



May 17, 2023

Mr. Michael Humphreys
Acting 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: 01/01/2024
Avg rate change requested: 2.9%
Range of rate change requested: 2.9% - 2.91%
Products: EPO
Rating Areas: Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels: Silver
Current # covered lives: 3
Current # policyholders: 3
Number of plans offered vs 2023: 1 in 2023; 1 in 2024
2023 Avg rate change: -12.3%
HIOS Issuer ID / Binder #: 18939 / AETN-PA24-125116229
Rate Filing Tracking Number: AETN-133624465
Policy Form(s): AHASPA SG HCOC-2024-EPO 08
AHASPA SG SOB EPO 14052807
Form Filing Tracking Number: AETN-133624300

Dear Mr. Humphreys:

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, 2024 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, 2024.

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

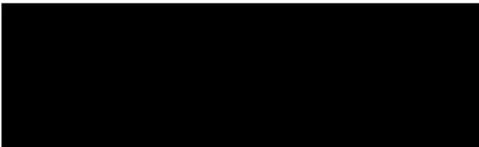


not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

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,



Aetna Health Assurance of Pennsylvania

2024 Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information

Company Legal Name:	Aetna Health Assurance of PA
NAIC #:	18527
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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 a 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-132308680
January 1, 2022	Filed a 22.1% rate decrease	AETN-132731141
January 1, 2023	Filed a 12.3% rate decrease	AETN-133266732

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 2.8%. The change in the 21-year-old non-tobacco premium PMPM as stated in Table 11 is 2.8%.

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 \$9,100 to \$9,450. The HIOS IDs are as follows:

2023 HIOS Plan ID	2023 Plan Name	2024 HIOS Plan ID	2024 Plan Name
18939PA0040001	PA Silver OAEPO 7000 80% AHASPA	18939PA0040001	PA Silver OAEPO 8000 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, 2022 through December 31, 2022 and paid through February 28, 2023, 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.

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 2023 (for 2022 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 2024.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2022 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 68.4%.

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, 2022 to December 31, 2022 and paid through February 28, 2023 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:

Service Type	Unit Cost	Utilization
Facility Inpatient	7.5%	3.1%
Facility Outpatient	3.7%	7.1%
Physician	1.8%	6.6%
Capitation	0.0%	0.1%
Medical	4.1%	5.9%
Pharmacy	4.8%	2.7%
Total (Med + Rx)	4.3%	5.3%

The quarterly trend factors for this filing are:

Effective Quarter	Trend Factor
1Q 2024	1.000
2Q 2024	1.027
3Q 2024	1.0526
4Q 2024	1.085
Total	1.043

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, 2024.

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
2018	92.70%	87.60%	2,771	19,978
2019	86.50%	89.16%	1,015	25,734
2020	87.20%	87.28%	8,268	6,012
2021	85.10%	85.21%	1,731	60

2. Rate Development & Change

Please refer to the file titled *PA_SG_18939_Off_1Q2024_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, 2024. The annual trend for this filing, applied quarterly, is 9.88%. 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 2022 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 2024. The factor used is 0.994, which represents two years of morbidity change, from the 2022 experience period to the 2024 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

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 2022, as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.21 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 February 2023 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 2024 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 2.9%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth -22.6%
- The change in allowable plan adjusted level components is worth 17.8%
- The change in retention components is worth 7.8%

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_2024_v1.pdf*

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

The Calibrated Plan Adjusted Index Rates for 2023 and 2024 are shown in Columns Z and AA in Table 10. The 2024 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 1/1/2024 rates while the rates in Column AA are average 2024 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 2023 CPAIR is 1.129. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2023.
- **Geographic calibration:** The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2024 CPAIR is .879. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2023.

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 2023 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
- 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.

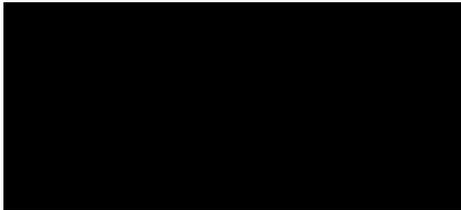
I, [REDACTED] am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

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.

5/17/23

Date


Aetna Health Assurance of PA

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Center Name	Actuarial (Mass. and CO) Pennsylvania
Product	Small Group
Market Segment	Small Group
Rate Effective Date	12/31/2024
Base Period Start Date	1/1/2022
Date of Most Recent Membership	3/1/2021

Table 1. Number of Members

Member Months	Member's Current Per of Exp. (01/01/2021)	Member Months Projected Rating Period
Average Age	43.0	31.0
Total	49	36
18	0	0
19-24	0	0
25-29	0	0
30-34	0	0
35-39	0	0
40-44	0	0
45-49	0	0
50-54	0	0
55-59	0	0
60-64	0	0
65	0	0

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Est. mtd. Cost Sharing (W, B, G, R)	Allowed Claims (Non-Capitated)	Non-EHB port on of Allowed	Total Prescription Drug Rebates*	Total EHB Cap. rat. on	Total Non-EHB Cap. rat. on	Est. mtd. Risk Adjustment	Est. mtd. Reinsurance Recoveries
2,922,491	2,342,431	2,485,277	43	0.037533	29,822.60	0	1,910.22	90.85	0	1,210.74	514.77
Experience Per of Total Allowed EHB Claims	EHB Capitation (PMPM) (net of prescription drug rebates)										514.77
Loss Ratio											68.42%

*Exp. vs. P. esc. pt. on D. up. Rebates as a negat. w. number

Table 3. Trend Components

Service Category	Cost*	Unit rat. on*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	7.13%	3.00%	0.11%	10.87%	20.39%
Outpatient Hospital	1.13%	7.00%	0.11%	11.08%	11.29%
Physician Office	1.84%	6.50%	0.11%	8.58%	21.19%
Other Medical	3.73%	7.00%	0.11%	11.09%	21.91%
Capitated					0.30%
P. esc. pt. on D. up.	4.83%	3.63%	0.11%	7.70%	18.87%
Total Annual Trend				8.79%	100.00%
Months of Trend					
Total Applied Trend P. on D. up. Factor				1.20%	

*Exp. vs. Cost. UT. rat. on. Induced UT. rat. on. and Weights as a percent

**Should equal 100% Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ult. mtd. Incurred Claims	Members	U. Simate Incurred PMPM	Estimated Annual Cost (by Member - HW)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription on D. up. Rebates)	Allowed PMPM
Jan-19	267,001.83	267,142.03	0.9995	267,142.03	501	532.99	0	18,612.24	153,224.51	700.13
Feb-19	264,118.41	264,166.99	0.9992	264,166.99	482	548.49	0	110,541.61	139,401.40	732.00
Mar-19	278,630.31	278,678.79	0.9991	278,678.79	471	533.43	0	8,131.06	136,410.14	734.72
Apr-19	239,392.33	239,488.91	0.9981	239,488.91	369	649.2	0	17,313.26	106,433.27	830.61
May-19	196,872.83	197,009.15	0.9978	197,009.15	329	616.99	0	6,277.84	105,567.76	839.63
Jun-19	224,847.19	224,932.82	0.9984	224,932.82	340	656.44	0	17,307.56	104,444.68	844.41
Jul-19	148,409.19	148,720.31	0.9977	148,720.31	281	529.36	0	15,419.51	103,643.30	723.00
Aug-19	151,495.18	151,813.89	0.9979	151,813.89	291	669.06	0	17,949.31	142,865.21	1,050.84
Sep-19	156,838.0	157,153.32	0.9979	157,153.32	153	1,027.15	0	12,573.7	17,717.08	1,114.9
Oct-19	81,595.33	81,749.28	0.9981	81,749.28	128	638.56	0	14,009.48	142,093.28	1,114.88
Nov-19	148,847.14	149,008.03	0.9978	149,008.03	144	518.32	0	17,863.84	79,583.41	638.16
Dec-19	723.14	723.43	0.9998	723.43	5	144.68	0	120.32	729.52	145.92
Jan-20	2,917,824.46	2,920,441	0.9994	2,920,441	74	74.20	0	131,071	1,881.74	276.79
Feb-20	340.81	341.88	0.9999	341.88	5	68.38	0	117.11	2,364.61	472.81
Mar-20							0			
Apr-20							0			
May-20							0			
Jun-20							0			
Jul-20							0			
Aug-20							0			
Sep-20							0			
Oct-20							0			
Nov-20	2,917,824.46						1,531.76			
Dec-20										
Jan-21										
Feb-21										
Mar-21										
Apr-21										
May-21										
Jun-21										
Jul-21										
Aug-21										
Sep-21										
Oct-21										
Nov-21										
Dec-21										
Jan-22										
Feb-22										
Mar-22										
Apr-22										
May-22										
Jun-22										
Jul-22										
Aug-22										
Sep-22										
Oct-22										
Nov-22										
Dec-22	2,731.0	2,566.3	0.9389	2,566.3	5	513.27	0	12,187.13	7,760.4	1,549.1

*Exp. vs. Complet. on Facto. as a pct. centage

**Exp. vs. P. esc. pt. on D. up. Rebates as a negat. w. number

Carrier Name: AstoriaHealthInsurance@Pennsylvania
 Product(s): DPO
 Market Segment: Small Group
 Rate Effect vs Date: 1/1/2024

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Pd 6 Cls ms	Ult male Incurred Cls ms	Member Months	Estimated Cost Sharing (Member & Pct)	Allowed Claims (Non-Capitated)	Non-EBH part on of Allowed Claims	Total Prescription Drug Rebates*	Total EBH Cap lat on	Total Non-EBH Cap lat on	Est mated Risk Adjustment	Est mated Reinsurance Recoveries
\$ 12,429,240.83	\$ 12,429,240.83	\$ 12,429,240.83	69,118	\$ 3,311,444.42	\$ 7,127,796.41	\$ 37,126,173.54	\$ 2,007,468.79	\$ 1,221.04	\$	\$	\$ 579.01
*Exp vs P-est. pd on D up Rebates as a negat ve number **Exp vs P-est. pd on D up Rebates as a negat ve number											

Table 3b. Manual Trend Components

Service Category	Cost*	Ult Ratio**	Incurred Demand*	Composite Trend	Weight*
total all PMPM lat	7.33%	3.00%	0.11%	50.87%	18.00%
Prescri on PMPM lat	3.11%	7.00%	0.11%	11.00%	21.11%
P-est on lat	4.84%	6.00%	0.11%	8.50%	21.50%
Other - Misc lat	7.71%	7.00%	0.11%	11.00%	18.00%
Cap lat on					0.00%
P-est. pd on D up	4.83%	2.83%	0.11%	7.20%	18.12%
Total Annual Trend				0.86%	100.00%
Monthly Trend					
Total Appl ed Trend P-est on Facto				1.297	

Table 4b. Historical Manual Experience

Month-Year	Total Annual Prem um	Incurred Claims	Complet on Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Shar ng (Member - mos)	Prescription Drug Rebates**	Allowed Claims (Net of Prescrip on Drug Rebates)	Allowed PMPM
Jul-10	\$ 7,726,449.04	\$ 7,781,623.20	0.9973	\$ 7,781,623.20	18,511	\$ 420.53	\$ 389,830.28	\$ 6,962,138.56	\$ 515.34	
Aug-10	\$ 7,578,327.35	\$ 7,597,362.88	0.9979	\$ 7,597,362.88	18,228	\$ 416.95	\$ 455,232.19	\$ 6,959,953.03	\$ 505.98	
Sep-10	\$ 7,699,254.27	\$ 7,697,592.46	0.9978	\$ 7,697,592.46	18,013	\$ 427.69	\$ 417,073.25	\$ 6,979,059.26	\$ 477.11	
Oct-10	\$ 8,347,245.57	\$ 8,372,885.75	0.9973	\$ 8,372,885.75	18,518	\$ 452.14	\$ 243,389.01	\$ 10,247,453.96	\$ 553.64	
Nov-10	\$ 7,243,912.96	\$ 7,186,672.55	0.9916	\$ 7,186,672.55	18,171	\$ 395.48	\$ 294,483.13	\$ 5,938,879.33	\$ 487.61	
Dec-10	\$ 7,186,749.43	\$ 7,222,603.34	0.9944	\$ 7,222,603.34	17,511	\$ 412.31	\$ 348,242.46	\$ 6,971,099.45	\$ 517.96	
Jan-11	\$ 8,209,257.78	\$ 8,295,136.17	0.9920	\$ 8,295,136.17	18,185	\$ 457.59	\$ 188,772.76	\$ 7,9, 021.59	\$ 56.27	
Feb-11	\$ 7,109,801.00	\$ 7,139,325.11	0.9944	\$ 7,139,325.11	16,954	\$ 420.54	\$ 243,344.01	\$ 6,911,099.15	\$ 515.11	
Mar-11	\$ 7,229,550.10	\$ 7,284,050.98	0.9923	\$ 7,284,050.98	16,670	\$ 433.09	\$ 150,311.731	\$ 6,211,555.92	\$ 493.15	
Apr-11	\$ 6,813,317.71	\$ 6,872,306.50	0.9918	\$ 6,872,306.50	16,061	\$ 427.81	\$ 254,421.94	\$ 5,944,642.77	\$ 376.04	
May-11	\$ 6,404,094.74	\$ 6,486,449.26	0.9924	\$ 6,486,449.26	15,871	\$ 409.01	\$ 211,211.00	\$ 6,264,536.71	\$ 508.00	
Jun-11	\$ 6,404,094.99	\$ 6,479,502.48	0.9922	\$ 6,479,502.48	15,271	\$ 424.41	\$ 278,074.11	\$ 6,236,210.36	\$ 416.93	
Jul-11	\$ 6,658,711.31	\$ 6,697,372.11	0.9944	\$ 6,697,372.11	15,011	\$ 438.81	\$ 251,550.01	\$ 6,445,450.01	\$ 517.11	
Aug-11	\$ 5,506,013.08	\$ 5,510,005.63	0.9991	\$ 5,510,005.63	11,897	\$ 464.47	\$ 107,000.87	\$ 6,407,483.10	\$ 497.02	
Sep-11	\$ 5,512,574.65	\$ 5,527,372.72	0.9985	\$ 5,527,372.72	11,515	\$ 481.55	\$ 292,774.75	\$ 5,874,938.00	\$ 511.60	
Oct-11	\$ 3,786,978.81	\$ 3,802,354.84	0.9948	\$ 3,802,354.84	11,011	\$ 345.71	\$ 205,536.24	\$ 4,532,161.45	\$ 417.80	
Nov-11	\$ 4,559,810.00	\$ 4,607,389.65	0.9916	\$ 4,607,389.65	12,906	\$ 356.20	\$ 261,021.47	\$ 4,346,471.72	\$ 342.94	
Dec-11	\$ 4,614,261.65	\$ 4,627,187.79	0.9980	\$ 4,627,187.79	12,941	\$ 356.21	\$ 654,029.31	\$ 6,244,933.50	\$ 505.71	
Jan-12	\$ 5,100,362.01	\$ 5,109,517.54	0.9983	\$ 5,109,517.54	11,928	\$ 428.38	\$ 284,097.95	\$ 6,214,362.64	\$ 520.99	
Feb-12	\$ 5,292,100.00	\$ 5,292,100.00	0.9985	\$ 5,292,100.00	11,820	\$ 447.96	\$ 307,403.17	\$ 5,629,273.77	\$ 476.84	
Mar-12	\$ 4,533,667.88	\$ 4,601,877.78	0.9848	\$ 4,601,877.78	11,408	\$ 403.46	\$ 268,387.61	\$ 5,767,770.79	\$ 505.68	
Apr-12	\$ 4,506,513.08	\$ 4,502,346.86	0.9987	\$ 4,502,346.86	10,676	\$ 426.64	\$ 362,968.01	\$ 6,344,972.44	\$ 596.94	
May-12	\$ 4,659,369.63	\$ 4,622,869.13	0.9920	\$ 4,622,869.13	10,471	\$ 441.23	\$ 352,950.88	\$ 5,925,466.99	\$ 577.11	
Jun-12	\$ 4,626,248.24	\$ 4,636,217.67	0.9980	\$ 4,636,217.67	10,148	\$ 457.53	\$ 281,487.87	\$ 5,716,268.51	\$ 562.48	
Jul-12	\$ 4,172,292.88	\$ 4,177,533.86	0.9980	\$ 4,177,533.86	10,671	\$ 392.88	\$ 413,700.03	\$ 5,449,714.93	\$ 516.43	
Aug-12	\$ 3,819,174.96	\$ 3,874,517.44	0.9856	\$ 3,874,517.44	8,912	\$ 431.79	\$ 171,385.43	\$ 5,704,102.72	\$ 646.96	
Sep-12	\$ 3,738,241.07	\$ 3,788,174.46	0.9868	\$ 3,788,174.46	8,744	\$ 430.83	\$ 261,511.74	\$ 6,796,409.00	\$ 787.81	
Oct-12	\$ 3,820,716.72	\$ 3,811,248.19	0.9978	\$ 3,811,248.19	8,251	\$ 461.17	\$ 218,702.12	\$ 4,181,192.74	\$ 506.02	
Nov-12	\$ 3,696,406.17	\$ 3,706,155.00	0.9980	\$ 3,706,155.00	8,160	\$ 457.84	\$ 133,211.96	\$ 6,671,444.00	\$ 822.48	
Dec-12	\$ 3,157,141.71	\$ 3,205,869.48	0.9847	\$ 3,205,869.48	8,001	\$ 401.11	\$ 205,928.81	\$ 4,958,003.18	\$ 622.02	
Jan-13	\$ 3,074,895.38	\$ 3,084,711.17	0.9935	\$ 3,084,711.17	7,920	\$ 389.39	\$ 221,295.11	\$ 4,869,119.23	\$ 608.70	
Feb-13	\$ 3,626,484.67	\$ 3,636,817.41	0.9971	\$ 3,636,817.41	7,634	\$ 476.54	\$ 149,466.74	\$ 4,486,114.76	\$ 587.04	
Mar-13	\$ 3,448,502.14	\$ 3,457,847.21	0.9974	\$ 3,457,847.21	7,188	\$ 479.24	\$ 278,664.74	\$ 4,511,485.36	\$ 627.84	
Apr-13	\$ 3,212,261.41	\$ 3,234,887.79	0.9930	\$ 3,234,887.79	7,014	\$ 465.66	\$ 242,793.67	\$ 4,077,377.74	\$ 580.64	
May-13	\$ 3,130,410.27	\$ 3,150,250.82	0.9939	\$ 3,150,250.82	6,938	\$ 458.81	\$ 248,025.11	\$ 3,841,260.44	\$ 557.34	
Jun-13	\$ 2,812,368.77	\$ 2,861,013.68	0.9829	\$ 2,861,013.68	6,187	\$ 463.10	\$ 244,193.00	\$ 3,713,141.63	\$ 603.11	
Jul-13	\$ 2,375,765.16	\$ 2,395,722.11	0.9916	\$ 2,395,722.11	5,992	\$ 399.2	\$ 26,155.5	\$ 3,159,478.13	\$ 521.39	
Aug-13	\$ 3,042,824.09	\$ 3,108,472.18	0.9789	\$ 3,108,472.18	6,045	\$ 514.27	\$ 313,800.86	\$ 4,139,170.06	\$ 684.73	
Sep-13	\$ 3,548,399.86	\$ 3,598,765.03	0.9971	\$ 3,598,765.03	6,071	\$ 593.09	\$ 163,260.84	\$ 3,277,240.66	\$ 541.63	
Oct-13	\$ 3,528,272.11	\$ 3,617,165.71	0.9764	\$ 3,617,165.71	5,962	\$ 606.25	\$ 102,814.47	\$ 4,367,296.46	\$ 714.63	
Nov-13	\$ 2,793,585.12	\$ 2,889,479.68	0.9700	\$ 2,889,479.68	6,109	\$ 469.71	\$ 388,774.71	\$ 3,749,272.62	\$ 613.73	
Dec-13	\$ 2,735,871.32	\$ 2,827,920.91	0.9681	\$ 2,827,920.91	5,981	\$ 473.21	\$ 250,611.68	\$ 3,629,917.90	\$ 607.11	
Jan-14	\$ 3,447,388.46	\$ 3,595,234.16	0.9599	\$ 3,595,234.16	5,731	\$ 626.89	\$ 205,951.16	\$ 4,349,990.26	\$ 756.93	
Feb-14	\$ 3,048,406.48	\$ 3,204,872.71	0.9513	\$ 3,204,872.71	5,581	\$ 574.76	\$ 151,170.79	\$ 3,872,342.39	\$ 693.84	
Mar-14	\$ 2,304,524.11	\$ 2,461,246.14	0.9364	\$ 2,461,246.14	5,201	\$ 472.64	\$ 101,881.66	\$ 3,140,702.14	\$ 601.17	
Apr-14	\$ 2,002,210.83	\$ 2,131,510.13	0.9390	\$ 2,131,510.13	5,081	\$ 422.88	\$ 222,291.58	\$ 2,851,618.22	\$ 561.21	
May-14	\$ 2,121,306.1	\$ 2,182,171.1	0.9718	\$ 2,182,171.1	4,991	\$ 438.1	\$ 104,414.14	\$ 3,260,148.14	\$ 641.61	

*Exp vs P-est. pd on D up Rebates as a negat ve number

**Exp vs P-est. pd on D up Rebates as a negat ve number

PA Rate Template Part II
Rate Development and Change

Carr'er Name	ActnaHealthAssuranceOfPennsylvania
Product(s)	EPO
Market Segment	Small Group
Rate Effective Date	1/1/2024

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Cla ms EHB Cla tar on PMPM (net of p esc at on d us ebates) PMPM	\$ 514.77	\$ 579.06	- Actual Expe enc PMPM should be cons stent w th the Index Rate fo Expe Enc Pe od on URRR
Two yea T end p oject on Facto	1.205	1.207	
Unadjusted P ojecte Allowed EHB Cla ms PMPM	\$ 620.54	\$ 699.16	
Single R sk Pool Adjustment Facto s			
Change n Mo b d ty - Impact of Re nsu nce P oq am	1.000	1.000	
Change n Mo b d ty - A Dthe			
Total Non-Mo b d ty Changes	0.595	0.585	- See URRR Inst uct ons
Change n Demog aph cs	0.566	0.633	- See URRR Inst uct ons
Change n Netwo k	1.000	1.001	
Change n Benef ts	1.002	1.000	- See URRR Inst uct ons
Change n Dthe	1.049	0.922	- See URRR Inst uct ons
Total Ad usted P ojecte Allowed EHB Cla ms PMPM	\$ 362.18	\$ 406.29	
C ed b l ty Facto s	0%	100%	- See Inst uct ons
Blended P ojecte EHB Cla ms PMPM	\$ 406.29	\$ 406.29	- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Cla ms			
Adjusted P ojecte Allowed EHB Cla ms PMPM	\$ 406.29		- Index Rate fo P oject on Pe od on URRR
P ojecte Pa d to A lowed Rat o	0.799		
P ojecte Incu ed EHB Cla ms PMPM	\$ 324.46		
Ma ket-Ad-usted P ojecte Allowed EHB Cla ms PMPM	\$ 327.03		- Ma ket-Adjusted Index Rate
Ma ket-Ad-usted P ojecte Allowed EHB Cla ms PMPM	\$ 327.03		
P ojecte A lowed Non-EHB Cla ms PMPM	\$ -		
Ma ket-Ad-usted P ojecte Incu ed Total Cla ms PMPM	\$ 261.17		
Ma ket-Ad-usted P ojecte A lowed Total Cla ms PMPM	\$ 327.03		

For Informational Purposes only - No input required.

Blended Base Pe od Unad usted Cla ms befo e No mal zat on	\$ 579.06	- Index Rate of Experi
Blended Cla ms befo e No mal zat on	\$ 36,212,927.81	
Blended Loss Rat o	181.00%	

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

Effect ve Date	3/1/2024	4/1/2024	7/1/2024
# of Member Months Renew ng n Qua te	57	58	11
Ad usted P ojecte Allowed EHB Cla ms PMPM	\$ 406.29	\$ 406.29	\$ 406.29
Month(s) of T end	3	3	6
Annual T end	11.46%	11.46%	11.46%
Single R sk Pool P ojecte Allowed Cla ms	\$ 406.29	\$ 417.46	\$ 428.84
Qua te ly T end Facto	1.000	1.027	1.056

Table 6. Retention

Retent on Items, Excl os n pe centages	Percentages	PMPM Amounts
Adm n st at ve Expenses	19.55%	\$67.72
Gene al and Cla ms	13.89%	\$42.99
Agens/B oke Fees and Comm ss ons	1.75%	\$13.00
Qua ty Imp ovemnt n l at ves	0.50%	\$1.73
Taxes and Fees	3.00%	\$19.54
R sk Adjustment Use Fee	0.06%	\$0.21
PCORI Fee	0.96%	\$9.21
PA n am n s Dthe Taxes (f appl cable)	2.89%	\$9.28
Fede al Income Tax	0.51%	\$1.84
Health nsu nce P ovd s Fee (P o arted fo Small G oups only)	0.00%	\$0.00
P of U/Cont ngency (afte tax)	2.00%	\$6.93
Total Retent on	24.60%	\$85.19
P ojecte Reou ed Revenue PMPM		\$ 346.36

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

	2023	2024
No mal zat on Facto s		
Are ase Age Facto	1.584	1.137
Are ase Age ablc Facto	1.013	0.879
Are ase Tobacco Facto	1.000	1.000
Are ase Benef t R chness (nduced demand)	1.000	1.000
Are ase Netwo k Facto	1.000	1.000
Ma ket-Adjusted P ojecte A lowed Total Cla ms PMPM	\$ 327.03	\$ 327.03
No mal zat Ma ket-Adjusted P ojecte Allowed Total Cla ms PMPM	\$ 203.38	\$ 329.39

Table 8. Components of Rate Change

Rate Components	2023	2024	Difference	Percent Change
A. Cal b ated Plan-Adjusted Index Rate PMPM	\$ 338.99	\$ 348.85	\$ 9.86	2.9%
B. Base pe od allowed cla ms befo e No mal zat on	\$ 579.06	\$ 579.06	\$ 36.05	16.3%
C. No mal zat on facto component of change	\$ (197.70)	\$ -	\$ 251.92	59.6%
D. Change n No mal zat A lowed Cla ms Ad ustment Components				
D1. Base pe od A lowed cla ms a te no mal zat on	\$ 325.25	\$ 583.23	\$ 257.97	76.1%
D2. URRR T end	\$ 66.38	\$ 120.96	\$ 54.58	16.1%
D3. URRR Mo b d ty	\$ 44.46	\$ (4.17)	\$ (48.63)	-14.2%
D4. URRR Dthe	\$ 17.47	\$ (290.81)	\$ (308.28)	-90.9%
D5. No mal zat URRR R sk Adjustment on an A lowed bas s	\$ (47.52)	\$ (79.83)	\$ (32.31)	-8.5%
D6. No mal zat Exchange Use Fee on an allowed bas s	\$ -	\$ -	\$ -	0.0%
D7. No mal zat Re nsu nce Recove es on an A lowed bas s	\$ -	\$ -	\$ -	0.0%
D8. Subtotal - Sum(D1-D7)	\$ 406.06	\$ 329.39	\$ (76.67)	-22.6%
E. Change n A lowed Plan-Adjusted Level Components				
E1. Netwo k	\$ -	\$ -	\$ -	0.0%
E2. P c ng AV	\$ (126.53)	\$ (66.34)	\$ 60.19	17.8%
E3. Benef t R chness	\$ -	\$ -	\$ -	0.0%
E4. Catast sph c El g b l ty	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (126.53)	\$ (66.34)	\$ 60.19	17.8%
F. Change n Retent on Components				
F1. Adm n st at ve Expenses	\$ 43.75	\$ 68.21	\$ 24.46	7.2%
F2. Taxes and Fees	\$ 8.94	\$ 10.62	\$ 1.68	0.5%
F3. P of t and/o Cont ngency	\$ 6.78	\$ 6.98	\$ 0.20	0.1%
F4. Subtotal - Sum(F1-F3)	\$ 59.46	\$ 85.80	\$ 26.34	7.8%
G. Change n M scellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (sho d zo o xmate the change shown n l ne A)	\$ 338.99	\$ 348.85	\$ 9.86	2.9%

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

	2023	2024
Pa d to Allowed	0.688	0.799
URRR T end (Total Appl ed T end Facto)	1.344	1.207
URRR Mo b d ty	1.114	0.994
URRR Dthe	1.040	0.585
R sk Adjustment	\$ (52.60)	\$ (63.30)
Exchange Use Fee	\$ -	\$ -
Re nsu nce Recove es	\$ -	\$ -
Cap tat on	\$ -	\$ -
Netwo k	1.000	1.000
P c ng AV	0.688	0.799
Benef t R chness	1.000	1.000
Catast sph c El g b l ty	1.000	1.000
Adm n st at ve Expenses	22.90%	19.55%
Taxes and Fees	2.64%	3.04%
P of t and/o Cont ngency	2.00%	2.00%

The image shows a horizontal bar with a blue top border, a light gray grid, and a yellow and white striped bottom border. The bar is composed of several rows of cells. The top row is a solid blue bar. Below it is a grid of light gray cells. The bottom row is a yellow and white striped bar. The bar is positioned at the top of the page.

PA Rate Template Part VI - Rate Change Summary

Overview

Initial Requested Average Rate Change	2.90%
Revised Requested Average Rate Change	2.90%
Minimum Requested Rate Change	2.90%
Maximum Requested Rate Change	2.91%
Mapped Members	3
Available Rating Areas	Rating Areas 1 2 3 5 6 7 8 and 9

Key Information

Jan. 2022 - Dec. 2022 Financial Experience	
Premium	\$ 35,933.23
Claims	\$ 24,587.29
Administrative Expenses	\$ 399.35
Taxes & Fees	\$ 892.54
Company Made After Taxes	\$ 10,054.11

Carrier Name	AetnaHealthAssuranceOfPennsylvania
Product(s)	EPO
Market Segment	Small Group
Rate Effective Date	1/1/2024

Rating Area	Active Rating Areas	Count of Remaining Active Rating Areas	Text
1	1		8 1,
2	2		7 2,
3	3		6 3,
4			5
5	5		5 5,
6	6		4 6,
7	7		3 7,
8	8		2 8,
9	9		1 and 9

How It Plans to Spend Your Premium

This shows how the company plans to spend the premium it collects in 2024	
Claims	75%
Administrative Expenses	20%
Taxes & Fees	3%
Profit	2%

The company expects its annual medical costs to increase

9.79%

Medical costs are going up, and we are changing our rates to effect 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 groups 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 employee.

Explanation of requested rate change

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

PA Small Group Portfolio | Summary of Benefits

Contents

Aetna Silver OAEPO 7000 80% AHASPA

2

Pennsylvania

Aetna Silver OAEPO 7000 80% AHASPA
Silver

Summary of Features

In Network

Deductible	
Individual	\$8,000
Family	\$16,000
Coinsurance <i>(Member Responsibility)</i>	20%
	<i>\$0 once out-of-pocket max. is satisfied</i>
Out-of-Pocket Maximum	
Individual	\$9,450
Family	\$18,900
	<i>All cost sharing accumulates to the Out of Pocket Maximum above</i>
Primary Care Visit to Treat an Injury or Illness <i>(excludes Preventative and X-rays)</i>	\$45 per visit
Specialist Visit	\$85 per visit
All Inpatient Hospital Services <i>(includes Mental/Behavioral Health and Substance Abuse)</i>	20% after deductible
Emergency Room Services	\$500 + 20% after deductible
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	\$0 per visit
Imaging (CT/PET Scans, MRIs)	20% after deductible
Rehabilitative Speech Therapy	20% after deductible
Rehabilitative Occupational and Rehabilitative Physical Therapy	20% after deductible
Preventive Care/Screening/Immunization	0%
Laboratory Outpatient and Professional Services	20% after deductible
X-rays and Diagnostic Imaging	20% after deductible
Skilled Nursing Facility	20% after deductible
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	20% after deductible
Outpatient Surgery Physician/Surgical Services	20% after deductible

Pharmacy

In-Network

Pharmacy Deductible	
Individual	\$0
Generics	\$20
Preferred Brand Drugs	\$85
Non-Preferred Brand Drugs	\$125
Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred	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	Unified Rate Review v6.0																							
2																To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.								
3	Company Legal Name: Aetna HealthAssurance Pennsylvania, Inc.															To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.								
4	HIOS Issuer ID: 18939		State: PA																	To validate, select the Validate button or Ctrl + Shift + I.				
5	Effective Date of Rate Change(s): 1/1/2024		Market: Small Group																	To finalize, select the Finalize button or Ctrl + Shift + F.				
6																								
7																								
8	Market Level Calculations (Same for all Plans)																							
9																								
10																								
11	Section I: Experience Period Data																							
12	Experience Period: 1/1/2022 to 12/31/2022																							
13																								
14	Allowed Claims				Total		PMPM																	
15					\$25,223.79		\$514.77																	
16	Reinsurance				\$0.00		\$0.00																	
17	Incurred Claims in Experience Period				\$23,186.27		\$473.19																	
18	Risk Adjustment				\$1,710.74		\$34.91																	
19	Experience Period Premium				\$34,222.49		\$698.42																	
20	Experience Period Member Months				49																			
21	Section II: Projections																							
22																								
23																								
24																								
25																								
26																								
27																								
28																								
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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.

Product-Plan Data Collection

Company Legal Name: **Aetna HealthAssurance Pennsylvania, Inc.**
 HIOS Issuer ID: **18939** State: **PA**
 Effective Date of Rate Change(s): **1/1/2024** 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 + I.

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.

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information		
1.1	Product Name		PPO
1.2	Product ID		18939PA004
1.3	Plan Name		OAEPO 8000 80%
1.4	Plan ID (Standard Component ID)		18939PA0040001
1.5	Metal		Silver
1.6	AV Metal Value		0.690
1.7	Plan Category		Renewing
1.8	Plan Type		EPO
1.9	Exchange Plan?		No
1.10	Effective Date of Proposed Rates		1/1/2024
1.11	Cumulative Rate Change % (over 12 mos prior)		2.78%
1.12	Product Rate Increase %		2.78%
1.13	Submission Level Rate Increase %		2.78%

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level Information		
	2.1 Plan ID (Standard Component ID)	Total	18939PA0040001
\$25,224	2.2 Allowed Claims	\$25,224	\$25,224
\$0	2.3 Reinsurance	\$0	\$0
	2.4 Member Cost Sharing	\$2,038	\$2,038
	2.5 Cost Sharing Reduction	\$0	\$0
\$23,186	2.6 Incurred Claims	\$23,186	\$23,186
\$1,711	2.7 Risk Adjustment Transfer Amount	\$1,711	\$1,711
\$34,222	2.8 Premium	\$34,222	\$34,222
49	2.9 Experience Period Member Months	49	49
	2.10 Current Enrollment	3	3
	2.11 Current Premium PMPM	\$365.97	\$365.97
	2.12 Loss Ratio	64.52%	64.52%
	Per Member Per Month		
	2.13 Allowed Claims	\$514.77	\$514.77
	2.14 Reinsurance	\$0.00	\$0.00
	2.15 Member Cost Sharing	\$41.59	\$41.59
	2.16 Cost Sharing Reduction	\$0.00	\$0.00
	2.17 Incurred Claims	\$473.18	\$473.18
	2.18 Risk Adjustment Transfer Amount	\$34.91	\$34.91
	2.19 Premium	\$698.42	\$698.42

Section III: Plan Adjustment Factors			
	3.1 Plan ID (Standard Component ID)		18939PA0040001
	3.2 Market Adjusted Index Rate		\$327.03
	3.3 AV and Cost Sharing Design of Plan		0.7986
	3.4 Provider Network Adjustment		1.0000
	3.5 Benefits in Addition to EHB		1.0000
	Administrative Costs		
	3.6 Administrative Expense		19.55%
	3.7 Taxes and Fees		3.04%
	3.8 Profit & Risk Load		2.00%
	3.9 Catastrophic Adjustment		1.0000
	3.10 Plan Adjusted Index Rate		\$346.33

	3.11 Age Calibration Factor	0.8858	0.8858
	3.12 Geographic Calibration Factor	1.1371	1.1371
	3.13 Tobacco Calibration Factor	1.0000	1.0000
	3.14 Calibrated Plan Adjusted Index Rate		\$348.84

Section IV: Projected Plan Level Information			
	4.1 Plan ID (Standard Component ID)	Total	18939PA0040001
	4.2 Allowed Claims	\$14,626	\$14,626
	4.3 Reinsurance	\$0	\$0
	4.4 Member Cost Sharing	\$2,945	\$2,945
	4.5 Cost Sharing Reduction	\$0	\$0
	4.6 Incurred Claims	\$11,681	\$11,681
	4.7 Risk Adjustment Transfer Amount	\$2,279	\$2,279
	4.8 Premium	\$12,469	\$12,469
	4.9 Projected Member Months	36	36
	4.10 Loss Ratio	79.20%	79.20%

Per Member Per Month			
	4.11 Allowed Claims	\$406.29	\$406.29
	4.12 Reinsurance	\$0.00	\$0.00
	4.13 Member Cost Sharing	\$81.82	\$81.82
	4.14 Cost Sharing Reduction	\$0.00	\$0.00
	4.15 Incurred Claims	\$324.47	\$324.47
	4.16 Risk Adjustment Transfer Amount	\$63.30	\$63.30
	4.17 Premium	\$346.37	\$346.37

Rating Area Data Collection

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

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

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 2024. The current membership and range of rate changes by product are:

<u>Product Name</u>	<u># Members as of February 2023</u>	<u>Range of Increases</u>
Aetna Silver OAEPO 8000 80% AHASPA	3	2.8% - 2.8%

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 12% 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 12.9%.
- The cost of pharmacy prescription has increased 9.1%.

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 2.8%?

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: 01/01/2024
Rate Filing Tracking Number: AETN-133624465
Policy Form(s): AHASPA SG HCOC-2024-EPO 08,
 AHASPA SG SOB EPO 14052807
Form Filing Tracking Number: AETN-133624300

Company Contact Information:




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, 2024. 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, 2024 through December 31, 2024.

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.

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, 2022 through December 31, 2022 and paid through February 28, 2023.

B. Current Date: The current enrollment and premium is reported as of February 28, 2023.

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.

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 2023. 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 2022

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 2024.

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 2024 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, 2022 to December 31, 2022 and paid through February 28, 2023 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 2024.

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, 2024.

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

Generally, risk Adjustment transfer is accrued at the issuer and market level based on 2022 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. For PA, the risk transfer amount was provided in May 2023.

B. Risk Adjustment – Projection Period

We started with the 2022 CMS Interim report to determine our current risk transfer relative to the market. Using Aetna’s internal risk scores for the entity-specific membership as well as the available TPIR data, the average historical change in risk was observed; based on these data points, the annual change to the risk was determined and applied to the 2022 CMS Interim PLRS starting point (additionally, an average completion factor was applied to the PLRS to account for the historical differences between Interim and Final CMS reports). The remaining entity-specific factors were assumed to be constant.

The entity-specific factors were entered into the risk transfer formula to calculate the projected 2024 risk transfer amount.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2024 Notice of Benefit and Payment Parameters. The 2024 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 2021-2022 claims as a percent of premium for Silver Off-Exchange plans.

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 2024 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, 2022 projections, and projected changes in expenses, inflation, and membership for 2024 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 2024 as well as Federal income tax and State Premium taxes. The risk adjustment user fee of \$0.21 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 2023 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 2022 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 2023 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 2024 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 2024 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 2024 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 2023, 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 2022 to 2024. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2023 and 2024.

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 2023 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, 2022, the capital and surplus held by Aetna Health Assurance of PA (Pennsylvania) was approximately \$45 million. This amount is disclosed in page 3, line 33 of the Company’s statutory financial statement dated December 31, 2022. 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
2018	92.70%	87.60%	2,771	19,978
2019	86.50%	89.16%	1,015	25,734
2020	87.20%	87.28%	8,268	6,012
2021	85.10%	85.21%	1,731	60

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
- Administrative Fees
- Experience Period Data – Small Group

Certification

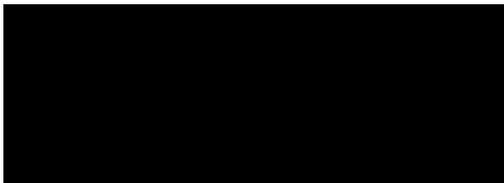
While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation 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]

[REDACTED] 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.



Aetna Health Assurance of Pennsylvania

May 17, 2023

Date

2024 Rates Table Template v13.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	18939					
Rate Effective Date*	1/1/2024					
Rate Expiration Date*	3/31/2024					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	207.83	207.83	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	226.30	226.30	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	233.36	233.36	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	240.43	240.43	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	248.03	248.03	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	255.64	255.64	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	263.52	263.52	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	271.67	271.67	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	271.67	271.67	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	271.67	271.67	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	271.67	271.67	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	272.76	272.76	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	278.19	278.19	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	284.71	284.71	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	295.30	295.30	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	304.00	304.00	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	308.34	308.34	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	314.86	314.86	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	321.38	321.38	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	325.46	325.46	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	329.81	329.81	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	331.98	331.98	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	334.15	334.15	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	336.33	336.33	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	338.50	338.50	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	342.85	342.85	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	347.19	347.19	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	353.71	353.71	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	359.96	359.96	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	368.66	368.66	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	379.52	379.52	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	392.29	392.29	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	407.50	407.50	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	424.62	424.62	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	444.18	444.18	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	463.47	463.47	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	485.20	485.20	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	506.66	506.66	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	530.30	530.30	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	554.21	554.21	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	580.01	580.01	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	605.82	605.82	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	633.80	633.80	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	662.06	662.06	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	692.21	692.21	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	707.16	707.16	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	737.31	737.31	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	763.39	763.39	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	780.51	780.51	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	801.97	801.97	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	814.74	814.74	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	218.62	218.62	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	238.05	238.05	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	245.48	245.48	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	252.91	252.91	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	260.91	260.91	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	268.92	268.92	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	277.20	277.20	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	285.78	285.78	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	285.78	285.78	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	285.78	285.78	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	285.78	285.78	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	286.92	286.92	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	292.64	292.64	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	299.49	299.49	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	310.64	310.64	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	319.78	319.78	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	324.36	324.36	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	331.22	331.22	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	338.07	338.07	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	342.36	342.36	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	346.93	346.93	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	349.22	349.22	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	351.51	351.51	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	353.79	353.79	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	356.08	356.08	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	360.65	360.65	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	365.22	365.22	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	372.08	372.08	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	378.65	378.65	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	387.80	387.80	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	399.23	399.23	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	412.66	412.66	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	428.67	428.67	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	446.67	446.67	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	467.25	467.25	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	487.54	487.54	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	510.40	510.40	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	532.97	532.97	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	52	557.84	557.84	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	53	582.99	582.99	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	54	610.13	610.13	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	55	637.28	637.28	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	56	666.72	666.72	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	57	696.44	696.44	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	58	728.16	728.16	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	59	743.88	743.88	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	60	775.60	775.60	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	61	803.03	803.03	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	62	821.04	821.04	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	63	843.61	843.61	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	857.05	857.05	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	272.22	272.22	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	15	296.42	296.42	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	16	305.67	305.67	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	17	314.92	314.92	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	18	324.88	324.88	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	19	334.85	334.85	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	20	345.17	345.17	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	21	355.84	355.84	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	22	355.84	355.84	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	23	355.84	355.84	

18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	29	366.69	366.69
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	30	371.93	371.93
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	31	379.80	379.80
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	32	387.66	387.66
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	33	392.58	392.58
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	34	397.82	397.82
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	35	400.44	400.44
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	36	403.06	403.06
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	37	405.69	405.69
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	38	408.31	408.31
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	39	413.55	413.55
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	40	418.79	418.79
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	41	426.66	426.66
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	42	434.19	434.19
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	43	444.68	444.68
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	44	457.79	457.79
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	45	473.19	473.19
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	46	491.54	491.54
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	47	512.19	512.19
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	48	535.78	535.78
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	49	559.05	559.05
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	50	585.26	585.26
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	51	611.15	611.15
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	52	639.66	639.66
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	53	668.50	668.50
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	54	699.63	699.63
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	55	730.76	730.76
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	56	764.51	764.51
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	57	798.59	798.59
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	58	834.96	834.96
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	59	852.99	852.99
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	60	889.36	889.36
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	61	920.82	920.82
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	62	941.46	941.46
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	63	967.35	967.35
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	982.75	982.75

2024 Rates Table Template v13.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	18939					
Rate Effective Date*	4/1/2024					
Rate Expiration Date*	6/30/2024					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	213.54	213.54	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	232.52	232.52	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	239.78	239.78	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	247.04	247.04	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	254.85	254.85	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	262.67	262.67	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	270.76	270.76	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	279.14	279.14	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	279.14	279.14	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	279.14	279.14	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	279.14	279.14	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	280.25	280.25	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	285.84	285.84	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	292.54	292.54	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	303.42	303.42	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	312.35	312.35	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	316.82	316.82	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	323.52	323.52	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	330.22	330.22	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	334.41	334.41	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	338.87	338.87	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	341.11	341.11	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	343.34	343.34	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	345.57	345.57	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	347.81	347.81	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	352.27	352.27	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	356.74	356.74	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	363.44	363.44	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	369.86	369.86	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	378.79	378.79	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	389.96	389.96	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	403.07	403.07	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	418.71	418.71	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	436.29	436.29	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	456.39	456.39	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	476.21	476.21	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	498.54	498.54	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	520.59	520.59	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	544.88	544.88	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	569.44	569.44	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	595.96	595.96	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	622.48	622.48	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	651.23	651.23	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	680.26	680.26	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	711.24	711.24	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	726.59	726.59	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	757.58	757.58	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	784.38	784.38	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	801.96	801.96	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	824.01	824.01	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	837.13	837.13	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	224.63	224.63	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	244.60	244.60	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	252.23	252.23	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	259.87	259.87	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	268.09	268.09	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	276.31	276.31	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	284.82	284.82	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	293.63	293.63	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	293.63	293.63	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	293.63	293.63	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	293.63	293.63	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	294.81	294.81	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	300.68	300.68	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	307.73	307.73	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	319.18	319.18	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	328.58	328.58	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	333.27	333.27	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	340.32	340.32	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	347.37	347.37	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	351.77	351.77	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	356.47	356.47	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	358.82	358.82	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	361.17	361.17	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	363.52	363.52	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	365.87	365.87	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	370.56	370.56	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	375.26	375.26	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	382.31	382.31	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	389.06	389.06	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	398.46	398.46	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	410.21	410.21	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	424.01	424.01	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	440.45	440.45	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	458.95	458.95	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	480.09	480.09	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	500.94	500.94	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	524.43	524.43	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	547.63	547.63	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	52	573.17	573.17	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	53	599.01	599.01	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	54	626.91	626.91	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	55	654.80	654.80	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	56	685.05	685.05	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	57	715.58	715.58	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	58	748.18	748.18	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	59	764.33	764.33	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	60	796.92	796.92	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	61	825.11	825.11	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	62	843.61	843.61	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	63	866.80	866.80	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	880.61	880.61	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	279.70	279.70	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	15	304.56	304.56	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	16	314.07	314.07	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	17	323.58	323.58	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	18	333.81	333.81	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	19	344.05	344.05	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	20	354.65	354.65	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	21	365.62	365.62	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	22	365.62	365.62	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	23	365.62	365.62	

18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	29	376.77	376.77
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	30	382.16	382.16
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	31	390.24	390.24
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	32	398.32	398.32
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	33	403.37	403.37
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	34	408.76	408.76
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	35	411.45	411.45
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	36	414.14	414.14
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	37	416.84	416.84
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	38	419.53	419.53
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	39	424.92	424.92
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	40	430.31	430.31
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	41	438.39	438.39
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	42	446.13	446.13
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	43	456.91	456.91
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	44	470.37	470.37
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	45	486.20	486.20
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	46	505.05	505.05
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	47	526.27	526.27
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	48	550.51	550.51
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	49	574.41	574.41
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	50	601.35	601.35
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	51	627.95	627.95
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	52	657.24	657.24
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	53	686.87	686.87
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	54	718.86	718.86
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	55	750.85	750.85
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	56	785.53	785.53
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	57	820.54	820.54
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	58	857.92	857.92
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	59	876.44	876.44
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	60	913.81	913.81
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	61	946.13	946.13
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	62	967.35	967.35
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	63	993.95	993.95
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1009.77	1009.77

2024 Rates Table Template v13.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	18939				
Rate Effective Date*	7/1/2024				
Rate Expiration Date*	9/30/2024				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	219.41	219.41
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	238.91	238.91
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	246.37	246.37
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	253.83	253.83
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	261.86	261.86
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	269.89	269.89
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	278.21	278.21
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	286.81	286.81
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	286.81	286.81
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	286.81	286.81
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	286.81	286.81
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	287.96	287.96
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	293.69	293.69
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	300.58	300.58
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	311.76	311.76
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	320.94	320.94
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	325.53	325.53
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	332.41	332.41
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	339.30	339.30
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	343.60	343.60
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	348.19	348.19
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	350.48	350.48
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	352.78	352.78
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	355.07	355.07
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	357.37	357.37
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	361.96	361.96
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	366.54	366.54
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	373.43	373.43
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	380.02	380.02
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	389.20	389.20
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	400.68	400.68
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	414.16	414.16
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	430.22	430.22
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	448.29	448.29
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	468.94	468.94
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	489.30	489.30
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	512.24	512.24
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	534.90	534.90
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	559.86	559.86
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	585.09	585.09
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	612.34	612.34
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	639.59	639.59
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	669.13	669.13
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	698.96	698.96
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	730.79	730.79
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	746.57	746.57
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	778.41	778.41
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	805.94	805.94
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	824.01	824.01
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	846.67	846.67
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	860.15	860.15
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	230.80	230.80
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	251.32	251.32
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	259.16	259.16
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	267.01	267.01
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	275.46	275.46
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	283.90	283.90
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	292.65	292.65
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	301.71	301.71
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	301.71	301.71
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	301.71	301.71
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	301.71	301.71
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	302.91	302.91
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	308.95	308.95
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	316.19	316.19
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	327.95	327.95
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	337.61	337.61
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	342.44	342.44
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	349.68	349.68
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	356.92	356.92
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	361.44	361.44
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	366.27	366.27
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	368.68	368.68
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	371.10	371.10
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	373.51	373.51
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	375.92	375.92
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	380.75	380.75
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	385.58	385.58
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	392.82	392.82
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	399.76	399.76
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	409.41	409.41
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	421.48	421.48
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	435.66	435.66
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	452.56	452.56
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	471.57	471.57
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	493.29	493.29
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	514.71	514.71
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	538.85	538.85
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	562.68	562.68
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	52	588.93	588.93
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	53	615.48	615.48
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	54	644.14	644.14
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	55	672.80	672.80
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	56	703.88	703.88
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	57	735.26	735.26
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	58	768.74	768.74
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	59	785.34	785.34
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	60	818.83	818.83
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	61	847.79	847.79
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	62	866.80	866.80
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	63	890.63	890.63
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	904.81	904.81
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	287.39	287.39
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	15	312.94	312.94
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	16	322.70	322.70
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	17	332.47	332.47
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	18	342.99	342.99
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	19	353.51	353.51
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	20	364.40	364.40
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	21	375.67	375.67
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	22	375.67	375.67
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	23	375.67	375.67

18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	29	387.13	387.13
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	30	392.66	392.66
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	31	400.97	400.97
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	32	409.27	409.27
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	33	414.46	414.46
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	34	419.99	419.99
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	35	422.76	422.76
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	36	425.53	425.53
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	37	428.30	428.30
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	38	431.06	431.06
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	39	436.60	436.60
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	40	442.13	442.13
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	41	450.44	450.44
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	42	458.39	458.39
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	43	469.47	469.47
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	44	483.30	483.30
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	45	499.56	499.56
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	46	518.94	518.94
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	47	540.73	540.73
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	48	565.64	565.64
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	49	590.21	590.21
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	50	617.88	617.88
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	51	645.21	645.21
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	52	675.31	675.31
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	53	705.76	705.76
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	54	738.62	738.62
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	55	771.49	771.49
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	56	807.12	807.12
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	57	843.10	843.10
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	58	881.50	881.50
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	59	900.53	900.53
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	60	938.93	938.93
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	61	972.14	972.14
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	62	993.94	993.94
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1021.27	1021.27
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1037.53	1037.53

2024 Rates Table Template v13.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	18939					
Rate Effective Date*	10/1/2024					
Rate Expiration Date*	12/31/2024					
Rating Method*	Age-Based Rates					
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*	
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	225.44	225.44	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	15	245.48	245.48	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	16	253.14	253.14	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	17	260.81	260.81	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	18	269.06	269.06	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	19	277.31	277.31	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	20	285.85	285.85	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	21	294.70	294.70	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	22	294.70	294.70	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	23	294.70	294.70	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	24	294.70	294.70	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	25	295.87	295.87	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	26	301.77	301.77	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	27	308.84	308.84	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	28	320.33	320.33	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	29	329.76	329.76	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	30	334.48	334.48	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	31	341.55	341.55	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	32	348.63	348.63	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	33	353.05	353.05	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	34	357.76	357.76	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	35	360.12	360.12	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	36	362.48	362.48	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	37	364.83	364.83	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	38	367.19	367.19	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	39	371.91	371.91	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	40	376.62	376.62	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	41	383.69	383.69	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	42	390.47	390.47	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	43	399.90	399.90	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	44	411.69	411.69	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	45	425.54	425.54	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	46	442.04	442.04	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	47	460.61	460.61	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	48	481.83	481.83	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	49	502.75	502.75	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	50	526.33	526.33	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	51	549.61	549.61	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	52	575.25	575.25	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	53	601.18	601.18	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	54	629.18	629.18	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	55	657.17	657.17	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	56	687.53	687.53	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	57	718.17	718.17	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	58	750.88	750.88	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	59	767.09	767.09	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	60	799.80	799.80	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	61	828.09	828.09	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	62	846.66	846.66	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	63	869.94	869.94	
18939PA0040001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	883.79	883.79	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	237.15	237.15	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	15	258.23	258.23	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	16	266.29	266.29	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	17	274.35	274.35	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	18	283.03	283.03	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	19	291.71	291.71	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	20	300.70	300.70	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	21	310.00	310.00	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	22	310.00	310.00	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	23	310.00	310.00	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	24	310.00	310.00	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	25	311.24	311.24	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	26	317.44	317.44	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	27	324.88	324.88	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	28	336.97	336.97	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	29	346.89	346.89	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	30	351.85	351.85	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	31	359.29	359.29	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	32	366.73	366.73	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	33	371.38	371.38	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	34	376.34	376.34	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	35	378.82	378.82	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	36	381.30	381.30	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	37	383.78	383.78	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	38	386.26	386.26	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	39	391.22	391.22	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	40	396.18	396.18	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	41	403.62	403.62	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	42	410.75	410.75	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	43	420.67	420.67	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	44	433.07	433.07	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	45	447.64	447.64	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	46	465.00	465.00	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	47	484.53	484.53	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	48	506.85	506.85	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	49	528.86	528.86	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	50	553.66	553.66	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	51	578.15	578.15	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	52	605.12	605.12	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	53	632.40	632.40	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	54	661.85	661.85	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	55	691.30	691.30	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	56	723.23	723.23	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	57	755.47	755.47	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	58	789.88	789.88	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	59	806.93	806.93	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	60	841.34	841.34	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	61	871.10	871.10	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	62	890.63	890.63	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	63	915.12	915.12	
18939PA0040001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	929.69	929.69	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	295.29	295.29	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	15	321.54	321.54	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	16	331.58	331.58	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	17	341.61	341.61	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	18	352.42	352.42	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	19	363.23	363.23	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	20	374.42	374.42	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	21	386.00	386.00	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	22	386.00	386.00	
18939PA0040001	Rating Area 3	Tobacco User/Non-Tobacco User	23	386.00	386.00	

18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	29	397.77	397.77
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	30	403.46	403.46
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	31	411.99	411.99
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	32	420.52	420.52
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	33	425.85	425.85
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	34	431.54	431.54
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	35	434.38	434.38
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	36	437.23	437.23
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	37	440.07	440.07
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	38	442.91	442.91
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	39	448.60	448.60
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	40	454.29	454.29
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	41	462.82	462.82
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	42	471.00	471.00
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	43	482.37	482.37
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	44	496.59	496.59
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	45	513.30	513.30
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	46	533.20	533.20
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	47	555.60	555.60
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	48	581.19	581.19
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	49	606.43	606.43
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	50	634.87	634.87
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	51	662.95	662.95
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	52	693.88	693.88
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	53	725.16	725.16
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	54	758.93	758.93
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	55	792.70	792.70
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	56	829.31	829.31
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	57	866.28	866.28
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	58	905.74	905.74
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	59	925.29	925.29
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	60	964.74	964.74
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	61	998.87	998.87
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	62	1021.26	1021.26
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	63	1049.34	1049.34
18939PA0040001	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1066.05	1066.05

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HIOS ISSUER ID: 18939

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	36	\$361.34	1.129	\$361.34	0.879	\$361.34	1.000	\$361.34	\$363.95
All Plans Aggregate Calibration Factors:			Age 1.129 $= \Sigma((A)x(B)x(C))/\Sigma((A)x(B))$		Geographic 0.879 $= \Sigma((D)x(E)x(A))/\Sigma((D)x(A))$		Tobacco 1.000 $= \Sigma((F)x(G)x(A))/\Sigma((F)x(A))$		

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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HIOS ISSUER ID: 18939

Exhibit 4
Benefit/Induced Demand Change

	Experience	Manual	Projection	Proj/Exp	Proj/Manual
Benefit Change	0.632	0.692	0.635	1.005	0.918
Induced Utilization	0.457	0.502	0.458	1.002	0.912

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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	0.00%	0.00%	1.117	1.114
1	0.00%	0.00%	1.117	1.114	0.00%	0.00%	1.117	1.114
2	0.00%	0.00%	0.511	0.511	0.00%	0.00%	0.511	0.511
3	0.00%	0.00%	0.511	0.511	0.00%	0.00%	0.511	0.511
4	0.00%	0.00%	0.511	0.511	0.00%	0.00%	0.511	0.511
5	0.00%	0.00%	0.379	0.379	0.00%	0.00%	0.379	0.379
6	0.00%	0.00%	0.379	0.379	0.00%	0.00%	0.379	0.379
7	0.00%	0.00%	0.379	0.379	0.00%	0.00%	0.379	0.379
8	0.00%	0.00%	0.379	0.379	0.00%	0.00%	0.379	0.379
9	0.00%	0.00%	0.379	0.379	0.00%	0.00%	0.379	0.379
10	0.00%	0.00%	0.412	0.380	0.00%	0.00%	0.412	0.380
11	0.00%	0.00%	0.412	0.380	0.00%	0.00%	0.412	0.380
12	0.00%	0.00%	0.412	0.380	0.00%	0.00%	0.412	0.380
13	0.00%	0.00%	0.412	0.380	0.00%	0.00%	0.412	0.380
14	0.00%	0.00%	0.412	0.380	0.00%	0.00%	0.412	0.380
15	0.00%	0.00%	0.532	0.591	0.00%	0.00%	0.532	0.591
16	0.00%	0.00%	0.532	0.591	0.00%	0.00%	0.532	0.591
17	0.00%	0.00%	0.532	0.591	0.00%	0.00%	0.532	0.591
18	0.00%	0.00%	0.532	0.591	0.00%	0.00%	0.532	0.591
19	0.00%	0.00%	0.532	0.591	0.00%	0.00%	0.532	0.591
20	0.00%	0.00%	0.479	0.787	0.00%	0.00%	0.479	0.787
21	0.00%	0.00%	0.479	0.787	0.00%	0.00%	0.479	0.787
22	18.37%	0.00%	0.479	0.787	0.00%	0.00%	0.479	0.787
23	0.00%	0.00%	0.479	0.787	33.33%	0.00%	0.479	0.787
24	0.00%	0.00%	0.479	0.787	0.00%	0.00%	0.479	0.787
25	0.00%	0.00%	0.489	1.176	0.00%	0.00%	0.489	1.176
26	0.00%	0.00%	0.489	1.176	0.00%	0.00%	0.489	1.176
27	0.00%	0.00%	0.489	1.176	0.00%	0.00%	0.489	1.176
28	0.00%	0.00%	0.489	1.176	0.00%	0.00%	0.489	1.176
29	0.00%	6.12%	0.489	1.176	0.00%	0.00%	0.489	1.176
30	0.00%	2.04%	0.552	1.393	0.00%	0.00%	0.552	1.393
31	0.00%	2.04%	0.552	1.393	0.00%	0.00%	0.552	1.393
32	0.00%	0.00%	0.552	1.393	0.00%	0.00%	0.552	1.393
33	0.00%	8.16%	0.552	1.393	0.00%	0.00%	0.552	1.393
34	0.00%	0.00%	0.552	1.393	0.00%	33.33%	0.552	1.393
35	12.24%	0.00%	0.670	1.303	0.00%	0.00%	0.670	1.303
36	6.12%	0.00%	0.670	1.303	33.33%	0.00%	0.670	1.303
37	0.00%	0.00%	0.670	1.303	0.00%	0.00%	0.670	1.303
38	0.00%	0.00%	0.670	1.303	0.00%	0.00%	0.670	1.303
39	0.00%	0.00%	0.670	1.303	0.00%	0.00%	0.670	1.303
40	0.00%	0.00%	0.839	1.224	0.00%	0.00%	0.839	1.224
41	0.00%	0.00%	0.839	1.224	0.00%	0.00%	0.839	1.224
42	0.00%	0.00%	0.839	1.224	0.00%	0.00%	0.839	1.224
43	0.00%	0.00%	0.839	1.224	0.00%	0.00%	0.839	1.224
44	0.00%	0.00%	0.839	1.224	0.00%	0.00%	0.839	1.224
45	0.00%	0.00%	1.063	1.314	0.00%	0.00%	1.063	1.314
46	0.00%	0.00%	1.063	1.314	0.00%	0.00%	1.063	1.314
47	0.00%	0.00%	1.063	1.314	0.00%	0.00%	1.063	1.314
48	0.00%	0.00%	1.063	1.314	0.00%	0.00%	1.063	1.314
49	0.00%	0.00%	1.063	1.314	0.00%	0.00%	1.063	1.314
50	0.00%	0.00%	1.456	1.565	0.00%	0.00%	1.456	1.565
51	0.00%	0.00%	1.456	1.565	0.00%	0.00%	1.456	1.565
52	0.00%	0.00%	1.456	1.565	0.00%	0.00%	1.456	1.565
53	0.00%	0.00%	1.456	1.565	0.00%	0.00%	1.456	1.565
54	0.00%	0.00%	1.456	1.565	0.00%	0.00%	1.456	1.565
55	0.00%	0.00%	1.868	1.810	0.00%	0.00%	1.868	1.810
56	0.00%	0.00%	1.868	1.810	0.00%	0.00%	1.868	1.810
57	0.00%	0.00%	1.868	1.810	0.00%	0.00%	1.868	1.810
58	0.00%	18.37%	1.868	1.810	0.00%	0.00%	1.868	1.810
59	0.00%	4.08%	1.868	1.810	0.00%	0.00%	1.868	1.810
60	0.00%	0.00%	2.358	2.227	0.00%	0.00%	2.358	2.227
61	22.45%	0.00%	2.358	2.227	0.00%	0.00%	2.358	2.227
62	0.00%	0.00%	2.358	2.227	0.00%	0.00%	2.358	2.227
63	0.00%	0.00%	2.358	2.227	0.00%	0.00%	2.358	2.227
64	0.00%	0.00%	2.358	2.227	0.00%	0.00%	2.358	2.227
65+	0.00%	0.00%	2.358	2.227	0.00%	0.00%	2.358	2.227

Experience Period Demographic Factor	1.3892
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Note:

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

Projected Demographic Factor	0.8474
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Note:

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

Demographic Change	0.6100
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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	37%	0.819	67%	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	0%	1.020
3	Monroe	0%	1.020	0%	1.020
3	Pike	0%	1.020	0%	1.020
3	Sullivan	0%	1.020	0%	1.020
3	Susquehanna	0%	1.020	0%	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	45%	1.030	0%	1.030
6	Mifflin	0%	1.030	0%	1.030
6	Montour	0%	1.030	0%	1.030
6	Northampton	0%	1.030	0%	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	0%	1.080
7	Lancaster	0%	1.080	0%	1.080
7	York	0%	1.080	0%	1.080
8	Bucks	0%	1.000	0%	1.000
8	Chester	0%	1.000	0%	1.000
8	Delaware	18%	1.000	33%	1.000
8	Montgomery	0%	1.000	0%	1.000
8	Philadelphia	0%	1.000	0%	1.000
9	Cumberland	0%	0.939	0%	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	0%	0.939
9	Perry	0%	0.939	0%	0.939

Average Experience Period Area Factor	0.9470
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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.

Average Projected Area Factor	0.8794
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Note:
Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

Area Shift Factor	0.9286
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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.

Area Factor Change	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	7.5%	3.1%
Facility Outpatient	3.7%	7.1%
Physician	1.8%	6.6%
Capitation	0.0%	0.1%
Medical	4.1%	5.9%
Pharmacy	4.8%	2.7%
Total (Med + Rx)	4.3%	5.3%

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Exhibit 10
Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
Administrative Expense Load	19.55%	\$67.72
Profit & Risk Load	2.00%	\$6.93
Premium Tax	2.39%	\$8.28
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	0.12%	\$0.42
Federal Income Tax	0.53%	\$1.84
Total Taxes and Fees	3.04%	\$10.54

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Exhibit 11
MLR Projection

			Formula
(a)	Premium (pmpm)	\$346.37	
(b)	Medical Cost (pmpm)	\$261.18	
(c)	Medical Benefit Ratio (MBR)	75.4%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	\$1.73	= (a) x 0.50%
(e)	Taxes and Fees (pmpm)	\$10.54	
(f)	Adjusted Premium (pmpm)	\$335.83	=(a) - (e)
(g)	Adjusted Claims (pmpm)	\$262.91	= (b) + (d)
	Medical Loss Ratio (MLR)	78.3%	=(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 2024 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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HIOS ISSUER ID: 18939

Exhibit 12
Quarterly Trend Factors

Effective Quarter	Membership	Trend Factor	Index Rate
1Q 2024	27.9%	1.000	\$406.29
2Q 2024	28.4%	1.027	\$417.46
3Q 2024	5.4%	1.056	\$428.94
4Q 2024	38.2%	1.085	\$440.73
Total	100.0%	1.043	\$423.85

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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: Market:
 Rating Area: Rating Area 1
 Plan: PA Silver OAEPO 8000 80% AHASPA

<u>Group Census</u>	Employee Age	Spouse Age	Child 1 Age	Child 2 Age	Child 3 Age
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

	Age Factors				
	Employee	Spouse	Child 1	Child 2	Child 3
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 =	\$436.83
x Rating Area Factor (Rating Area 1)	0.7787
x Plan Factor	0.7986
x Effective Date Factor	1.0000
Market Base Rate adjusted for Plan/Area/Effective Date =	\$271.67

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	\$331.98	\$334.15	\$207.83	\$207.83		\$1,081.79
Employee 2	\$633.80	\$530.30				\$1,164.10
Employee 3	\$271.67	\$271.67				\$543.34
Employee 4	\$530.30	\$463.47	\$255.64	\$240.43	\$233.36	\$1,723.20
Employee 5	\$815.01	\$815.01	\$272.76			\$1,902.78
Employee 6	\$692.21	\$737.31	\$271.67			\$1,701.19

Employee 7	\$633.80	\$506.66				\$1,140.46
Employee 8	\$359.96	\$353.71				\$713.67
Employee 9	\$325.46	\$329.81	\$207.83	\$207.83	\$207.83	\$1,278.76
Employee 10	\$272.76	\$295.30	\$207.83	\$207.83		\$983.72
Group Total Monthly Premium:						\$12,233.01

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

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HIOS ISSUER ID: 18939

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 8000 80% AHASPA	Silver	69.01%	No	100.00%

Company Name: **naHealthAssuranceOfPennsylvania**
 Market: **Small Group**
 Product: **EPO**
 Effective Date of Rates: **January 1, 2024**

Ending date of Rates: **March 31, 2024**

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 >	PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA	
Form # >																
Rating Area >	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network >	0		0		0		0		0		0		0		0	
Metal >	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible >	\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000	
Coinsurance >	20%		20%		20%		20%		20%		20%		20%		20%	
Copays >	\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85	
OOP Maximum >	\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900	
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	\$207.83	\$207.83	\$218.62	\$218.62	\$272.22	\$272.22	\$223.37	\$223.37	\$274.89	\$274.89	\$288.23	\$288.23	\$266.88	\$266.88	\$250.69	\$250.69
15	\$226.30	\$226.30	\$238.05	\$238.05	\$296.42	\$296.42	\$243.22	\$243.22	\$299.32	\$299.32	\$313.85	\$313.85	\$290.60	\$290.60	\$272.97	\$272.97
16	\$233.36	\$233.36	\$245.48	\$245.48	\$305.67	\$305.67	\$250.81	\$250.81	\$308.66	\$308.66	\$323.65	\$323.65	\$299.67	\$299.67	\$281.49	\$281.49
17	\$240.43	\$240.43	\$252.91	\$252.91	\$314.92	\$314.92	\$258.41	\$258.41	\$318.01	\$318.01	\$333.44	\$333.44	\$308.74	\$308.74	\$290.01	\$290.01
18	\$248.03	\$248.03	\$260.91	\$260.91	\$324.88	\$324.88	\$266.58	\$266.58	\$328.07	\$328.07	\$343.99	\$343.99	\$318.51	\$318.51	\$299.18	\$299.18
19	\$255.64	\$255.64	\$268.92	\$268.92	\$334.85	\$334.85	\$274.76	\$274.76	\$338.13	\$338.13	\$354.54	\$354.54	\$328.28	\$328.28	\$308.36	\$308.36
20	\$263.52	\$263.52	\$277.20	\$277.20	\$345.17	\$345.17	\$283.22	\$283.22	\$348.55	\$348.55	\$365.47	\$365.47	\$338.40	\$338.40	\$317.86	\$317.86
21	\$271.67	\$271.67	\$285.78	\$285.78	\$355.84	\$355.84	\$291.98	\$291.98	\$359.33	\$359.33	\$376.77	\$376.77	\$348.86	\$348.86	\$327.69	\$327.69
22	\$271.67	\$271.67	\$285.78	\$285.78	\$355.84	\$355.84	\$291.98	\$291.98	\$359.33	\$359.33	\$376.77	\$376.77	\$348.86	\$348.86	\$327.69	\$327.69
23	\$271.67	\$271.67	\$285.78	\$285.78	\$355.84	\$355.84	\$291.98	\$291.98	\$359.33	\$359.33	\$376.77	\$376.77	\$348.86	\$348.86	\$327.69	\$327.69
24	\$271.67	\$271.67	\$285.78	\$285.78	\$355.84	\$355.84	\$291.98	\$291.98	\$359.33	\$359.33	\$376.77	\$376.77	\$348.86	\$348.86	\$327.69	\$327.69
25	\$272.76	\$272.76	\$286.92	\$286.92	\$357.26	\$357.26	\$293.15	\$293.15	\$360.77	\$360.77	\$378.28	\$378.28	\$350.26	\$350.26	\$329.00	\$329.00
26	\$278.19	\$278.19	\$292.64	\$292.64	\$364.38	\$364.38	\$298.99	\$298.99	\$367.95	\$367.95	\$385.82	\$385.82	\$357.24	\$357.24	\$335.56	\$335.56
27	\$284.71	\$284.71	\$299.49	\$299.49	\$372.92	\$372.92	\$306.00	\$306.00	\$376.58	\$376.58	\$394.86	\$394.86	\$365.61	\$365.61	\$343.42	\$343.42
28	\$295.30	\$295.30	\$310.64	\$310.64	\$386.80	\$386.80	\$317.39	\$317.39	\$390.59	\$390.59	\$409.55	\$409.55	\$379.21	\$379.21	\$356.20	\$356.20
29	\$304.00	\$304.00	\$319.78	\$319.78	\$398.19	\$398.19	\$326.73	\$326.73	\$402.09	\$402.09	\$421.61	\$421.61	\$390.38	\$390.38	\$366.69	\$366.69
30	\$308.34	\$308.34	\$324.36	\$324.36	\$403.88	\$403.88	\$331.40	\$331.40	\$407.84	\$407.84	\$427.64	\$427.64	\$395.96	\$395.96	\$371.93	\$371.93
31	\$314.86	\$314.86	\$331.22	\$331.22	\$412.42	\$412.42	\$338.41	\$338.41	\$416.46	\$416.46	\$436.68	\$436.68	\$404.33	\$404.33	\$379.80	\$379.80
32	\$321.38	\$321.38	\$338.07	\$338.07	\$420.96	\$420.96	\$345.42	\$345.42	\$425.09	\$425.09	\$445.72	\$445.72	\$412.71	\$412.71	\$387.66	\$387.66
33	\$325.46	\$325.46	\$342.36	\$342.36	\$426.30	\$426.30	\$349.80	\$349.80	\$430.48	\$430.48	\$451.37	\$451.37	\$417.94	\$417.94	\$392.58	\$392.58
34	\$329.81	\$329.81	\$346.93	\$346.93	\$431.99	\$431.99	\$354.47	\$354.47	\$436.23	\$436.23	\$457.40	\$457.40	\$423.52	\$423.52	\$397.82	\$397.82
35	\$331.98	\$331.98	\$349.22	\$349.22	\$434.84	\$434.84	\$356.80	\$356.80	\$439.10	\$439.10	\$460.42	\$460.42	\$426.31	\$426.31	\$400.44	\$400.44
36	\$334.15	\$334.15	\$351.51	\$351.51	\$437.68	\$437.68	\$359.14	\$359.14	\$441.98	\$441.98	\$463.43	\$463.43	\$429.10	\$429.10	\$403.06	\$403.06
37	\$336.33	\$336.33	\$353.79	\$353.79	\$440.53	\$440.53	\$361.48	\$361.48	\$444.85	\$444.85	\$466.44	\$466.44	\$431.89	\$431.89	\$405.69	\$405.69
38	\$338.50	\$338.50	\$356.08	\$356.08	\$443.38	\$443.38	\$363.81	\$363.81	\$447.72	\$447.72	\$469.46	\$469.46	\$434.68	\$434.68	\$408.31	\$408.31
39	\$342.85	\$342.85	\$360.65	\$360.65	\$449.07	\$449.07	\$368.48	\$368.48	\$453.47	\$453.47	\$475.49	\$475.49	\$440.27	\$440.27	\$413.55	\$413.55
40	\$347.19	\$347.19	\$365.22	\$365.22	\$454.76	\$454.76	\$373.16	\$373.16	\$459.22	\$459.22	\$481.52	\$481.52	\$445.85	\$445.85	\$418.79	\$418.79
41	\$353.71	\$353.71	\$372.08	\$372.08	\$463.31	\$463.31	\$380.16	\$380.16	\$467.85	\$467.85	\$490.56	\$490.56	\$454.22	\$454.22	\$426.66	\$426.66
42	\$359.96	\$359.96	\$378.65	\$378.65	\$471.49	\$471.49	\$386.88	\$386.88	\$476.11	\$476.11	\$499.22	\$499.22	\$462.24	\$462.24	\$434.19	\$434.19
43	\$368.66	\$368.66	\$387.80	\$387.80	\$482.88	\$482.88	\$396.22	\$396.22	\$487.61	\$487.61	\$511.28	\$511.28	\$473.41	\$473.41	\$444.68	\$444.68
44	\$379.52	\$379.52	\$399.23	\$399.23	\$497.11	\$497.11	\$407.90	\$407.90	\$501.98	\$501.98	\$526.35	\$526.35	\$487.36	\$487.36	\$457.79	\$457.79
45	\$392.29	\$392.29	\$412.66	\$412.66	\$513.83	\$513.83	\$421.62	\$421.62	\$518.87	\$518.87	\$544.06	\$544.06	\$503.76	\$503.76	\$473.19	\$473.19
46	\$407.50	\$407.50	\$428.67	\$428.67	\$533.76	\$533.76	\$437.98	\$437.98	\$538.99	\$538.99	\$565.16	\$565.16	\$523.30	\$523.30	\$491.54	\$491.54
47	\$424.62	\$424.62	\$446.67	\$446.67	\$556.18	\$556.18	\$456.37	\$456.37	\$561.63	\$561.63	\$588.90	\$588.90	\$545.27	\$545.27	\$512.19	\$512.19
48	\$444.18	\$444.18	\$467.25	\$467.25	\$581.80	\$581.80	\$477.39	\$477.39	\$587.50	\$587.50	\$616.02	\$616.02	\$570.39	\$570.39	\$535.78	\$535.78
49	\$463.47	\$463.47	\$487.54	\$487.54	\$607.06	\$607.06	\$498.12	\$498.12	\$613.02	\$613.02	\$642.77	\$642.77	\$595.16	\$595.16	\$559.05	\$559.05
50	\$485.20	\$485.20	\$510.40	\$510.40	\$635.53	\$635.53	\$521.48	\$521.48	\$641.76	\$641.76	\$672.92	\$672.92	\$623.07	\$623.07	\$585.26	\$585.26
51	\$506.66	\$506.66	\$532.97	\$532.97	\$663.64	\$663.64	\$544.55	\$544.55	\$670.15	\$670.15	\$702.68	\$702.68	\$650.63	\$650.63	\$611.15	\$611.15
52	\$530.30	\$530.30	\$557.84	\$557.84	\$694.60	\$694.60	\$569.95	\$569.95	\$701.41	\$701.41	\$735.46	\$735.46	\$680.98	\$680.98	\$639.66	\$639.66
53	\$554.21	\$554.21	\$582.99	\$582.99	\$725.92	\$725.92	\$595.65	\$595.65	\$733.03	\$733.03	\$768.62	\$768.62	\$711.68	\$711.68	\$668.50	\$668.50
54	\$580.01	\$580.01	\$610.13	\$610.13	\$759.72	\$759.72	\$623.39	\$623.39	\$767.17	\$767.17	\$804.41	\$804.41	\$744.82	\$744.82	\$699.63	\$699.63
55	\$605.82	\$605.82	\$637.28	\$637.28	\$793.53	\$793.53	\$651.12	\$651.12	\$801.31	\$801.31	\$840.20	\$840.20	\$777.97	\$777.97	\$730.76	\$730.76
56	\$633.80	\$633.80	\$666.72	\$666.72	\$830.18	\$830.18	\$681.20	\$681.20	\$838.32	\$838.32	\$879.01	\$879.01	\$813.90	\$813.90	\$764.51	\$764.51
57	\$662.06	\$662.06	\$696.44	\$696.44	\$867.18	\$867.18	\$711.56	\$711.56	\$875.69	\$875.69	\$918.20	\$918.20	\$850.18	\$850.18	\$798.59	\$798.59
58	\$692.21	\$692.21	\$728.16	\$728.16	\$906.68	\$906.68	\$743.98	\$743.98	\$915.57	\$915.57	\$960.02	\$960.02	\$888.90	\$888.90	\$834.96	\$834.96
59	\$707.16	\$707.16	\$743.88	\$743.88	\$926.25	\$926.25	\$760.03	\$760.03	\$935.34	\$935.34	\$980.74	\$980.74	\$908.09	\$908.09	\$852.99	\$852.99
60	\$737.31	\$737.31	\$775.60	\$775.60	\$965.75	\$965.75	\$792.44	\$792.44	\$975.22	\$975.22	\$1,022.56	\$1,022.56	\$946.82	\$946.82	\$889.36	\$889.36
61	\$763.39	\$763.39	\$803.03	\$803.03	\$999.91	\$999.91	\$820.48	\$820.48	\$1,009.72	\$1,009.72	\$1,058.73	\$1,058.73	\$980.31	\$980.31	\$920.82	\$920.82
62	\$780.51	\$780.51	\$821.04	\$821.04	\$1,022.33	\$1,022.33	\$838.87	\$838.87	\$1,032.35	\$1,032.35	\$1,082.47	\$1,082.47	\$1,002.29	\$1,002.29	\$941.46	\$941.46
63	\$801.97	\$801.97	\$843.61	\$843.61	\$1,050.44	\$1,050.44	\$861.94	\$861.94	\$1,060.74	\$1,060.74	\$1,112.23	\$1,112.23	\$1,029.85	\$1,029.85	\$967.35	\$967.35
64+	\$814.74	\$814.74	\$857.05	\$857.05	\$1,067.17	\$1,067.17	\$875.66	\$875.66	\$1,077.63	\$1,077.63	\$1,129.94	\$1,129.94	\$1,046.24	\$1,046.24	\$982.75	\$982.75

AetnaHealthAssuranceOfPennsylvania
 Small Group
 Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	PA Silver OAEPO 8000 80% AHASPA	EPO	Silver	Off		0 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: **etnaHealthAssuranceOfPennsylvania**
 Market: **Small Group**
 Product: **EPO**
 Effective Date of Rates: **April 1, 2024**

Ending date of Rates: **June 30, 2024**

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 =>	PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA		PA Silver OAEPO 8000 80% AHASPA	
Form # =>																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000	
Coinsurance =>	20%		20%		20%		20%		20%		20%		20%		20%	
Copays =>	\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85	
OOP Maximum =>	\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900	
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	\$213.54	\$213.54	\$224.63	\$224.63	\$279.70	\$279.70	\$229.51	\$229.51	\$282.44	\$282.44	\$296.15	\$296.15	\$274.22	\$274.22	\$257.58	\$257.58
15	\$232.52	\$232.52	\$244.60	\$244.60	\$304.56	\$304.56	\$249.91	\$249.91	\$307.55	\$307.55	\$322.48	\$322.48	\$298.59	\$298.59	\$280.47	\$280.47
16	\$239.78	\$239.78	\$252.23	\$252.23	\$314.07	\$314.07	\$257.71	\$257.71	\$317.15	\$317.15	\$332.55	\$332.55	\$307.91	\$307.91	\$289.23	\$289.23
17	\$247.04	\$247.04	\$259.67	\$259.67	\$323.58	\$323.58	\$265.51	\$265.51	\$326.75	\$326.75	\$342.61	\$342.61	\$317.23	\$317.23	\$297.98	\$297.98
18	\$254.85	\$254.85	\$268.09	\$268.09	\$333.81	\$333.81	\$273.91	\$273.91	\$337.09	\$337.09	\$353.45	\$353.45	\$327.27	\$327.27	\$307.41	\$307.41
19	\$262.67	\$262.67	\$276.31	\$276.31	\$344.05	\$344.05	\$282.31	\$282.31	\$347.42	\$347.42	\$364.29	\$364.29	\$337.31	\$337.31	\$316.84	\$316.84
20	\$270.76	\$270.76	\$284.82	\$284.82	\$354.65	\$354.65	\$291.01	\$291.01	\$358.13	\$358.13	\$375.52	\$375.52	\$347.70	\$347.70	\$326.60	\$326.60
21	\$279.14	\$279.14	\$293.63	\$293.63	\$365.62	\$365.62	\$300.01	\$300.01	\$369.21	\$369.21	\$387.13	\$387.13	\$358.45	\$358.45	\$336.70	\$336.70
22	\$279.14	\$279.14	\$293.63	\$293.63	\$365.62	\$365.62	\$300.01	\$300.01	\$369.21	\$369.21	\$387.13	\$387.13	\$358.45	\$358.45	\$336.70	\$336.70
23	\$279.14	\$279.14	\$293.63	\$293.63	\$365.62	\$365.62	\$300.01	\$300.01	\$369.21	\$369.21	\$387.13	\$387.13	\$358.45	\$358.45	\$336.70	\$336.70
24	\$279.14	\$279.14	\$293.63	\$293.63	\$365.62	\$365.62	\$300.01	\$300.01	\$369.21	\$369.21	\$387.13	\$387.13	\$358.45	\$358.45	\$336.70	\$336.70
25	\$280.25	\$280.25	\$294.81	\$294.81	\$367.09	\$367.09	\$301.21	\$301.21	\$370.68	\$370.68	\$388.68	\$388.68	\$359.89	\$359.89	\$338.05	\$338.05
26	\$285.84	\$285.84	\$300.68	\$300.68	\$374.40	\$374.40	\$307.21	\$307.21	\$378.07	\$378.07	\$396.42	\$396.42	\$367.06	\$367.06	\$344.78	\$344.78
27	\$292.54	\$292.54	\$307.73	\$307.73	\$383.17	\$383.17	\$314.41	\$314.41	\$386.93	\$386.93	\$405.71	\$405.71	\$375.66	\$375.66	\$352.86	\$352.86
28	\$303.42	\$303.42	\$319.18	\$319.18	\$397.43	\$397.43	\$326.11	\$326.11	\$401.33	\$401.33	\$420.81	\$420.81	\$389.64	\$389.64	\$366.00	\$366.00
29	\$312.35	\$312.35	\$328.58	\$328.58	\$409.13	\$409.13	\$335.71	\$335.71	\$413.14	\$413.14	\$433.20	\$433.20	\$401.11	\$401.11	\$376.77	\$376.77
30	\$316.82	\$316.82	\$333.27	\$333.27	\$414.98	\$414.98	\$340.51	\$340.51	\$419.05	\$419.05	\$439.39	\$439.39	\$406.85	\$406.85	\$382.16	\$382.16
31	\$323.52	\$323.52	\$340.32	\$340.32	\$423.76	\$423.76	\$347.71	\$347.71	\$427.91	\$427.91	\$448.68	\$448.68	\$415.45	\$415.45	\$390.24	\$390.24
32	\$330.22	\$330.22	\$347.37	\$347.37	\$432.53	\$432.53	\$354.91	\$354.91	\$436.77	\$436.77	\$457.98	\$457.98	\$424.05	\$424.05	\$398.32	\$398.32
33	\$334.41	\$334.41	\$351.77	\$351.77	\$438.02	\$438.02	\$359.41	\$359.41	\$442.31	\$442.31	\$463.78	\$463.78	\$429.43	\$429.43	\$403.37	\$403.37
34	\$338.87	\$338.87	\$356.47	\$356.47	\$443.87	\$443.87	\$364.21	\$364.21	\$448.22	\$448.22	\$469.98	\$469.98	\$435.16	\$435.16	\$408.76	\$408.76
35	\$341.11	\$341.11	\$358.82	\$358.82	\$446.79	\$446.79	\$366.61	\$366.61	\$451.17	\$451.17	\$473.07	\$473.07	\$438.03	\$438.03	\$411.45	\$411.45
36	\$343.34	\$343.34	\$361.17	\$361.17	\$449.72	\$449.72	\$369.01	\$369.01	\$454.13	\$454.13	\$476.17	\$476.17	\$440.90	\$440.90	\$414.14	\$414.14
37	\$345.57	\$345.57	\$363.52	\$363.52	\$452.64	\$452.64	\$371.41	\$371.41	\$457.08	\$457.08	\$479.27	\$479.27	\$443.77	\$443.77	\$416.84	\$416.84
38	\$347.81	\$347.81	\$365.87	\$365.87	\$455.57	\$455.57	\$373.81	\$373.81	\$460.03	\$460.03	\$482.36	\$482.36	\$446.63	\$446.63	\$419.53	\$419.53
39	\$352.27	\$352.27	\$370.56	\$370.56	\$461.42	\$461.42	\$378.61	\$378.61	\$465.94	\$465.94	\$488.56	\$488.56	\$452.37	\$452.37	\$424.92	\$424.92
40	\$356.74	\$356.74	\$375.26	\$375.26	\$467.27	\$467.27	\$383.41	\$383.41	\$471.85	\$471.85	\$494.75	\$494.75	\$458.10	\$458.10	\$430.31	\$430.31
41	\$363.44	\$363.44	\$382.31	\$382.31	\$476.04	\$476.04	\$390.61	\$390.61	\$480.71	\$480.71	\$504.04	\$504.04	\$466.71	\$466.71	\$436.39	\$436.39
42	\$369.86	\$369.86	\$389.06	\$389.06	\$484.45	\$484.45	\$397.51	\$397.51	\$489.20	\$489.20	\$512.95	\$512.95	\$474.95	\$474.95	\$446.13	\$446.13
43	\$378.79	\$378.79	\$398.46	\$398.46	\$496.15	\$496.15	\$407.11	\$407.11	\$501.01	\$501.01	\$525.34	\$525.34	\$486.42	\$486.42	\$456.91	\$456.91
44	\$389.96	\$389.96	\$410.21	\$410.21	\$510.78	\$510.78	\$419.11	\$419.11	\$515.78	\$515.78	\$540.82	\$540.82	\$500.76	\$500.76	\$470.37	\$470.37
45	\$403.07	\$403.07	\$424.01	\$424.01	\$527.96	\$527.96	\$433.22	\$433.22	\$533.14	\$533.14	\$559.02	\$559.02	\$517.61	\$517.61	\$486.20	\$486.20
46	\$418.71	\$418.71	\$440.45	\$440.45	\$548.43	\$548.43	\$450.02	\$450.02	\$553.81	\$553.81	\$580.70	\$580.70	\$537.68	\$537.68	\$505.05	\$505.05
47	\$436.29	\$436.29	\$458.95	\$458.95	\$571.47	\$571.47	\$468.92	\$468.92	\$577.07	\$577.07	\$605.08	\$605.08	\$560.26	\$560.26	\$526.27	\$526.27
48	\$456.39	\$456.39	\$480.09	\$480.09	\$597.79	\$597.79	\$490.52	\$490.52	\$603.65	\$603.65	\$632.96	\$632.96	\$586.07	\$586.07	\$550.51	\$550.51
49	\$476.21	\$476.21	\$500.94	\$500.94	\$623.75	\$623.75	\$511.82	\$511.82	\$629.87	\$629.87	\$660.44	\$660.44	\$611.52	\$611.52	\$574.41	\$574.41
50	\$498.54	\$498.54	\$524.43	\$524.43	\$653.00	\$653.00	\$535.82	\$535.82	\$659.40	\$659.40	\$691.41	\$691.41	\$640.20	\$640.20	\$601.35	\$601.35
51	\$520.59	\$520.59	\$547.63	\$547.63	\$681.89	\$681.89	\$559.52	\$559.52	\$688.57	\$688.57	\$722.00	\$722.00	\$668.52	\$668.52	\$627.95	\$627.95
52	\$544.88	\$544.88	\$573.17	\$573.17	\$713.70	\$713.70	\$585.62	\$585.62	\$720.69	\$720.69	\$755.68	\$755.68	\$699.70	\$699.70	\$657.24	\$657.24
53	\$569.44	\$569.44	\$599.01	\$599.01	\$745.87	\$745.87	\$612.02	\$612.02	\$753.18	\$753.18	\$789.75	\$789.75	\$731.25	\$731.25	\$686.87	\$686.87
54	\$595.96	\$595.96	\$626.91	\$626.91	\$780.61	\$780.61	\$640.52	\$640.52	\$788.26	\$788.26	\$826.52	\$826.52	\$765.30	\$765.30	\$718.86	\$718.86
55	\$622.48	\$622.48	\$654.80	\$654.80	\$815.34	\$815.34	\$669.02	\$669.02	\$823.33	\$823.33	\$863.30	\$863.30	\$799.35	\$799.35	\$750.85	\$750.85
56	\$651.23	\$651.23	\$685.05	\$685.05	\$853.00	\$853.00	\$699.92	\$699.92	\$861.36	\$861.36	\$903.18	\$903.18	\$836.27	\$836.27	\$785.53	\$785.53
57	\$680.26	\$680.26	\$715.58	\$715.58	\$891.02	\$891.02	\$731.13	\$731.13	\$899.76	\$899.76	\$943.44	\$943.44	\$873.55	\$873.55	\$820.54	\$820.54
58	\$711.24	\$711.24	\$748.18	\$748.18	\$931.61	\$931.61	\$764.43	\$764.43	\$940.74	\$940.74	\$986.41	\$986.41	\$913.34	\$913.34	\$857.92	\$857.92
59	\$726.59	\$726.59	\$764.33	\$764.33	\$951.72	\$951.72	\$780.93	\$780.93	\$961.05	\$961.05	\$1,007.70	\$1,007.70	\$933.06	\$933.06	\$876.44	\$876.44
60	\$757.58	\$757.58	\$796.92	\$796.92	\$992.30	\$992.30	\$814.23	\$814.23	\$1,002.03	\$1,002.03	\$1,050.67	\$1,050.67	\$972.84	\$972.84	\$913.81	\$913.81
61	\$784.38	\$784.38	\$825.11	\$825.11	\$1,027.40	\$1,027.40	\$843.03	\$843.03	\$1,037.47	\$1,037.47	\$1,087.84	\$1,087.84	\$1,007.26	\$1,007.26	\$946.13	\$946.13
62	\$801.96	\$801.96	\$843.61	\$843.61	\$1,050.44	\$1,050.44	\$861.93	\$861.93	\$1,060.73	\$1,060.73	\$1,112.23	\$1,112.23	\$1,029.84	\$1,029.84	\$967.35	\$967.35
63	\$824.01	\$824.01	\$866.80	\$866.80	\$1,079.32	\$1,079.32	\$885.63	\$885.63	\$1,089.90	\$1,089.90	\$1,142.81	\$1,142.81	\$1,058.16	\$1,058.16	\$993.95	\$993.95
64	\$837.13	\$837.13	\$880.61	\$880.61	\$1,096.50	\$1,096.50	\$899.73	\$899.73	\$1,107.25	\$1,107.25	\$1,161.00	\$1,161.00	\$1,075.00	\$1,075.00	\$1,009.77	\$1,009.77

AetnaHealthAssuranceOfPennsylvania
 Small Group
 Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	PA Silver OAEPO 8000 80% AHASPA	EPO	Silver	Off		0 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: **naHealthAssuranceOfPennsylvania**
 Market: **Small Group**
 Product: **EPO**
 Effective Date of Rates: **July 1, 2024**

Ending date of Rates: **September 30, 2024**

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 >	Silver OAEPO 8000 80% AHAS		Silver OAEPO 8000 80% AHAS		Silver OAEPO 8000 80% AHAS		Silver OAEPO 8000 80% AHAS		Silver OAEPO 8000 80% AHAS		Silver OAEPO 8000 80% AHAS		Silver OAEPO 8000 80% AHAS		Silver OAEPO 8000 80% AHAS	
Form # >																
Rating Area >	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network >	0		0		0		0		0		0		0		0	
Metal >	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible >	\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000	
Coinurance >	20%		20%		20%		20%		20%		20%		20%		20%	
Copays >	\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85	
OOP Maximum >	\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900	
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	\$219.41	\$219.41	\$230.80	\$230.80	\$287.39	\$287.39	\$235.82	\$235.82	\$290.21	\$290.21	\$304.30	\$304.30	\$281.76	\$281.76	\$264.66	\$264.66
15	\$238.91	\$238.91	\$251.32	\$251.32	\$312.94	\$312.94	\$256.78	\$256.78	\$316.00	\$316.00	\$331.34	\$331.34	\$306.80	\$306.80	\$288.18	\$288.18
16	\$246.37	\$246.37	\$259.16	\$259.16	\$322.70	\$322.70	\$264.79	\$264.79	\$325.87	\$325.87	\$341.69	\$341.69	\$316.38	\$316.38	\$297.18	\$297.18
17	\$253.83	\$253.83	\$267.01	\$267.01	\$332.47	\$332.47	\$272.81	\$272.81	\$335.73	\$335.73	\$352.03	\$352.03	\$325.95	\$325.95	\$306.17	\$306.17
18	\$261.86	\$261.86	\$275.46	\$275.46	\$342.99	\$342.99	\$281.44	\$281.44	\$346.35	\$346.35	\$363.17	\$363.17	\$336.27	\$336.27	\$315.86	\$315.86
19	\$269.89	\$269.89	\$283.90	\$283.90	\$353.51	\$353.51	\$290.07	\$290.07	\$356.98	\$356.98	\$374.30	\$374.30	\$346.58	\$346.58	\$325.55	\$325.55
20	\$278.21	\$278.21	\$292.65	\$292.65	\$364.40	\$364.40	\$299.01	\$299.01	\$367.98	\$367.98	\$385.84	\$385.84	\$357.26	\$357.26	\$335.58	\$335.58
21	\$286.81	\$286.81	\$301.71	\$301.71	\$375.67	\$375.67	\$308.26	\$308.26	\$379.36	\$379.36	\$397.77	\$397.77	\$368.31	\$368.31	\$345.96	\$345.96
22	\$286.81	\$286.81	\$301.71	\$301.71	\$375.67	\$375.67	\$308.26	\$308.26	\$379.36	\$379.36	\$397.77	\$397.77	\$368.31	\$368.31	\$345.96	\$345.96
23	\$286.81	\$286.81	\$301.71	\$301.71	\$375.67	\$375.67	\$308.26	\$308.26	\$379.36	\$379.36	\$397.77	\$397.77	\$368.31	\$368.31	\$345.96	\$345.96
24	\$286.81	\$286.81	\$301.71	\$301.71	\$375.67	\$375.67	\$308.26	\$308.26	\$379.36	\$379.36	\$397.77	\$397.77	\$368.31	\$368.31	\$345.96	\$345.96
25	\$287.96	\$287.96	\$302.91	\$302.91	\$377.18	\$377.18	\$309.49	\$309.49	\$380.87	\$380.87	\$399.36	\$399.36	\$369.78	\$369.78	\$347.34	\$347.34
26	\$293.69	\$293.69	\$308.95	\$308.95	\$384.69	\$384.69	\$315.66	\$315.66	\$388.46	\$388.46	\$407.32	\$407.32	\$377.15	\$377.15	\$354.26	\$354.26
27	\$300.58	\$300.58	\$316.19	\$316.19	\$393.71	\$393.71	\$323.05	\$323.05	\$397.57	\$397.57	\$416.87	\$416.87	\$385.99	\$385.99	\$362.56	\$362.56
28	\$311.76	\$311.76	\$327.95	\$327.95	\$408.36	\$408.36	\$335.08	\$335.08	\$412.36	\$412.36	\$432.38	\$432.38	\$400.35	\$400.35	\$376.06	\$376.06
29	\$320.94	\$320.94	\$337.61	\$337.61	\$420.38	\$420.38	\$344.94	\$344.94	\$424.50	\$424.50	\$445.11	\$445.11	\$412.14	\$412.14	\$387.13	\$387.13
30	\$325.53	\$325.53	\$342.44	\$342.44	\$426.39	\$426.39	\$349.87	\$349.87	\$430.57	\$430.57	\$451.47	\$451.47	\$418.03	\$418.03	\$392.66	\$392.66
31	\$332.41	\$332.41	\$349.68	\$349.68	\$435.41	\$435.41	\$357.27	\$357.27	\$439.68	\$439.68	\$461.02	\$461.02	\$426.87	\$426.87	\$400.97	\$400.97
32	\$339.30	\$339.30	\$356.92	\$356.92	\$444.42	\$444.42	\$364.67	\$364.67	\$448.78	\$448.78	\$470.57	\$470.57	\$435.71	\$435.71	\$409.27	\$409.27
33	\$343.60	\$343.60	\$361.44	\$361.44	\$450.06	\$450.06	\$369.29	\$369.29	\$454.47	\$454.47	\$476.53	\$476.53	\$441.23	\$441.23	\$414.46	\$414.46
34	\$348.19	\$348.19	\$366.27	\$366.27	\$456.07	\$456.07	\$374.23	\$374.23	\$460.54	\$460.54	\$482.90	\$482.90	\$447.13	\$447.13	\$419.99	\$419.99
35	\$350.48	\$350.48	\$368.68	\$368.68	\$459.07	\$459.07	\$376.69	\$376.69	\$463.57	\$463.57	\$486.08	\$486.08	\$450.73	\$450.73	\$422.76	\$422.76
36	\$352.78	\$352.78	\$371.10	\$371.10	\$462.08	\$462.08	\$379.16	\$379.16	\$466.61	\$466.61	\$489.26	\$489.26	\$453.02	\$453.02	\$425.53	\$425.53
37	\$355.07	\$355.07	\$373.51	\$373.51	\$465.08	\$465.08	\$381.62	\$381.62	\$469.64	\$469.64	\$492.44	\$492.44	\$455.97	\$455.97	\$428.30	\$428.30
38	\$357.37	\$357.37	\$375.92	\$375.92	\$468.09	\$468.09	\$384.09	\$384.09	\$472.68	\$472.68	\$495.62	\$495.62	\$458.91	\$458.91	\$431.06	\$431.06
39	\$361.96	\$361.96	\$380.75	\$380.75	\$474.10	\$474.10	\$389.02	\$389.02	\$478.75	\$478.75	\$501.99	\$501.99	\$464.80	\$464.80	\$436.60	\$436.60
40	\$366.54	\$366.54	\$385.58	\$385.58	\$480.11	\$480.11	\$393.95	\$393.95	\$484.82	\$484.82	\$508.35	\$508.35	\$470.70	\$470.70	\$442.13	\$442.13
41	\$373.43	\$373.43	\$392.82	\$392.82	\$489.13	\$489.13	\$401.35	\$401.35	\$493.92	\$493.92	\$517.90	\$517.90	\$479.54	\$479.54	\$450.44	\$450.44
42	\$380.02	\$380.02	\$399.76	\$399.76	\$497.77	\$497.77	\$408.44	\$408.44	\$502.65	\$502.65	\$527.05	\$527.05	\$488.01	\$488.01	\$458.39	\$458.39
43	\$389.20	\$389.20	\$409.41	\$409.41	\$509.79	\$509.79	\$418.31	\$418.31	\$514.79	\$514.79	\$539.78	\$539.78	\$499.79	\$499.79	\$469.47	\$469.47
44	\$400.68	\$400.68	\$421.48	\$421.48	\$524.82	\$524.82	\$430.64	\$430.64	\$529.96	\$529.96	\$555.69	\$555.69	\$514.53	\$514.53	\$483.30	\$483.30
45	\$414.16	\$414.16	\$435.66	\$435.66	\$542.47	\$542.47	\$445.12	\$445.12	\$547.79	\$547.79	\$574.38	\$574.38	\$531.84	\$531.84	\$499.56	\$499.56
46	\$430.22	\$430.22	\$452.56	\$452.56	\$563.51	\$563.51	\$462.39	\$462.39	\$569.04	\$569.04	\$596.66	\$596.66	\$552.46	\$552.46	\$518.94	\$518.94
47	\$448.29	\$448.29	\$471.57	\$471.57	\$587.18	\$587.18	\$481.81	\$481.81	\$592.94	\$592.94	\$621.72	\$621.72	\$575.67	\$575.67	\$540.73	\$540.73
48	\$468.94	\$468.94	\$493.29	\$493.29	\$614.23	\$614.23	\$504.00	\$504.00	\$620.25	\$620.25	\$650.36	\$650.36	\$602.18	\$602.18	\$565.64	\$565.64
49	\$489.30	\$489.30	\$514.71	\$514.71	\$640.90	\$640.90	\$525.89	\$525.89	\$647.18	\$647.18	\$678.60	\$678.60	\$628.33	\$628.33	\$590.21	\$590.21
50	\$512.24	\$512.24	\$538.85	\$538.85	\$670.95	\$670.95	\$550.55	\$550.55	\$677.53	\$677.53	\$710.42	\$710.42	\$657.80	\$657.80	\$617.88	\$617.88
51	\$534.90	\$534.90	\$562.68	\$562.68	\$700.63	\$700.63	\$574.90	\$574.90	\$707.50	\$707.50	\$741.85	\$741.85	\$686.89	\$686.89	\$645.21	\$645.21
52	\$559.86	\$559.86	\$588.93	\$588.93	\$733.32	\$733.32	\$601.72	\$601.72	\$740.51	\$740.51	\$776.45	\$776.45	\$718.94	\$718.94	\$675.31	\$675.31
53	\$585.09	\$585.09	\$615.48	\$615.48	\$766.38	\$766.38	\$628.85	\$628.85	\$773.89	\$773.89	\$811.46	\$811.46	\$751.35	\$751.35	\$705.76	\$705.76
54	\$612.34	\$612.34	\$644.14	\$644.14	\$802.06	\$802.06	\$658.13	\$658.13	\$809.93	\$809.93	\$849.24	\$849.24	\$786.34	\$786.34	\$738.62	\$738.62
55	\$639.59	\$639.59	\$672.80	\$672.80	\$837.75	\$837.75	\$687.42	\$687.42	\$845.97	\$845.97	\$887.03	\$887.03	\$821.33	\$821.33	\$771.49	\$771.49
56	\$669.13	\$669.13	\$703.88	\$703.88	\$876.45	\$876.45	\$719.17	\$719.17	\$885.04	\$885.04	\$928.00	\$928.00	\$859.26	\$859.26	\$807.12	\$807.12
57	\$698.96	\$698.96	\$735.26	\$735.26	\$915.52	\$915.52	\$751.22	\$751.22	\$924.49	\$924.49	\$969.37	\$969.37	\$897.51	\$897.51	\$843.10	\$843.10
58	\$730.79	\$730.79	\$768.74	\$768.74	\$957.22	\$957.22	\$785.44	\$785.44	\$966.60	\$966.60	\$1,013.52	\$1,013.52	\$938.45	\$938.45	\$881.50	\$881.50
59	\$746.57	\$746.57	\$785.34	\$785.34	\$977.88	\$977.88	\$802.40	\$802.40	\$987.47	\$987.47	\$1,035.40	\$1,035.40	\$958.71	\$958.71	\$900.53	\$900.53
60	\$778.41	\$778.41	\$818.83	\$818.83	\$1,019.58	\$1,019.58	\$836.61	\$836.61	\$1,029.58	\$1,029.58	\$1,079.56	\$1,079.56	\$999.59	\$999.59	\$938.93	\$938.93
61	\$805.94	\$805.94	\$847.79	\$847.79	\$1,055.64	\$1,055.64	\$866.21	\$866.21	\$1,065.99	\$1,065.99	\$1,117.74	\$1,117.74	\$1,034.95	\$1,034.95	\$972.14	\$972.14
62	\$824.01	\$824.01	\$866.80	\$866.80	\$1,079.31	\$1,079.31	\$885.63	\$885.63	\$1,089.89	\$1,089.89	\$1,142.80	\$1,142.80	\$1,058.15	\$1,058.15	\$993.94	\$993.94
63	\$846.67	\$846.67	\$890.63	\$890.63	\$1,108.99	\$1,108.99	\$909.98	\$909.98	\$1,119.86	\$1,119.86	\$1,174.23	\$1,174.23	\$1,087.25	\$1,087.25	\$1,021.27	\$1,021.27
64+	\$860.15	\$860.15	\$904.81	\$904.81	\$1,126.65	\$1,126.65	\$924.47	\$924.47	\$1,137.69	\$1,137.69	\$1,192.92	\$1,192.92	\$1,104.56	\$1,104.56	\$1,037.53	\$1,037.53

AetnaHealthAssuranceOfPennsylvania
 Small Group
 Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	PA Silver OAEPO 8000 80% AHASPA	EPO	Silver	Off		0 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: **naHealthAssuranceOfPennsylvania**
 Market: **Small Group**
 Product: **EPO**
 Effective Date of Rates: **October 1, 2024**

Ending date of Rates: **December 31, 2024**

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 >	Silver OAEPO 8000 80% AHAS		Silver OAEPO 8000 80% AHAS		Silver OAEPO 8000 80% AHAS		Silver OAEPO 8000 80% AHAS		Silver OAEPO 8000 80% AHAS		Silver OAEPO 8000 80% AHAS		Silver OAEPO 8000 80% AHAS		Silver OAEPO 8000 80% AHAS	
Form # >																
Rating Area >	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network >	0		0		0		0		0		0		0		0	
Metal >	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible >	\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000		\$8,000/\$16,000	
Coinurance >	20%		20%		20%		20%		20%		20%		20%		20%	
Copays >	\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85		\$45/\$85	
OOP Maximum >	\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900		\$9,450/\$18,900	
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	\$225.44	\$225.44	\$237.15	\$237.15	\$295.29	\$295.29	\$242.30	\$242.30	\$298.19	\$298.19	\$312.66	\$312.66	\$289.50	\$289.50	\$271.93	\$271.93
15	\$245.48	\$245.48	\$258.23	\$258.23	\$321.54	\$321.54	\$263.84	\$263.84	\$324.69	\$324.69	\$340.45	\$340.45	\$315.23	\$315.23	\$296.11	\$296.11
16	\$253.14	\$253.14	\$266.29	\$266.29	\$331.58	\$331.58	\$272.07	\$272.07	\$334.83	\$334.83	\$351.08	\$351.08	\$325.07	\$325.07	\$305.35	\$305.35
17	\$260.81	\$260.81	\$274.35	\$274.35	\$341.61	\$341.61	\$280.31	\$280.31	\$344.96	\$344.96	\$361.71	\$361.71	\$334.91	\$334.91	\$314.59	\$314.59
18	\$269.06	\$269.06	\$283.03	\$283.03	\$352.42	\$352.42	\$289.18	\$289.18	\$355.87	\$355.87	\$373.15	\$373.15	\$345.51	\$345.51	\$324.54	\$324.54
19	\$277.31	\$277.31	\$291.71	\$291.71	\$363.23	\$363.23	\$298.05	\$298.05	\$366.79	\$366.79	\$384.59	\$384.59	\$356.11	\$356.11	\$334.50	\$334.50
20	\$285.85	\$285.85	\$300.70	\$300.70	\$374.42	\$374.42	\$307.23	\$307.23	\$378.09	\$378.09	\$396.45	\$396.45	\$367.08	\$367.08	\$344.80	\$344.80
21	\$294.70	\$294.70	\$310.00	\$310.00	\$386.00	\$386.00	\$316.73	\$316.73	\$389.79	\$389.79	\$408.71	\$408.71	\$378.43	\$378.43	\$355.47	\$355.47
22	\$294.70	\$294.70	\$310.00	\$310.00	\$386.00	\$386.00	\$316.73	\$316.73	\$389.79	\$389.79	\$408.71	\$408.71	\$378.43	\$378.43	\$355.47	\$355.47
23	\$294.70	\$294.70	\$310.00	\$310.00	\$386.00	\$386.00	\$316.73	\$316.73	\$389.79	\$389.79	\$408.71	\$408.71	\$378.43	\$378.43	\$355.47	\$355.47
24	\$294.70	\$294.70	\$310.00	\$310.00	\$386.00	\$386.00	\$316.73	\$316.73	\$389.79	\$389.79	\$408.71	\$408.71	\$378.43	\$378.43	\$355.47	\$355.47
25	\$295.87	\$295.87	\$311.24	\$311.24	\$387.55	\$387.55	\$318.00	\$318.00	\$391.35	\$391.35	\$410.34	\$410.34	\$379.95	\$379.95	\$356.89	\$356.89
26	\$301.77	\$301.77	\$317.44	\$317.44	\$395.27	\$395.27	\$324.33	\$324.33	\$399.14	\$399.14	\$418.52	\$418.52	\$387.52	\$387.52	\$364.00	\$364.00
27	\$308.84	\$308.84	\$324.88	\$324.88	\$404.53	\$404.53	\$331.94	\$331.94	\$408.50	\$408.50	\$428.33	\$428.33	\$396.60	\$396.60	\$372.53	\$372.53
28	\$320.33	\$320.33	\$336.97	\$336.97	\$419.58	\$419.58	\$344.29	\$344.29	\$423.70	\$423.70	\$444.27	\$444.27	\$411.36	\$411.36	\$386.39	\$386.39
29	\$329.76	\$329.76	\$346.89	\$346.89	\$431.94	\$431.94	\$354.42	\$354.42	\$436.17	\$436.17	\$457.34	\$457.34	\$423.47	\$423.47	\$397.77	\$397.77
30	\$334.48	\$334.48	\$351.85	\$351.85	\$438.11	\$438.11	\$359.49	\$359.49	\$442.41	\$442.41	\$463.88	\$463.88	\$429.52	\$429.52	\$403.46	\$403.46
31	\$341.55	\$341.55	\$359.29	\$359.29	\$447.38	\$447.38	\$367.09	\$367.09	\$451.76	\$451.76	\$473.69	\$473.69	\$438.60	\$438.60	\$411.99	\$411.99
32	\$348.63	\$348.63	\$366.73	\$366.73	\$456.64	\$456.64	\$374.69	\$374.69	\$461.12	\$461.12	\$483.50	\$483.50	\$447.69	\$447.69	\$420.52	\$420.52
33	\$353.05	\$353.05	\$371.38	\$371.38	\$462.43	\$462.43	\$379.45	\$379.45	\$466.96	\$466.96	\$489.63	\$489.63	\$453.36	\$453.36	\$425.85	\$425.85
34	\$357.76	\$357.76	\$376.34	\$376.34	\$468.61	\$468.61	\$384.51	\$384.51	\$473.20	\$473.20	\$496.17	\$496.17	\$459.42	\$459.42	\$431.54	\$431.54
35	\$360.12	\$360.12	\$378.82	\$378.82	\$471.69	\$471.69	\$387.05	\$387.05	\$476.32	\$476.32	\$499.44	\$499.44	\$462.45	\$462.45	\$434.38	\$434.38
36	\$362.48	\$362.48	\$381.30	\$381.30	\$474.78	\$474.78	\$389.58	\$389.58	\$479.44	\$479.44	\$502.71	\$502.71	\$465.47	\$465.47	\$437.23	\$437.23
37	\$364.83	\$364.83	\$383.78	\$383.78	\$477.87	\$477.87	\$392.11	\$392.11	\$482.56	\$482.56	\$505.98	\$505.98	\$468.50	\$468.50	\$440.07	\$440.07
38	\$367.19	\$367.19	\$386.26	\$386.26	\$480.96	\$480.96	\$394.65	\$394.65	\$485.67	\$485.67	\$509.25	\$509.25	\$471.53	\$471.53	\$442.91	\$442.91
39	\$371.91	\$371.91	\$391.22	\$391.22	\$487.13	\$487.13	\$399.72	\$399.72	\$491.91	\$491.91	\$515.79	\$515.79	\$477.58	\$477.58	\$448.60	\$448.60
40	\$376.62	\$376.62	\$396.18	\$396.18	\$493.31	\$493.31	\$404.78	\$404.78	\$498.15	\$498.15	\$522.33	\$522.33	\$483.64	\$483.64	\$454.29	\$454.29
41	\$383.69	\$383.69	\$403.62	\$403.62	\$502.57	\$502.57	\$412.39	\$412.39	\$507.50	\$507.50	\$532.14	\$532.14	\$492.72	\$492.72	\$462.82	\$462.82
42	\$390.47	\$390.47	\$410.75	\$410.75	\$511.45	\$511.45	\$419.67	\$419.67	\$516.47	\$516.47	\$541.54	\$541.54	\$501.42	\$501.42	\$471.00	\$471.00
43	\$399.90	\$399.90	\$420.67	\$420.67	\$523.80	\$523.80	\$429.81	\$429.81	\$528.94	\$528.94	\$554.62	\$554.62	\$513.53	\$513.53	\$482.37	\$482.37
44	\$411.69	\$411.69	\$433.07	\$433.07	\$539.24	\$539.24	\$442.47	\$442.47	\$544.53	\$544.53	\$570.96	\$570.96	\$528.67	\$528.67	\$496.59	\$496.59
45	\$425.54	\$425.54	\$447.64	\$447.64	\$557.39	\$557.39	\$457.36	\$457.36	\$562.85	\$562.85	\$590.17	\$590.17	\$546.46	\$546.46	\$513.30	\$513.30
46	\$442.04	\$442.04	\$465.00	\$465.00	\$579.00	\$579.00	\$475.10	\$475.10	\$584.68	\$584.68	\$613.06	\$613.06	\$567.65	\$567.65	\$533.20	\$533.20
47	\$460.61	\$460.61	\$484.53	\$484.53	\$603.32	\$603.32	\$495.05	\$495.05	\$609.24	\$609.24	\$638.81	\$638.81	\$591.49	\$591.49	\$555.60	\$555.60
48	\$481.83	\$481.83	\$506.85	\$506.85	\$631.11	\$631.11	\$517.86	\$517.86	\$637.30	\$637.30	\$668.24	\$668.24	\$618.74	\$618.74	\$581.19	\$581.19
49	\$502.75	\$502.75	\$528.86	\$528.86	\$658.52	\$658.52	\$540.35	\$540.35	\$664.98	\$664.98	\$697.26	\$697.26	\$645.61	\$645.61	\$606.43	\$606.43
50	\$526.33	\$526.33	\$553.66	\$553.66	\$689.40	\$689.40	\$565.68	\$565.68	\$696.16	\$696.16	\$729.95	\$729.95	\$675.88	\$675.88	\$634.87	\$634.87
51	\$549.61	\$549.61	\$578.15	\$578.15	\$719.89	\$719.89	\$590.71	\$590.71	\$726.95	\$726.95	\$762.24	\$762.24	\$705.78	\$705.78	\$662.95	\$662.95
52	\$575.25	\$575.25	\$605.12	\$605.12	\$753.48	\$753.48	\$618.26	\$618.26	\$760.86	\$760.86	\$797.80	\$797.80	\$738.70	\$738.70	\$693.88	\$693.88
53	\$601.18	\$601.18	\$632.40	\$632.40	\$787.44	\$787.44	\$646.13	\$646.13	\$795.16	\$795.16	\$833.76	\$833.76	\$772.00	\$772.00	\$725.16	\$725.16
54	\$629.18	\$629.18	\$661.85	\$661.85	\$824.11	\$824.11	\$676.22	\$676.22	\$832.19	\$832.19	\$872.59	\$872.59	\$807.95	\$807.95	\$758.93	\$758.93
55	\$657.17	\$657.17	\$691.30	\$691.30	\$860.78	\$860.78	\$706.31	\$706.31	\$869.22	\$869.22	\$911.42	\$911.42	\$843.91	\$843.91	\$792.70	\$792.70
56	\$687.53	\$687.53	\$723.23	\$723.23	\$900.54	\$900.54	\$738.94	\$738.94	\$909.37	\$909.37	\$953.52	\$953.52	\$882.88	\$882.88	\$829.31	\$829.31
57	\$718.17	\$718.17	\$755.47	\$755.47	\$940.69	\$940.69	\$771.88	\$771.88	\$949.91	\$949.91	\$996.02	\$996.02	\$922.24	\$922.24	\$866.28	\$866.28
58	\$750.88	\$750.88	\$789.88	\$789.88	\$983.53	\$983.53	\$807.03	\$807.03	\$993.18	\$993.18	\$1,041.39	\$1,041.39	\$964.25	\$964.25	\$905.74	\$905.74
59	\$767.09	\$767.09	\$806.93	\$806.93	\$1,004.76	\$1,004.76	\$824.45	\$824.45	\$1,014.61	\$1,014.61	\$1,063.87	\$1,063.87	\$985.06	\$985.06	\$925.29	\$925.29
60	\$799.80	\$799.80	\$841.34	\$841.34	\$1,047.61	\$1,047.61	\$859.61	\$859.61	\$1,057.88	\$1,057.88	\$1,109.23	\$1,109.23	\$1,027.07	\$1,027.07	\$964.74	\$964.74
61	\$828.09	\$828.09	\$871.10	\$871.10	\$1,084.67	\$1,084.67	\$890.02	\$890.02	\$1,095.30	\$1,095.30	\$1,148.47	\$1,148.47	\$1,063.40	\$1,063.40	\$998.87	\$998.87
62	\$846.66	\$846.66	\$890.63	\$890.63	\$1,108.98	\$1,108.98	\$909.97	\$909.97	\$1,119.86	\$1,119.86	\$1,174.22	\$1,174.22	\$1,087.24	\$1,087.24	\$1,021.26	\$1,021.26
63	\$869.94	\$869.94	\$915.12	\$915.12	\$1,139.48	\$1,139.48	\$934.99	\$934.99	\$1,150.65	\$1,150.65	\$1,206.51	\$1,206.51	\$1,117.13	\$1,117.13	\$1,049.34	\$1,049.34
64+	\$883.79	\$883.79	\$929.69	\$929.69	\$1,157.62	\$1,157.62	\$949.88	\$949.88	\$1,168.97	\$1,168.97	\$1,225.71	\$1,225.71	\$1,134.92	\$1,134.92	\$1,066.05	\$1,066.05

AetnaHealthAssuranceOfPennsylvania
 Small Group
 Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	PA Silver OAEPO 8000 80% AHASPA	EPO	Silver	Off		0 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

Draft 2024 Pennsylvania Rate Review Survey Questions

1. Membership:

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

N/A

2. Experience Period Claims:

a. Please confirm that all claims which are capitated have been removed from the experience period claims.

We can confirm that all claims which are capitated have been removed from the experience period claims.

b. Please confirm that all non-EHB claims have been removed from the experience period claims.

We can confirm that all non-EHB claims have been removed from the experience period claims.

c. How are drug rebates projected to change from the base period to the rating period? How has this change been reflected in the rate development?

The experience data (CY 2022 through February 2023) we used for our 1Q24 pricing was net of prescription rebates.

3. COVID:

a. Please confirm that Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. Additionally, please confirm that any COVID adjustment factor in the filing is reflected in Table 5 of the PAAM Exhibits.

We can confirm that there are no COVID adjustments in Table 5.

b. If there is a COVID adjustment factor other than 1.0, please provide a quantitative exhibit supporting the factor.

N/A

4. Trend:

a. [SG. Only] If the Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate quarterly rates in Table 5A differ, please provide an explanation and exhibit in support of the variation.

N/A

b. [SG. Only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.

N/A

5. Table 6 – Retention:

a. Please confirm that the federal income tax is calculated using a Federal Income Tax Rate of 21%. If other adjustments were made in Table 6, cell C57, please provide a demonstration of how this number was calculated and an explanation of the other adjustments included in the calculation.

We can confirm that the 21% Federal Income Tax Rate was used in the calculation of cell C57 in Table 6.

b. Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2024.

We can Confirm that Risk Adjustment User Fee is up to date.

c. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – Renewing, Open Enrollment Enrollee – New, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please provide a detailed explanation as to the reason for the difference.

Please refer to the submitted exhibit titled Commissions_2024_AHASPA.xlsx

6. Pricing AVs:

a. Please confirm that the Pricing AVs were calculated using a single risk pool (i.e., claims experience is not separated by metal level).

We can confirm that the Pricing AVs were calculated using a single risk pool.

b. Please identify and support any differences between the company's metallic AV calculator results and the corresponding Pricing AVs.

N/A

7. Expanded Bronze Plans:

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

met.

N/A

8. PAAM Exhibits – Consumer Factors:

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

N/A

b. Please provide quantitative and qualitative support for the proposed network factors, if different from the previous year.

N/A

9. Public Health Emergency:

a. With the Public Health Emergency expected to end on May 11th, how has the rate development been affected? Please provide support for any adjustments, or support for making no adjustments, if applicable.

The rate development was not affected by the Public Health Emergency scheduled to end on May 11th. The rates were developed assuming no impact.

b. Furthermore, with the Public Health Emergency scheduled to end on May 11th, has any adjustment been made specifically to the morbidity assumption for Plan Year 2024?

We do not believe that end of the Public Health Emergency will materially impact our Risk Scores as COVID was consistent throughout the market and caused no major changes to our relative risk.

c. Please provide commentary on how the Company believes services such as COVID vaccinations and COVID testing will be handled in PY24. Within your response please clarify if these services will be considered preventative and covered at 100%.

These services are preventative care.

10. MLR Exhibit:

a. Please complete table below which summarizes the most recent three years of complete MLR information.

AHASPA	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2019	86.50%	89.16%	1,015	25,734
2020	87.20%	87.28%	8,268	6,012
2021	85.10%	85.21%	1,731	60

b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.

Actual Member Months are a count at the end of March of the following year, while Pricing Member Months are the Projected Member Months for that pricing year. Pricing MLR is the expected MLR for the pricing year.

c. Does the insurer expect to pay MLR rebates for the 3-year period above?

Aetna does not anticipate paying a MLR rebate for AHASPA in PA over this timeframe.

11. Plan of Withdrawal:

a. Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.

N/A



June 21, 2023

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

Subject: Aetna Health Assurance Pennsylvania, Inc.
Small Group Rate Filing
SERFF #133624465

Dear Mr. Michael Hibbert:

I am writing in response to your objection letter sent via SERFF regarding our PA AHASPA PPO SG filing received on June 9, 2022. 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 confirm that you have tested to ensure that the rates in Table 11 of the PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.

The PA Plan design Summary and Rate Table are identical, however due to rounding differences, the PAAM is showing a .01% difference, equating to an approximate \$.02 difference.

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

Please refer to tab [Q2] of 06.09.23_Objection_Exhibits_AHASPA.xlsx.

3. In Section F of the PA Actuarial Memorandum, it says the loss ratio is 68.4%. Based on Table 2 of the PAAM Exhibits, the loss ratio is 71.85%. Please explain this discrepancy or update so the numbers are consistent.

The loss ratio of 71.85% in the PA Actuarial Memorandum was an error. We have updated the memorandum to reflect 68.4%, consistent with the value in table 2 of the PAAM.

4. Based on the MLR projection from Exhibit 11 provided in the supplemental exhibits, the projected MLR is 78.3%, which doesn't meet the 80% threshold. Please explain why this occurred.

Due to the size of our AHASPA block, the assumptions used in pricing are based on ALIC experience. However, the projected membership mix between the two entities varies and is accounted for by adjusting the underlying manual experience to look like the projected population. This normalization to the projected AHASPA population is the cause of the low MBR.



5. The following questions are related to the proposed annual trend rate included in the filing:
 - a. Please provide the actual observed trends based on historical allowed claims experience for each benefit category as well as in aggregate for years 2020, 2021, 2022, and 2023 (year to date). We realize 2023 trends will be partially based on estimated claim costs. In providing your response, for each calendar year, provide the total member months, allowed claims, and any normalization adjustments that should be applied to the claims experience. Please provide both raw and COVID-19 adjusted values for 2020 and 2021, as applicable.

Please refer to the attached document Experience 202102-202301.xlsx for trend by benefit category. No adjustments were made for COVID-19.

- b. Please compare the proposed annual trend rate to the actual observed trend rates per your response above. To the extent they are significantly different, please explain and justify why it is reasonable that they should be different.

Due to the size of our population, there is a lot of volatility in the trend by category of service. In addition, the data is not sufficient to provide any trend patterns, as actual observed claim trends are not normalized for large claims, age, gender, or benefit design and are, therefore, not a good indicator of projected claim trends.

6. The following questions are related to the projected risk adjustment transfer amount:
 - a. Please explain and provide the quantitative development of the projected risk adjustment transfer amount PMPM [REDACTED].

Please refer to tab [Q6] of 06.09.23_Objection_Exhibits_AHASPA.xlsx.

- b. Please compare the projected 2024 risk adjustment transfer amount PMPM to the anticipated 2022 risk adjustment transfer amount PMPM, identifying the specific driver(s) of any differences between the two values and providing detailed support for those differences.

[REDACTED]

7. Please make the following changes to the Public PDF “AHASPA Public PDF 2024.pdf” submitted on 5/17/2023 on the Supporting Documentation tab in SERFF:
 - a. Please update the average requested rate change and the range of the rate change to agree with the values from Table 11 of the same PAAM Exhibits file referenced above.

The PA state memorandum and cover letter have been updated to reflect the ranges in table 11 of the PAAM. Please refer to the public PDF.



- b. Please add the standard questions and responses from the file “Rate Accreditation Questions AHASPA.pdf” submitted on 5/17/2023 on the Supporting Documentation tab in SERFF.

This has been added to the Public PDF.

8. The Pricing AV from Table 10 of the PAAM Exhibits for last year’s filing was .688. For this year’s filing the Pricing AV is .799. Please explain the reason for this difference.

The pricing relativities in the 2024 rate development are calculated using an internal pricing model with an updated methodology compared to the 2023 rate development. Please note that in the 2024 rate development, the experience and interim portfolios were all run through the same, updated model to ensure that all pricing relativities are on the same basis. However, when comparing to last year’s pricing relativities using a now out-of-date model, there will be a difference as seen in the comparison of last year’s PAAM to the 2024 PAAM.

9. Per the URRT, Worksheet 2, the Risk Adjustment Transfer Amount (cell D31) is equal to \$1,710.75. However, per the PAAM Exhibits, Table 2, Estimated Risk Adjustment (cell L36) is equal to \$0. Please explain the discrepancy or update so that these numbers are consistent.

We updated table 2, please refer to the public PDF.

Aetna Health Assurance Pennsylvania, Inc.

HIOS ISSUER ID: 18939

Drivers of Rate Change

	Impact
Morbidity	-10.7%
Benefit x Induced Utilization	5.9%
Trend (Unit Cost, Utilization, Leveraging)	-0.5%
Projected Risk Adjustment PMPM (+ receivable / - payable)	-10.1%

Aetna Health Assurance Pennsylvania, Inc.
HIOS ISSUER ID: 18939
Risk Adjustment Transfer

2022			
Bronze	Silver	Gold	All

Change in Risk Profile 22 to 24	2024 Projection
	All

Member Months
PLRS
IDF
GCF
ARF
AV
PA Entity Specific
Aetna Factor Including Risk
Aetna Factor Excluding Risk

[Redacted]

[Redacted]

Explanation of change from 2022 to 2024
*The modeling used to determine the 2024 adjustment was done at the legal entity level
Assuming ALIC Assumptions
Assuming ALIC Assumptions

PA Statewide Average
PLRS
IDF
GCF
ARF
AV
State Factor Including Risk
State Factor Excluding Risk

[Redacted]

[Redacted]

Assuming same State Wide factors for State Term 1; includes completion factor
Assuming same State Wide factors for State Term 2; includes completion factor

Market Average Premium
% premium used in RA transfer formula

[Redacted]
[Redacted]

Assuming same State Wide PMPM as 2022; includes completion factor

Assuming 14% admin

Aetna RA Transfer
Aetna RA Transfer PMPM

[Redacted]
[Redacted]

2022 RATEE Report

Aetna Reimbursement from High-Cost Risk Enrollee Pool
Aetna Reimbursement from High-Cost Risk Enrollee Pool PMPM

[Redacted]

Aetna Charge for High-Cost Risk Enrollee Pool
Aetna Charge for High-Cost Risk Enrollee Pool PMPM

On an Incurred Basis
RA Transfer PMPM, net of high risk Pool Premium and Recoveries
RA Transfer PMPM, net of high risk Pool Premium and Recoveries PMPM

Slight variance to Worksheet II Item 4 16 due to rounding between this exhibit and our full RA model



July 13, 2023

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

Subject: Aetna Health Assurance Pennsylvania, Inc.
Small Group Rate Filing
SERFF #133624465

Dear Mr. Michael Hibbert:

I am writing in response to your objection letter sent via SERFF regarding our PA AHASPA PPO SG filing received on July 7, 2022. 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 update the 2022 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on June 30th.

Table 2 has been updated with the final risk adjustment amount.

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

No changes to the projected risk adjustment transfer amount.

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

The PA Plan design Summary and Rate Table are identical, however due to rounding differences, the PAAM is showing a .01% (\$0.02) difference.

4. Please ensure that the 7/14/23 versions of the following items are posted in SERFF with your July 14th response to this data call.
 - a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.
 - b. PA Actuarial Memorandum
 - c. PA Actuarial Memorandum Exhibits
 - d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no "NA")
 - e. URRT
 - f. Federal Rate Template
 - g. Part III: Actuarial Memorandum
 - h. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

These documents have been updated in SERFF if changes were made.

5. In the PAAM Exhibits, please update cell B4 on the VI Rate Change Summary tab to be equal to the value from cell B5 on the VI Rate Change Summary tab from the file



“2024 SmGrp AetnaHealthAssuranceOfPennsylvania PAAMExhibits_051823.xlsm” submitted on 5/17/2023 on the Supporting Documentation tab in SERFF.

Updated.

6. Please update the range of the requested increase in the cover letter and the PA actuarial memorandum to reflect the minimum and maximum values shown in cells B6 and B7 of the VI Rate Change Summary tab in the PAAM Exhibits. Also, please update the average requested rate change in these documents to be equal to the value in cell B5 of the VI Rate Change Summary tab in the PAAM Exhibits.

Updated.

7. Please update the Minimum % Change and Maximum % Change on the Rate/Rule Schedule tab in SERFF to reflect the updated range from question 6 above. Also, please update the Overall % Rate Impact on the Rate/Rule Schedule tab to reflect the updated average requested rate change from question 6.

Updated.

8. Please explain what is driving the Change in Demographics factor in cell D18 of Table 5 on the II Rate Change & Development tab in the PAAM Exhibits.

The change in demographics factor represents the adjustment needed to make the underlying manual experience look like the projected AHASPA population.

9. The objection exhibits submitted on 6/21/2023 on the Supporting Documentation tab in SERFF were submitted as zip files. For future objection exhibits, please submit the exhibits as an excel file.

Thank you for this note, we will keep this in mind for future responses.

10. The following questions relate to the file “06.09.23_Objection_Exhibits_AHASPA”
 - a. The factors listed in cells G20 through G24 on the Q7 tab don’t match the 2022 values provided by the Department. Please explain why these factors are different.

We updated the values to the correct factors, please refer to “Risk Transfer PA.xlsx”

- b. Please provide an exhibit supporting the Market Average Premium value used in cell K30 on the Q7 tab

The market average premium is sourced directly from Wakely’s 2022 RATEE Results.

Risk Adjustment Transfer

2022			
Revenue	Share	Cost	All

Change in Risk Pct of 2021	2021 Pct of 2021
----------------------------	------------------

PA: 01/01/2021

Member Months
 PLUS
 IDP
 ICF
 AIF
 AV

Aetna Facto: Includ ng R sk
 Aetna Facto: Exclud ng R sk

PA: 01/01/2021

PLUS
 IDP
 ICF
 AIF
 AV

State Facto: Includ ng R sk
 State Facto: Exclud ng R sk

Me bet Ave age P em um

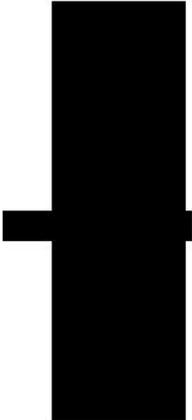
% p em um used in RA t arnle fo mule

Aetna RA T arnle
 Aetna RA T arnle PMPM

Aetna Re mbu sement f om H gh-Cost R sk En olaw Pool
 Aetna Re mbu sement f om H gh-Cost R sk En olaw Pool PMPM

Aetna Che ge fo H gh-Cost R sk En olaw Pool
 Aetna Che ge fo H gh-Cost R sk En olaw Pool PMPM

On em Insu ad Rea s
 RA T arnle PMPM, net of h gh sk Pool P em um and Reove as
 RA T arnle PMPM, net of h gh sk Pool P em um and Reove as PMPM



Evaluation of changes from 2021 to 2022
 *The modeling used to determine the 2022 adjustment was done at the legal entity level
 Assuming A.I.C. Assumptions
 Assuming A.I.C. Assumptions
 Assuming A.I.C. Assumptions
 Assuming A.I.C. Assumptions
 Assuming A.I.C. Assumptions

Assuming same State W de Factors for State Term 1 includes completion factor
 Assuming same State W de Factors for State Term 2 includes completion factor

Assuming same State W de PMPM as 2021 includes completion factor

Assuming 1 % admin

2022 RATEE Report

Slight variance to Worksheet II items 16 due to rounding between this exhibit and our full RA model



July 21, 2023

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

Subject: Aetna Health Assurance Pennsylvania, Inc.
Small Group Rate Filing
SERFF # AETN-133624465

Dear Mr. Michael Hibbert:

I am writing in response to your objection letter sent via SERFF regarding our PA AHASPA PPO SG filing received on July 19, 2023. 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. The value in cell D51 of the II Rate Development & Change tab of the PAAM Exhibits doesn't match the PMPM Commissions value from the file "Commissions_2024_AHASPA.xlsx". Please either update the PAAM Exhibits so these values match or provide an exhibit that demonstrates how the PMPM value in the PAAM Exhibits was determined and an explanation of why the values are different.

We have updated the PAAM Exhibits to reflect the value in the previously provided commission exhibit.