$278.74	\$347.08	\$347.08	\$284.80	\$284.80	\$350.49	\$350.49
16	\$273.25	\$273.25	\$287.44	\$287.44	\$357.92	\$357.92	\$293.69	\$293.69	\$361.43	\$361.43
17	\$281.52	\$281.52	\$296.14	\$296.14	\$368.75	\$368.75	\$302.58	\$302.58	\$372.36	\$372.36
18	\$290.43	\$290.43	\$305.51	\$305.51	\$380.42	\$380.42	\$312.15	\$312.15	\$384.15	\$384.15
19	\$299.34	\$299.34	\$314.88	\$314.88	\$392.08	\$392.08	\$321.72	\$321.72	\$395.93	\$395.93
20	\$308.56	\$308.56	\$324.59	\$324.59	\$404.17	\$404.17	\$331.64	\$331.64	\$408.13	\$408.13
21	\$318.11	\$318.11	\$334.63	\$334.63	\$416.67	\$416.67	\$341.89	\$341.89	\$420.75	\$420.75
22	\$318.11	\$318.11	\$334.63	\$334.63	\$416.67	\$416.67	\$341.89	\$341.89	\$420.75	\$420.75
23	\$318.11	\$318.11	\$334.63	\$334.63	\$416.67	\$416.67	\$341.89	\$341.89	\$420.75	\$420.75
24	\$318.11	\$318.11	\$334.63	\$334.63	\$416.67	\$416.67	\$341.89	\$341.89	\$420.75	\$420.75
25	\$319.38	\$319.38	\$335.96	\$335.96	\$418.33	\$418.33	\$343.26	\$343.26	\$422.43	\$422.43
26	\$325.74	\$325.74	\$342.66	\$342.66	\$426.67	\$426.67	\$350.10	\$350.10	\$430.85	\$430.85
27	\$333.38	\$333.38	\$350.69	\$350.69	\$436.67	\$436.67	\$358.30	\$358.30	\$440.95	\$440.95
28	\$345.78	\$345.78	\$363.74	\$363.74	\$452.92	\$452.92	\$371.64	\$371.64	\$457.36	\$457.36
29	\$355.96	\$355.96	\$374.45	\$374.45	\$466.25	\$466.25	\$382.58	\$382.58	\$470.82	\$470.82
30	\$361.05	\$361.05	\$379.80	\$379.80	\$472.92	\$472.92	\$388.05	\$388.05	\$477.55	\$477.55
31	\$368.69	\$368.69	\$387.83	\$387.83	\$482.92	\$482.92	\$396.26	\$396.26	\$487.65	\$487.65
32	\$376.32	\$376.32	\$395.86	\$395.86	\$492.92	\$492.92	\$404.46	\$404.46	\$497.75	\$497.75
33	\$381.09	\$381.09	\$400.88	\$400.88	\$499.17	\$499.17	\$409.59	\$409.59	\$504.06	\$504.06
34	\$386.18	\$386.18	\$406.24	\$406.24	\$505.83	\$505.83	\$415.06	\$415.06	\$510.79	\$510.79
35	\$388.73	\$388.73	\$408.91	\$408.91	\$509.17	\$509.17	\$417.79	\$417.79	\$514.16	\$514.16
36	\$391.27	\$391.27	\$411.59	\$411.59	\$512.50	\$512.50	\$420.53	\$420.53	\$517.52	\$517.52
37	\$393.82	\$393.82	\$414.27	\$414.27	\$515.83	\$515.83	\$423.26	\$423.26	\$520.89	\$520.89
38	\$396.36	\$396.36	\$416.94	\$416.94	\$519.17	\$519.17	\$426.00	\$426.00	\$524.26	\$524.26
39	\$401.45	\$401.45	\$422.30	\$422.30	\$525.83	\$525.83	\$431.47	\$431.47	\$530.99	\$530.99
40	\$406.54	\$406.54	\$427.65	\$427.65	\$532.50	\$532.50	\$436.94	\$436.94	\$537.72	\$537.72
41	\$414.17	\$414.17	\$435.68	\$435.68	\$542.50	\$542.50	\$445.15	\$445.15	\$547.82	\$547.82
42	\$421.49	\$421.49	\$443.38	\$443.38	\$552.08	\$552.08	\$453.01	\$453.01	\$557.50	\$557.50
43	\$431.67	\$431.67	\$454.09	\$454.09	\$565.42	\$565.42	\$463.95	\$463.95	\$570.96	\$570.96
44	\$444.40	\$444.40	\$467.47	\$467.47	\$582.08	\$582.08	\$477.63	\$477.63	\$587.79	\$587.79
45	\$459.35	\$459.35	\$483.20	\$483.20	\$601.67	\$601.67	\$493.69	\$493.69	\$607.56	\$607.56
46	\$477.16	\$477.16	\$501.94	\$501.94	\$625.00	\$625.00	\$512.84	\$512.84	\$631.13	\$631.13
47	\$497.20	\$497.20	\$523.02	\$523.02	\$651.25	\$651.25	\$534.38	\$534.38	\$657.63	\$657.63
48	\$520.10	\$520.10	\$547.11	\$547.11	\$681.25	\$681.25	\$559.00	\$559.00	\$687.93	\$687.93
49	\$542.69	\$542.69	\$570.87	\$570.87	\$710.83	\$710.83	\$583.27	\$583.27	\$717.80	\$717.80
50	\$568.14	\$568.14	\$597.64	\$597.64	\$744.17	\$744.17	\$610.62	\$610.62	\$751.46	\$751.46
51	\$593.27	\$593.27	\$624.08	\$624.08	\$777.08	\$777.08	\$637.63	\$637.63	\$784.70	\$784.70
52	\$620.94	\$620.94	\$653.19	\$653.19	\$813.33	\$813.33	\$667.38	\$667.38	\$821.31	\$821.31
53	\$648.94	\$648.94	\$682.64	\$682.64	\$850.00	\$850.00	\$697.46	\$697.46	\$858.33	\$858.33
54	\$679.16	\$679.16	\$714.43	\$714.43	\$889.58	\$889.58	\$729.94	\$729.94	\$898.30	\$898.30
55	\$709.38	\$709.38	\$746.22	\$746.22	\$929.17	\$929.17	\$762.42	\$762.42	\$938.28	\$938.28
56	\$742.14	\$742.14	\$780.68	\$780.68	\$972.08	\$972.08	\$797.64	\$797.64	\$981.61	\$981.61
57	\$775.23	\$775.23	\$815.48	\$815.48	\$1,015.42	\$1,015.42	\$833.20	\$833.20	\$1,025.37	\$1,025.37
58	\$810.54	\$810.54	\$852.63	\$852.63	\$1,061.67	\$1,061.67	\$871.15	\$871.15	\$1,072.07	\$1,072.07
59	\$828.03	\$828.03	\$871.03	\$871.03	\$1,084.58	\$1,084.58	\$889.95	\$889.95	\$1,095.22	\$1,095.22
60	\$863.34	\$863.34	\$908.17	\$908.17	\$1,130.83	\$1,130.83	\$927.90	\$927.90	\$1,141.92	\$1,141.92
61	\$893.88	\$893.88	\$940.30	\$940.30	\$1,170.83	\$1,170.83	\$960.72	\$960.72	\$1,182.31	\$1,182.31
62	\$913.92	\$913.92	\$961.38	\$961.38	\$1,197.08	\$1,197.08	\$982.26	\$982.26	\$1,208.82	\$1,208.82
63	\$939.05	\$939.05	\$987.82	\$987.82	\$1,230.00	\$1,230.00	\$1,009.27	\$1,009.27	\$1,242.06	\$1,242.06
64+	\$954.00	\$954.00	\$1,003.54	\$1,003.54	\$1,249.58	\$1,249.58	\$1,025.34	\$1,025.34	\$1,261.83	\$1,261.83

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>																
Plan Marketing Name =>																
Form # =>																
Rating Area =>																
Network =>																
Metal =>																
Deductible =>																
Coinsurance =>																
Copays =>																
OOP Maximum =>																
Pediatric Dental (Yes/No) =>																
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
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**AetnaHealthAssuranceOfPennsylvania  
Small Group  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	Aetna Silver OAEPO 6000 80% AHASPA	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name   AetnaHealthAssuranceOfPennsylvania  
Market        Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					08-01-2021 Number of Covered Lives by Rating County																									
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	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	
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming		
18939PA0040001	Aetna Silver OAEPO 6000 80% AHASPA	EPO	Silver	Off		\$318.11			\$318.11	\$318.11		\$318.11		\$334.63	\$334.63	\$334.63		\$416.67	\$416.67	\$416.67		\$416.67	\$416.67	\$416.67	\$416.67	\$416.67	\$416.67	\$416.67	\$416.67	

Company Name   AetnaHealthAssuranceOfPennsylvania  
Market            Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

RATING AREA 4																	RATING AREA 5							RATING AREA 6									
08-01-2021 Number of Covered Lives by Rating County					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			
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union		
18939PA0040001	Aetna Silver OAEPO 6000 80% AHASPA	EPO	Silver	Off											\$341.89	\$341.89	\$341.89		\$341.89	\$341.89		\$420.75	\$420.75	\$420.75	\$420.75	\$420.75	\$420.75	\$420.75	\$420.75	#####			

Company Name   AetnaHealthAssuranceOfPennsylvania  
Market           Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

08-01-2021 Number of Covered Lives by Rating County					RATING AREA 7				RATING AREA 8					RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Junata	Lebanon	Perry
18939PA040001	Aetna Silver OAEPO 6000 80% AHASPA	EPO	Silver	Off	\$441.18	\$441.18	\$441.18	\$441.18	\$408.50	\$408.50	\$408.50	\$408.50	\$408.50	\$383.71	\$383.71	\$383.71	\$383.71	\$383.71	\$383.71	\$383.71

Company Name: AetnaHealthAssuranceOfPennsylvania  
 Market: Small Group  
 Product: EPO  
 Effective Date of Rates: October 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001							
HIOS Plan ID (Off Exchange)=>	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001							
Plan Marketing Name =>	Aetna Silver OAEPO 6000 80% AHASPA	Aetna Silver OAEPO 6000 80% AHASPA	Aetna Silver OAEPO 6000 80% AHASPA	Aetna Silver OAEPO 6000 80% AHASPA	Aetna Silver OAEPO 6000 80% AHASPA	Aetna Silver OAEPO 6000 80% AHASPA	Aetna Silver OAEPO 6000 80% AHASPA	Aetna Silver OAEPO 6000 80% AHASPA	Aetna Silver OAEPO 6000 80% AHASPA							
Form # =>																
Rating Area =>	PARA01	PARA02	PARA03	PARA05	PARA06	PARA07	PARA08	PARA09								
Network =>	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002								
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver								
Deductible =>	\$7,000/\$14,000	\$7,000/\$14,000	\$7,000/\$14,000	\$7,000/\$14,000	\$7,000/\$14,000	\$7,000/\$14,000	\$7,000/\$14,000	\$7,000/\$14,000								
Coinsurance =>	20%	20%	20%	20%	20%	20%	20%	20%								
Copays =>	\$40/\$80	\$40/\$80	\$40/\$80	\$40/\$80	\$40/\$80	\$40/\$80	\$40/\$80	\$40/\$80								
OOP Maximum =>	\$8,700/\$17,400	\$8,700/\$17,400	\$8,700/\$17,400	\$8,700/\$17,400	\$8,700/\$17,400	\$8,700/\$17,400	\$8,700/\$17,400	\$8,700/\$17,400								
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes								
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$250.21	\$250.21	\$263.20	\$263.20	\$327.73	\$327.73	\$268.92	\$268.92	\$330.94	\$330.94	\$347.01	\$347.01	\$321.30	\$321.30	\$301.81	\$301.81
15	\$272.45	\$272.45	\$286.60	\$286.60	\$356.86	\$356.86	\$292.82	\$292.82	\$360.36	\$360.36	\$377.85	\$377.85	\$349.86	\$349.86	\$328.63	\$328.63
16	\$280.95	\$280.95	\$295.54	\$295.54	\$368.00	\$368.00	\$301.96	\$301.96	\$371.61	\$371.61	\$389.65	\$389.65	\$360.78	\$360.78	\$338.89	\$338.89
17	\$289.46	\$289.46	\$304.49	\$304.49	\$379.14	\$379.14	\$311.10	\$311.10	\$382.86	\$382.86	\$401.44	\$401.44	\$371.70	\$371.70	\$349.15	\$349.15
18	\$298.61	\$298.61	\$314.12	\$314.12	\$391.13	\$391.13	\$320.94	\$320.94	\$394.97	\$394.97	\$414.14	\$414.14	\$383.46	\$383.46	\$360.20	\$360.20
19	\$307.77	\$307.77	\$323.75	\$323.75	\$403.13	\$403.13	\$330.79	\$330.79	\$407.08	\$407.08	\$426.84	\$426.84	\$395.22	\$395.22	\$371.24	\$371.24
20	\$317.26	\$317.26	\$333.73	\$333.73	\$415.55	\$415.55	\$340.98	\$340.98	\$419.63	\$419.63	\$440.00	\$440.00	\$407.40	\$407.40	\$382.68	\$382.68
21	\$327.07	\$327.07	\$344.05	\$344.05	\$428.41	\$428.41	\$351.53	\$351.53	\$432.61	\$432.61	\$453.61	\$453.61	\$420.00	\$420.00	\$394.52	\$394.52
22	\$327.07	\$327.07	\$344.05	\$344.05	\$428.41	\$428.41	\$351.53	\$351.53	\$432.61	\$432.61	\$453.61	\$453.61	\$420.00	\$420.00	\$394.52	\$394.52
23	\$327.07	\$327.07	\$344.05	\$344.05	\$428.41	\$428.41	\$351.53	\$351.53	\$432.61	\$432.61	\$453.61	\$453.61	\$420.00	\$420.00	\$394.52	\$394.52
24	\$327.07	\$327.07	\$344.05	\$344.05	\$428.41	\$428.41	\$351.53	\$351.53	\$432.61	\$432.61	\$453.61	\$453.61	\$420.00	\$420.00	\$394.52	\$394.52
25	\$328.38	\$328.38	\$345.43	\$345.43	\$430.12	\$430.12	\$352.93	\$352.93	\$434.34	\$434.34	\$455.42	\$455.42	\$421.69	\$421.69	\$396.10	\$396.10
26	\$334.92	\$334.92	\$352.31	\$352.31	\$438.69	\$438.69	\$359.96	\$359.96	\$442.99	\$442.99	\$464.49	\$464.49	\$430.09	\$430.09	\$403.99	\$403.99
27	\$342.77	\$342.77	\$360.57	\$360.57	\$448.97	\$448.97	\$368.40	\$368.40	\$453.37	\$453.37	\$475.38	\$475.38	\$440.17	\$440.17	\$413.46	\$413.46
28	\$355.52	\$355.52	\$373.99	\$373.99	\$465.68	\$465.68	\$382.11	\$382.11	\$470.24	\$470.24	\$493.07	\$493.07	\$456.55	\$456.55	\$428.84	\$428.84
29	\$365.99	\$365.99	\$385.00	\$385.00	\$479.39	\$479.39	\$393.36	\$393.36	\$484.09	\$484.09	\$507.58	\$507.58	\$469.99	\$469.99	\$441.47	\$441.47
30	\$371.22	\$371.22	\$390.50	\$390.50	\$486.24	\$486.24	\$398.98	\$398.98	\$491.01	\$491.01	\$514.84	\$514.84	\$476.71	\$476.71	\$447.78	\$447.78
31	\$379.07	\$379.07	\$398.76	\$398.76	\$496.52	\$496.52	\$407.42	\$407.42	\$501.39	\$501.39	\$525.73	\$525.73	\$486.79	\$486.79	\$457.25	\$457.25
32	\$386.92	\$386.92	\$407.02	\$407.02	\$506.80	\$506.80	\$415.86	\$415.86	\$511.77	\$511.77	\$536.62	\$536.62	\$496.87	\$496.87	\$466.72	\$466.72
33	\$391.83	\$391.83	\$412.18	\$412.18	\$513.23	\$513.23	\$421.13	\$421.13	\$518.26	\$518.26	\$543.42	\$543.42	\$503.17	\$503.17	\$472.63	\$472.63
34	\$397.06	\$397.06	\$417.68	\$417.68	\$520.08	\$520.08	\$426.75	\$426.75	\$525.18	\$525.18	\$550.68	\$550.68	\$509.89	\$509.89	\$478.95	\$478.95
35	\$399.68	\$399.68	\$420.43	\$420.43	\$523.51	\$523.51	\$429.56	\$429.56	\$528.64	\$528.64	\$554.31	\$554.31	\$513.25	\$513.25	\$482.10	\$482.10
36	\$402.29	\$402.29	\$423.19	\$423.19	\$526.94	\$526.94	\$432.38	\$432.38	\$532.10	\$532.10	\$557.93	\$557.93	\$516.61	\$516.61	\$485.26	\$485.26
37	\$404.91	\$404.91	\$425.94	\$425.94	\$530.37	\$530.37	\$435.19	\$435.19	\$535.57	\$535.57	\$561.56	\$561.56	\$519.97	\$519.97	\$488.41	\$488.41
38	\$407.53	\$407.53	\$428.69	\$428.69	\$533.79	\$533.79	\$438.00	\$438.00	\$539.03	\$539.03	\$565.19	\$565.19	\$523.33	\$523.33	\$491.57	\$491.57
39	\$412.76	\$412.76	\$434.20	\$434.20	\$540.65	\$540.65	\$443.63	\$443.63	\$545.95	\$545.95	\$572.45	\$572.45	\$530.05	\$530.05	\$497.88	\$497.88
40	\$417.99	\$417.99	\$439.70	\$439.70	\$547.50	\$547.50	\$449.25	\$449.25	\$552.87	\$552.87	\$579.71	\$579.71	\$536.77	\$536.77	\$504.19	\$504.19
41	\$425.84	\$425.84	\$447.96	\$447.96	\$557.78	\$557.78	\$457.69	\$457.69	\$563.25	\$563.25	\$590.59	\$590.59	\$546.85	\$546.85	\$513.66	\$513.66
42	\$433.37	\$433.37	\$455.87	\$455.87	\$567.64	\$567.64	\$465.77	\$465.77	\$573.20	\$573.20	\$601.03	\$601.03	\$556.51	\$556.51	\$522.74	\$522.74
43	\$443.83	\$443.83	\$466.88	\$466.88	\$581.35	\$581.35	\$477.02	\$477.02	\$587.05	\$587.05	\$615.54	\$615.54	\$569.95	\$569.95	\$535.36	\$535.36
44	\$456.92	\$456.92	\$480.64	\$480.64	\$598.48	\$598.48	\$491.08	\$491.08	\$604.35	\$604.35	\$633.69	\$633.69	\$586.75	\$586.75	\$551.14	\$551.14
45	\$472.29	\$472.29	\$496.81	\$496.81	\$618.62	\$618.62	\$507.60	\$507.60	\$624.68	\$624.68	\$655.01	\$655.01	\$606.49	\$606.49	\$569.68	\$569.68
46	\$490.60	\$490.60	\$516.08	\$516.08	\$642.61	\$642.61	\$527.29	\$527.29	\$648.91	\$648.91	\$680.41	\$680.41	\$630.01	\$630.01	\$591.78	\$591.78
47	\$511.21	\$511.21	\$537.76	\$537.76	\$669.60	\$669.60	\$549.44	\$549.44	\$676.16	\$676.16	\$708.99	\$708.99	\$656.47	\$656.47	\$616.63	\$616.63
48	\$534.76	\$534.76	\$562.53	\$562.53	\$700.44	\$700.44	\$574.75	\$574.75	\$707.31	\$707.31	\$741.64	\$741.64	\$686.71	\$686.71	\$645.04	\$645.04
49	\$557.98	\$557.98	\$586.96	\$586.96	\$730.86	\$730.86	\$599.70	\$599.70	\$738.02	\$738.02	\$773.85	\$773.85	\$716.53	\$716.53	\$673.05	\$673.05
50	\$584.14	\$584.14	\$614.48	\$614.48	\$765.13	\$765.13	\$627.83	\$627.83	\$772.63	\$772.63	\$810.14	\$810.14	\$750.13	\$750.13	\$704.61	\$704.61
51	\$609.98	\$609.98	\$641.66	\$641.66	\$798.98	\$798.98	\$655.60	\$655.60	\$806.81	\$806.81	\$845.97	\$845.97	\$783.31	\$783.31	\$735.78	\$735.78
52	\$638.44	\$638.44	\$671.59	\$671.59	\$836.25	\$836.25	\$686.18	\$686.18	\$844.45	\$844.45	\$885.44	\$885.44	\$819.85	\$819.85	\$770.10	\$770.10
53	\$667.22	\$667.22	\$701.87	\$701.87	\$873.95	\$873.95	\$717.11	\$717.11	\$882.51	\$882.51	\$925.35	\$925.35	\$856.81	\$856.81	\$804.82	\$804.82
54	\$698.29	\$698.29	\$734.55	\$734.55	\$914.64	\$914.64	\$750.51	\$750.51	\$923.61	\$923.61	\$968.45	\$968.45	\$896.71	\$896.71	\$842.30	\$842.30
55	\$729.36	\$729.36	\$767.24	\$767.24	\$955.34	\$955.34	\$783.90	\$783.90	\$964.71	\$964.71	\$1,011.54	\$1,011.54	\$936.61	\$936.61	\$879.78	\$879.78
56	\$763.05	\$763.05	\$802.68	\$802.68	\$999.47	\$999.47	\$820.11	\$820.11	\$1,009.27	\$1,009.27	\$1,058.26	\$1,058.26	\$979.87	\$979.87	\$920.41	\$920.41
57	\$797.07	\$797.07	\$838.46	\$838.46	\$1,044.02	\$1,044.02	\$856.67	\$856.67	\$1,054.26	\$1,054.26	\$1,105.44	\$1,105.44	\$1,023.55	\$1,023.55	\$961.44	\$961.44
58	\$833.37	\$833.37	\$876.65	\$876.65	\$1,091.58	\$1,091.58	\$895.69	\$895.69	\$1,102.28	\$1,102.28	\$1,155.79	\$1,155.79	\$1,070.17	\$1,070.17	\$1,005.23	\$1,005.23
59	\$851.36	\$851.36	\$895.57	\$895.57	\$1,115.14	\$1,115.14	\$915.02	\$915.02	\$1,126.07	\$1,126.07	\$1,180.73	\$1,180.73	\$1,093.27	\$1,093.27	\$1,026.93	\$1,026.93
60	\$887.66	\$887.66	\$933.76	\$933.76	\$1,162.69	\$1,162.69	\$954.04	\$954.04	\$1,174.09	\$1,174.09	\$1,231.09	\$1,231.09	\$1,139.89	\$1,139.89	\$1,070.72	\$1,070.72
61	\$919.06	\$919.06	\$966.79	\$966.79	\$1,203.82	\$1,203.82	\$987.79	\$987.79	\$1,215.62	\$1,215.62	\$1,274.63	\$1,274.63	\$1,180.21	\$1,180.21	\$1,108.60	\$1,108.60
62	\$939.67	\$939.67	\$988.47	\$988.47	\$1,230.81	\$1,230.81	\$1,009.63	\$1,009.63	\$1,242.87	\$1,242.87	\$1,303.21	\$1,303.21	\$1,206.67	\$1,206.67	\$1,133.45	\$1,133.45
63	\$965.51	\$965.51	\$1,015.65	\$1,015.65	\$1,264.65	\$1,264.65	\$1,037.71	\$1,037.71	\$1,277.05	\$1,277.05	\$1,339.04	\$1,339.04	\$1,239.85	\$1,239.85	\$1,164.62	\$1,164.62
64+	\$980.88	\$980.88	\$1,031.82	\$1,031.82	\$1,284.79	\$1,284.79	\$1,054.23	\$1,054.23	\$1,297.38	\$1,297.38	\$1,360.36	\$1,360.36	\$1,259.59	\$1,259.59	\$1,183.16	\$1,183.16

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>																
Plan Marketing Name =>																
Form # =>																
Rating Area =>																
Network =>																
Metal =>																
Deductible =>																
Coinsurance =>																
Copays =>																
OOP Maximum =>																
Pediatric Dental (Yes/No) =>																
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
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**AetnaHealthAssuranceOfPennsylvania  
Small Group  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	Aetna Silver OAEPO 6000 80% AHASPA	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name   AetnaHealthAssuranceOfPennsylvania  
Market           Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

11-01-2021 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2			RATING AREA 3												
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
18939PA0040001	Aetna Silver OAEPO 6000 80% AHASPA	EPO	Silver	Off	\$327.07			\$327.07	\$327.07		\$327.07		\$344.05	\$344.05	\$344.05	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41	\$428.41



Company Name   AetnaHealthAssuranceOfPennsylvania  
Market           Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

11-01-2021 Number of Covered Lives by Rating County					RATING AREA 4										RATING AREA 5							RATING AREA 6										
					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
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	
18939PA0040001	Aetna Silver OAEPO 6000 80% AHASPA	EPO	Silver	Off											\$351.53	\$351.53	\$351.53		\$351.53	\$351.53		\$432.61	\$432.61	\$432.61	\$432.61	\$432.61		\$432.61		\$432.61	\$432.61	#####

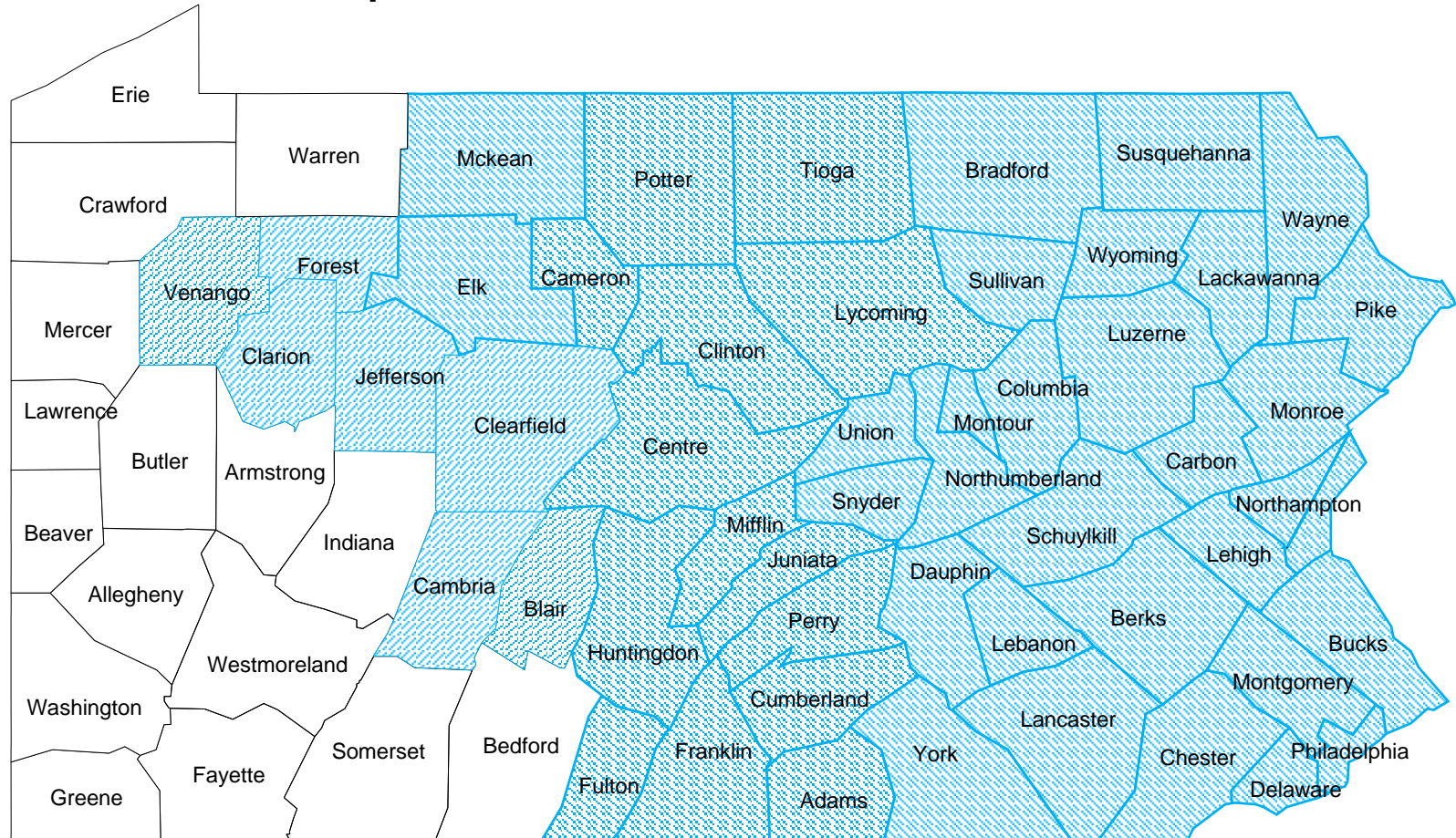
Company Name   AetnaHealthAssuranceOfPennsylvania  
Market           Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					11-01-2021 Number of Covered Lives by Rating County													
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	0	0	0	0	0	
					Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Junata
18939PA040001	Aetna Silver OAEPO 6000 80% AHASPA	EPO	Silver	Off	\$453.61	\$453.61	\$453.61	\$453.61	\$420.00	\$420.00	\$420.00	\$420.00	\$420.00	\$394.52	\$394.52	\$394.52	\$394.52	


# 01/01/2022 Service Area


**Issuer: Aetna HealthAssurance Pennsylvania, Inc.**

**Market: Small Group**



**Key** *(modify as needed)*

 : 2022 on-exchange service area

 : 2022 off-exchange only service area



June 18, 2021

Mr. Michael Gurgiolo  
Actuarial Review Division  
Bureau of Accident & Health Insurance  
1311 Strawberry Square  
Harrisburg, PA 17120

Subject: Aetna HealthAssurance Pennsylvania, Inc.  
Small Group Rate Filing  
SERFF # AETN-132731141

Dear Mr. Michael Gurgiolo:

I am writing in response to your objection letter sent via SERFF regarding our PA AHASPA HMO SG filing received on June 11, 2021. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

1. Please provide detailed quantitative support for the trend assumptions included in Tables 3 and 3b of the PA Rate Template.
  - a. Service category cost trend
  - b. Service category utilization trend
  - c. Service category induced utilization trend

*Please see attachment 'Objection Exhibits Version 1 – AHASPA.xlsx', tab 'Response #1'*

2. Please provide additional quantitative support for the leveraging adjustment applied in the determination of the quarterly trend amounts. The information provided in the "Trend Tie Out..." Excel file provides the general concept behind the adjustment but does not provide the necessary support for the 2.1% increase over the allowed trend amounts

*Leveraging for medical and pharmacy is developed using the Milliman Health Cost Guidelines Deductible Leveraging table. Based on the average deductible, a load factor is applied to the allowed trend to calculate the paid trend. An example is below.*

*Allowed Trend = 10.0%*

*Average Deductible = \$2,000*

*Lookup From Deductible Leveraging Table for \$2,000 = 1.15*

*Leveraging Trend =  $(1 + \text{Allowed Trend} * \text{Deductible Lookup}) / (1 + \text{Allowed Trend}) - 1$*

*Leveraging Trend =  $(1 + 0.1 * 1.15) / (1 + 0.1) - 1 = 1.3\%$*

*Paid Trend =  $(1 + \text{Allowed Trend}) * (1 + \text{Leveraging Trend}) - 1$*

*Paid Trend =  $(1 + 10\%) * (1 + 1.3\%) - 1 = 11.5\%$*

*The leveraging factor assumed by medical cost component is:*

Service Type	Leveraging
Facility Inpatient	1.7%
Facility Outpatient	2.2%



Physician	1.8%
Capitation	0.0%
Pharmacy	1.5%

3. Please provide quantitative development and support of the following adjustments included in Table 5 of the PA Rate Template, for both the experience and manual rate. Quantitative development and support should be provided for every item included in each of the below adjustments.

- a. Change in Morbidity – All Other

*Please refer to tab 'Response #3a' in the excel file 'Objection Exhibits Version 1 – AHASPA.xlsx'*

- b. Change in Demographics; the development is provided in Exhibits 5 and 6 for the actual experience, but not for the manual rate factor

*Please refer to tab 'Response #3b' in the excel file 'Objection Exhibits Version 1 – AHASPA.xlsx'*

- c. Change in Network; the development is provided in Exhibit 7 for the actual experience, but not for the manual rate factor

*Please refer to tab 'Response #3c' in the excel file 'Objection Exhibits Version 1 – AHASPA.xlsx'*

- d. Change in Benefits; the development seems to be provided in Exhibit 4, but the factors do not match the factors in Table 5 of the PA Rate Template

*Please refer to tab 'Response #3d' in the excel file 'Objection Exhibits Version 1 – AHASPA.xlsx'*

- e. Change in Other

*Please refer to tab 'Response #3e' in the excel file 'Objection Exhibits Version 1 – AHASPA.xlsx'*

4. Please provide support for the large change in the Paid-to-Allowed ratio given there was only a small change in the benefit design for the plans being offered.

*Please refer to tab 'Response #4' in the excel file 'Objection Exhibits Version 1 – AHASPA.xlsx'*

5. Please provide quantitative development of the projected incurred risk adjustment PMPM included in Table 5 of the PA Rate Template. Specifically, provide the necessary quantitative and qualitative support, as well as the source and any adjustments to the source information, for each item included in the risk adjustment calculation (i.e., carrier and statewide PLRS, IDF, GCF, ARF, AV, premium). As appropriate, please provide this for both pieces of the blended calculation (i.e., AHI/ALIC/AHASPA ACA data and non-ACA 51-100 data)

*Please refer to tab 'Response #5' in the excel file 'Objection Exhibits Version 1 – AHASPA.xlsx.'*



- a. Please include the necessary detail for how the Company's projected morbidity change was included in the calculation.

*Since the small group population is only expected to worsen by 2.9% (as seen in 'Response #3a' in the excel file 'Objection Exhibits Version 1 – AHASPA.xlsx') we did not make any additional assumptions to the 2020 Wakely expected risk transfer besides trend.*

- b. Please include the development of the 0.5% national high risk pool funding adjustment.

*Our internal model to determine the national high risk pool adjustment reviews 2019-2020 SG premium recovery levels to estimate 2022 recovery for ACA Risk Pool Adjustment. The recovery percentage of premium is determined by 60% of claim costs paid above \$1,000,000 divided by the premium collected.*

6. Please provide quantitative and qualitative support for the COVID-19 adjustment factors referenced in the Actuarial Memorandum. Please provide the necessary support for all aspects of the adjustment (e.g., experience adjustment, projected vaccine costs, etc.) and detail on where it is included in the rate development.

*Covid-19 lead to elective procedure deferral impacting medical and pharmacy costs beginning in March 2020. In addition, shelter-in-place orders and other similar measures taken to contain the virus impacted utilization of services more broadly. Since we don't expect the impact of this pandemic to repeat in future years, we developed adjustment factors to allow us to price business at the level we would have expected in the absence of Covid-19. We cannot use unadjusted experience because the general utilization of services is expected to return to pre-Covid levels once the pandemic is contained.*

*Our medical adjustment factors are developed using a blend of factors determined during our monthly reserving process, rolling 12 months experience, and year to date experience. For pharmacy, the factors are a combination of rolling 12 months experience and year to date experience. The Pennsylvania factors use Pennsylvania-specific experience and actuarial judgment.*

- *Reserving factors use data normalized for demographics, benefit levels, seasonality, large claims, and flu. The reserve factor is calculated by taking completed medical claims for a particular incurral month, calculating a covid-19 impact for that month by applying historical trends to normalized claims.*
- *Rolling 12 data is normalized for demographics, benefit levels, geography, seasonality and pooling. The factor for a given month is calculated by taking two years of completed medical claims PMPMs around that month and comparing to the completed medical PMPM for the month in question.*
- *The pharmacy year to date factor is calculated in the same manner as medical, using pharmacy PMPM claims.*



*These three component factors (for medical; two components for pharmacy) are weighted together and actuarial judgment is applied to determine the final factor for the month.*

*Please refer to tab 'Response #6' in the excel file 'Objection Exhibits Version 1 – AHASPA.xlsx' for the monthly COVID adjustment factors.*

7. Please provide support for the 1.0 induced demand factors found in Exhibit 4, and why the manual induced demand adjustment is 1.0 given the difference in benefits.

*Since we are converting large group manual data to a small group population, the induced demand is being accounted for in the large morbidity adjustment. The morbidity adjustment to convert from a LG to a SG basis is accounting for the changes in utilization. The changes that are expected to occur based on benefit design between manual and projection is encompassed in the benefit adjustment.*

8. Please confirm that you have tested to ensure that the rates in Table 11 of the PA AM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.

*Confirmed.*

9. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost PMPMs for calendar years 2017-2020, as applicable.

*Please refer to tab 'Response #9' in the excel file 'Objection Exhibits Version 1 – AHASPA.xlsx.'*

10. The requested trend for this filing is above the average for all Pennsylvania issuers in this market. Please provide a short list of bullet points that discuss the main causes/drivers of this higher-than-average trend.

- *The components of trend (leveraging, unit cost, utilization, and contract change) were not adjusted from the 2021 filing since we did not feel we had enough credible data to adjust these assumptions due to COVID*
- *The higher than average trend is driven primarily by a high expected utilization trend*
- *The continuous, active population in PA SG has been shrinking and due to credibility concerns with the PA emerging experience, national guidance – based on national SG experience – was used for PA utilization*
- *In addition to the decline in population, the historical utilization trend (not normalized for demo, benefits, and catastrophic claims) has ranged from 9.6% to 26.2% over the last years; to mitigate large swings in rates for members, utilization trend was set using the national guidance*

11. As stated in Item 12 of the Revisions section of the guidance, the Department requested a detailed explanation and support for any adjustments to the experience data, and/or projected data due to the impact of COVID. This explanation should be included in the actuarial memorandum. More detail is provided in Section D, Part 2a of the guidance.



*We have added the following language to the memorandum to explain how the COVID adjustment on 2020 claims experience was developed:*

*“Our medical adjustment factors are developed using a blend of factors determined during our monthly reserving process, rolling 12 months experience, and year to date experience. For pharmacy, the factors are a combination of rolling 12 months experience and year to date experience. The Pennsylvania factors use Pennsylvania-specific experience and actuarial judgment.”*

*The adjustment can be found on page 2 of the state actuarial memorandum and on page 2 of the Part III memorandum.*

12. Please provide data for 2017 and 2018 in Table 4b, or indicate why this data is not available.

*The database we use for pricing only contains the past two years of data (2019 and 2020). Since we are using SG PA 51-100 data as the manual for the first time, 2017 and 2018 data is not readily available to us. If this information is absolutely required, please follow up and it will require further collaboration with our business partners to get this historical data.*

13. Please identify and support the 0.80% portion of the percentage shown on the “PA premium and other taxes” line in Table 6.

*The breakout of the PA Premium and Other Taxes are as follows:*

<i>Statutory State Premium Tax</i>	<i>0.6%</i>
<i>Assessments and Fees</i>	<i>0.2%</i>
<i>Total State Taxes and Fees</i>	<i>0.8%</i>

14. Please reconcile the ultimate incurred claims between the rate exhibits and URRT; the difference appears to be the Total Non EHB Capitation amount shown in cell K36 of the Data tab of the rate exhibits.

*The Ultimate Incurred Claims in the rate exhibits matches the incurred claims in the URRT. The ultimate incurred claims within the rate exhibit (cell D36 on the Data tab) is \$693.52. The incurred claims in the URRT (cell D30 on Wksh 2) is \$694. The small difference is due to rounding.*

15. Please provide an explanation and support for the development of the administrative expense load shown in Exhibit 10 and Table 6, including commission expenses.

*The administrative expense load is made up of three main components: G&A, commissions, and Quality Improvement (QIA).*

*The G&A expense is developed by calculating the cost of direct and allocated expenses across business segments and geographic areas.*





*The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.*

*The 0.8% of premium is a HHS permitted standard deduction for Quality Improvement Initiatives. They determined the allowance by studying historically reported averages across all issuers.*

16. I note that AHASPA has no projected inforce in the rating period. Please discuss why this filing was submitted and identify the expectation of future business and the circumstances under which such business may be written.

*Although we are not projecting future membership, we are not completing pulling this product from our offerings, which could lead to future membership.*

17. As indicated in Item 14 of the Revisions section of the guidance, the Department requests an MLR comparison between the actual and pricing values for the most recent 3 calendar years of complete data (I.e. 2017-2019 for plan year 2022). Section E, Item #3 of the guidance describes the requested information that should be included in the actuarial memorandum. Please provide the requested comparison of the projected vs. actual MLR for each of calendar years 2017, 2018, and 2019.

*Please refer to tab 'Response #17' in the excel file 'Objection Exhibits Version 1 – AHASPA.xlsx'*

*This information has also been added to the state actuarial memorandum on page 4 and the Part III memorandum on page 9.*

**Pennsylvania**  
**Aetna HealthAssurance Pennsylvania, Inc.**  
**1Q22 Small Group Rates**

Response to question 1 from June 11, 2021 objection letter.

Service Type	% Expense	Utilization	Contract Change	Case Mix	Unit Cost	Leveraging	Projection	Projection Paid Trend
							Allowed Trend	
Facility Inpatient	16.7%	3.0%	3.2%	1.5%	4.7%	1.7%	7.8%	9.7%
Facility Outpatient	39.6%	7.0%	2.9%	0.5%	3.4%	2.2%	10.7%	13.1%
Physician	24.8%	6.5%	1.9%	0.0%	1.9%	1.8%	8.5%	10.5%
Pharmacy	18.9%	2.6%	8.9%	0.0%	8.9%	1.5%	11.8%	13.5%
<i>Medical</i>	<i>81.1%</i>	<i>6.0%</i>	<i>2.6%</i>	<i>0.6%</i>	<i>3.2%</i>	<i>2.0%</i>	<i>9.4%</i>	<i>11.6%</i>
<i>Rx</i>	<i>18.9%</i>	<i>2.6%</i>			<i>8.9%</i>	<i>1.5%</i>	<i>11.8%</i>	<i>13.5%</i>
<i>Total</i>	<i>100.0%</i>	<i>5.4%</i>	<i>3.8%</i>	<i>0.4%</i>	<i>4.3%</i>	<i>1.9%</i>	<i>9.9%</i>	<i>12.0%</i>

**Pennsylvania**  
**Aetna HealthAssurance Pennsylvania, Inc.**  
**1Q22 Small Group Rates**

Response to question 3 from June 11, 2021 objection letter.

**Change in Morbidity - All Other**

Experience Inputs: N/A  
Assumption Inputs: IVL: Normalized PLRS & % MMs for each cohort; SG: Risk Scores for Experience, Interim, & Projection  
Objective: Calculate change in risk

**SMALL GROUP**

Base	
	Total
Interim / Base	1.206
Projection / Interim	0.853
Projection / Base	1.029

Manual	
	Total
Interim / Manual	1.000
Projection / Interim	1.237
Projection / Manual	1.237

**Pennsylvania**  
**Aetna HealthAssurance Pennsylvania, Inc.**  
**1Q22 Small Group Rates**  
 Response to question 3 from June 11, 2021 objection letter.

**Age & Gender**

Experience Inputs: Experience Period Member Months by Age & Gender for Base and Manual  
 Assumption Inputs: Member Month % Distribution by Age & Gender for Interim Year and Projection Year; Claim Cost & Premium Factors by Age & Gender for Base, Manual, Interim, & Projection Year  
 Objective: Calculate average claim cost factors used in claim projection and age calibration used in premium development

Base				Manual			
	Mix Change	Factor Change	Total		Mix Change	Factor Change	Total
Interim / Base	1.156	1.000	1.156	Interim / Manual	1.072	1.000	1.072
Projection / Interim	0.980	1.000	0.980	Projection / Interim	0.980	1.000	0.980
Projection / Base	1.133	1.000	1.133	Projection / Manual	1.051	1.000	1.051

		Average Claim Cost Factors				Premium		
	Member Month:	Base	Manual	Interim	Projection	Base	Interim	Projection
Base	10	1.091		1.091	1.091	1.437	1.439	1.436
Manual	143,910		1.177	1.177	1.177			
Interim	1			1.261	1.261	1.697	1.698	1.696
Projection	1				1.236	1.648	1.649	1.647

**Pennsylvania**  
**Aetna HealthAssurance Pennsylvania, Inc.**  
**1Q22 Small Group Rates**  
 Response to question 3 from June 11, 2021 objection letter.

**Network**

Experience Inputs: N/A  
 Assumption Inputs: N/A  
 Objective: Calculate network discount average factors for normalization and projection

Base			Manual		
	Mix Change	Factor Change		Mix Change	Factor Change
Interim / Base	1.000	1.000	Interim / Manual	1.001	1.000
Projection / Interim	1.000	1.000	Projection / Interim	1.000	1.000
Projection / Base	1.000	1.000	Projection / Manual	1.001	1.000

Average Network Discount Factors					
	Member Month:	Base	Manual	Interim	Projection
Base	10	1.000	1.000	1.000	1.000
Manual	143,910	1.000	0.999	0.999	0.999
Interim	1	1.000	1.000	1.000	1.000
Projection	1	1.000	1.000	1.000	1.000

	Base Member Mon	Manual Member Month:	Interim Member Months	on Member Months	Base Factor	Manual Factor	Interim Factor	jection Factor
Silver	10	0	1	1	1.000	0.000	1.000	1.000
51-100 Portfolio	0	143,910	0	0	0.000	0.999	0.999	0.999

**Pennsylvania**  
**Aetna HealthAssurance Pennsylvania, Inc.**  
**1Q22 Small Group Rates**  
 Response to question 3 from June 11, 2021 objection letter.

**Benefit**

Experience Inputs: N/A  
 Assumption Inputs: N/A  
 Objective: Calculate benefit (unit cost paid to allowed) average factors for normalization and projection

Base				Manual			
	Mix Change	Factor Change	Total		Mix Change	Factor Change	Total
Interim / Base	1.000	1.010	1.010	Interim / Manual	0.856	1.000	0.856
Projection / Interim	1.000	0.941	0.941	Projection / Interim	1.000	0.941	0.941
Projection / Base	1.000	0.951	0.951	Projection / Manual	0.806	1.000	0.806

Average Benefit Factors					
	Member Months	Base	Manual	Interim	Projection
Base	10	0.642	0.000	0.648	0.610
Manual	143,910	0.000	0.757	0.757	0.757
Interim	1	0.642	0.000	0.648	0.610
Projection	1	0.642	0.000	0.648	0.610

	Base Member Months	Manual Member Months	Interim Member Months	Projection Member Months	Base Factor	Manual Factor	Interim Factor	Projection Factor
Silver	10	0	1	1	0.642	0.000	0.648	0.610
51-100 Portfolio	0	143,910	0	0	0.000	0.757	0.757	0.757

**Pennsylvania**  
**Aetna HealthAssurance Pennsylvania, Inc.**  
**1Q22 Small Group Rates**

Response to question 3 from June 11, 2021 objection letter.

'Change in Other' - please see below for more details

Network Factor	1.001
Pooling Impact	1.005
Deductible Suppression	1.000
Rx Other Trend	1.000
Total Other	1.006

**Network**

Experience Inputs: N/A  
Assumption Inputs: N/A  
Objective: Calculate network discount average factors for normalization and projection

Base

	Mix Change	Factor Change	Total
Interim / Base	1.000	1.000	1.000
Projection / Interim	1.000	1.000	1.000
Projection / Base	1.000	1.000	1.000

Manual

	Mix Change	Factor Change	Total
Interim / Manual	1.001	1.000	1.001
Projection / Interim	1.000	1.000	1.000
Projection / Manual	1.001	1.000	1.001

**Pooling**

Experience Inputs: N/A  
Assumption Inputs: Estimated pooling factor that accounts for capping claims and pooling point and applying pooling charge  
Objective: Calculate a pooling factor to use in claim projection

Base

	Total
Interim / Base	1.050
Projection / Interim	1.000
Projection / Base	1.050

Manual

	Total
Interim / Manual	1.005
Projection / Interim	1.000
Projection / Manual	1.005

**Deductible Suppression**

Experience Inputs: MM % by 1st year and 2nd+ year cohorts  
Assumption Inputs: MM % by 1st year and 2nd+ year cohorts for interim and projection period; avg deductible suppression factor  
Objective: Calculate a deductible suppression factor to use in claim projection

Base

	Total
Interim / Base	0.999
Projection / Interim	1.000
Projection / Base	0.999

Manual

	Total
Interim / Manual	1.000
Projection / Interim	1.000
Projection / Manual	1.000

**Rx Other Trend**

Experience Inputs: N/A  
Assumption Inputs: Impact due to changes in pharmacy  
Objective: Calculate claim projection factors to use in pricing development

Base

	Total
Interim / Base	1.000
Projection / Interim	1.000
Projection / Base	1.000

Manual

	Total
Interim / Manual	1.000
Projection / Interim	1.000
Projection / Manual	1.000

**Pennsylvania**  
**Aetna HealthAssurance Pennsylvania, Inc.**  
**1Q22 Small Group Rates**

Response to question 4 from June 11, 2021 objection letter.

Actual Manual Experience Paid/Allowed	0.8228
Leveraging Impact on Paid/Allowed	1.0370
Manual Experience Period Benefit Factor	0.7570
Projection Period Benefit Factor	0.6102
Change in benefit: experience to projection	0.8061
Projected Paid/Allowed	68.8%



**Pennsylvania**  
**Aetna HealthAssurance Pennsylvania, Inc.**  
**1Q22 Small Group Rates**

Response to question 5 from June 11, 2021 objection letter.

	Wakely 2020		
	PA ALIC	PA AHI	PA AHASPA
Billable Member Months	2,398	1,585	10
Total Transfer			
Transfer PMPM			
Trended 2 years trend @ 11.8%			
Expected Membership	2,398	1,609	10
Blended 2022 Transfer			
Credibility of Block			
Transfer PMPM Receivable			
Risk Adj - High Risk Pool Payable \$	0.99		
Final Risk Adjustment			

**Pennsylvania**  
**Aetna HealthAssurance Pennsylvania, Inc.**  
**1Q22 Small Group Rates**

Response to question 6 from June 11, 2021 objection letter.

COVID Adj Factors	Monthly COVID Adjustment Factor				
PA	DOS	Med Paid Adj	Rx Paid Adj	Med Alwd Adj	Rx Alwd Adj
	202001	1.00	1.00	1.00	1.00
	202002	1.00	1.00	1.00	1.00
	202003	1.06	1.03	1.19	0.95
	202004	1.19	1.04	1.59	1.02
	202005	1.24	1.02	1.15	1.03
	202006	1.11	1.06	0.99	1.01
	202007	1.04	1.00	1.00	1.00
	202008	1.02	0.97	1.00	1.00
	202009	1.01	1.07	0.99	1.00
	202010	1.00	1.01	0.97	1.01
	202011	0.99	1.01	0.97	1.01
	202012	0.99	1.01	0.95	1.01
	Average	1.049	1.019	1.053	1.003

**Pennsylvania**  
**Aetna HealthAssurance Pennsylvania, Inc.**  
**1Q22 Small Group Rates**

Response to question 9 from June 11, 2021 objection letter.

ALIC

Calendar Year	Projected Claim Cost	Actual Claim Cost	Actual v. Projected
2017	\$ 486.51	\$ 505.97	4.0%
2018	\$ 443.32	\$ 607.93	37.1%
2019	\$ 548.26	\$ 608.26	10.9%
2020	\$ 578.04	\$ 69.35	-88.0%

All Legal Entities

Calendar Year	Projected Claim Cost	Actual Claim Cost	Actual v. Projected
2017	\$ 481.01	\$ 357.53	-25.7%
2018	\$ 451.89	\$ 331.48	-26.6%
2019	\$ 541.95	\$ 607.87	12.2%
2020	\$ 567.74	\$ 483.13	-14.9%

**Pennsylvania**  
**Aetna HealthAssurance Pennsylvania, Inc.**  
**1Q22 Small Group Rates**

Response to question 16 from June 11, 2021 objection letter.

AHASPA	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2017	84.37%	94.95%	107,024	421,650
2018	83.88%	87.60%	33,255	19,978
2019	77.82%	89.16%	12,175	25,734



July 20, 2021

Mr. Michael Gurgiolo  
Actuarial Review Division  
Bureau of Accident & Health Insurance  
1311 Strawberry Square  
Harrisburg, PA 17120

Subject: Aetna HealthAssurance Pennsylvania, Inc.  
Small Group Rate Filing  
SERFF # AETN-132731141

Dear Mr. Michael Gurgiolo:

I am writing in response to your objection letter sent via SERFF regarding our PA AHASPA HMO SG filing received on July 6, 2021. For convenience, your comments have been included as part of the response. This letter includes the previously supplied responses as well as additional responses.

1. As a follow-up to question 1, please provide quantitative support showing the development of the contract change, case mix, and unit cost trend components.

*Please refer to tab 'Response #1' in the excel file 'Objection Exhibits Round 2 Version 1 – AHASPA.xlsx.'*

*The components of trend were not adjusted from the 2021 filing since we did not feel we had enough credible data to adjust these assumptions due to COVID, therefore the chart provided in the excel file are based on experience data from the 2019 calendar year. Since the SG PA population is shrinking, we use both national guidance and actual SG experience and use actuarial judgment to set trend factors.*

2. As a follow-up to question 3a, please provide the quantitative development for the ratios submitted on the 'Response #3a' tab of the support Excel file. This should include a detailed quantitative development of the interim, base, projection, and manual morbidity factors, not just the numerator and denominator that generated the provided ratios.

*Please refer to tab 'Response #2' in the excel file 'Objection Exhibits Round 2 Version 1 – AHASPA.xlsx.'*

*To create the adjustment from the LG experience to SG experience, the SG and LG retrospective risk scores were normalized to account for differences in age and gender and SIC codes. After this normalization, the LG retrospective risk score was compared to the SG ACA retrospective risk score to come up with an additional adjustment.*

3. As a follow-up to question 3b, please provide the quantitative development of the manual and interim age and gender factors, similar to what is shown in Exhibit 5.

*Please refer to tab 'Response #3' in the excel file 'Objection Exhibits Round 2 Version 1 – AHASPA.xlsx.'*



4. As a follow-up to question 4, please explain why the change in manual rate benefits is used in the calculation of the plan's paid to allowed ratio. The paid to allowed ratio is applied as an adjustment to the Market Adjusted Index Rate and should be based on the benefit design of the plan.

*Since the paid-to-allowed ratio is based on four components:*

- *The actual experience paid-to-allowed that aligns with the data that is used as the basis of the pricing*
- *The impact on varying average cost per service among the paid-to-allowed by cost categories*
- *The leveraging impact on the paid-to-allowed ratio*
- *The change in benefits from the experience period to the projection period*

*The change in benefits from the experience to the projection period is only one portion of the projected paid-to-allowed. The manual rate benefits is needed in order to understand the difference in benefits from the data used as the basis for pricing and the benefits of the plan provided to the projected population in order to adjust the data to a small group benefit level.*

5. The following items are follow-ups to question 5:
- a. Please provide quantitative support for the assumed 11.8% annual increase in the statewide average premium in the development of the 2022 risk adjustment amount.

*The trend figure aligns with our expected average trend of the SG PA block. The trend filed for each legal entity was submitted with the first round of objections, question 1. These figures were averaged to get an overall trend estimate.*

- b. Please provide support for assuming the Company's morbidity will worsen by 2.9% but there would be no impact to the risk transfer amount.

*We anticipate the overall market will worsen, leading to the average change in risk adjustment relative to the rest of the market being small or zero.*

6. As a follow-up to question 6, please provide the location in the PAAM Exhibits where the COVID-19 adjustment factor are incorporated into the rate development.

*The total impact of the COVID adjustment factors can be found in Table 5 under "Change in Other."*

7. Please provide an exhibit showing the actual experience for calendar years 2016-2020 and the projection experience for 2021 and 2022 for the following categories: Member Months, Total Administrative Expenses, Total Incurred Claims, Total Premium, Total Actual Paid Taxes and Fees, Profit, Total Underwriting Gain/Loss and Underwriting Gain/Loss PMPM.

*Please refer to tab 'Response #7' in the excel file 'Objection Exhibits Round 2 Version 2 – AHASPA.xlsx.'*

*Both the 2021 and 2022 projections are not including any risk adjustment transfers, which is why the Underwriting Gain/Loss is not aligning with the 2% filed profit.*



8. Does this company have any transitional membership? If so, has there recently been a significant drop in transitional membership? Do you anticipate a drop in 2022?

*This company does not have any transitional membership.*

9. Please update the 2020 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on June 30th.

*Please refer to tab 'Response #9' in the excel file 'Objection Exhibits Round 2 Version 1 – AHASPA.xlsx.'*

*The 2020 experience period risk adjustment amount was also updated in Table 2 of the PAAM exhibits.*

10. 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.

*We do not wish to modify the risk transfer amount that was filed at this time.*

11. 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 submitted with your round 2 responses are identical.

*Confirmed*

12. Please ensure that the 7/13/21 versions of the following items are posted in SERFF with your July 13th response to this data call.

- a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.

*Confirmed*

- b. PA Actuarial Memorandum

*Confirmed*

- c. PA Actuarial Memorandum Exhibits

*Confirmed*

- d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – do not enter "NA" in cells for which there is no rate).

*Confirmed*

- e. URRT

*Confirmed*



- f. Federal Rate Template

*Confirmed*

- g. Part III: Actuarial Memorandum

*Confirmed*

- h. Updated Rate Change Request Summary (Attachment I)

*Confirmed*

- i. 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).

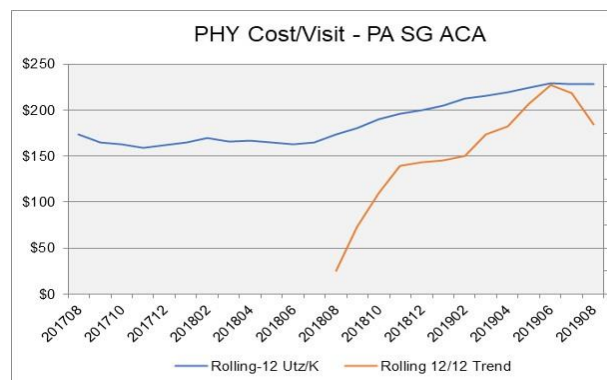
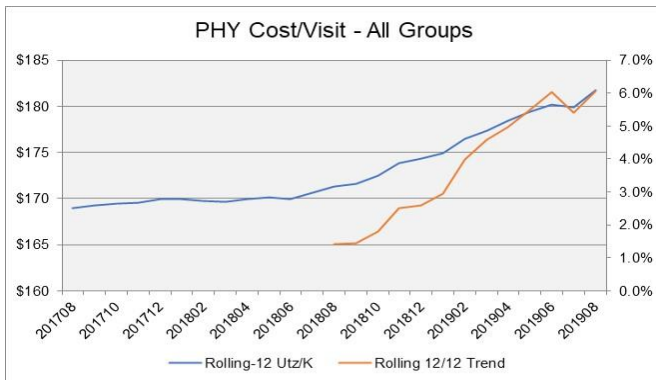
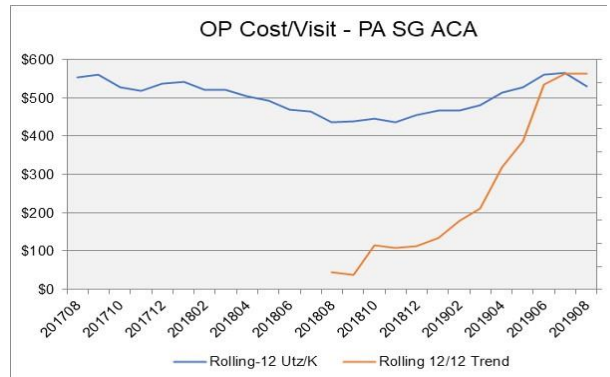
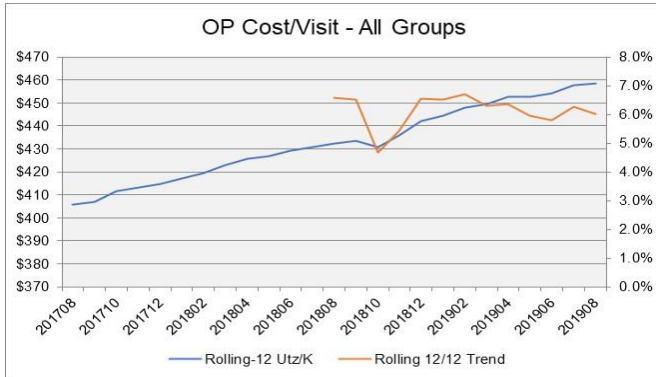
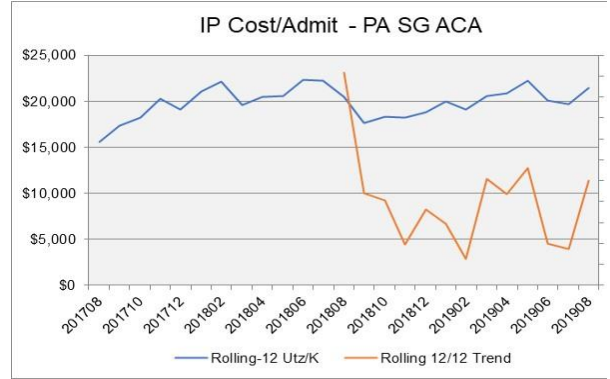
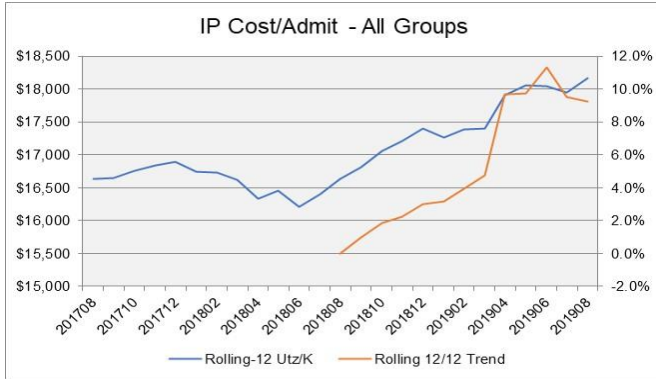
*Confirmed*



**Pennsylvania**  
**Aetna HealthAssurance Pennsylvania, Inc.**  
**1Q22 Small Group Rates**

Response to question 1 from July 6, 2021 objection letter.

Service Type	Contract		
	Change	Case Mix	Unit Cost
Facility Inpatient	3.2%	1.5%	4.7%
Facility Outpatient	2.9%	0.5%	3.4%
Physician	1.9%	0.0%	1.9%
Pharmacy	8.9%	0.0%	8.9%



35.0%  
30.0%  
25.0%  
20.0%  
15.0%  
10.0%  
5.0%  
0.0%  
-5.0%  
-10.0%  
-15.0%  
-20.0%

25.0%  
20.0%  
15.0%  
10.0%  
5.0%  
0.0%  
-5.0%  
-10.0%  
-15.0%  
-20.0%  
-25.0%

45.0%  
40.0%  
35.0%  
30.0%  
25.0%  
20.0%  
15.0%  
10.0%  
5.0%  
0.0%  
-5.0%

**Pennsylvania**  
**Aetna HealthAssurance Pennsylvania, Inc.**  
**1Q22 Small Group Rates**

Response to question 2, from July 6, 2021 objection letter.

**Base Experience**

	CY 2020 Data (Experience)	
	MMOS	Average Risk
SG ACA	4,367	1.008
Base Experience	4,367	1.008

	202012 Active (Jump-off Point)	
	Members	Average Risk
SG ACA	278	0.880

Renewal Action	2021 Renewals/Sales		2022 Full Year Renewals/Sales	
	Members	Risk	Members	Risk
Up for Renewal	278	0.880	529	0.978
- Terminate Coverage	117	0.905	200	1.039
+ Add'l New Sales	368	1.371	347	1.130
Ending Membership	529	1.216	676	1.037

	Morbidity Change Development
Starting Risk Score (Base Experience)	1.008
Ending Risk Score (ACA 2019)	1.037
Change in Morbidity Factor	1.029

**Manual Experience**

ACA Normalized Risk	1.374
nonACA/LG Normalized Risk	1.142
ACA vs nonACA Risk	1.203

Change Due to Population	1.029
Change Due to ACA vs nonACA	1.203
Total Change in Morbidity	1.237

**Pennsylvania**  
**Aetna HealthAssurance Pennsylvania, Inc.**  
**1Q22 Small Group Rates**

Response to question 3, from July 6, 2021 objection letter.

	Member Months	Average Claim Cost Factors				Premium		
		Base	Manual	Interim	Projection	Base	Interim	Projection
Base	10	1.091		1.091	1.091	1.437	1.439	1.436
Manual	143,910		1.177	1.177	1.177			
Interim	1			1.261	1.261	1.697	1.698	1.696
Projection	1				1.236	1.648	1.649	1.647

Age	Gender	Base	Manual	Interim	Projection
0-20 \$0 Prem MMs	M + F	0	55	-	0
0-20 Prem MMs	M + F	4	27,711	0	0

Premium Factors		
Base	Interim	Projection
-	-	-
0.799	0.804	0.797

Age	Base		Manual		Interim		Projection	
	Male	Female	Male	Female	Male	Female	Male	Female
0	0.00%	0.00%	0.32%	0.34%	0.00%	0.00%	0.60%	0.17%
1	0.00%	0.00%	0.36%	0.33%	0.00%	0.69%	0.07%	0.65%
2	0.00%	0.00%	0.36%	0.43%	0.00%	0.69%	0.27%	0.35%
3	0.00%	0.00%	0.47%	0.33%	0.00%	0.00%	0.07%	0.35%
4	0.00%	0.00%	0.40%	0.32%	0.00%	0.00%	0.00%	0.22%
5	0.00%	0.00%	0.44%	0.38%	0.00%	0.69%	0.35%	0.47%
6	0.00%	0.00%	0.45%	0.35%	1.38%	0.00%	0.25%	0.15%
7	0.00%	0.00%	0.41%	0.41%	0.00%	0.00%	0.42%	0.35%
8	0.00%	0.00%	0.48%	0.43%	1.38%	1.38%	0.67%	0.57%
9	0.00%	0.00%	0.40%	0.38%	0.00%	0.00%	0.25%	0.52%
10	0.00%	0.00%	0.45%	0.33%	1.03%	0.00%	0.55%	0.52%
11	0.00%	0.00%	0.45%	0.38%	0.34%	0.69%	0.82%	0.52%
12	0.00%	0.00%	0.53%	0.44%	0.00%	0.69%	0.45%	0.82%
13	20.00%	0.00%	0.49%	0.49%	0.69%	0.34%	0.87%	0.82%
14	0.00%	0.00%	0.51%	0.51%	0.69%	1.03%	0.72%	1.05%
1	20.00%	0.00%	0.54%	0.52%	0.00%	2.76%	0.65%	1.05%
16	0.00%	0.00%	0.57%	0.60%	0.69%	0.69%	0.40%	0.10%
17	0.00%	0.00%	0.56%	0.59%	0.69%	0.00%	0.32%	0.55%
18	0.00%	0.00%	0.57%	0.57%	0.69%	0.69%	0.65%	0.32%
19	0.00%	0.00%	0.59%	0.58%	0.69%	0.00%	0.27%	0.17%
20	0.00%	0.00%	0.62%	0.62%	0.00%	0.00%	0.17%	0.37%
21	0.00%	0.00%	0.70%	0.65%	0.00%	0.69%	0.22%	0.55%
22	0.00%	0.00%	0.86%	0.70%	0.69%	0.00%	0.37%	1.20%
23	0.00%	0.00%	0.97%	0.75%	0.00%	1.38%	0.35%	0.25%
24	0.00%	0.00%	0.75%	0.78%	0.00%	0.00%	0.60%	1.10%

Cost Factors		Premium Factors	
Male	Female	Male	Female
1.117	1.114	0.765	0.765
1.117	1.114	0.765	0.765
0.511	0.511	0.765	0.765
0.511	0.511	0.765	0.765
0.511	0.511	0.765	0.765
0.379	0.379	0.765	0.765
0.379	0.379	0.765	0.765
0.379	0.379	0.765	0.765
0.379	0.379	0.765	0.765
0.379	0.379	0.765	0.765
0.412	0.380	0.765	0.765
0.412	0.380	0.765	0.765
0.412	0.380	0.765	0.765
0.412	0.380	0.765	0.765
0.412	0.380	0.765	0.765
0.532	0.591	0.833	0.833
0.532	0.591	0.859	0.859
0.532	0.591	0.885	0.885
0.532	0.591	0.913	0.913
0.532	0.591	0.941	0.941
0.479	0.787	0.970	0.970
0.479	0.787	1.000	1.000
0.479	0.787	1.000	1.000
0.479	0.787	1.000	1.000
0.479	0.787	1.000	1.000

25	0.00%	0.00%	0.86%	0.72%	0.69%	0.69%	0.65%	0.37%
26	0.00%	0.00%	0.78%	0.66%	0.69%	0.69%	0.55%	0.40%
27	0.00%	0.00%	0.99%	0.70%	0.69%	0.00%	0.60%	0.32%
28	0.00%	0.00%	0.91%	0.71%	0.69%	0.69%	0.47%	0.52%
29	0.00%	0.00%	1.00%	0.86%	0.34%	0.00%	0.52%	0.25%
30	0.00%	0.00%	0.96%	0.78%	2.41%	0.34%	1.12%	0.75%
31	0.00%	0.00%	0.84%	0.75%	0.69%	0.34%	0.82%	0.75%
32	0.00%	0.00%	1.03%	0.89%	2.07%	0.00%	1.12%	0.60%
33	0.00%	0.00%	1.10%	0.69%	0.34%	0.00%	0.92%	0.35%
34	0.00%	0.00%	0.98%	0.70%	0.34%	0.00%	1.32%	0.92%
35	0.00%	0.00%	1.01%	0.66%	1.03%	0.69%	1.05%	0.47%
36	0.00%	0.00%	0.93%	0.74%	1.03%	0.00%	0.47%	0.57%
37	0.00%	0.00%	0.96%	0.80%	0.00%	2.07%	1.17%	1.05%
38	0.00%	0.00%	1.00%	0.67%	1.38%	0.00%	0.95%	0.60%
39	0.00%	0.00%	0.91%	0.62%	0.69%	0.69%	1.54%	1.02%
40	0.00%	0.00%	0.89%	0.63%	0.00%	0.00%	1.37%	1.64%
41	0.00%	0.00%	0.78%	0.68%	0.00%	3.45%	0.87%	1.22%
42	0.00%	10.00%	0.84%	0.69%	2.76%	0.34%	0.52%	0.45%
43	0.00%	10.00%	0.81%	0.68%	0.00%	1.03%	0.35%	1.12%
44	0.00%	0.00%	0.93%	0.61%	0.69%	1.38%	0.55%	0.62%
45	20.00%	0.00%	1.00%	0.57%	0.69%	1.38%	0.87%	0.72%
46	0.00%	0.00%	0.98%	0.73%	0.69%	0.00%	1.17%	0.00%
47	0.00%	0.00%	0.91%	0.79%	2.07%	0.69%	1.69%	0.55%
48	0.00%	0.00%	0.96%	0.82%	2.41%	0.00%	1.37%	0.27%
49	0.00%	0.00%	0.88%	1.04%	0.34%	0.00%	0.47%	0.52%
50	0.00%	0.00%	0.91%	0.98%	0.69%	0.00%	0.57%	0.50%
51	0.00%	0.00%	0.96%	0.86%	1.03%	0.69%	0.77%	1.25%
52	0.00%	0.00%	1.03%	0.87%	1.72%	2.07%	1.05%	0.67%
53	0.00%	0.00%	1.08%	1.02%	1.38%	0.69%	1.07%	0.97%
54	0.00%	0.00%	0.93%	0.86%	1.38%	2.07%	1.02%	1.52%
55	0.00%	0.00%	1.04%	1.01%	2.07%	0.69%	0.75%	1.12%
56	0.00%	0.00%	1.13%	0.98%	0.69%	1.03%	1.22%	0.92%
57	0.00%	0.00%	1.28%	1.08%	0.69%	0.69%	1.57%	0.30%
58	0.00%	0.00%	1.25%	0.91%	2.07%	0.00%	1.47%	1.32%
59	0.00%	0.00%	1.12%	0.96%	2.07%	2.76%	2.32%	2.09%
60	0.00%	0.00%	1.07%	0.91%	2.07%	1.38%	1.32%	1.44%
61	0.00%	20.00%	1.07%	0.82%	1.38%	0.00%	0.65%	1.74%
62	0.00%	0.00%	0.98%	0.79%	0.69%	2.07%	1.00%	1.07%
63	0.00%	0.00%	1.00%	0.79%	0.69%	0.00%	0.80%	1.15%
64	0.00%	0.00%	0.82%	0.72%	1.03%	3.10%	1.67%	1.22%
65+	0.00%	0.00%	2.26%	1.58%	2.41%	2.07%	2.07%	1.27%

0.489	1.176	1.004	1.004
0.489	1.176	1.024	1.024
0.489	1.176	1.048	1.048
0.489	1.176	1.087	1.087
0.489	1.176	1.119	1.119
0.552	1.393	1.135	1.135
0.552	1.393	1.159	1.159
0.552	1.393	1.183	1.183
0.552	1.393	1.198	1.198
0.552	1.393	1.214	1.214
0.670	1.303	1.222	1.222
0.670	1.303	1.230	1.230
0.670	1.303	1.238	1.238
0.670	1.303	1.246	1.246
0.670	1.303	1.262	1.262
0.839	1.224	1.278	1.278
0.839	1.224	1.302	1.302
0.839	1.224	1.325	1.325
0.839	1.224	1.357	1.357
0.839	1.224	1.397	1.397
1.063	1.314	1.444	1.444
1.063	1.314	1.500	1.500
1.063	1.314	1.563	1.563
1.063	1.314	1.635	1.635
1.063	1.314	1.706	1.706
1.456	1.565	1.786	1.786
1.456	1.565	1.865	1.865
1.456	1.565	1.952	1.952
1.456	1.565	2.040	2.040
1.456	1.565	2.135	2.135
1.868	1.810	2.230	2.230
1.868	1.810	2.333	2.333
1.868	1.810	2.437	2.437
1.868	1.810	2.548	2.548
1.868	1.810	2.603	2.603
2.358	2.227	2.714	2.714
2.358	2.227	2.810	2.810
2.358	2.227	2.873	2.873
2.358	2.227	2.952	2.952
2.358	2.227	3.000	3.000
2.358	2.227	3.000	3.000

Response to question 7, from July 6, 2021 objection letter.

Projected							
Year	Member Months	Total Incurred Claims	Total Premium	Paid Taxes and Fees	Administrative Expense	Annual UW Gain/Loss	UW Gain/Loss PMPY
2021							
2022							

**Pennsylvania**  
**Aetna HealthAssurance Pennsylvania, Inc.**  
**1Q22 Small Group Rates**

Response to question 9, from July 6, 2021 objection letter.

HIOS ID	HIOS Name	Total Risk Transfer	Member Months	PMPM Risk Transfer
18939	Aetna HealthAssurance Pennsylvania, Inc.	\$ 4,923.98	10	\$ 492.40
33906	Aetna Life Insurance Company	\$ 72,601.29	2,398	\$ 30.28
64844	Aetna Health Inc. (a PA corp.)	\$ 402,426.79	1,608	\$ 250.27
	Total	\$ 479,952.06	4,016	\$ 119.51