May 17, 2023

Mr. Michael Humphreys
Acting Insurance Commissioner
Bureau of Life, Accident & Health Insurance
1326 Strawberry Square
Harrisburg, PA 17120

Re:	Aetna Health, Inc. & Aetna Health Ins. Co.
NAIC #:	95109 / 72052
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2024
Avg rate change requested:	0.1%
Range of rate change requested:	-4.8% - 3.1%
Products:	POS, HMO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	110
Current # policyholders:	49
Number of plans offered vs 2023:	2 in 2023; 2 in 2024
2023 Avg rate change:	-32.2%
HIOS Issuer ID / Binder #:	64844 / AETN-PA24-125116218
Rate Filing Tracking Number:	AETN-133624481, AETN-133631070
Policy Form(s):	HO SG SOB POS 14052806 08, HI SG SOB HMO 14052805 08, HO SG HCOC-2024 08, HI SG HCOC-2024 08
Form Filing Tracking Number:	AETN-133624274, AETN-133603650

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

2024 Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information

Company Legal Name:	Aetna Health, Inc. & Aetna Health Ins. Co.
NAIC #:	95109 / 72052
Market:	Small Group Off-Exchange
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Form Filing Tracking Number:	AETN-133624274, AETN-133603650

B. Rate History and Proposed Variations in Rate Changes

Effective Date	Rate Change	SERFF Filing Tracking #
January 1, 2014	Introduction of ACA	AETN-129037950 & AETN-129037955
July 1, 2014	Lowered previously filed 3Q14-4Q14 rates by 17%	AETN-129418257 & AETN-129418258
January 1, 2015	Filed a 4% increase	AETN-129621063 & AETN-129621158
July 1, 2015	Lowered previously filed 3Q15-4Q15 rates by 4% by removing commissions and tobacco surcharge load	AETN-129920232 & AETN-129920226
January 1, 2016	Filed a 5% rate increase	AETN-130046864 & AETN-130046890
April 1, 2016	Increased previously filed 2Q16-4Q16 rates by 4% to add commissions	AETN-130242320 & AETN-130242341
October 1, 2016	Increased previously filed 4Q16 rates by 10.8%	AETN-130565130 & AETN-130565135
January 1, 2017	Filed a 26.5% rate increase	AETN-130533489 & AETN-130533478
January 1, 2018	Filed a 5.6% rate increase	AETN-131033648 & AETN-131033632
January 1, 2019	Filed a 11.6% rate increase	AETN-131455854 & AETN-131455863
January 1, 2020	Filed a 7.8% rate increase	AETN-131899868 & AETN-131899740

January 1, 2021	Filed a 6.1% rate increase	AETN-132320764 & AETN-132330423
January 1, 2022	Filed a 20.3% rate decrease	AETN-132730900 & AETN-132731326
January 1, 2023	Filed a 32.2% rate decrease	AETN-133266777 & AETN-133266736

C. Average Rate Change
The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is 0.1%. The change in the 21-year-old non-tobacco premium pmpm as stated in cell AN15 on Table 11 is 0.1%.

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

E. Benefit Changes
We are continuing to offer one silver plan for each product; the out-of-pocket maximum on these plans have 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
64844PA0060126	PA Silver QPOS 7000 80/50	64844PA0060126	PA Silver QPOS 8000 80/50
64844PA0070142	PA Silver HMO 7000 80%	64844PA0070142	PA Silver HMO 8000 80%

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 AHI.

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 53.5%.

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%	3.0%
Facility Outpatient	3.7%	7.0%
Physician	1.8%	6.5%
Capitation	0.0%	0.0%
Medical	5.1%	4.9%
Pharmacy	4.8%	2.6%
Total (Med + Rx)	5.0%	4.0%

The quarterly trend factors for this filing are:

Effective Quarter	Trend Factor
1Q 2024	1.000
2Q 2024	1.027
3Q 2024	1.056
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 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.

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:

AHI	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2018	78.00%	87.60%	204,457	56,796
2019	80.30%	88.58%	3,410	13,482
2020	81.20%	86.00%	1,578	4,722
2021	58.10%	81.87%	713	2040

2. Rate Development & Change

Please refer to the file titled *PA_SG_64844_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 9.89%. 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.

<u>Single Risk Pool Adjustment Factors</u>:
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 1.022, 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 the impact of demographic mix shifts. The change in demographic factor is 1.037. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

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

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

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

Paid-to-Allowed Ratio => The projected paid to allowed ratio is 79.6%. Paid to allowed ratios are based on 2022 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

Risk Adjustment – Projection Period =>

We 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 2023 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. We subtracted from that Risk Adjustment transfer 0.5% of premiums for National High Risk pool funding and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2020-2022 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment receivable of $191.86 PBMPM. This value is shown in Worksheet 1, Section III of the URRT. Note that the risk adjustment value in Table 5 reflects the impact of quarterly premium trend, as the incurred premium over the full year is used as the basis for risk transfer payments.

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2024.

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

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

B. Retention Items

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

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2023 projections, and projected changes in expenses, inflation, and membership for 2024 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 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 and is applied 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 0.6%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth -17.6%
- The change in allowable plan adjusted level components is worth 16%
- The change in retention components is worth 1.7%

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_64844_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 of 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 2024 CPAIR is 1.560. 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 1.016. 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
All plans use the same network. The difference in the network factors is due to whether or not there is an out-of-network benefit offered on the plan.

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]. 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.

[redacted] ___ 5/17/23

_____
Date

[redacted]

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	AetnaHealthInc		
Product(s):	HMO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2024	to	12/31/2024
Base Period Start Date:	1/1/2022	to	12/31/2022
Date of Most Recent Membership:	2/1/2023		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	**Current Period (as of 02-01-2023)**	**Projected Rating Period**
Average Age	39.4	37.6	37.6
Total	1,161	110	1,320
<18	168	19	228
18-24	84	8	96
25-29	73	11	132
30-34	98	6	72
35-39	136	10	120
40-44	163	15	180
45-49	49	6	72
50-54	77	9	108
55-59	119	9	108
60-63	162	12	144
64+	32	5	60

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ 843,849.53	$ 698,458.73	$ 724,585.85	1,161	$ 284,914.98	$ 976,300.45	$ -	$ 25,059.12	$ 8,141.25	$ -	$ 572,859.99	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 869.51**
Loss Ratio											**53.49%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	7.53%	3.00%	0.11%	10.88%	30.03%
Outpatient Hospital	3.71%	7.00%	0.11%	11.09%	11.46%
Professional	1.84%	6.50%	0.11%	8.58%	12.55%
Other Medical	3.71%	7.00%	0.11%	11.09%	7.77%
Capitation					0.81%
Prescription Drugs	4.83%	2.63%	0.11%	7.71%	37.38%
Total Annual Trend				9.37%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.196	

** Express Cost, Utilization, Induced Utilization and Weight as percentages*
*** Should equal URRT Trend*

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19		$ 66,904.13	0.9994	$ 66,944.82	170	$ 393.79		$ (5,408.85)	$ 105,262.78	$ 619.19
Feb-19		$ 70,343.66	0.9997	$ 70,366.24	160	$ 439.79		$ (10,846.69)	$ 105,773.66	$ 661.09
Mar-19		$ 80,522.51	0.9996	$ 80,554.37	146	$ 551.74		$ 312.12	$ 96,982.96	$ 664.27
Apr-19		$ 44,405.18	0.9998	$ 44,414.33	142	$ 312.78		$ (9,913.65)	$ 64,314.75	$ 452.92
May-19		$ 62,191.36	0.9998	$ 62,203.19	142	$ 438.05		$ (10,866.60)	$ 89,448.58	$ 629.92
Jun-19		$ 74,221.54	0.9994	$ 74,264.55	140	$ 530.46		$ 5,742.22	$ 83,764.40	$ 598.32
Jul-19		$ 82,335.57	0.9963	$ 82,645.07	140	$ 590.32		$ (8,203.22)	$ 105,135.97	$ 750.97
Aug-19		$ 40,137.38	0.9977	$ 40,230.43	123	$ 327.08		$ (8,477.34)	$ 59,227.42	$ 481.52
Sep-19		$ 90,052.08	0.9933	$ 90,659.35	121	$ 749.25		$ 9,683.38	$ 88,423.97	$ 730.78
Oct-19		$ 114,758.57	0.9943	$ 115,412.86	121	$ 953.83		$ (1,559.67)	$ 129,630.48	$ 1,071.33
Nov-19		$ 139,240.49	0.9982	$ 139,495.76	104	$ 1,341.31		$ (27.53)	$ 146,972.00	$ 1,413.19
Dec-19	$ 1,258,499.70	$ 33,251.99	0.9986	$ 33,297.27	103	$ 323.27	$ 168,317.24	$ (3,694.93)	$ 39,883.37	$ 387.22
Jan-20		$ 66,904.13	0.9994	$ 66,944.82	170	$ 393.79		$ (5,408.85)	$ 105,262.78	$ 619.19
Feb-20		$ 70,343.66	0.9997	$ 70,366.24	160	$ 439.79		$ (10,846.69)	$ 105,773.66	$ 661.09
Mar-20		$ 80,522.51	0.9996	$ 80,554.37	146	$ 551.74		$ 312.12	$ 96,982.96	$ 664.27
Apr-20		$ 44,405.18	0.9998	$ 44,414.33	142	$ 312.78		$ (9,913.65)	$ 64,314.75	$ 452.92
May-20		$ 62,191.36	0.9998	$ 62,203.19	142	$ 438.05		$ (10,866.60)	$ 89,448.58	$ 629.92
Jun-20		$ 74,221.54	0.9994	$ 74,264.55	140	$ 530.46		$ 5,742.22	$ 83,764.40	$ 598.32
Jul-20		$ 82,335.57	0.9963	$ 82,645.07	140	$ 590.32		$ (8,203.22)	$ 105,135.97	$ 750.97
Aug-20		$ 40,137.38	0.9977	$ 40,230.43	123	$ 327.08		$ (8,477.34)	$ 59,227.42	$ 481.52
Sep-20		$ 90,052.08	0.9933	$ 90,659.35	121	$ 749.25		$ 9,683.38	$ 88,423.97	$ 730.78
Oct-20		$ 114,758.57	0.9943	$ 115,412.86	121	$ 953.83		$ (1,559.67)	$ 129,630.48	$ 1,071.33
Nov-20		$ 139,240.49	0.9982	$ 139,495.76	104	$ 1,341.31		$ (27.53)	$ 146,972.00	$ 1,413.19
Dec-20	$ 1,258,499.70	$ 33,251.99	0.9986	$ 33,297.27	103	$ 323.27	$ 168,317.24	$ (3,694.93)	$ 39,883.37	$ 387.22
Jan-21		$ 40,656.78	0.9998	$ 40,665.04	102	$ 398.68		$ 7,473.73	$ 45,419.08	$ 445.29
Feb-21		$ 47,740.64	0.9997	$ 47,754.99	101	$ 472.82		$ 4,235.01	$ 55,541.59	$ 549.92
Mar-21		$ 49,969.09	0.9999	$ 49,975.97	97	$ 515.22		$ (3,317.66)	$ 52,723.06	$ 543.54
Apr-21		$ 41,380.55	0.9997	$ 41,393.35	97	$ 426.74		$ 10,817.72	$ 48,102.39	$ 495.90
May-21		$ 37,040.15	0.9998	$ 37,047.04	93	$ 398.36		$ 1,190.69	$ 41,632.39	$ 447.66
Jun-21		$ 52,270.34	0.9998	$ 52,280.55	94	$ 556.18		$ (7,444.49)	$ 58,864.79	$ 626.22
Jul-21		$ 74,905.14	0.9985	$ 75,015.25	94	$ 798.03		$ 5,658.25	$ 115,004.09	$ 1,223.45
Aug-21		$ 69,817.95	0.9985	$ 69,926.22	92	$ 760.07		$ 4,621.19	$ 163,248.77	$ 1,774.44
Sep-21		$ 44,353.30	0.9990	$ 44,399.90	91	$ 487.91		$ 560.35	$ 58,236.35	$ 639.96
Oct-21		$ 47,801.51	0.9991	$ 47,845.62	91	$ 525.78		$ 5,689.90	$ 57,247.34	$ 629.09
Nov-21		$ 73,930.83	0.9993	$ 73,982.85	87	$ 850.38		$ 4,522.92	$ 82,655.37	$ 950.06
Dec-21	$ 947,079.37	$ 76,285.38	0.9979	$ 76,445.46	97	$ 788.10	$ 221,044.19	$ (3,945.32)	$ 99,101.21	$ 1,021.66
Jan-22		$ 50,002.87	0.9944	$ 50,286.38	96	$ 523.82		$ 6,355.98	$ 73,434.87	$ 764.95
Feb-22		$ 38,335.44	0.9989	$ 38,376.77	96	$ 399.76		$ 5,021.53	$ 44,331.59	$ 461.79
Mar-22		$ 99,873.41	0.9934	$ 100,540.88	95	$ 1,058.33		$ (4,080.22)	$ 152,560.21	$ 1,605.90
Apr-22		$ 72,718.31	0.9831	$ 73,965.22	95	$ 778.58		$ 3,007.86	$ 105,502.40	$ 1,110.55
May-22		$ 39,534.05	0.9825	$ 40,239.50	97	$ 414.84		$ 3,064.75	$ 55,866.94	$ 575.95
Jun-22		$ 102,268.52	0.9921	$ 103,087.86	96	$ 1,073.83		$ (429.35)	$ 136,608.10	$ 1,423.00
Jul-22		$ 39,163.41	0.9966	$ 39,297.28	96	$ 409.35		$ 2,504.81	$ 49,441.56	$ 515.02
Aug-22		$ 61,759.15	0.9839	$ 62,770.88	96	$ 653.86		$ 1,445.00	$ 96,135.29	$ 1,001.41
Sep-22		$ 42,009.25	0.9747	$ 43,099.38	98	$ 439.79		$ 2,760.16	$ 55,894.83	$ 570.36
Oct-22		$ 42,101.02	0.9683	$ 43,478.35	100	$ 434.78		$ 1,548.13	$ 69,892.82	$ 698.93
Nov-22		$ 42,732.76	0.9501	$ 44,977.27	98	$ 458.95		$ 1,552.77	$ 64,665.25	$ 659.85
Dec-22	$ 843,849.53	$ 67,960.54	0.8046	$ 84,466.08	98	$ 861.90	$ 284,914.98	$ 2,307.70	$ 105,166.97	$ 1,073.13

** Express Completion Factor as a percentage*
***Express Prescription Drug Rebates as a negative number*

Carrier Name:	**AetnaHealthInc**
Product(s):	**HMO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2024**

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
$ 36,212,927.11	$ 32,622,760.80	$ 33,992,490.60	69,138	$ 6,531,464.42	$ 37,126,173.54	$ -	$ 2,907,468.79	$ 1,223.04	$ -	$ -	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 579.06**
Loss Ratio											**101.90%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	7.53%	3.00%	0.11%	10.88%	19.60%
Outpatient Hospital	3.71%	7.00%	0.11%	11.09%	21.11%
Professional	1.84%	6.50%	0.11%	8.58%	21.92%
Other Medical	3.71%	7.00%	0.11%	11.09%	19.00%
Capitation					0.00%
Prescription Drugs	4.83%	2.63%	0.11%	7.71%	18.37%
Total Annual Trend				9.89%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.208	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19				#DIV/0!		#DIV/0!				#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!
Jan-20		$ 5,694,321.31	0.9994	$ 5,697,972.53	13,937	$ 408.84		$ 293,560.05	$ 7,486,806.69	$ 537.19
Feb-20		$ 5,505,013.08	0.9991	$ 5,510,065.63	13,897	$ 396.49		$ 107,006.87	$ 6,907,687.10	$ 497.06
Mar-20		$ 4,353,579.65	0.9990	$ 4,357,942.72	13,553	$ 321.55		$ 544,282.75	$ 5,849,450.86	$ 431.60
Apr-20		$ 3,796,957.81	0.9986	$ 3,802,354.84	13,031	$ 291.79		$ 250,536.26	$ 4,532,161.45	$ 347.80
May-20		$ 4,599,810.92	0.9984	$ 4,607,389.65	12,906	$ 357.00		$ 263,023.67	$ 5,548,675.17	$ 429.93
Jun-20		$ 4,911,287.65	0.9988	$ 4,917,187.79	12,348	$ 398.22		$ 492,193.37	$ 6,244,553.50	$ 505.71
Jul-20		$ 5,100,967.01	0.9983	$ 5,109,517.14	11,928	$ 428.36		$ 294,097.96	$ 6,214,362.64	$ 520.99
Aug-20		$ 4,475,292.09	0.9983	$ 4,482,963.19	11,829	$ 378.98		$ 307,460.17	$ 5,636,249.77	$ 476.48
Sep-20		$ 4,593,667.98	0.9982	$ 4,601,877.78	11,406	$ 403.46		$ 298,367.61	$ 5,767,776.70	$ 505.68
Oct-20		$ 5,085,553.08	0.9967	$ 5,102,426.85	10,638	$ 479.64		$ 342,968.03	$ 6,344,575.44	$ 596.41
Nov-20		$ 4,501,369.63	0.9955	$ 4,521,869.12	10,479	$ 431.52		$ 257,380.38	$ 5,525,640.99	$ 527.31
Dec-20	$ 67,963,025.57	$ 4,605,258.24	0.9946	$ 4,630,217.67	10,156	$ 455.91	$ 14,432,423.94	$ 281,107.87	$ 5,716,268.51	$ 562.85
Jan-21		$ 4,173,292.88	0.9990	$ 4,177,533.06	9,673	$ 431.88		$ 453,730.40	$ 5,430,734.35	$ 561.43
Feb-21		$ 3,619,488.36	0.9987	$ 3,624,063.54	9,309	$ 389.31		$ 13,280.53	$ 4,367,090.24	$ 469.13
Mar-21		$ 3,869,174.36	0.9986	$ 3,874,537.44	8,932	$ 433.78		$ 373,382.43	$ 5,063,160.27	$ 566.86
Apr-21		$ 3,732,247.97	0.9984	$ 3,738,171.46	8,534	$ 438.03		$ 293,517.76	$ 4,761,029.00	$ 557.89
May-21		$ 3,305,736.72	0.9983	$ 3,311,248.19	8,255	$ 401.12		$ 258,701.32	$ 4,181,192.74	$ 506.50
Jun-21		$ 3,696,606.57	0.9980	$ 3,704,155.40	8,160	$ 453.94		$ 319,211.96	$ 4,671,445.99	$ 572.48
Jul-21		$ 3,197,143.71	0.9973	$ 3,205,869.48	8,089	$ 396.32		$ 259,926.83	$ 4,068,089.18	$ 502.92
Aug-21		$ 3,974,895.38	0.9975	$ 3,984,711.37	7,900	$ 504.39		$ 223,295.93	$ 4,808,733.23	$ 608.70
Sep-21		$ 3,620,684.95	0.9973	$ 3,630,617.21	7,634	$ 475.59		$ 312,495.79	$ 4,481,318.78	$ 587.02
Oct-21		$ 3,648,502.14	0.9974	$ 3,657,947.21	7,186	$ 509.04		$ 278,664.74	$ 4,511,685.36	$ 627.84
Nov-21		$ 3,213,265.43	0.9933	$ 3,234,987.79	7,024	$ 460.56		$ 242,795.67	$ 4,077,877.74	$ 580.56
Dec-21	$ 48,567,941.83	$ 3,130,410.27	0.9909	$ 3,159,250.82	6,598	$ 478.82	$ 11,060,504.33	$ 248,605.51	$ 3,941,240.44	$ 597.34
Jan-22		$ 2,632,368.77	0.9892	$ 2,661,023.08	6,187	$ 430.10		$ 244,193.00	$ 3,713,141.61	$ 600.15
Feb-22		$ 2,372,760.16	0.9865	$ 2,405,272.40	6,129	$ 392.44		$ 204,415.54	$ 3,152,678.13	$ 514.39
Mar-22		$ 3,042,824.09	0.9789	$ 3,108,472.18	6,045	$ 514.22		$ 313,805.66	$ 4,139,170.05	$ 684.73
Apr-22		$ 2,545,395.86	0.9795	$ 2,598,765.43	6,057	$ 429.05		$ 192,756.84	$ 3,277,740.55	$ 541.15
May-22		$ 3,529,273.13	0.9757	$ 3,617,165.77	6,123	$ 590.75		$ 172,852.47	$ 4,357,296.46	$ 711.63
Jun-22		$ 2,791,586.12	0.9729	$ 2,869,479.08	6,109	$ 469.71		$ 386,774.71	$ 3,749,273.62	$ 613.73
Jul-22		$ 2,732,673.32	0.9664	$ 2,827,670.95	5,887	$ 480.32		$ 250,611.68	$ 3,632,937.50	$ 617.11
Aug-22		$ 3,447,388.46	0.9589	$ 3,595,234.16	5,735	$ 626.89		$ 205,955.16	$ 4,340,990.26	$ 756.93
Sep-22		$ 3,048,408.48	0.9512	$ 3,204,971.25	5,581	$ 574.26		$ 192,178.39	$ 3,872,342.39	$ 693.84
Oct-22		$ 2,304,529.11	0.9363	$ 2,461,246.18	5,207	$ 472.68		$ 193,985.66	$ 3,140,705.36	$ 603.17
Nov-22		$ 2,002,250.83	0.9306	$ 2,151,520.13	5,088	$ 422.86		$ 227,291.56	$ 2,855,618.21	$ 561.25
Dec-22	$ 36,212,927.11	$ 2,173,302.45	0.8738	$ 2,487,147.41	4,990	$ 498.43	$ 9,446,514.47	$ 322,648.12	$ 3,202,588.36	$ 641.80

** Express Completion Factor as a percentage*

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

PA Rate Template Part II
Rate Development and Change

Carrier Name:	**AetnaHealthInc**
Product(s):	**HMO**
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 Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	$ 869.51	$ 579.06	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.196	1.208	
Unadjusted Projected Allowed EHB Claims PMPM	$ 1,040.16	$ 699.23	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	0.933	1.022	<- See URRT Instructions
Total Non-Morbidity Changes	1.011	0.924	
Change in Demographics	0.982	1.037	<- See URRT Instructions
Change in Network	0.999	0.964	
Change in Benefits	1.002	1.000	<- See URRT Instructions
Change in Other	1.028	0.925	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 981.06	$ 660.13	
Credibility Factors	**0%**	**100%**	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 660.13**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 660.13	<- Index Rate for Projection Period on URRT	
Projected Paid to Allowed Ratio	0.796		
Projected Incurred EHB Claims PMPM	$ 525.67		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	$191.86		
Projected Incurred Exchange User Fees PMPM	$0.00		
Projected Incurred Reinsurance Recoveries PMPM	$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 333.81		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 419.19	<- Market-Adjusted Index Rate	
Projected Allowed Non-EHB Claims PMPM	$ -		
Market-Adjusted Projected Incurred Total Claims PMPM	$ 333.81		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 419.19		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	**$ 579.06**	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 36,212,927.11**	
Blended Loss Ratio	**101.90%**	

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

Effective Date	1/1/2024	4/1/2024	7/1/2024	10/1/2024	Total Single Risk Pool
# of Member Months Renewing in Quarter	57	58	11	78	204
Adjusted Projected Allowed EHB Claims PMPM	$ 660.13	$ 660.13	$ 660.13	$ 660.13	$ 660.13
Months of Trend	-	3	6	9	
Annual Trend	11.46%	11.46%	11.46%	11.46%	
Single Risk Pool Projected Allowed Claims	$ 660.13	$ 678.27	$ 696.92	$ 716.08	$ 688.66
Quarterly Trend Factor	1.000	1.027	1.056	1.085	1.043

Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	17.49%	$74.02
General and Claims	12.43%	$52.60
Agent/Broker Fees and Commissions	2.93%	$12.41
Quality Improvement Initiatives	0.50%	$2.12
Taxes and Fees	1.63%	$6.90
Risk Adjustment User Fee	0.05%	$0.21
PCORI Fee	0.05%	$0.21
PA Premium & Other Taxes (if applicable)	0.97%	$4.10
Federal Income Tax	0.56%	$2.39
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	2.00%	$8.46
Total Retention	21.12%	$89.38
Projected Required Revenue PMPM	$ 423.19	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2023	2024
Average Age Factor	1.628	1.560
Average Geographic Factor	1.018	1.016
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 767.09	$ 419.19
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 462.72	$ 264.61

Table 8. Components of Rate Change

Rate Components	2023	2024	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 266.73	$ 267.12	$ 0.39	0.1%
B. Base period allowed claims before normalization	$ 523.00	$ 579.06	$ 56.05	21.0%
C. Normalization factor component of change	$ (207.52)	$ (213.53)	$ (6.02)	-2.3%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 315.49	$ 365.52	$ 50.04	18.8%
D2. URRT Trend	$ 64.39	$ 75.86	$ 11.47	4.3%
D3. URRT Morbidity	$ 43.13	$ 9.58	$ (33.55)	-12.6%
D4. URRT Other	$ 21.31	$ (34.26)	$ (55.57)	-20.8%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ (132.82)	$ (152.09)	$ (19.26)	-7.2%
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	$ -	$ -	$ -	0.0%
D8. Subtotal - Sum(D1:D7)	$ 311.49	$ 264.61	$ (46.88)	-17.6%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ 0.02	$ (0.09)	$ (0.11)	0.0%
E2. Pricing AV	$ (96.64)	$ (53.88)	$ 42.77	16.0%
E3. Benefit Richness	$ -	$ (0.02)	$ (0.02)	0.0%
E4. Catastrophic Eligibility	$ (0.00)	$ -	$ 0.00	0.0%
E5. Subtotal - Sum(E1:E4)	$ (96.62)	$ (53.99)	$ 42.63	16.0%
F. Change in Retention Components				
F1. Administrative Expenses	$ 43.87	$ 46.72	$ 2.85	1.1%
F2. Taxes and Fees	$ 2.72	$ 4.36	$ 1.64	0.6%
F3. Profit and/or Contingency	$ 5.33	$ 5.34	$ 0.01	0.0%
F4. Subtotal - Sum(F1:F3)	$ 51.92	$ 56.42	$ 4.50	1.7%
G. Change in Miscellaneous Items	$ -		$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 266.78	$ 267.04	$ 0.26	0.1%

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

	2023	2024	
Paid-to-Allowed	0.690	0.796	
URRT Trend (Total Applied Trend Factor)	1.204	1.208	<- URRT W1, S2
URRT Morbidity	1.114	1.022	<- URRT W1, S2
URRT "Other"	1.050	0.924	<- URRT W1, S2
Risk Adjustment	$ (151.88)	$ (191.86)	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Reinsurance Recoveries	$ -	$ -	<- URRT W1, S3
Capitation	$ -		<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.690	0.796	<- For 2023 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	16.45%	17.49%	
Taxes and Fees	1.02%	1.63%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	AetnaHealthinc
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2024
Base Period Start Date	1/1/2022
Date of Most Recent Membership:	2/1/2023
Market Adjusted Index Rate:	$ 419.19

Calibration	
Age Calibration Factor	1.560
Geographic Calibration Factor	1.016
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.584

Total Covered Lives @ 02-01-2023
110

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2023 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2024	1/1/2024 HIOS Plan ID (If 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	45 CFR Part 156.8 (d) (2) Allowable Factors: Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2024 Plans @ 02-01-2023	Total Projected Lives	2023 Calibrated Plan Adjusted Index Rate PMPM	2024 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2023 Number of Covered Lives by Rating Area: 1	2	3	4	5	6	7	8	9	Total	2024 Continued/ Discontinued Plans Indicator	De Minimis Check
Totals - Current Membership							**0.690**			**0.796**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**$ 333.80**	**17.5%**	**1.6%**	**2.0%**	**110**	**110**	**$ 266.73**	**$ 267.12**	**0.1%**		-	-	8	-	-	12	15	75	-	**110**		
Total - Projected Membership							**0.690**			**0.796**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**$ 333.80**	**17.5%**	**1.6%**	**2.0%**																	
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-		N/A	N/A	N/A	N/A										-	0	
Plan 1	64844PA0070142	HMO	Aetna Silver HMO 8000 80%	M	64844PA0070142	Silver	0.6901	Approach 2	Off	0.767	0.997	1.000	0.987	1.000	1.000	$316.03	17.5%	1.6%	2.0%	42	42	$ 265.18	$ 252.91	-4.6%	38.2%	-	-	-	-	-	4	7	31	-	42	1	yes
Plan 2	64844PA0060126	POS	Aetna Silver QPOS 8000 80/50	M	64844PA0060126	Silver	0.6901	Approach 2	Off	0.815	1.002	1.000	1.008	1.000	1.000	$344.77	17.5%	1.6%	2.0%	68	68	$ 267.69	$ 275.90	3.1%	61.8%	-	-	8	-	-	8	8	44	-	68	1	yes
Plan 3																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 4																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 5																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 6																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 7																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 8																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 9																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 10																$0.00				-			$ -	0.0%	0.0%										-	0	
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Plan 13																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 14																$0.00				-			$ -	0.0%	0.0%										-	0	
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Plan 19																$0.00				-			$ -	0.0%	0.0%										-	0	
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Plan 177																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 178																$0.00				-			$ -	0.0%	0.0%										-	0	
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Plan 182																$0.00				-			$ -	0.0%	0.0%										-	0	
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Plan 184																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 185																$0.00				-			$ -	0.0%	0.0%										-	0	
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Plan 192																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 193																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 194																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 195																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 196																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 197																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 198																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 199																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 200																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 201																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 202																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 203																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 204																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 205																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 206																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 207																$0.00				-			$ -	0.0%	0.0%										-	0	
Plan 208																$0.00				-			$ -	0.0%	0.0%									

Plan 277																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 278																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 279																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 280																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 281																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 282																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 283																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 284																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 285																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 286																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 287																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 288																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 289																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 290																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 291																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 292																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 293																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 294																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 295																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 296																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 297																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 298																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 299																$0.00				-			$ -	0.0%	0.0%								-	0
Plan 300																$0.00				-			$ -	0.0%	0.0%								-	0

PA Rate Template Part IV A - Individual

Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name: AetnaHealthInc
Product(s): HMO
Market Segment: Small Group
Rate Effective Date: 1/1/2024

Plan Number	HIOS Plan ID (Standard Component)	1/1/2023 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2024	1/1/2024 Plan HIOS Plan ID (if 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals	These cells auto-fill using the data entered in Table 10.					
Plan 1	64849PA0015142	Aetna Silver HMO 8000 80%	M	64849PA0015142	Silver	Off
Plan 2	64849PA0001126	Aetna Silver DPOS 8000 80%	M	64849PA0001126	Silver	Off
Plan 3	0	0	0	0	0	0
Plan 4	0	0	0	0	0	0
Plan 5	0	0	0	0	0	0
Plan 6	0	0	0	0	0	0
Plan 7	0	0	0	0	0	0
Plan 8	0	0	0	0	0	0
Plan 9	0	0	0	0	0	0
Plan 10	0	0	0	0	0	0
Plan 11	0	0	0	0	0	0
Plan 12	0	0	0	0	0	0
Plan 13	0	0	0	0	0	0
Plan 14	0	0	0	0	0	0
Plan 15	0	0	0	0	0	0
Plan 16	0	0	0	0	0	0
Plan 17	0	0	0	0	0	0
Plan 18	0	0	0	0	0	0
Plan 19	0	0	0	0	0	0
Plan 20	0	0	0	0	0	0
Plan 21	0	0	0	0	0	0
Plan 22	0	0	0	0	0	0
Plan 23	0	0	0	0	0	0
Plan 24	0	0	0	0	0	0
Plan 25	0	0	0	0	0	0
Plan 26	0	0	0	0	0	0
Plan 27	0	0	0	0	0	0
Plan 28	0	0	0	0	0	0
Plan 29	0	0	0	0	0	0
Plan 30	0	0	0	0	0	0
Plan 31	0	0	0	0	0	0
Plan 32	0	0	0	0	0	0
Plan 33	0	0	0	0	0	0
Plan 34	0	0	0	0	0	0
Plan 35	0	0	0	0	0	0
Plan 36	0	0	0	0	0	0
Plan 37	0	0	0	0	0	0
Plan 38	0	0	0	0	0	0
Plan 39	0	0	0	0	0	0
Plan 40	0	0	0	0	0	0
Plan 41	0	0	0	0	0	0
Plan 42	0	0	0	0	0	0
Plan 43	0	0	0	0	0	0
Plan 44	0	0	0	0	0	0
Plan 45	0	0	0	0	0	0
Plan 46	0	0	0	0	0	0
Plan 47	0	0	0	0	0	0
Plan 48	0	0	0	0	0	0
Plan 49	0	0	0	0	0	0
Plan 50	0	0	0	0	0	0
Plan 51	0	0	0	0	0	0
Plan 52	0	0	0	0	0	0
Plan 53	0	0	0	0	0	0
Plan 54	0	0	0	0	0	0
Plan 55	0	0	0	0	0	0
Plan 56	0	0	0	0	0	0
Plan 57	0	0	0	0	0	0
Plan 58	0	0	0	0	0	0
Plan 59	0	0	0	0	0	0
Plan 60	0	0	0	0	0	0
Plan 61	0	0	0	0	0	0
Plan 62	0	0	0	0	0	0
Plan 63	0	0	0	0	0	0
Plan 64	0	0	0	0	0	0
Plan 65	0	0	0	0	0	0
Plan 66	0	0	0	0	0	0
Plan 67	0	0	0	0	0	0
Plan 68	0	0	0	0	0	0
Plan 69	0	0	0	0	0	0
Plan 70	0	0	0	0	0	0
Plan 71	0	0	0	0	0	0
Plan 72	0	0	0	0	0	0
Plan 73	0	0	0	0	0	0
Plan 74	0	0	0	0	0	0
Plan 75	0	0	0	0	0	0
Plan 76	0	0	0	0	0	0
Plan 77	0	0	0	0	0	0
Plan 78	0	0	0	0	0	0
Plan 79	0	0	0	0	0	0
Plan 80	0	0	0	0	0	0
Plan 81	0	0	0	0	0	0
Plan 82	0	0	0	0	0	0
Plan 83	0	0	0	0	0	0
Plan 84	0	0	0	0	0	0
Plan 85	0	0	0	0	0	0
Plan 86	0	0	0	0	0	0
Plan 87	0	0	0	0	0	0
Plan 88	0	0	0	0	0	0
Plan 89	0	0	0	0	0	0
Plan 90	0	0	0	0	0	0
Plan 91	0	0	0	0	0	0
Plan 92	0	0	0	0	0	0
Plan 93	0	0	0	0	0	0
Plan 94	0	0	0	0	0	0
Plan 95	0	0	0	0	0	0
Plan 96	0	0	0	0	0	0
Plan 97	0	0	0	0	0	0
Plan 98	0	0	0	0	0	0
Plan 99	0	0	0	0	0	0
Plan 100	0	0	0	0	0	0
Plan 101	0	0	0	0	0	0
Plan 102	0	0	0	0	0	0
Plan 103	0	0	0	0	0	0
Plan 104	0	0	0	0	0	0
Plan 105	0	0	0	0	0	0
Plan 106	0	0	0	0	0	0
Plan 107	0	0	0	0	0	0
Plan 108	0	0	0	0	0	0
Plan 109	0	0	0	0	0	0
Plan 110	0	0	0	0	0	0
Plan 111	0	0	0	0	0	0
Plan 112	0	0	0	0	0	0
Plan 113	0	0	0	0	0	0
Plan 114	0	0	0	0	0	0
Plan 115	0	0	0	0	0	0
Plan 116	0	0	0	0	0	0
Plan 117	0	0	0	0	0	0
Plan 118	0	0	0	0	0	0
Plan 119	0	0	0	0	0	0
Plan 120	0	0	0	0	0	0
Plan 121	0	0	0	0	0	0
Plan 122	0	0	0	0	0	0
Plan 123	0	0	0	0	0	0
Plan 124	0	0	0	0	0	0
Plan 125	0	0	0	0	0	0
Plan 126	0	0	0	0	0	0
Plan 127	0	0	0	0	0	0
Plan 128	0	0	0	0	0	0
Plan 129	0	0	0	0	0	0
Plan 130	0	0	0	0	0	0
Plan 131	0	0	0	0	0	0
Plan 132	0	0	0	0	0	0
Plan 133	0	0	0	0	0	0
Plan 134	0	0	0	0	0	0
Plan 135	0	0	0	0	0	0
Plan 136	0	0	0	0	0	0
Plan 137	0	0	0	0	0	0
Plan 138	0	0	0	0	0	0
Plan 139	0	0	0	0	0	0
Plan 140	0	0	0	0	0	0
Plan 141	0	0	0	0	0	0
Plan 142	0	0	0	0	0	0
Plan 143	0	0	0	0	0	0
Plan 144	0	0	0	0	0	0
Plan 145	0	0	0	0	0	0
Plan 146	0	0	0	0	0	0
Plan 147	0	0	0	0	0	0
Plan 148	0	0	0	0	0	0
Plan 149	0	0	0	0	0	0
Plan 150	0	0	0	0	0	0
Plan 151	0	0	0	0	0	0
Plan 152	0	0	0	0	0	0
Plan 153	0	0	0	0	0	0
Plan 154	0	0	0	0	0	0
Plan 155	0	0	0	0	0	0
Plan 156	0	0	0	0	0	0
Plan 157	0	0	0	0	0	0
Plan 158	0	0	0	0	0	0
Plan 159	0	0	0	0	0	0
Plan 160	0	0	0	0	0	0
Plan 161	0	0	0	0	0	0
Plan 162	0	0	0	0	0	0
Plan 163	0	0	0	0	0	0
Plan 164	0	0	0	0	0	0
Plan 165	0	0	0	0	0	0
Plan 166	0	0	0	0	0	0
Plan 167	0	0	0	0	0	0
Plan 168	0	0	0	0	0	0
Plan 169	0	0	0	0	0	0
Plan 170	0	0	0	0	0	0
Plan 171	0	0	0	0	0	0
Plan 172	0	0	0	0	0	0
Plan 173	0	0	0	0	0	0
Plan 174	0	0	0	0	0	0
Plan 175	0	0	0	0	0	0
Plan 176	0	0	0	0	0	0
Plan 177	0	0	0	0	0	0
Plan 178	0	0	0	0	0	0
Plan 179	0	0	0	0	0	0
Plan 180	0	0	0	0	0	0
Plan 181	0	0	0	0	0	0
Plan 182	0	0	0	0	0	0
Plan 183	0	0	0	0	0	0
Plan 184	0	0	0	0	0	0
Plan 185	0	0	0	0	0	0
Plan 186	0	0	0	0	0	0
Plan 187	0	0	0	0	0	0
Plan 188	0	0	0	0	0	0
Plan 189	0	0	0	0	0	0
Plan 190	0	0	0	0	0	0
Plan 191	0	0	0	0	0	0
Plan 192	0	0	0	0	0	0
Plan 193	0	0	0	0	0	0
Plan 194	0	0	0	0	0	0
Plan 195	0	0	0	0	0	0
Plan 196	0	0	0	0	0	0
Plan 197	0	0	0	0	0	0
Plan 198	0	0	0	0	0	0
Plan 199	0	0	0	0	0	0
Plan 200	0	0	0	0	0	0
Plan 201	0	0	0	0	0	0
Plan 202	0	0	0	0	0	0
Plan 203	0	0	0	0	0	0
Plan 204	0	0	0	0	0	0
Plan 205	0	0	0	0	0	0
Plan 206	0	0	0	0	0	0
Plan 207	0	0	0	0	0	0
Plan 208	0	0	0	0	0	0
Plan 209	0	0	0	0	0	0
Plan 210	0	0	0	0	0	0
Plan 211	0	0	0	0	0	0
Plan 212	0	0	0	0	0	0
Plan 213	0	0	0	0	0	0
Plan 214	0	0	0	0	0	0
Plan 215	0	0	0	0	0	0
Plan 216	0	0	0	0	0	0
Plan 217	0	0	0	0	0	0
Plan 218	0	0	0	0	0	0
Plan 219	0	0	0	0	0	0
Plan 220	0	0	0	0	0	0
Plan 221	0	0	0	0	0	0
Plan 222	0	0	0	0	0	0
Plan 223	0	0	0	0	0	0
Plan 224	0	0	0	0	0	0
Plan 225	0	0	0	0	0	0
Plan 226	0	0	0	0	0	0
Plan 227	0	0	0	0	0	0
Plan 228	0	0	0	0	0	0
Plan 229	0	0	0	0	0	0
Plan 230	0	0	0	0	0	0
Plan 231	0	0	0	0	0	0
Plan 232	0	0	0	0	0	0
Plan 233	0	0	0	0	0	0
Plan 234	0	0	0	0	0	0
Plan 235	0	0	0	0	0	0
Plan 236	0	0	0	0	0	0
Plan 237	0	0	0	0	0	0
Plan 238	0	0	0	0	0	0
Plan 239	0	0	0	0	0	0
Plan 240	0	0	0	0	0	0
Plan 241	0	0	0	0	0	0
Plan 242	0	0	0	0	0	0
Plan 243	0	0	0	0	0	0
Plan 244	0	0	0	0	0	0
Plan 245	0	0	0	0	0	0
Plan 246	0	0	0	0	0	0
Plan 247	0	0	0	0	0	0
Plan 248	0	0	0	0	0	0
Plan 249	0	0	0	0	0	0
Plan 250	0	0	0	0	0	0
Plan 251	0	0	0	0	0	0
Plan 252	0	0	0	0	0	0
Plan 253	0	0	0	0	0	0
Plan 254	0	0	0	0	0	0
Plan 255	0	0	0	0	0	0
Plan 256	0	0	0	0	0	0
Plan 257	0	0	0	0	0	0
Plan 258	0	0	0	0	0	0
Plan 259	0	0	0	0	0	0
Plan 260	0	0	0	0	0	0
Plan 261	0	0	0	0	0	0
Plan 262	0	0	0	0	0	0
Plan 263	0	0	0	0	0	0
Plan 264	0	0	0	0	0	0
Plan 265	0	0	0	0	0	0
Plan 266	0	0	0	0	0	0
Plan 267	0	0	0	0	0	0
Plan 268	0	0	0	0	0	0
Plan 269	0	0	0	0	0	0
Plan 270	0	0	0	0	0	0
Plan 271	0	0	0	0	0	0
Plan 272	0	0	0	0	0	0
Plan 273	0	0	0	0	0	0
Plan 274	0	0	0	0	0	0
Plan 275	0	0	0	0	0	0
Plan 276	0	0	0	0	0	0
Plan 277	0	0	0	0	0	0
Plan 278	0	0	0	0	0	0
Plan 279	0	0	0	0	0	0
Plan 280	0	0	0	0	0	0
Plan 281	0	0	0	0	0	0
Plan 282	0	0	0	0	0	0
Plan 283	0	0	0	0	0	0
Plan 284	0	0	0	0	0	0
Plan 285	0	0	0	0	0	0
Plan 286	0	0	0	0	0	0
Plan 287	0	0	0	0	0	0
Plan 288	0	0	0	0	0	0
Plan 289	0	0	0	0	0	0
Plan 290	0	0	0	0	0	0
Plan 291	0	0	0	0	0	0
Plan 292	0	0	0	0	0	0
Plan 293	0	0	0	0	0	0
Plan 294	0	0	0	0	0	0
Plan 295	0	0	0	0	0	0
Plan 296	0	0	0	0	0	0
Plan 297	0	0	0	0	0	0
Plan 298	0	0	0	0	0	0
Plan 299	0	0	0	0	0	0
Plan 300	0	0	0	0	0	0

Plan Number	2023 21-year-old, Non-Tobacco Premium PMPM									
	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ -	$ 271.04	$ -	$ -	$ 274.86	$ 287.84	$ 266.65	$ -	$ 270.00
Plan 1	$ 206.50	$ 212.23	$ 270.48	$ 226.61	$ 221.96	$ 273.13	$ 286.39	$ 265.18	$ 249.09	$ 269.47
Plan 2	$ 208.66	$ 219.28	$ 273.04	$ 228.75	$ 224.04	$ 275.72	$ 289.10	$ 267.69	$ 251.45	$ 271.78
Plan 3	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 4	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 5	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 6	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 7	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 8	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 9	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 10	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 11	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 12	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 13	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 14	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 15	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 16	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 17	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 18	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 19	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 20	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 21	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 22	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 23	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 24	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 25	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 26	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 27	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 28	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 29	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 30	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 31	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 32	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 33	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 34	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 35	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 36	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 37	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 38	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 39	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 40	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 41	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 42	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 43	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 44	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 45	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 46	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 47	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 48	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 49	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 50	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 51	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 52	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 53	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 54	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 55	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 56	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 57	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 58	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 59	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 60	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 61	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 62	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 63	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
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Plan 65	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 66	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 67	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 68	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
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Plan 70	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 71	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 72	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 73	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 74	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 75	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 76	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
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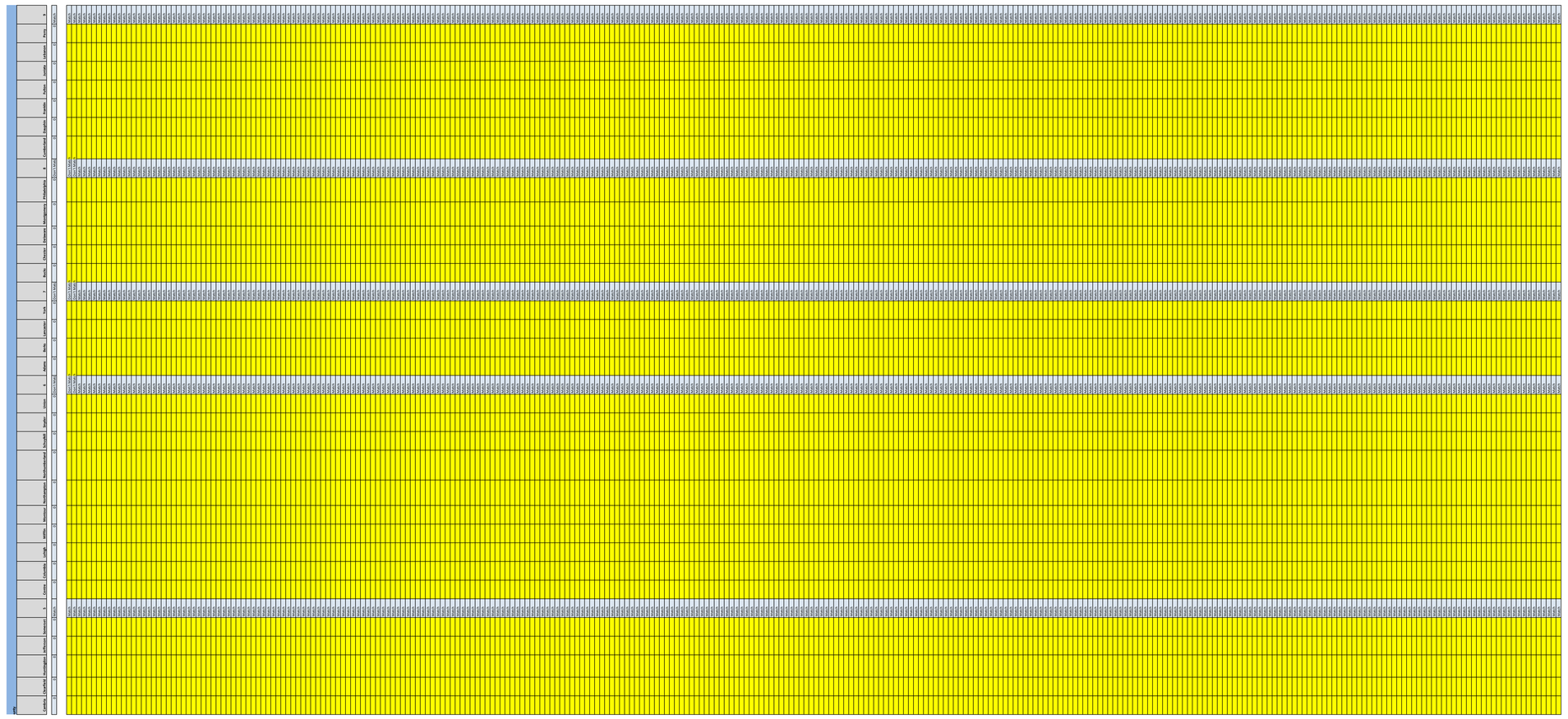
Plan 79	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 80	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 81	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 82	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 83	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 84	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 85	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 86	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 87	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 88	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 89	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 90	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 91	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 92	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 93	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 94	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 95	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 96	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 97	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 98	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 99	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 100	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 101	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 102	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 103	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 104	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 105	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 106	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 107	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 108	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 109	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 110	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 111	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Plan 112	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -



PA Rate Template Part IV B - Small Group Annual

Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name:	AetnaHealthInc
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2024

Plan Number	HIOS Plan ID (Standard Component)	1/1/2023 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2024	1/1/2024 HIOS Plan ID (if 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Exchange Out/Off or Off
Totals	These cells auto-fill using the data entered in Table 1b.					
Plan 1	64849PA0015142	Aetna Silver HMO 8000 80%	M	64849PA0015142	Silver	Off
Plan 2	64849PA0001126	Aetna Silver DPOS 8000 80%	M	64849PA0001126	Silver	Off
Plan 3	0	0	0	0	0	0
Plan 4	0	0	0	0	0	0
Plan 5	0	0	0	0	0	0
Plan 6	0	0	0	0	0	0
Plan 7	0	0	0	0	0	0
Plan 8	0	0	0	0	0	0
Plan 9	0	0	0	0	0	0
Plan 10	0	0	0	0	0	0
Plan 11	0	0	0	0	0	0
Plan 12	0	0	0	0	0	0
Plan 13	0	0	0	0	0	0
Plan 14	0	0	0	0	0	0
Plan 15	0	0	0	0	0	0
Plan 16	0	0	0	0	0	0
Plan 17	0	0	0	0	0	0
Plan 18	0	0	0	0	0	0
Plan 19	0	0	0	0	0	0
Plan 20	0	0	0	0	0	0
Plan 21	0	0	0	0	0	0
Plan 22	0	0	0	0	0	0
Plan 23	0	0	0	0	0	0
Plan 24	0	0	0	0	0	0
Plan 25	0	0	0	0	0	0
Plan 26	0	0	0	0	0	0
Plan 27	0	0	0	0	0	0
Plan 28	0	0	0	0	0	0
Plan 29	0	0	0	0	0	0
Plan 30	0	0	0	0	0	0
Plan 31	0	0	0	0	0	0
Plan 32	0	0	0	0	0	0
Plan 33	0	0	0	0	0	0
Plan 34	0	0	0	0	0	0
Plan 35	0	0	0	0	0	0
Plan 36	0	0	0	0	0	0
Plan 37	0	0	0	0	0	0
Plan 38	0	0	0	0	0	0
Plan 39	0	0	0	0	0	0
Plan 40	0	0	0	0	0	0
Plan 41	0	0	0	0	0	0
Plan 42	0	0	0	0	0	0
Plan 43	0	0	0	0	0	0
Plan 44	0	0	0	0	0	0
Plan 45	0	0	0	0	0	0
Plan 46	0	0	0	0	0	0
Plan 47	0	0	0	0	0	0
Plan 48	0	0	0	0	0	0
Plan 49	0	0	0	0	0	0
Plan 50	0	0	0	0	0	0
Plan 51	0	0	0	0	0	0
Plan 52	0	0	0	0	0	0
Plan 53	0	0	0	0	0	0
Plan 54	0	0	0	0	0	0
Plan 55	0	0	0	0	0	0
Plan 56	0	0	0	0	0	0
Plan 57	0	0	0	0	0	0
Plan 58	0	0	0	0	0	0
Plan 59	0	0	0	0	0	0
Plan 60	0	0	0	0	0	0
Plan 61	0	0	0	0	0	0
Plan 62	0	0	0	0	0	0
Plan 63	0	0	0	0	0	0
Plan 64	0	0	0	0	0	0
Plan 65	0	0	0	0	0	0
Plan 66	0	0	0	0	0	0
Plan 67	0	0	0	0	0	0
Plan 68	0	0	0	0	0	0
Plan 69	0	0	0	0	0	0
Plan 70	0	0	0	0	0	0
Plan 71	0	0	0	0	0	0
Plan 72	0	0	0	0	0	0
Plan 73	0	0	0	0	0	0
Plan 74	0	0	0	0	0	0
Plan 75	0	0	0	0	0	0
Plan 76	0	0	0	0	0	0
Plan 77	0	0	0	0	0	0
Plan 78	0	0	0	0	0	0
Plan 79	0	0	0	0	0	0
Plan 80	0	0	0	0	0	0
Plan 81	0	0	0	0	0	0
Plan 82	0	0	0	0	0	0
Plan 83	0	0	0	0	0	0
Plan 84	0	0	0	0	0	0
Plan 85	0	0	0	0	0	0
Plan 86	0	0	0	0	0	0
Plan 87	0	0	0	0	0	0
Plan 88	0	0	0	0	0	0
Plan 89	0	0	0	0	0	0
Plan 90	0	0	0	0	0	0
Plan 91	0	0	0	0	0	0
Plan 92	0	0	0	0	0	0
Plan 93	0	0	0	0	0	0
Plan 94	0	0	0	0	0	0
Plan 95	0	0	0	0	0	0
Plan 96	0	0	0	0	0	0
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Plan 98	0	0	0	0	0	0
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Plan 103	0	0	0	0	0	0
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Plan 109	0	0	0	0	0	0
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Plan 114	0	0	0	0	0	0
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Plan 118	0	0	0	0	0	0
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Plan 120	0	0	0	0	0	0
Plan 121	0	0	0	0	0	0
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Plan 124	0	0	0	0	0	0
Plan 125	0	0	0	0	0	0
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Plan 128	0	0	0	0	0	0
Plan 129	0	0	0	0	0	0
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Plan 131	0	0	0	0	0	0
Plan 132	0	0	0	0	0	0
Plan 133	0	0	0	0	0	0
Plan 134	0	0	0	0	0	0
Plan 135	0	0	0	0	0	0
Plan 136	0	0	0	0	0	0
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Plan 140	0	0	0	0	0	0
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Plan 295	0	0	0	0	0	0
Plan 296	0	0	0	0	0	0
Plan 297	0	0	0	0	0	0
Plan 298	0	0	0	0	0	0
Plan 299	0	0	0	0	0	0
Plan 300	0	0	0	0	0	0

Quarter 1 2023, 21-year-old Non-Tobacco Premium PMPM

Plan Number	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ -	$ 272.02	$ -	$ -	$ 274.84	$ 287.82	$ 266.63	$ -	$ 270.88
Plan 1	$ 206.49	$ 217.25	$ 229.49	$ -	$ 221.85	$ 224.12	$ 286.37	$ 265.18	$ 249.07	$ 269.45
Plan 2	$ 208.84	$ 219.78	$ 232.02	$ -	$ 224.03	$ 226.70	$ 289.08	$ 267.87	$ 251.84	$ 271.76
Plan 3	0	0	0	0	0	0	0	0	0	$ -
Plan 4	0	0	0	0	0	0	0	0	0	$ -
Plan 5	0	0	0	0	0	0	0	0	0	$ -
Plan 6	0	0	0	0	0	0	0	0	0	$ -
Plan 7	0	0	0	0	0	0	0	0	0	$ -
Plan 8	0	0	0	0	0	0	0	0	0	$ -
Plan 9	0	0	0	0	0	0	0	0	0	$ -
Plan 10	0	0	0	0	0	0	0	0	0	$ -
Plan 11	0	0	0	0	0	0	0	0	0	$ -
Plan 12	0	0	0	0	0	0	0	0	0	$ -
Plan 13	0	0	0	0	0	0	0	0	0	$ -
Plan 14	0	0	0	0	0	0	0	0	0	$ -
Plan 15	0	0	0	0	0	0	0	0	0	$ -
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Plan 17	0	0	0	0	0	0	0	0	0	$ -
Plan 18	0	0	0	0	0	0	0	0	0	$ -
Plan 19	0	0	0	0	0	0	0	0	0	$ -
Plan 20	0	0	0	0	0	0	0	0	0	$ -
Plan 21	0	0	0	0	0	0	0	0	0	$ -
Plan 22	0	0	0	0	0	0	0	0	0	$ -
Plan 23	0	0	0	0	0	0	0	0	0	$ -
Plan 24	0	0	0	0	0	0	0	0	0	$ -
Plan 25	0	0	0	0	0	0	0	0	0	$ -
Plan 26	0	0	0	0	0	0	0	0	0	$ -
Plan 27	0	0	0	0	0	0	0	0	0	$ -
Plan 28	0	0	0	0	0	0	0	0	0	$ -
Plan 29	0	0	0	0	0	0	0	0	0	$ -
Plan 30	0	0	0	0	0	0	0	0	0	$ -
Plan 31	0	0	0	0	0	0	0	0	0	$ -
Plan 32	0	0	0	0	0	0	0	0	0	$ -
Plan 33	0	0	0	0	0	0	0	0	0	$ -
Plan 34	0	0	0	0	0	0	0	0	0	$ -
Plan 35	0	0	0	0	0	0	0	0	0	$ -
Plan 36	0	0	0	0	0	0	0	0	0	$ -
Plan 37	0	0	0	0	0	0	0	0	0	$ -
Plan 38	0	0	0	0	0	0	0	0	0	$ -
Plan 39	0	0	0	0	0	0	0	0	0	$ -
Plan 40	0	0	0	0	0	0	0	0	0	$ -
Plan 41	0	0	0	0	0	0	0	0	0	$ -
Plan 42	0	0	0	0	0	0	0	0	0	$ -
Plan 43	0	0	0	0	0	0	0	0	0	$ -
Plan 44	0	0	0	0	0	0	0	0	0	$ -
Plan 45	0	0	0	0	0	0	0	0	0	$ -
Plan 46	0	0	0	0	0	0	0	0	0	$ -
Plan 47	0	0	0	0	0	0	0	0	0	$ -
Plan 48	0	0	0	0	0	0	0	0	0	$ -
Plan 49	0	0	0	0	0	0	0	0	0	$ -
Plan 50	0	0	0	0	0	0	0	0	0	$ -
Plan 51	0	0	0	0	0	0	0	0	0	$ -
Plan 52	0	0	0	0	0	0	0	0	0	$ -
Plan 53	0	0	0	0	0	0	0	0	0	$ -
Plan 54	0	0	0	0	0	0	0	0	0	$ -
Plan 55	0	0	0	0	0	0	0	0	0	$ -
Plan 56	0	0	0	0	0	0	0	0	0	$ -
Plan 57	0	0	0	0	0	0	0	0	0	$ -
Plan 58	0	0	0	0	0	0	0	0	0	$ -
Plan 59	0	0	0	0	0	0	0	0	0	$ -
Plan 60	0	0	0	0	0	0	0	0	0	$ -
Plan 61	0	0	0	0	0	0	0	0	0	$ -
Plan 62	0	0	0	0	0	0	0	0	0	$ -
Plan 63	0	0	0	0	0	0	0	0	0	$ -
Plan 64	0	0	0	0	0	0	0	0	0	$ -
Plan 65	0	0	0	0	0	0	0	0	0	$ -
Plan 66	0	0	0	0	0	0	0	0	0	$ -
Plan 67	0	0	0	0	0	0	0	0	0	$ -
Plan 68	0	0	0	0	0	0	0	0	0	$ -
Plan 69	0	0	0	0	0	0	0	0	0	$ -
Plan 70	0	0	0	0	0	0	0	0	0	$ -
Plan 71	0	0	0	0	0	0	0	0	0	$ -
Plan 72	0	0	0	0	0	0	0	0	0	$ -
Plan 73	0	0	0	0	0	0	0	0	0	$ -
Plan 74	0	0	0	0	0	0	0	0	0	$ -
Plan 75	0	0	0	0	0	0	0	0	0	$ -
Plan 76	0	0	0	0	0	0	0	0	0	$ -
Plan 77	0	0	0	0	0	0	0	0	0	$ -
Plan 78	0	0	0	0	0	0	0	0	0	$ -
Plan 79	0	0	0	0	0	0	0	0	0	$ -
Plan 80	0	0	0	0	0	0	0	0	0	$ -
Plan 81	0	0	0	0	0	0	0	0	0	$ -
Plan 82	0	0	0	0	0	0	0	0	0	$ -
Plan 83	0	0	0	0	0	0	0	0	0	$ -
Plan 84	0	0	0	0	0	0	0	0	0	$ -
Plan 85	0	0	0	0	0	0	0	0	0	$ -
Plan 86	0	0	0	0	0	0	0	0	0	$ -
Plan 87	0	0	0	0	0	0	0	0	0	$ -
Plan 88	0	0	0	0	0	0	0	0	0	$ -
Plan 89	0	0	0	0	0	0	0	0	0	$ -
Plan 90	0	0	0	0	0	0	0	0	0	$ -
Plan 91	0	0	0	0	0	0	0	0	0	$ -
Plan 92	0	0	0	0	0	0	0	0	0	$ -
Plan 93	0	0	0	0	0	0	0	0	0	$ -
Plan 94	0	0	0	0	0	0	0	0	0	$ -
Plan 95	0	0	0	0	0	0	0	0	0	$ -
Plan 96	0	0	0	0	0	0	0	0	0	$ -
Plan 97	0	0	0	0	0	0	0	0	0	$ -
Plan 98	0	0	0	0	0	0	0	0	0	$ -
Plan 99	0	0	0	0	0	0	0	0	0	$ -
Plan 100	0	0	0	0	0	0	0	0	0	$ -
Plan 101	0	0	0	0	0	0	0	0	0	$ -
Plan 102	0	0	0	0	0	0	0	0	0	$ -
Plan 103	0	0	0	0	0	0	0	0	0	$ -
Plan 104	0	0	0	0	0	0	0	0	0	$ -
Plan 105	0	0	0	0	0	0	0	0	0	$ -
Plan 106	0	0	0	0	0	0	0	0	0	$ -
Plan 107	0	0	0	0	0	0	0	0	0	$ -
Plan 108	0	0	0	0	0	0	0	0	0	$ -
Plan 109	0	0	0	0	0	0	0	0	0	$ -
Plan 110	0	0	0	0	0	0	0	0	0	$ -
Plan 111	0	0	0	0	0	0	0	0	0	$ -
Plan 112	0	0	0	0	0	0	0

02-01-2023 Number of Covered Lives by County

| McKean | Mercer | Venango | Warren | 1 | Cameron | Elk | Potter | 2 | Bradford | Carbon | Clinton | Lackawanna | Luzerne | Lycoming | Monroe | Pike | Sullivan | Susquehanna | Tioga | Wayne | Wyoming | 3 | Allegheny | Armstrong | Beaver | Butler | Fayette | Greene | Indiana | Lawrence | Washington | Westmoreland | 4 | Bedford | Blair | Cambria | Clearfield | Huntingdon | Jefferson | Somerset | 5 | Centre | Columbia | Lehigh | Mifflin | Montour | Northampton | Northumberland | Schuylkill | Snyder | Union | 6 | Adams | Berks | Lancaster | York | 7 | Bucks | Chester | Delaware | Montgomery | Philadelphia | 8 | Cumberland | Dauphin | Franklin | Fulton | Juniata | Lebanon | Perry | 9 |
|---|---|---

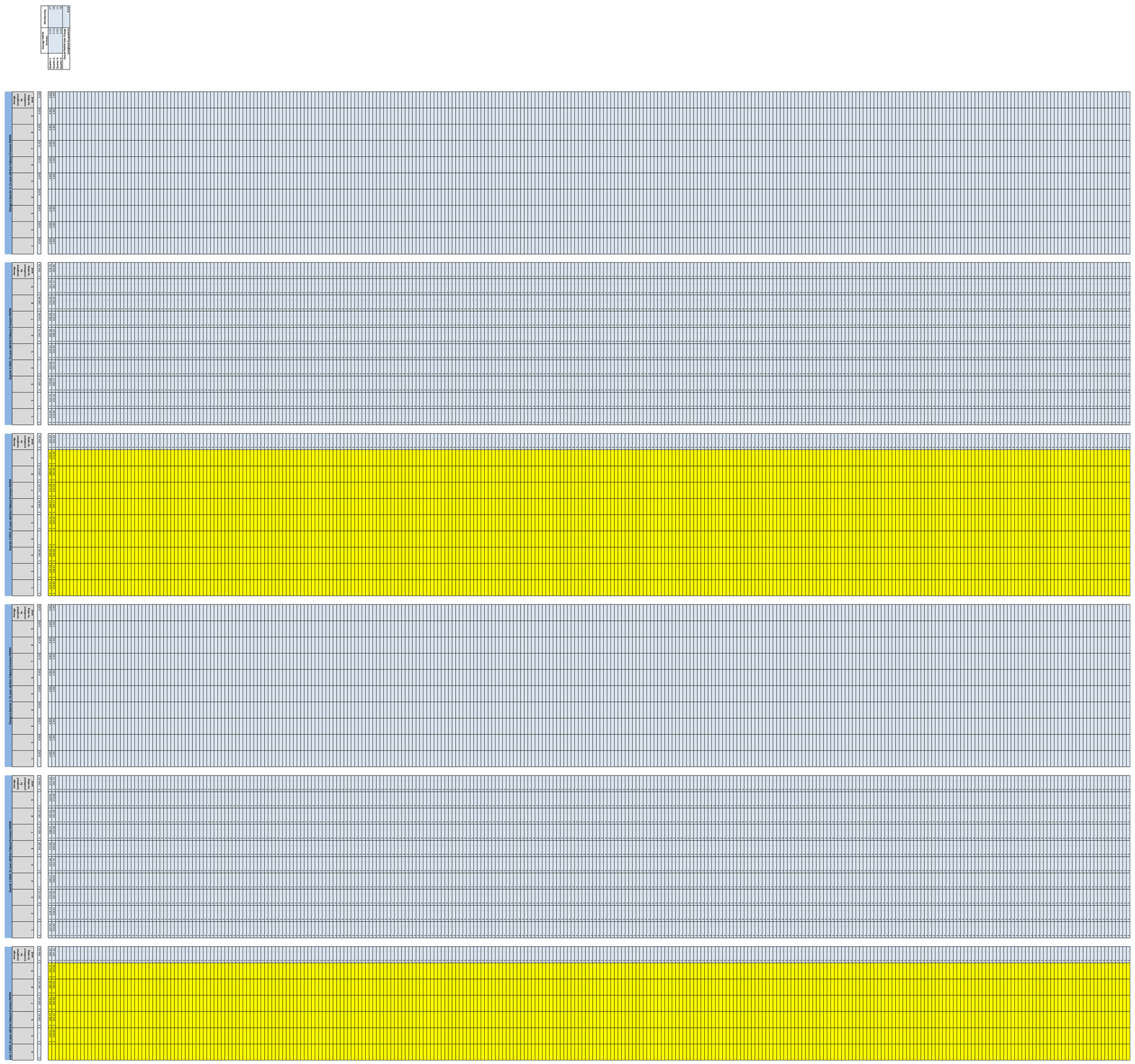
PA Rate Template Part IV B - Small Group Annual

Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name:	AetnaHealthInc
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2024

Plan Number	HIOS Plan ID (Standard Component)	1/1/2023 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2024	1/1/2024 HIOS Plan ID (if 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals	These cells auto-fill using the data entered in Table 1b.					
Plan 1	64844PA0070142	Aetna Silver HMO 8000 80%	M	64844PA0070142	Silver	Off
Plan 2	64844PA0060126	Aetna Silver DPOS 8000 80%	M	64844PA0060126	Silver	Off
Plan 3	0	0	0	0	0	0
Plan 4	0	0	0	0	0	0
Plan 5	0	0	0	0	0	0
Plan 6	0	0	0	0	0	0
Plan 7	0	0	0	0	0	0
Plan 8	0	0	0	0	0	0
Plan 9	0	0	0	0	0	0
Plan 10	0	0	0	0	0	0
Plan 11	0	0	0	0	0	0
Plan 12	0	0	0	0	0	0
Plan 13	0	0	0	0	0	0
Plan 14	0	0	0	0	0	0
Plan 15	0	0	0	0	0	0
Plan 16	0	0	0	0	0	0
Plan 17	0	0	0	0	0	0
Plan 18	0	0	0	0	0	0
Plan 19	0	0	0	0	0	0
Plan 20	0	0	0	0	0	0
Plan 21	0	0	0	0	0	0
Plan 22	0	0	0	0	0	0
Plan 23	0	0	0	0	0	0
Plan 24	0	0	0	0	0	0
Plan 25	0	0	0	0	0	0
Plan 26	0	0	0	0	0	0
Plan 27	0	0	0	0	0	0
Plan 28	0	0	0	0	0	0
Plan 29	0	0	0	0	0	0
Plan 30	0	0	0	0	0	0
Plan 31	0	0	0	0	0	0
Plan 32	0	0	0	0	0	0
Plan 33	0	0	0	0	0	0
Plan 34	0	0	0	0	0	0
Plan 35	0	0	0	0	0	0
Plan 36	0	0	0	0	0	0
Plan 37	0	0	0	0	0	0
Plan 38	0	0	0	0	0	0
Plan 39	0	0	0	0	0	0
Plan 40	0	0	0	0	0	0
Plan 41	0	0	0	0	0	0
Plan 42	0	0	0	0	0	0
Plan 43	0	0	0	0	0	0
Plan 44	0	0	0	0	0	0
Plan 45	0	0	0	0	0	0
Plan 46	0	0	0	0	0	0
Plan 47	0	0	0	0	0	0
Plan 48	0	0	0	0	0	0
Plan 49	0	0	0	0	0	0
Plan 50	0	0	0	0	0	0
Plan 51	0	0	0	0	0	0
Plan 52	0	0	0	0	0	0
Plan 53	0	0	0	0	0	0
Plan 54	0	0	0	0	0	0
Plan 55	0	0	0	0	0	0
Plan 56	0	0	0	0	0	0
Plan 57	0	0	0	0	0	0
Plan 58	0	0	0	0	0	0
Plan 59	0	0	0	0	0	0
Plan 60	0	0	0	0	0	0
Plan 61	0	0	0	0	0	0
Plan 62	0	0	0	0	0	0
Plan 63	0	0	0	0	0	0
Plan 64	0	0	0	0	0	0
Plan 65	0	0	0	0	0	0
Plan 66	0	0	0	0	0	0
Plan 67	0	0	0	0	0	0
Plan 68	0	0	0	0	0	0
Plan 69	0	0	0	0	0	0
Plan 70	0	0	0	0	0	0
Plan 71	0	0	0	0	0	0
Plan 72	0	0	0	0	0	0
Plan 73	0	0	0	0	0	0
Plan 74	0	0	0	0	0	0
Plan 75	0	0	0	0	0	0
Plan 76	0	0	0	0	0	0
Plan 77	0	0	0	0	0	0
Plan 78	0	0	0	0	0	0
Plan 79	0	0	0	0	0	0
Plan 80	0	0	0	0	0	0
Plan 81	0	0	0	0	0	0
Plan 82	0	0	0	0	0	0
Plan 83	0	0	0	0	0	0
Plan 84	0	0	0	0	0	0
Plan 85	0	0	0	0	0	0
Plan 86	0	0	0	0	0	0
Plan 87	0	0	0	0	0	0
Plan 88	0	0	0	0	0	0
Plan 89	0	0	0	0	0	0
Plan 90	0	0	0	0	0	0
Plan 91	0	0	0	0	0	0
Plan 92	0	0	0	0	0	0
Plan 93	0	0	0	0	0	0
Plan 94	0	0	0	0	0	0
Plan 95	0	0	0	0	0	0
Plan 96	0	0	0	0	0	0
Plan 97	0	0	0	0	0	0
Plan 98	0	0	0	0	0	0
Plan 99	0	0	0	0	0	0
Plan 100	0	0	0	0	0	0
Plan 101	0	0	0	0	0	0
Plan 102	0	0	0	0	0	0
Plan 103	0	0	0	0	0	0
Plan 104	0	0	0	0	0	0
Plan 105	0	0	0	0	0	0
Plan 106	0	0	0	0	0	0
Plan 107	0	0	0	0	0	0
Plan 108	0	0	0	0	0	0
Plan 109	0	0	0	0	0	0
Plan 110	0	0	0	0	0	0
Plan 111	0	0	0	0	0	0
Plan 112	0	0	0	0	0	0
Plan 113	0	0	0	0	0	0
Plan 114	0	0	0	0	0	0
Plan 115	0	0	0	0	0	0
Plan 116	0	0	0	0	0	0
Plan 117	0	0	0	0	0	0
Plan 118	0	0	0	0	0	0
Plan 119	0	0	0	0	0	0
Plan 120	0	0	0	0	0	0
Plan 121	0	0	0	0	0	0
Plan 122	0	0	0	0	0	0
Plan 123	0	0	0	0	0	0
Plan 124	0	0	0	0	0	0
Plan 125	0	0	0	0	0	0
Plan 126	0	0	0	0	0	0
Plan 127	0	0	0	0	0	0
Plan 128	0	0	0	0	0	0
Plan 129	0	0	0	0	0	0
Plan 130	0	0	0	0	0	0
Plan 131	0	0	0	0	0	0
Plan 132	0	0	0	0	0	0
Plan 133	0	0	0	0	0	0
Plan 134	0	0	0	0	0	0
Plan 135	0	0	0	0	0	0
Plan 136	0	0	0	0	0	0
Plan 137	0	0	0	0	0	0
Plan 138	0	0	0	0	0	0
Plan 139	0	0	0	0	0	0
Plan 140	0	0	0	0	0	0
Plan 141	0	0	0	0	0	0
Plan 142	0	0	0	0	0	0
Plan 143	0	0	0	0	0	0
Plan 144	0	0	0	0	0	0
Plan 145	0	0	0	0	0	0
Plan 146	0	0	0	0	0	0
Plan 147	0	0	0	0	0	0
Plan 148	0	0	0	0	0	0
Plan 149	0	0	0	0	0	0
Plan 150	0	0	0	0	0	0
Plan 151	0	0	0	0	0	0
Plan 152	0	0	0	0	0	0
Plan 153	0	0	0	0	0	0
Plan 154	0	0	0	0	0	0
Plan 155	0	0	0	0	0	0
Plan 156	0	0	0	0	0	0
Plan 157	0	0	0	0	0	0
Plan 158	0	0	0	0	0	0
Plan 159	0	0	0	0	0	0
Plan 160	0	0	0	0	0	0
Plan 161	0	0	0	0	0	0
Plan 162	0	0	0	0	0	0
Plan 163	0	0	0	0	0	0
Plan 164	0	0	0	0	0	0
Plan 165	0	0	0	0	0	0
Plan 166	0	0	0	0	0	0
Plan 167	0	0	0	0	0	0
Plan 168	0	0	0	0	0	0
Plan 169	0	0	0	0	0	0
Plan 170	0	0	0	0	0	0
Plan 171	0	0	0	0	0	0
Plan 172	0	0	0	0	0	0
Plan 173	0	0	0	0	0	0
Plan 174	0	0	0	0	0	0
Plan 175	0	0	0	0	0	0
Plan 176	0	0	0	0	0	0
Plan 177	0	0	0	0	0	0
Plan 178	0	0	0	0	0	0
Plan 179	0	0	0	0	0	0
Plan 180	0	0	0	0	0	0
Plan 181	0	0	0	0	0	0
Plan 182	0	0	0	0	0	0
Plan 183	0	0	0	0	0	0
Plan 184	0	0	0	0	0	0
Plan 185	0	0	0	0	0	0
Plan 186	0	0	0	0	0	0
Plan 187	0	0	0	0	0	0
Plan 188	0	0	0	0	0	0
Plan 189	0	0	0	0	0	0
Plan 190	0	0	0	0	0	0
Plan 191	0	0	0	0	0	0
Plan 192	0	0	0	0	0	0
Plan 193	0	0	0	0	0	0
Plan 194	0	0	0	0	0	0
Plan 195	0	0	0	0	0	0
Plan 196	0	0	0	0	0	0
Plan 197	0	0	0	0	0	0
Plan 198	0	0	0	0	0	0
Plan 199	0	0	0	0	0	0
Plan 200	0	0	0	0	0	0
Plan 201	0	0	0	0	0	0
Plan 202	0	0	0	0	0	0
Plan 203	0	0	0	0	0	0
Plan 204	0	0	0	0	0	0
Plan 205	0	0	0	0	0	0
Plan 206	0	0	0	0	0	0
Plan 207	0	0	0	0	0	0
Plan 208	0	0	0	0	0	0
Plan 209	0	0	0	0	0	0
Plan 210	0	0	0	0	0	0
Plan 211	0	0	0	0	0	0
Plan 212	0	0	0	0	0	0
Plan 213	0	0	0	0	0	0
Plan 214	0	0	0	0	0	0
Plan 215	0	0	0	0	0	0
Plan 216	0	0	0	0	0	0
Plan 217	0	0	0	0	0	0
Plan 218	0	0	0	0	0	0
Plan 219	0	0	0	0	0	0
Plan 220	0	0	0	0	0	0
Plan 221	0	0	0	0	0	0
Plan 222	0	0	0	0	0	0
Plan 223	0	0	0	0	0	0
Plan 224	0	0	0	0	0	0
Plan 225	0	0	0	0	0	0
Plan 226	0	0	0	0	0	0
Plan 227	0	0	0	0	0	0
Plan 228	0	0	0	0	0	0
Plan 229	0	0	0	0	0	0
Plan 230	0	0	0	0	0	0
Plan 231	0	0	0	0	0	0
Plan 232	0	0	0	0	0	0
Plan 233	0	0	0	0	0	0
Plan 234	0	0	0	0	0	0
Plan 235	0	0	0	0	0	0
Plan 236	0	0	0	0	0	0
Plan 237	0	0	0	0	0	0
Plan 238	0	0	0	0	0	0
Plan 239	0	0	0	0	0	0
Plan 240	0	0	0	0	0	0
Plan 241	0	0	0	0	0	0
Plan 242	0	0	0	0	0	0
Plan 243	0	0	0	0	0	0
Plan 244	0	0	0	0	0	0
Plan 245	0	0	0	0	0	0
Plan 246	0	0	0	0	0	0
Plan 247	0	0	0	0	0	0
Plan 248	0	0	0	0	0	0
Plan 249	0	0	0	0	0	0
Plan 250	0	0	0	0	0	0
Plan 251	0	0	0	0	0	0
Plan 252	0	0	0	0	0	0
Plan 253	0	0	0	0	0	0
Plan 254	0	0	0	0	0	0
Plan 255	0	0	0	0	0	0
Plan 256	0	0	0	0	0	0
Plan 257	0	0	0	0	0	0
Plan 258	0	0	0	0	0	0
Plan 259	0	0	0	0	0	0
Plan 260	0	0	0	0	0	0
Plan 261	0	0	0	0	0	0
Plan 262	0	0	0	0	0	0
Plan 263	0	0	0	0	0	0
Plan 264	0	0	0	0	0	0
Plan 265	0	0	0	0	0	0
Plan 266	0	0	0	0	0	0
Plan 267	0	0	0	0	0	0
Plan 268	0	0	0	0	0	0
Plan 269	0	0	0	0	0	0
Plan 270	0	0	0	0	0	0
Plan 271	0	0	0	0	0	0
Plan 272	0	0	0	0	0	0
Plan 273	0	0	0	0	0	0
Plan 274	0	0	0	0	0	0
Plan 275	0	0	0	0	0	0
Plan 276	0	0	0	0	0	0
Plan 277	0	0	0	0	0	0
Plan 278	0	0	0	0	0	0
Plan 279	0	0	0	0	0	0
Plan 280	0	0	0	0	0	0
Plan 281	0	0	0	0	0	0
Plan 282	0	0	0	0	0	0
Plan 283	0	0	0	0	0	0
Plan 284	0	0	0	0	0	0
Plan 285	0	0	0	0	0	0
Plan 286	0	0	0	0	0	0
Plan 287	0	0	0	0	0	0
Plan 288	0	0	0	0	0	0
Plan 289	0	0	0	0	0	0
Plan 290	0	0	0	0	0	0
Plan 291	0	0	0	0	0	0
Plan 292	0	0	0	0	0	0
Plan 293	0	0	0	0	0	0
Plan 294	0	0	0	0	0	0
Plan 295	0	0	0	0	0	0
Plan 296	0	0	0	0	0	0
Plan 297	0	0	0	0	0	0
Plan 298	0	0	0	0	0	0
Plan 299	0	0	0	0	0	0
Plan 300	0	0	0	0	0	0

Plan Number	Quarter 1 2023, 21-year-old Non-Tobacco Premium PMPM									
	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	$ -	$ -	$ -	$ 272.02	$ -	$ -	$ 274.84	$ -	$ 287.87	$ 266.63	$ -	$ 270.88
Plan 1	$ 206.49	$ 212.25	$ 220.49	$ -	$ 222.85	$ 229.12	$ 286.37	$ 292.16	$ 299.97	$ 243.07	$ 250.01	$ 269.45
Plan 2	$ 208.84	$ 214.76	$ 223.02	$ -	$ 224.93	$ 276.70	$ 284.88	$ 287.87	$ 292.84	$ 245.84	$ 251.84	$ 271.76
Plan 3	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 4	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 5	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 6	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 7	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 8	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 9	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 10	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 11	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 12	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 13	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 14	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 15	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 16	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 17	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 18	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 19	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 20	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 21	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 22	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 23	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 24	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 25	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 26	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 27	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 28	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 29	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 30	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 31	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 32	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 33	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 34	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 35	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 36	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 37	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 38	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 39	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 40	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 41	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 42	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 43	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 44	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 45	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 46	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 47	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 48	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 49	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 50	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 51	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 52	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 53	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 54	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 55	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 56	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 57	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 58	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 59	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 60	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 61	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 62	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 63	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 64	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 65	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 66	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 67	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 68	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 69	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 70	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 71	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 72	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 73	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 74	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 75	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 76	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 77	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 78	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 79	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 80	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 81	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 82	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 83	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 84	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 85	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 86	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 87	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 88	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 89	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 90	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 91	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 92	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 93	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 94	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 95	0	0	0	0	0	0	0	0	0	0	0	$ -
Plan 96	0	0	0	0


Zone 1 (Kitchen & Living) Air Flow Measurement Report
Zone 2 (Bedroom) Air Flow Measurement Report
Zone 3 (Hall) Air Flow Measurement Report
Zone 4 (Wc) Air Flow Measurement Report
Zone 5 (Wc) Air Flow Measurement Report
Zone 6 (Wc) Air Flow Measurement Report
Zone 7 (Wc) Air Flow Measurement Report
Zone 8 (Wc) Air Flow Measurement Report
Zone

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**AetnaHealthInc**
Product(s):	**HMO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2024**

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

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

Table 14. Network Factors

Projection Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date
EPO	1-3, 5-9	1.000	1.000	

PA Rate Template Part VI - Rate Change Summary

Overview

Initial Requested Average Rate Change:	0.001473557
Revised Requested Average Rate Change:	0.15%
Minimum Requested Rate Change:	-4.62%
Maximum Requested Rate Change:	3.08%
Mapped Members:	110
Available in Rating Areas:	Rating Areas 1, 2, 3, 5, 6, 7, 8, and 9

Carrier Name:	AetnaHealthInc
Product(s):	HMO
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

Key Information

Jan. 2022 - Dec. 2022 Financial Experience

Premium	$	1,416,709.52
Claims	$	757,786.22
Administrative Expenses	$	77,470.48
Taxes & Fees	$	173,172.20
Company Made After Taxes	$	408,280.62

How It Plans to Spend Your Premium

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

Claims:	79%
Administrative Expenses:	17%
Taxes & Fees:	2%
Profit:	2%

The company expects its annual medical costs to increase: 9.37%

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

Aetna Health Inc. (a PA corp.)
HIOS Issuer ID: 64844
Exhibit A-2

PA Small Group Portfolio | Summary of Benefits

Contents

Aetna Silver QPOS 8000 80/50 2
Aetna Silver HMO 8000 80% 3

Pennsylvania

Aetna Silver QPOS 8000 80/50

Silver

Summary of Features	In Network	Out of Network
Deductible Individual Family	$8,000 $16,000	Does not apply $24,000
Coinsurance *(Member Responsibility)*	20%	100% of Medicare
	$0 once out-of-pocket max. is satisfied	
Out-of-Pocket Maximum Individual Familiy	$9,450 $18,900	Unlimited Unlimited
	All cost sharing accumulates to the Out of Pocket Maximum above	
Primary Care Visit to Treat an Injury or Illness (excludes Preventative and X-rays)	$45 per visit	50% after deductible
Specialist Visit	$85 per visit	50% after deductible
All Inpatient Hospital Services (includes Mental/Behavioral Health and Substance Abuse)	20% after deductible	50% after deductible
Emergency Room Services	$500 + 20% after deductible	Paid as In-Network
Mental/Behavioral Health and Substance Abuse Disorder Outpatient Services	$0 per visit	50% after deductible
Imaging (CT/PET Scans, MRIs)	20% after deductible	50% after deductible
Rehabilitative Speech Therapy	20% after deductible	50% after deductible
Rehabilitative Occupational and Rehabilitative Physical Therapy	20% after deductible	50% after deductible
Preventive Care/Screening/Immunization	0%	50% after deductible
Laboratory Outpatient and Professional Services	20% after deductible	50% after deductible
X-rays and Diagnostic Imaging	20% after deductible	50% after deductible
Skilled Nursing Facility	20% after deductible	50% after deductible
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	20% after deductible	50% after deductible
Outpatient Surgery Physician/Surgical Services	20% after deductible	50% after deductible

Pharmacy	In-Network	
Pharmacy Deductible Individual	$0	N/A
Generics	$20	Not Covered
Preferred Brand Drugs	$85	Not Covered
Non-Preferred Brand Drugs	Generic & Brand (Non-Pref)	Not Covered
Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred	Specialty (Pref) / Specialty (Non-Pref)	Not Covered / Not Covered

Pennsylvania

Aetna Silver HMO 8000 80%

Silver

Summary of Features	In Network
Deductible Individual Family	 $8,000 $16,000
Coinsurance *(Member Responsibility)*	20%
	$0 once out-of-pocket max. is satisfied
Out-of-Pocket Maximum Individual Familiy	 $9,450 $18,900
	All cost sharing accumulates to the Out of Pocket Maximum above
Primary Care Visit to Treat an Injury or Illness (excludes Preventative and X-rays)	$45 per visit
Specialist Visit	$85 per visit
All Inpatient Hospital Services (includes Mental/Behavioral Health and Substance Abuse)	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	Generic & Brand (Non-Pref)
Specialty Drugs (i.e. high-cost) Preferred/Non-Preferred	Specialty (Pref) / Specialty (Non-Pref)

Unified Rate Review v6.0

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

Company Legal Name:	Aetna Health Inc. (a PA corp.)		
HIOS Issuer ID:	64844	State:	PA
Effective Date of Rate Change(s):	1/1/2024	Market:	Small Group

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 1/1/2022 to 12/31/2022

	Total	PMPM
Allowed Claims	$1,009,500.83	$869.51
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$724,585.85	$624.10
Risk Adjustment	$572,859.99	$493.42
Experience Period Premium	$843,849.53	$726.83
Experience Period Member Months	1,161	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	$261.09	1.075	1.030	1.075	1.030	$320.10
Outpatient Hospital	$99.67	1.037	1.070	1.037	1.070	$122.71
Professional	$109.10	1.018	1.065	1.018	1.065	$128.24
Other Medical	$67.59	1.037	1.070	1.037	1.070	$83.22
Capitation	$7.01	1.000	1.000	1.000	1.000	$7.01
Prescription Drug	$325.04	1.048	1.026	1.048	1.026	$375.80
Total	$869.50					**$1,037.07**

Morbidity Adjustment	0.933
Demographic Shift	0.982
Plan Design Changes	1.002
Other	1.030
Adjusted Trended EHB Allowed Claims PMPM for **1/1/2024**	**$980.63**

Manual EHB Allowed Claims PMPM	$660.13
Applied Credibility %	0.00%

		Projected Period Totals
Projected Index Rate for **1/1/2024**	**$660.13**	$871,371.60
Reinsurance	$0.00	$0.00
Risk Adjustment Payment/Charge	$240.93	$318,027.60
Exchange User Fees	0.00%	$0.00
Market Adjusted Index Rate	**$419.20**	**$553,344.00**

Projected Member Months	**1,320**

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

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.

Company Legal Name:	**Aetna Health Inc. (a PA corp.)**		
HIOS Issuer ID:	**64844**	State:	**PA**
Effective Date of Rate Change(s):	**1/1/2024**	Market:	**Small Group**

Product/Plan Level Calculations

Field #	**Section I: General Product and Plan Information**			
1.1	Product Name		HMO	POS
1.2	Product ID		64844PA007	64844PA006
1.3	Plan Name		Aetna Silver HMO	Aetna Silver QPOS
1.4	Plan ID (Standard Component ID)		64844PA0070142	64844PA0060126
1.5	Metal		Silver	Silver
1.6	AV Metal Value		0.690	0.690
1.7	Plan Category		Renewing	Renewing
1.8	Plan Type		HMO	POS
1.9	Exchange Plan?		No	No
1.10	Effective Date of Proposed Rates		1/1/2024	1/1/2024
1.11	Cumulative Rate Change % (over 12 mos prior)		-6.59%	5.23%
1.12	Product Rate Increase %		-6.59%	5.23%
1.13	Submission Level Rate Increase %		0.62%	

Worksheet 1 Totals		**Section II: Experience Period and Current Plan Level Information**			
	2.1	Plan ID (Standard Component ID)	Total	64844PA0070142	64844PA0060126
$1,009,501	2.2	Allowed Claims	$1,009,501	$507,373	$502,128
$0	2.3	Reinsurance	$0	$0	$0
	2.4	Member Cost Sharing	$284,915	$44,457	$240,458
	2.5	Cost Sharing Reduction	$0	$0	$0
$724,586	2.6	Incurred Claims	$724,586	$462,916	$261,670
$572,860	2.7	Risk Adjustment Transfer Amount	$572,860	$385,716	$187,144
$843,850	2.8	Premium	$843,850	$336,399	$507,451
1,161	2.9	Experience Period Member Months	1,161	410	751
	2.10	Current Enrollment	110	42	68
	2.11	Current Premium PMPM	$456.75	$466.15	$450.95
	2.12	Loss Ratio	51.15%	64.11%	37.67%
		Per Member Per Month			
	2.13	Allowed Claims	$869.51	$1,237.49	$668.61
	2.14	Reinsurance	$0.00	$0.00	$0.00
	2.15	Member Cost Sharing	$245.40	$108.43	$320.18
	2.16	Cost Sharing Reduction	$0.00	$0.00	$0.00
	2.17	Incurred Claims	$624.10	$1,129.06	$348.43
	2.18	Risk Adjustment Transfer Amount	$493.42	$940.77	$249.19
	2.19	Premium	$726.83	$820.48	$675.70

	Section III: Plan Adjustment Factors			
3.1	Plan ID (Standard Component ID)		64844PA0070142	64844PA0060126
3.2	Market Adjusted Index Rate		$419.20	
3.3	AV and Cost Sharing Design of Plan		0.7640	0.8162
3.4	Provider Network Adjustment		0.9868	1.0076
3.5	Benefits in Addition to EHB		1.0000	1.0000
	Administrative Costs			
3.6	Administrative Expense		17.49%	17.49%
3.7	Taxes and Fees		1.63%	1.63%
3.8	Profit & Risk Load		2.00%	2.00%
3.9	Catastrophic Adjustment		1.0000	1.0000
3.10	**Plan Adjusted Index Rate**		$400.66	$437.06
3.11	Age Calibration Factor	0.6411	0.6411	
3.12	Geographic Calibration Factor	0.9846	0.9846	
3.13	Tobacco Calibration Factor	1.0000	1.0000	
3.14	**Calibrated Plan Adjusted Index Rate**		$252.91	$275.88

	Section IV: Projected Plan Level Information			
4.1	Plan ID (Standard Component ID)	Total	64844PA0070142	64844PA0060126
4.2	Allowed Claims	$871,365	$327,336	$544,030
4.3	Reinsurance	$0	$0	$0
4.4	Member Cost Sharing	$177,476	$76,483	$100,992
4.5	Cost Sharing Reduction	$0	$0	$0
4.6	Incurred Claims	$693,890	$250,852	$443,037
4.7	Risk Adjustment Transfer Amount	$253,257	$96,730	$156,527
4.8	Premium	$558,656	$201,963	$356,693
4.9	Projected Member Months	1,320	504	816
4.10	Loss Ratio	85.46%	83.98%	86.33%
	Per Member Per Month			
4.11	Allowed Claims	$660.13	$649.48	$666.70
4.12	Reinsurance	$0.00	$0.00	$0.00
4.13	Member Cost Sharing	$134.45	$151.75	$123.77
4.14	Cost Sharing Reduction	$0.00	$0.00	$0.00
4.15	Incurred Claims	$525.67	$497.72	$542.94
4.16	Risk Adjustment Transfer Amount	$191.86	$191.92	$191.82
4.17	Premium	$423.22	$400.72	$437.12

Rating Area Data Collection

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

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

Aetna Health, Inc. & Aetna Health Ins. Co.
Pennsylvania Small Group
POS, HMO 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:

Product Name	# Members as of February 2023	Range of Rate Changes
Aetna Silver HMO 8000 80%	42	-6.59% - 5.23%
Aetna Silver QPOS 8000 80/50	68	-6.59% - 5.23%

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 0.6%

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, Inc. & Aetna Health Ins. Co.**
State:	**Pennsylvania**
HIOS Issuer ID:	**64844**
Market:	**Small Group**
Effective Date:	**01/01/2024**
Rate Filing Tracking Number:	**AETN-133624481, AETN-133631070**
Policy Form(s):	**HO SG SOB POS 14052806 08, HI SG SOB HMO 14052805 08, HO SG HCOC-2024 08, HI SG HCOC-2024 08**
Form Filing Tracking Number:	**AETN-133624274, AETN-133603650**

Company Contact Information:

[redacted] [redacted]

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, Inc. & Aetna Health Ins. Co. (AHI &AHIC). 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 AHI & AHIC, 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.

As a result, we project a risk adjustment receivable of $191.86 PMPM.

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

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 in 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 February 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, Inc. & Aetna Health Ins. Co. (Pennsylvania) was approximately $800 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:

AHI	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2018	78.00%	87.60%	204,457	56,796
2019	80.30%	88.58%	3,410	13,482
2020	81.20%	86.00%	1,578	4,722
2021	58.10%	81.87%	713	2,040

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] 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.

May 17, 2023

Date

Aetna Health, Inc. & Aetna Health Ins. Co.

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*	64844
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
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	168.90	168.90
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	15	183.91	183.91
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	16	189.65	189.65
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	17	195.39	195.39
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	18	201.57	201.57
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	19	207.75	207.75
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	20	214.16	214.16
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	21	220.78	220.78
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	22	220.78	220.78
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	23	220.78	220.78
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	24	220.78	220.78
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	25	221.66	221.66
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	26	226.08	226.08
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	27	231.38	231.38
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	28	239.99	239.99
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	29	247.05	247.05
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	30	250.59	250.59
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	31	255.88	255.88
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	32	261.18	261.18
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	33	264.49	264.49
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	34	268.03	268.03
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	35	269.79	269.79
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	36	271.56	271.56
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	37	273.33	273.33
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	38	275.09	275.09
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	39	278.62	278.62
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	40	282.16	282.16
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	41	287.46	287.46
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	42	292.53	292.53
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	43	299.60	299.60
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	44	308.43	308.43
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	45	318.81	318.81
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	46	331.17	331.17
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	47	345.08	345.08
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	48	360.97	360.97
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	49	376.65	376.65
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	50	394.31	394.31
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	51	411.75	411.75
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	52	430.96	430.96
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	53	450.39	450.39
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	54	471.36	471.36
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	55	492.34	492.34
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	56	515.08	515.08
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	57	538.04	538.04
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	58	562.55	562.55
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	59	574.69	574.69
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	60	599.20	599.20
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	61	620.39	620.39
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	62	634.30	634.30
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	63	651.74	651.74
64844PA0060126	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	662.12	662.12
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	177.67	177.67
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	15	193.46	193.46
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	16	199.50	199.50
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	17	205.54	205.54
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	18	212.04	212.04
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	19	218.54	218.54
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	20	225.28	225.28
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	21	232.24	232.24
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	22	232.24	232.24
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	23	232.24	232.24
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	24	232.24	232.24
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	25	233.17	233.17
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	26	237.82	237.82
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	27	243.39	243.39
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	28	252.45	252.45
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	29	259.88	259.88
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	30	263.60	263.60
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	31	269.17	269.17
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	32	274.75	274.75
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	33	278.23	278.23
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	34	281.95	281.95
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	35	283.80	283.80
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	36	285.66	285.66
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	37	287.52	287.52
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	38	289.38	289.38
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	39	293.09	293.09
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	40	296.81	296.81
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	41	302.38	302.38
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	42	307.72	307.72
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	43	315.16	315.16
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	44	324.45	324.45
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	45	335.36	335.36
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	46	348.37	348.37
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	47	363.00	363.00
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	48	379.72	379.72
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	49	396.21	396.21
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	50	414.79	414.79
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	51	433.14	433.14
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	52	453.34	453.34

64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	53	473.78	473.78
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	54	495.84	495.84
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	55	517.91	517.91
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	56	541.83	541.83
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	57	565.98	565.98
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	58	591.76	591.76
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	59	604.53	604.53
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	60	630.31	630.31
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	61	652.61	652.61
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	62	667.24	667.24
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	63	685.59	685.59
64844PA0060126	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	696.50	696.50
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	221.23	221.23
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	15	240.89	240.89
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	16	248.41	248.41
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	17	255.93	255.93
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	18	264.03	264.03
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	19	272.12	272.12
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	20	280.51	280.51
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	21	289.18	289.18
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	22	289.18	289.18
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	23	289.18	289.18
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	24	289.18	289.18
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	25	290.34	290.34
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	26	296.12	296.12
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	27	303.07	303.07
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	28	314.34	314.34
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	29	323.60	323.60
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	30	328.22	328.22
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	31	335.16	335.16
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	32	342.11	342.11
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	33	346.44	346.44
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	34	351.07	351.07
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	35	353.38	353.38
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	36	355.70	355.70
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	37	358.01	358.01
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	38	360.32	360.32
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	39	364.95	364.95
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	40	369.58	369.58
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	41	376.52	376.52
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	42	383.17	383.17
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	43	392.42	392.42
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	44	403.99	403.99
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	45	417.58	417.58
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	46	433.78	433.78
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	47	452.00	452.00
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	48	472.82	472.82
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	49	493.35	493.35
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	50	516.48	516.48
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	51	539.33	539.33
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	52	564.49	564.49
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	53	589.94	589.94
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	54	617.41	617.41
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	55	644.88	644.88
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	56	674.67	674.67
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	57	704.74	704.74
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	58	736.84	736.84
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	59	752.75	752.75
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	60	784.85	784.85
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	61	812.61	812.61
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	62	830.83	830.83
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	63	853.67	853.67
64844PA0060126	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	867.26	867.26
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	181.53	181.53
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	15	197.66	197.66
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	16	203.83	203.83
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	17	210.00	210.00
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	18	216.64	216.64
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	19	223.29	223.29
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	20	230.17	230.17
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	21	237.29	237.29
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	22	237.29	237.29
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	23	237.29	237.29
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	24	237.29	237.29
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	25	238.24	238.24
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	26	242.98	242.98
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	27	248.68	248.68
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	28	257.93	257.93
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	29	265.53	265.53
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	30	269.32	269.32
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	31	275.02	275.02
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	32	280.71	280.71
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	33	284.27	284.27
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	34	288.07	288.07
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	35	289.97	289.97
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	36	291.87	291.87
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	37	293.76	293.76
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	38	295.66	295.66
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	39	299.46	299.46
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	40	303.26	303.26
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	41	308.95	308.95
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	42	314.41	314.41
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	43	322.00	322.00
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	44	331.49	331.49
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	45	342.65	342.65
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	46	355.93	355.93
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	47	370.88	370.88
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	48	387.97	387.97
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	49	404.82	404.82
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	50	423.80	423.80
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	51	442.54	442.54
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	52	463.19	463.19
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	53	484.07	484.07
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	54	506.61	506.61
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	55	529.15	529.15
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	56	553.60	553.60
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	57	578.27	578.27
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	58	604.61	604.61
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	59	617.66	617.66

64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	60	644.00	644.00
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	61	666.78	666.78
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	62	681.73	681.73
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	63	700.48	700.48
64844PA0060126	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	711.63	711.63
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	223.39	223.39
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	15	243.25	243.25
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	16	250.84	250.84
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	17	258.44	258.44
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	18	266.61	266.61
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	19	274.79	274.79
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	20	283.26	283.26
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	21	292.02	292.02
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	22	292.02	292.02
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	23	292.02	292.02
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	24	292.02	292.02
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	25	293.19	293.19
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	26	299.03	299.03
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	27	306.04	306.04
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	28	317.43	317.43
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	29	326.77	326.77
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	30	331.44	331.44
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	31	338.45	338.45
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	32	345.46	345.46
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	33	349.84	349.84
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	34	354.51	354.51
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	35	356.85	356.85
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	36	359.18	359.18
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	37	361.52	361.52
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	38	363.86	363.86
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	39	368.53	368.53
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	40	373.20	373.20
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	41	380.21	380.21
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	42	386.93	386.93
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	43	396.27	396.27
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	44	407.95	407.95
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	45	421.68	421.68
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	46	438.03	438.03
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	47	456.43	456.43
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	48	477.45	477.45
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	49	498.19	498.19
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	50	521.55	521.55
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	51	544.62	544.62
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	52	570.02	570.02
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	53	595.72	595.72
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	54	623.46	623.46
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	55	651.20	651.20
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	56	681.28	681.28
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	57	711.65	711.65
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	58	744.07	744.07
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	59	760.13	760.13
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	60	792.54	792.54
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	61	820.57	820.57
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	62	838.97	838.97
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	63	862.04	862.04
64844PA0060126	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	875.77	875.77
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	234.24	234.24

64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	15	255.06	255.06
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	16	263.02	263.02
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	17	270.98	270.98
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	18	279.56	279.56
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	19	288.13	288.13
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	20	297.01	297.01
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	21	306.20	306.20
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	22	306.20	306.20
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	23	306.20	306.20
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	24	306.20	306.20
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	25	307.42	307.42
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	26	313.54	313.54
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	27	320.89	320.89
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	28	332.83	332.83
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	29	342.63	342.63
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	30	347.53	347.53
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	31	354.88	354.88
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	32	362.23	362.23
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	33	366.82	366.82
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	34	371.72	371.72
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	35	374.17	374.17
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	36	376.62	376.62
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	37	379.07	379.07
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	38	381.52	381.52
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	39	386.42	386.42
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	40	391.32	391.32
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	41	398.67	398.67
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	42	405.71	405.71
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	43	415.51	415.51
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	44	427.75	427.75
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	45	442.15	442.15
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	46	459.29	459.29
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	47	478.58	478.58
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	48	500.63	500.63
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	49	522.37	522.37
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	50	546.86	546.86
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	51	571.05	571.05
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	52	597.69	597.69
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	53	624.64	624.64
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	54	653.73	653.73
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	55	682.82	682.82
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	56	714.35	714.35
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	57	746.20	746.20
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	58	780.19	780.19
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	59	797.03	797.03
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	60	831.01	831.01
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	61	860.41	860.41
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	62	879.70	879.70
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	63	903.89	903.89
64844PA0060126	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	918.28	918.28
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	216.89	216.89
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	15	236.17	236.17
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	16	243.54	243.54
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	17	250.91	250.91

64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	18	258.85	258.85
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	19	266.79	266.79
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	20	275.01	275.01
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	21	283.51	283.51
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	22	283.51	283.51
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	23	283.51	283.51
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	24	283.51	283.51
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	25	284.65	284.65
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	26	290.32	290.32
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	27	297.12	297.12
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	28	308.18	308.18
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	29	317.25	317.25
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	30	321.79	321.79
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	31	328.59	328.59
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	32	335.40	335.40
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	33	339.65	339.65
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	34	344.19	344.19
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	35	346.45	346.45
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	36	348.72	348.72
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	37	350.99	350.99
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	38	353.26	353.26
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	39	357.79	357.79
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	40	362.33	362.33
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	41	369.14	369.14
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	42	375.66	375.66
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	43	384.73	384.73
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	44	396.07	396.07
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	45	409.39	409.39
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	46	425.27	425.27
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	47	443.13	443.13
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	48	463.55	463.55
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	49	483.67	483.67
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	50	506.36	506.36
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	51	528.75	528.75
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	52	553.42	553.42
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	53	578.37	578.37
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	54	605.30	605.30
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	55	632.24	632.24
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	56	661.44	661.44
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	57	690.92	690.92
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	58	722.39	722.39
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	59	737.99	737.99
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	60	769.46	769.46
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	61	796.67	796.67
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	62	814.54	814.54
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	63	836.93	836.93
64844PA0060126	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	850.26	850.26
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	203.73	203.73
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	15	221.84	221.84
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	16	228.76	228.76
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	17	235.68	235.68
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	18	243.14	243.14
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	19	250.60	250.60
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	20	258.32	258.32

64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	21	266.31	266.31
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	22	266.31	266.31
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	23	266.31	266.31
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	24	266.31	266.31
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	25	267.38	267.38
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	26	272.70	272.70
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	27	279.09	279.09
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	28	289.48	289.48
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	29	298.00	298.00
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	30	302.26	302.26
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	31	308.65	308.65
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	32	315.04	315.04
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	33	319.04	319.04
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	34	323.30	323.30
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	35	325.43	325.43
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	36	327.56	327.56
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	37	329.69	329.69
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	38	331.82	331.82
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	39	336.08	336.08
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	40	340.34	340.34
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	41	346.74	346.74
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	42	352.86	352.86
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	43	361.38	361.38
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	44	372.03	372.03
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	45	384.55	384.55
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	46	399.46	399.46
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	47	416.24	416.24
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	48	435.42	435.42
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	49	454.32	454.32
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	50	475.63	475.63
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	51	496.67	496.67
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	52	519.84	519.84
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	53	543.27	543.27
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	54	568.57	568.57
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	55	593.87	593.87
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	56	621.30	621.30
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	57	649.00	649.00
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	58	678.56	678.56
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	59	693.20	693.20
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	60	722.76	722.76
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	61	748.33	748.33
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	62	765.11	765.11
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	63	786.15	786.15
64844PA0060126	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	798.66	798.66
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	154.83	154.83
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	15	168.59	168.59
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	16	173.86	173.86
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	17	179.12	179.12
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	18	184.79	184.79
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	19	190.45	190.45
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	20	196.32	196.32
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	21	202.39	202.39
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	22	202.39	202.39
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	23	202.39	202.39

64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	24	202.39	202.39
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	25	203.20	203.20
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	26	207.25	207.25
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	27	212.11	212.11
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	28	220.00	220.00
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	29	226.48	226.48
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	30	229.72	229.72
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	31	234.57	234.57
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	32	239.43	239.43
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	33	242.47	242.47
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	34	245.71	245.71
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	35	247.33	247.33
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	36	248.94	248.94
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	37	250.56	250.56
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	38	252.18	252.18
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	39	255.42	255.42
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	40	258.66	258.66
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	41	263.52	263.52
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	42	268.17	268.17
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	43	274.65	274.65
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	44	282.74	282.74
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	45	292.26	292.26
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	46	303.59	303.59
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	47	316.34	316.34
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	48	330.91	330.91
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	49	345.28	345.28
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	50	361.48	361.48
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	51	377.46	377.46
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	52	395.07	395.07
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	53	412.88	412.88
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	54	432.11	432.11
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	55	451.34	451.34
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	56	472.18	472.18
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	57	493.23	493.23
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	58	515.70	515.70
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	59	526.83	526.83
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	60	549.30	549.30
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	61	568.73	568.73
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	62	581.48	581.48
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	63	597.47	597.47
64844PA0070142	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	606.98	606.98
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	162.87	162.87
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	15	177.35	177.35
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	16	182.88	182.88
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	17	188.42	188.42
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	18	194.38	194.38
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	19	200.34	200.34
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	20	206.52	206.52
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	21	212.90	212.90
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	22	212.90	212.90
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	23	212.90	212.90
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	24	212.90	212.90
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	25	213.76	213.76
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	26	218.01	218.01

64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	27	223.12	223.12
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	28	231.43	231.43
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	29	238.24	238.24
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	30	241.65	241.65
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	31	246.76	246.76
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	32	251.87	251.87
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	33	255.06	255.06
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	34	258.47	258.47
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	35	260.17	260.17
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	36	261.87	261.87
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	37	263.58	263.58
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	38	265.28	265.28
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	39	268.68	268.68
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	40	272.09	272.09
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	41	277.20	277.20
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	42	282.10	282.10
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	43	288.91	288.91
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	44	297.43	297.43
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	45	307.43	307.43
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	46	319.36	319.36
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	47	332.77	332.77
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	48	348.10	348.10
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	49	363.21	363.21
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	50	380.25	380.25
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	51	397.07	397.07
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	52	415.59	415.59
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	53	434.32	434.32
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	54	454.55	454.55
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	55	474.78	474.78
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	56	496.70	496.70
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	57	518.85	518.85
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	58	542.48	542.48
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	59	554.19	554.19
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	60	577.82	577.82
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	61	598.26	598.26
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	62	611.67	611.67
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	63	628.49	628.49
64844PA0070142	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	638.50	638.50
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	202.80	202.80
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	15	220.83	220.83
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	16	227.72	227.72
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	17	234.62	234.62
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	18	242.04	242.04
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	19	249.46	249.46
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	20	257.15	257.15
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	21	265.10	265.10
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	22	265.10	265.10
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	23	265.10	265.10
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	24	265.10	265.10
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	25	266.16	266.16
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	26	271.46	271.46
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	27	277.83	277.83
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	28	288.17	288.17
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	29	296.65	296.65

64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	30	300.89	300.89
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	31	307.25	307.25
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	32	313.62	313.62
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	33	317.59	317.59
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	34	321.83	321.83
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	35	323.95	323.95
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	36	326.08	326.08
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	37	328.20	328.20
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	38	330.32	330.32
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	39	334.56	334.56
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	40	338.80	338.80
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	41	345.16	345.16
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	42	351.26	351.26
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	43	359.74	359.74
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	44	370.35	370.35
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	45	382.81	382.81
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	46	397.65	397.65
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	47	414.35	414.35
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	48	433.44	433.44
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	49	452.26	452.26
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	50	473.47	473.47
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	51	494.41	494.41
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	52	517.48	517.48
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	53	540.81	540.81
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	54	565.99	565.99
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	55	591.18	591.18
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	56	618.48	618.48
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	57	646.05	646.05
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	58	675.48	675.48
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	59	690.06	690.06
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	60	719.49	719.49
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	61	744.94	744.94
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	62	761.64	761.64
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	63	782.58	782.58
64844PA0070142	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	795.04	795.04
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	166.41	166.41
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	15	181.20	181.20
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	16	186.86	186.86
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	17	192.51	192.51
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	18	198.60	198.60
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	19	204.69	204.69
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	20	211.00	211.00
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	21	217.53	217.53
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	22	217.53	217.53
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	23	217.53	217.53
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	24	217.53	217.53
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	25	218.40	218.40
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	26	222.75	222.75
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	27	227.97	227.97
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	28	236.45	236.45
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	29	243.41	243.41
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	30	246.89	246.89
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	31	252.12	252.12
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	32	257.34	257.34

64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	33	260.60	260.60
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	34	264.08	264.08
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	35	265.82	265.82
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	36	267.56	267.56
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	37	269.30	269.30
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	38	271.04	271.04
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	39	274.52	274.52
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	40	278.00	278.00
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	41	283.22	283.22
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	42	288.22	288.22
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	43	295.19	295.19
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	44	303.89	303.89
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	45	314.11	314.11
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	46	326.29	326.29
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	47	340.00	340.00
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	48	355.66	355.66
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	49	371.10	371.10
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	50	388.51	388.51
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	51	405.69	405.69
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	52	424.62	424.62
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	53	443.76	443.76
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	54	464.42	464.42
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	55	485.09	485.09
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	56	507.49	507.49
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	57	530.12	530.12
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	58	554.26	554.26
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	59	566.23	566.23
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	60	590.37	590.37
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	61	611.25	611.25
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	62	624.96	624.96
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	63	642.14	642.14
64844PA0070142	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	652.37	652.37
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	204.79	204.79
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	15	222.99	222.99
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	16	229.95	229.95
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	17	236.92	236.92
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	18	244.41	244.41
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	19	251.91	251.91
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	20	259.67	259.67
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	21	267.70	267.70
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	22	267.70	267.70
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	23	267.70	267.70
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	24	267.70	267.70
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	25	268.77	268.77
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	26	274.13	274.13
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	27	280.55	280.55
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	28	290.99	290.99
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	29	299.56	299.56
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	30	303.84	303.84
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	31	310.27	310.27
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	32	316.69	316.69
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	33	320.71	320.71
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	34	324.99	324.99
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	35	327.13	327.13

64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	36	329.27	329.27
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	37	331.41	331.41
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	38	333.56	333.56
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	39	337.84	337.84
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	40	342.12	342.12
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	41	348.55	348.55
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	42	354.70	354.70
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	43	363.27	363.27
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	44	373.98	373.98
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	45	386.56	386.56
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	46	401.55	401.55
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	47	418.42	418.42
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	48	437.69	437.69
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	49	456.70	456.70
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	50	478.11	478.11
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	51	499.26	499.26
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	52	522.55	522.55
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	53	546.11	546.11
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	54	571.54	571.54
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	55	596.97	596.97
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	56	624.55	624.55
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	57	652.39	652.39
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	58	682.10	682.10
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	59	696.83	696.83
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	60	726.54	726.54
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	61	752.24	752.24
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	62	769.10	769.10
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	63	790.25	790.25
64844PA0070142	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	802.83	802.83
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	214.73	214.73
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	15	233.82	233.82
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	16	241.12	241.12
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	17	248.42	248.42
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	18	256.28	256.28
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	19	264.13	264.13
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	20	272.28	272.28
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	21	280.70	280.70
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	22	280.70	280.70
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	23	280.70	280.70
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	24	280.70	280.70
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	25	281.82	281.82
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	26	287.43	287.43
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	27	294.17	294.17
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	28	305.12	305.12
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	29	314.10	314.10
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	30	318.59	318.59
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	31	325.33	325.33
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	32	332.06	332.06
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	33	336.27	336.27
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	34	340.76	340.76
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	35	343.01	343.01
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	36	345.26	345.26
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	37	347.50	347.50
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	38	349.75	349.75

64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	39	354.24	354.24
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	40	358.73	358.73
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	41	365.47	365.47
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	42	371.92	371.92
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	43	380.90	380.90
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	44	392.13	392.13
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	45	405.32	405.32
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	46	421.04	421.04
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	47	438.73	438.73
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	48	458.94	458.94
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	49	478.87	478.87
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	50	501.32	501.32
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	51	523.50	523.50
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	52	547.92	547.92
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	53	572.62	572.62
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	54	599.29	599.29
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	55	625.95	625.95
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	56	654.86	654.86
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	57	684.06	684.06
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	58	715.21	715.21
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	59	730.65	730.65
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	60	761.81	761.81
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	61	788.76	788.76
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	62	806.44	806.44
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	63	828.61	828.61
64844PA0070142	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	841.81	841.81
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	198.83	198.83
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	15	216.50	216.50
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	16	223.26	223.26
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	17	230.01	230.01
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	18	237.29	237.29
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	19	244.57	244.57
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	20	252.11	252.11
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	21	259.90	259.90
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	22	259.90	259.90
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	23	259.90	259.90
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	24	259.90	259.90
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	25	260.94	260.94
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	26	266.14	266.14
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	27	272.38	272.38
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	28	282.52	282.52
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	29	290.83	290.83
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	30	294.99	294.99
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	31	301.23	301.23
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	32	307.47	307.47
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	33	311.36	311.36
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	34	315.52	315.52
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	35	317.60	317.60
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	36	319.68	319.68
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	37	321.76	321.76
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	38	323.84	323.84
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	39	328.00	328.00
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	40	332.16	332.16
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	41	338.39	338.39

64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	42	344.37	344.37
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	43	352.69	352.69
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	44	363.09	363.09
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	45	375.30	375.30
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	46	389.86	389.86
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	47	406.23	406.23
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	48	424.94	424.94
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	49	443.40	443.40
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	50	464.19	464.19
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	51	484.72	484.72
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	52	507.33	507.33
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	53	530.20	530.20
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	54	554.89	554.89
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	55	579.59	579.59
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	56	606.36	606.36
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	57	633.39	633.39
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	58	662.23	662.23
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	59	676.53	676.53
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	60	705.38	705.38
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	61	730.33	730.33
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	62	746.70	746.70
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	63	767.24	767.24
64844PA0070142	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	779.45	779.45
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	186.76	186.76
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	15	203.36	203.36
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	16	209.71	209.71
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	17	216.06	216.06
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	18	222.89	222.89
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	19	229.73	229.73
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	20	236.81	236.81
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	21	244.13	244.13
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	22	244.13	244.13
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	23	244.13	244.13
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	24	244.13	244.13
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	25	245.11	245.11
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	26	249.99	249.99
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	27	255.85	255.85
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	28	265.37	265.37
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	29	273.18	273.18
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	30	277.09	277.09
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	31	282.95	282.95
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	32	288.81	288.81
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	33	292.47	292.47
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	34	296.38	296.38
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	35	298.33	298.33
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	36	300.28	300.28
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	37	302.24	302.24
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	38	304.19	304.19
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	39	308.09	308.09
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	40	312.00	312.00
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	41	317.86	317.86
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	42	323.48	323.48
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	43	331.29	331.29
64844PA0070142	Rating Area 9	Tobacco User/Non-Tobacco User	44	341.05	341.05

64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	45	352.53	352.53
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	46	366.20	366.20
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	47	381.58	381.58
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	48	399.16	399.16
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	49	416.49	416.49
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	50	436.02	436.02
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	51	455.31	455.31
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	52	476.55	476.55
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	53	498.03	498.03
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	54	521.22	521.22
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	55	544.41	544.41
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	56	569.56	569.56
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	57	594.95	594.95
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	58	622.05	622.05
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	59	635.48	635.48
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	60	662.57	662.57
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	61	686.01	686.01
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	62	701.39	701.39
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	63	720.68	720.68
64844PA0070142 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	732.15	732.15

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Exhibit C-1
Calibrated Plan Adjusted Index Rates

		(A) Member Months	(B) Pre-Calibrated Plan Adjusted Index Rate	(C) Plan-Level Average Age Factor	(D) Age- Calibrated Plan Adjusted Index Rate	(E) Average Rating Area Factor		(F) Age&Geog.Calib Plan Adjusted Index Rate	(G) Average Tobacco Factor	(H) Consumer Adjusted Index Rates		(I) Calibrated Plan Adjusted Index Rates
Silver Plan	64844PA0070142	504.00	418.04	1.56	418.04	1.02	#	418.28	1.00	418.28	#	263.88
Silver Plan	64844PA0060126	816.00	456.02	1.56	456.02	1.02	#	455.87	1.00	455.87	#	287.86
All Plans Aggregate	Calibration Factors:			Age		Geographic			Tobacco			
				1.560		1.016			1.000			
				= Σ((A)x(B)x(C))/Σ((A)x(B))		= Σ((D)x(E)x(A))/Σ((D)x(A))			= Σ((F)x(G)x(A))/Σ((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 = Σ (D) x (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 = Σ (F) x (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 Faction
- Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (B) / (Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor)
  Total Premium = Σ (I) x (C) x (A) x (E) x (G)

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

Example:
Silver Plan 64844PA0070142

Average Age Factor - Silver Plan 64844PA0070142		
Age	% by Age	Age Factor
0-20	0.0%	-
1-14	15.5%	0.765
15	0.0%	0.833
16	0.0%	0.859
17	1.8%	0.885
18	0.0%	0.913
19	0.9%	0.941
20	0.9%	0.970
21	0.9%	1.000
22	1.8%	1.000
23	0.9%	1.000
24	1.8%	1.000
25	2.7%	1.004
26	0.9%	1.024
27	2.7%	1.048
28	2.7%	1.087
29	0.9%	1.119
30	0.0%	1.135
31	0.9%	1.159
32	1.8%	1.183
33	1.8%	1.198
34	0.9%	1.214
35	2.7%	1.222
36	0.9%	1.230
37	2.7%	1.238
38	0.0%	1.246
39	2.7%	1.262
40	2.7%	1.278
41	4.5%	1.302
42	4.5%	1.325
43	1.8%	1.357
44	0.0%	1.397
45	2.7%	1.444
46	0.9%	1.500
47	0.9%	1.563
48	0.9%	1.635
49	0.0%	1.706
50	0.9%	1.786
51	1.8%	1.865
52	0.0%	1.952
53	3.6%	2.040
54	1.8%	2.135
55	0.0%	2.230
56	0.9%	2.333
57	4.5%	2.437
58	0.9%	2.548
59	1.8%	2.603
60	2.7%	2.714
61	1.8%	2.810
62	6.4%	2.873
63	0.0%	2.952
64	2.7%	3.000
65+	1.8%	3.000
Total	100.0%	1.560

Average Tobacco User Factor - Silver Plan 64844PA0070142			
Tobacco No	Tobacco Yes	Avg. Rate	Rate Factor
0.0%	0.0%	-	1.000
15.5%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
0.0%	0.0%	-	1.000
1.8%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
0.9%	0.0%	1.000	1.000
0.9%	0.0%	1.000	1.000
0.9%	0.0%	1.000	1.000
1.8%	0.0%	1.000	1.000
0.9%	0.0%	1.000	1.000
1.8%	0.0%	1.000	1.000
2.7%	0.0%	1.000	1.000
0.9%	0.0%	1.000	1.000
2.7%	0.0%	1.000	1.000
2.7%	0.0%	1.000	1.000
0.9%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
0.9%	0.0%	1.000	1.000
1.8%	0.0%	1.000	1.000
1.8%	0.0%	1.000	1.000
0.9%	0.0%	1.000	1.000
2.7%	0.0%	1.000	1.000
0.9%	0.0%	1.000	1.000
2.7%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
2.7%	0.0%	1.000	1.000
2.7%	0.0%	1.000	1.000
4.5%	0.0%	1.000	1.000
4.5%	0.0%	1.000	1.000
1.8%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
2.7%	0.0%	1.000	1.000
0.9%	0.0%	1.000	1.000
0.9%	0.0%	1.000	1.000
0.9%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
0.9%	0.0%	1.000	1.000
1.8%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
3.6%	0.0%	1.000	1.000
1.8%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
0.9%	0.0%	1.000	1.000
4.5%	0.0%	1.000	1.000
0.9%	0.0%	1.000	1.000
1.8%	0.0%	1.000	1.000
2.7%	0.0%	1.000	1.000
1.8%	0.0%	1.000	1.000
6.4%	0.0%	1.000	1.000
0.0%	0.0%	-	1.000
2.7%	0.0%	1.000	1.000
1.8%	0.0%	1.000	1.000
100.0%	0.0%	1.000	

Average Rating Area Factor - Silver Plan 64844PA0070142			
Rating Area	Rating Area Names	Rating Area	Rating Area Factors
1	Erie	0.0%	0.779
2	Elk/Cameron/Potter	0.0%	0.819
3	NEPA	0.0%	1.020
4	Pittsburgh	0.0%	0.855
5	Altoona	0.0%	0.837
6	Mid Central plus Lehigh Valley	9.5%	1.030
7	York/Lancaster	16.7%	1.080
8	Greater Philadelphia	73.8%	1.000
9	Harrisburg	0.0%	0.939
Total	-	100.0%	1.016

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Exhibit 4
Benefit/Induced Demand Change

	Experience	Manual	Projection	Proj/Exp	Proj/Manual
Benefit Change	0.631	0.692	0.633	1.003	0.915
Induced Utilization	0.440	0.482	0.441	1.002	0.916

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Exhibit 5
Claim Impact due to Demographic Changes

	Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor	
Age	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**
0	0.00%	0.69%	1.117	1.114	0.91%	0.91%	1.117	1.114
1	0.78%	0.00%	1.117	1.114	0.91%	0.00%	1.117	1.114
2	0.26%	0.00%	0.511	0.511	0.91%	0.91%	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	0.91%	0.00%	0.511	0.511
5	0.78%	0.00%	0.379	0.379	0.00%	0.00%	0.379	0.379
6	0.26%	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%	0.91%	0.379	0.379
8	0.00%	0.00%	0.379	0.379	0.00%	0.91%	0.379	0.379
9	1.03%	0.17%	0.379	0.379	0.91%	0.91%	0.379	0.379
10	1.03%	0.86%	0.412	0.380	0.00%	0.91%	0.412	0.380
11	0.00%	0.95%	0.412	0.380	0.91%	0.00%	0.412	0.380
12	0.43%	0.09%	0.412	0.380	0.00%	0.91%	0.412	0.380
13	2.58%	0.00%	0.412	0.380	1.82%	0.00%	0.412	0.380
14	0.69%	0.17%	0.412	0.380	1.82%	0.00%	0.412	0.380
1	0.43%	0.95%	0.532	0.591	0.00%	0.00%	0.532	0.591
16	0.34%	0.09%	0.532	0.591	0.00%	0.00%	0.532	0.591
17	1.72%	0.17%	0.532	0.591	0.91%	0.91%	0.532	0.591
18	0.60%	0.00%	0.532	0.591	0.00%	0.00%	0.532	0.591
19	0.43%	0.00%	0.532	0.591	0.91%	0.00%	0.532	0.591
20	0.00%	0.17%	0.479	0.787	0.91%	0.00%	0.479	0.787
21	0.52%	0.86%	0.479	0.787	0.00%	0.91%	0.479	0.787
22	0.60%	0.26%	0.479	0.787	0.91%	0.91%	0.479	0.787
23	0.00%	1.12%	0.479	0.787	0.00%	0.91%	0.479	0.787
24	0.95%	1.72%	0.479	0.787	0.00%	1.82%	0.479	0.787
25	1.12%	0.00%	0.489	1.176	1.82%	0.91%	0.489	1.176
26	0.69%	1.55%	0.489	1.176	0.00%	0.91%	0.489	1.176
27	0.26%	0.78%	0.489	1.176	0.00%	2.73%	0.489	1.176
28	0.78%	0.26%	0.489	1.176	0.91%	1.82%	0.489	1.176
29	0.09%	0.78%	0.489	1.176	0.00%	0.91%	0.489	1.176
30	0.95%	0.86%	0.552	1.393	0.00%	0.00%	0.552	1.393
31	0.34%	0.52%	0.552	1.393	0.00%	0.91%	0.552	1.393
32	0.00%	2.24%	0.552	1.393	0.91%	0.91%	0.552	1.393
33	0.00%	1.03%	0.552	1.393	0.91%	0.91%	0.552	1.393
34	1.12%	1.38%	0.552	1.393	0.00%	0.91%	0.552	1.393
35	2.07%	0.00%	0.670	1.303	1.82%	0.91%	0.670	1.303
36	1.89%	0.00%	0.670	1.303	0.91%	0.00%	0.670	1.303
37	1.12%	0.00%	0.670	1.303	1.82%	0.91%	0.670	1.303
38	1.12%	1.12%	0.670	1.303	0.00%	0.00%	0.670	1.303
39	2.58%	1.81%	0.670	1.303	1.82%	0.91%	0.670	1.303
40	3.70%	0.69%	0.839	1.224	1.82%	0.91%	0.839	1.224
41	4.05%	2.24%	0.839	1.224	3.64%	0.91%	0.839	1.224
42	1.03%	0.78%	0.839	1.224	2.73%	1.82%	0.839	1.224
43	0.00%	0.69%	0.839	1.224	0.00%	1.82%	0.839	1.224
44	0.86%	0.00%	0.839	1.224	0.00%	0.00%	0.839	1.224
45	0.34%	0.52%	1.063	1.314	2.73%	0.00%	1.063	1.314
46	0.86%	0.52%	1.063	1.314	0.00%	0.91%	1.063	1.314
47	1.03%	0.00%	1.063	1.314	0.91%	0.00%	1.063	1.314
48	0.17%	0.00%	1.063	1.314	0.91%	0.00%	1.063	1.314
49	0.78%	0.00%	1.063	1.314	0.00%	0.00%	1.063	1.314
50	1.46%	0.00%	1.456	1.565	0.91%	0.00%	1.456	1.565
51	1.03%	0.00%	1.456	1.565	1.82%	0.00%	1.456	1.565
52	0.69%	0.69%	1.456	1.565	0.00%	0.00%	1.456	1.565
53	0.34%	2.07%	1.456	1.565	0.91%	2.73%	1.456	1.565
54	0.00%	0.34%	1.456	1.565	0.91%	0.91%	1.456	1.565
55	0.00%	0.60%	1.868	1.810	0.00%	0.00%	1.868	1.810
56	0.86%	3.45%	1.868	1.810	0.00%	0.91%	1.868	1.810
57	0.17%	1.21%	1.868	1.810	0.91%	3.64%	1.868	1.810
58	1.72%	0.60%	1.868	1.810	0.00%	0.91%	1.868	1.810
59	1.38%	0.26%	1.868	1.810	1.82%	0.00%	1.868	1.810
60	1.21%	0.78%	2.358	2.227	1.82%	0.91%	2.358	2.227
61	2.93%	3.10%	2.358	2.227	0.91%	0.91%	2.358	2.227
62	0.86%	2.50%	2.358	2.227	1.82%	4.55%	2.358	2.227
63	0.00%	2.58%	2.358	2.227	0.00%	0.00%	2.358	2.227
64	0.00%	0.69%	2.358	2.227	0.00%	2.73%	2.358	2.227
65+	1.03%	1.03%	2.358	2.227	0.91%	0.91%	2.358	2.227

Experience Period Demographic Factor	1.2201

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

Projected Demographic Factor	1.2008

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

Demographic Change	0.9842

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

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Exhibit 6
Projected Membership Distribution by County

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	Clarion	0%	0.779	0%	0.779
1	Crawford	0%	0.779	0%	0.779
1	Erie	0%	0.779	0%	0.779
1	Forest	0%	0.779	0%	0.779
1	Mckean	0%	0.779	0%	0.779
1	Mercer	0%	0.779	0%	0.779
1	Venango	0%	0.779	0%	0.779
1	Warren	0%	0.779	0%	0.779
2	Cameron	0%	0.819	0%	0.819
2	Elk	0%	0.819	0%	0.819
2	Potter	0%	0.819	0%	0.819
3	Bradford	0%	1.020	0%	1.020
3	Carbon	0%	1.020	0%	1.020
3	Clinton	0%	1.020	0%	1.020
3	Lackawanna	0%	1.020	0%	1.020
3	Luzerne	0%	1.020	0%	1.020
3	Lycoming	0%	1.020	0%	1.020
3	Monroe	6%	1.020	5%	1.020
3	Pike	1%	1.020	0%	1.020
3	Sullivan	0%	1.020	0%	1.020
3	Susquehanna	2%	1.020	2%	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	12%	1.030	0%	1.030
6	Columbia	0%	1.030	0%	1.030
6	Lehigh	5%	1.030	5%	1.030
6	Mifflin	0%	1.030	0%	1.030
6	Montour	0%	1.030	0%	1.030
6	Northampton	7%	1.030	6%	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	2%	1.080	2%	1.080
7	Lancaster	8%	1.080	9%	1.080
7	York	1%	1.080	3%	1.080
8	Bucks	11%	1.000	10%	1.000
8	Chester	10%	1.000	10%	1.000
8	Delaware	0%	1.000	5%	1.000
8	Montgomery	21%	1.000	29%	1.000
8	Philadelphia	13%	1.000	14%	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	1.0179

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	1.0156

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

Area Shift Factor	0.9978

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

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.

Aetna Health Inc. (a PA corp.)
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Exhibit 7
Network Projection Factor Shift

Experience Network Name	Experience Period Membership	Experience Period Network Factor
QPOS	65%	0.970
HMO	35%	0.950

Projection Network Name	Projected Membership	Projected Network Factor
QPOS	38%	0.970
HMO	62%	0.950

Average Experience Period Network Factor	0.9629

Average Projected Network Factor	0.9624

Network Shift Factor	0.9994

Aetna Health Inc. (a PA corp.)
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Exhibit 8
Trend Exhibit

Service Type	Unit Cost	Utilization
Facility Inpatient	7.5%	3.0%
Facility Outpatient	3.7%	7.0%
Physician	1.8%	6.5%
Capitation	0.0%	0.0%
Medical	5.1%	4.9%
Pharmacy	4.8%	2.6%
Total (Med + Rx)	5.0%	4.0%

Aetna Health Inc. (a PA corp.)
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Exhibit 10
Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
Administrative Expense Load	17.49%	$74.03
Profit & Risk Load	2.00%	$8.46
Premium Tax	0.97%	$4.11
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	0.10%	$0.42
Federal Income Tax	0.56%	$2.39
Total Taxes and Fees	1.63%	$6.91

Aetna Health Inc. (a PA corp.)
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Exhibit 11
MLR Projection

			Formula
(a)	Premium (pmpm)	$423.22	
(b)	Medical Cost (pmpm)	$333.81	
(c)	Medical Benefit Ratio (MBR)	78.9%	= (c) / (b)
(d)	Quality Improvement Action (pmpm)	$2.12	= (a) x 0.50%
(e)	Taxes and Fees (pmpm)	$6.91	
(f)	Adjusted Premium (pmpm)	$416.31	=(a) - (e)
(g)	Adjusted Claims (pmpm)	$335.93	= (b) + (d)
	Medical Loss Ratio (MLR)	**80.7%**	=(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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Exhibit 12
Quarterly Trend Factors

Effective Quarter	Membership	Trend Factor	Index Rate
1Q 2024	27.9%	1.000	$660.13
2Q 2024	28.4%	1.027	$678.27
3Q 2024	5.4%	1.056	$696.92
4Q 2024	38.2%	1.085	$716.08
Total	100.0%	1.043	$688.66

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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 HMO 8000 80%

Group Census	**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 =	$335.49
x Rating Area Factor (Rating Area 1)	0.78
x Plan Factor	0.75
x Effective Date Factor	1.00
Market Base Rate adjusted for Plan/Area/Effective Date =	$196.98

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	$240.71	$242.28	$150.69	$150.69		$784.37
Employee 2	$459.55	$384.50				$844.05
Employee 3	$196.98	$196.98				$393.96
Employee 4	$384.50	$336.05	$185.36	$174.33	$169.20	$1,249.44
Employee 5	$590.94	$590.94	$197.77			$1,379.65
Employee 6	$501.90	$534.60	$196.98			$1,233.48

Employee 7	$459.55	$367.37				$826.92
Employee 8	$261.00	$256.47				$517.47
Employee 9	$235.98	$239.13	$150.69	$150.69	$150.69	$927.18
Employee 10	$197.77	$214.12	$150.69	$150.69		$713.27
Group Total Monthly Premium:						**$8,869.79**

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

Aetna Health Inc. (a PA corp.)
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Exhibit 15
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
64844PA0070142	HMO	PA Silver HMO 8000 80%	Silver	69.01%	No	38.18%
64844PA0060126	QPOS	PA Silver QPOS 8000 80/50	Silver	69.01%	No	61.82%

Company Name: AetnaHealthInc
Market: Small Group
Product: HMO and QPOS
Effective Date of Rates: January 1, 2024
Ending date of Rates: March 31, 2024

HIOS Plan ID (On Exchange)=>																														
HIOS Plan ID (Off Exchange)=>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
Plan Marketing Name =>	PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%	
Form # =>																														
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09		PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		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		$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%		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		$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		$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		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	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$164.38	$164.38	$172.91	$172.91	$215.31	$215.31	$176.67	$176.67	$217.42	$217.42	$227.97	$227.97	$211.09	$211.09	$198.28	$198.28	$150.69	$150.69	$158.51	$158.51	$197.38	$197.38	$161.96	$161.96	$199.31	$199.31	$208.99	$208.99	$193.51	$193.51	$181.76	$181.76
15	$178.99	$178.99	$188.28	$188.28	$234.45	$234.45	$192.37	$192.37	$236.74	$236.74	$248.24	$248.24	$229.85	$229.85	$215.90	$215.90	$164.08	$164.08	$172.60	$172.60	$214.92	$214.92	$176.35	$176.35	$217.03	$217.03	$227.56	$227.56	$210.71	$210.71	$197.92	$197.92
16	$184.58	$184.58	$194.16	$194.16	$241.76	$241.76	$198.38	$198.38	$244.13	$244.13	$255.98	$255.98	$237.02	$237.02	$222.64	$222.64	$169.20	$169.20	$177.99	$177.99	$221.63	$221.63	$181.86	$181.86	$223.80	$223.80	$234.67	$234.67	$217.28	$217.28	$204.10	$204.10
17	$190.16	$190.16	$200.04	$200.04	$249.08	$249.08	$204.38	$204.38	$251.52	$251.52	$263.73	$263.73	$244.20	$244.20	$229.38	$229.38	$174.33	$174.33	$183.38	$183.38	$228.34	$228.34	$187.36	$187.36	$230.58	$230.58	$241.77	$241.77	$223.86	$223.86	$210.28	$210.28
18	$196.18	$196.18	$206.37	$206.37	$256.96	$256.96	$210.85	$210.85	$259.48	$259.48	$272.08	$272.08	$251.92	$251.92	$236.64	$236.64	$179.84	$179.84	$189.18	$189.18	$235.56	$235.56	$193.29	$193.29	$237.87	$237.87	$249.42	$249.42	$230.94	$230.94	$216.93	$216.93
19	$202.20	$202.20	$212.70	$212.70	$264.84	$264.84	$217.32	$217.32	$267.44	$267.44	$280.42	$280.42	$259.65	$259.65	$243.89	$243.89	$185.36	$185.36	$194.98	$194.98	$242.79	$242.79	$199.22	$199.22	$245.17	$245.17	$257.07	$257.07	$238.03	$238.03	$223.58	$223.58
20	$208.43	$208.43	$219.25	$219.25	$273.00	$273.00	$224.01	$224.01	$275.68	$275.68	$289.06	$289.06	$267.65	$267.65	$251.41	$251.41	$191.07	$191.07	$200.99	$200.99	$250.27	$250.27	$205.36	$205.36	$252.72	$252.72	$264.99	$264.99	$245.36	$245.36	$230.47	$230.47
21	$214.87	$214.87	$226.03	$226.03	$281.45	$281.45	$230.94	$230.94	$284.21	$284.21	$298.00	$298.00	$275.93	$275.93	$259.18	$259.18	$196.98	$196.98	$207.21	$207.21	$258.01	$258.01	$211.71	$211.71	$260.54	$260.54	$273.19	$273.19	$252.95	$252.95	$237.60	$237.60
22	$214.87	$214.87	$226.03	$226.03	$281.45	$281.45	$230.94	$230.94	$284.21	$284.21	$298.00	$298.00	$275.93	$275.93	$259.18	$259.18	$196.98	$196.98	$207.21	$207.21	$258.01	$258.01	$211.71	$211.71	$260.54	$260.54	$273.19	$273.19	$252.95	$252.95	$237.60	$237.60
23	$214.87	$214.87	$226.03	$226.03	$281.45	$281.45	$230.94	$230.94	$284.21	$284.21	$298.00	$298.00	$275.93	$275.93	$259.18	$259.18	$196.98	$196.98	$207.21	$207.21	$258.01	$258.01	$211.71	$211.71	$260.54	$260.54	$273.19	$273.19	$252.95	$252.95	$237.60	$237.60
24	$214.87	$214.87	$226.03	$226.03	$281.45	$281.45	$230.94	$230.94	$284.21	$284.21	$298.00	$298.00	$275.93	$275.93	$259.18	$259.18	$196.98	$196.98	$207.21	$207.21	$258.01	$258.01	$211.71	$211.71	$260.54	$260.54	$273.19	$273.19	$252.95	$252.95	$237.60	$237.60
25	$215.73	$215.73	$226.94	$226.94	$282.57	$282.57	$231.86	$231.86	$285.34	$285.34	$299.20	$299.20	$277.03	$277.03	$260.22	$260.22	$197.77	$197.77	$208.04	$208.04	$259.04	$259.04	$212.56	$212.56	$261.58	$261.58	$274.28	$274.28	$253.96	$253.96	$238.55	$238.55
26	$220.03	$220.03	$231.46	$231.46	$288.20	$288.20	$236.48	$236.48	$291.03	$291.03	$305.16	$305.16	$282.55	$282.55	$265.41	$265.41	$201.71	$201.71	$212.18	$212.18	$264.20	$264.20	$216.79	$216.79	$266.79	$266.79	$279.74	$279.74	$259.02	$259.02	$243.30	$243.30
27	$225.19	$225.19	$236.88	$236.88	$294.96	$294.96	$242.03	$242.03	$297.85	$297.85	$312.31	$312.31	$289.17	$289.17	$271.63	$271.63	$206.43	$206.43	$217.15	$217.15	$270.39	$270.39	$221.87	$221.87	$273.04	$273.04	$286.30	$286.30	$265.09	$265.09	$249.01	$249.01
28	$233.57	$233.57	$245.70	$245.70	$305.93	$305.93	$251.03	$251.03	$308.93	$308.93	$323.93	$323.93	$299.93	$299.93	$281.73	$281.73	$214.12	$214.12	$225.23	$225.23	$280.46	$280.46	$230.13	$230.13	$283.21	$283.21	$296.95	$296.95	$274.96	$274.96	$258.27	$258.27
29	$240.44	$240.44	$252.93	$252.93	$314.94	$314.94	$258.42	$258.42	$318.03	$318.03	$333.47	$333.47	$308.76	$308.76	$290.03	$290.03	$220.42	$220.42	$231.87	$231.87	$288.71	$288.71	$236.90	$236.90	$291.54	$291.54	$305.70	$305.70	$283.05	$283.05	$265.88	$265.88
30	$243.88	$243.88	$256.55	$256.55	$319.44	$319.44	$262.12	$262.12	$322.57	$322.57	$338.23	$338.23	$313.18	$313.18	$294.17	$294.17	$223.57	$223.57	$235.18	$235.18	$292.84	$292.84	$240.29	$240.29	$295.71	$295.71	$310.07	$310.07	$287.10	$287.10	$269.68	$269.68
31	$249.04	$249.04	$261.97	$261.97	$326.20	$326.20	$267.66	$267.66	$329.40	$329.40	$345.39	$345.39	$319.80	$319.80	$300.40	$300.40	$228.30	$228.30	$240.15	$240.15	$299.03	$299.03	$245.37	$245.37	$301.96	$301.96	$316.62	$316.62	$293.17	$293.17	$275.38	$275.38
32	$254.19	$254.19	$267.39	$267.39	$332.95	$332.95	$273.20	$273.20	$336.22	$336.22	$352.54	$352.54	$326.42	$326.42	$306.62	$306.62	$233.03	$233.03	$245.13	$245.13	$305.22	$305.22	$250.45	$250.45	$308.22	$308.22	$323.18	$323.18	$299.24	$299.24	$281.08	$281.08
33	$257.42	$257.42	$270.79	$270.79	$337.17	$337.17	$276.67	$276.67	$340.48	$340.48	$357.01	$357.01	$330.56	$330.56	$310.50	$310.50	$235.98	$235.98	$248.23	$248.23	$309.09	$309.09	$253.63	$253.63	$312.13	$312.13	$327.28	$327.28	$303.03	$303.03	$284.65	$284.65
34	$260.86	$260.86	$274.40	$274.40	$341.68	$341.68	$280.36	$280.36	$345.03	$345.03	$361.78	$361.78	$334.98	$334.98	$314.65	$314.65	$239.13	$239.13	$251.55	$251.55	$313.22	$313.22	$257.01	$257.01	$316.29	$316.29	$331.65	$331.65	$307.08	$307.08	$288.45	$288.45
35	$262.57	$262.57	$276.21	$276.21	$343.93	$343.93	$282.21	$282.21	$347.30	$347.30	$364.16	$364.16	$337.18	$337.18	$316.72	$316.72	$240.71	$240.71	$253.21	$253.21	$315.29	$315.29	$258.71	$258.71	$318.38	$318.38	$333.83	$333.83	$309.10	$309.10	$290.35	$290.35
36	$264.29	$264.29	$278.02	$278.02	$346.18	$346.18	$284.06	$284.06	$349.57	$349.57	$366.54	$366.54	$339.39	$339.39	$318.80	$318.80	$242.28	$242.28	$254.87	$254.87	$317.35	$317.35	$260.40	$260.40	$320.46	$320.46	$336.02	$336.02	$311.13	$311.13	$292.25	$292.25
37	$266.01	$266.01	$279.83	$279.83	$348.43	$348.43	$285.90	$285.90	$351.85	$351.85	$368.93	$368.93	$341.60	$341.60	$320.87	$320.87	$243.86	$243.86	$256.52	$256.52	$319.42	$319.42	$262.09	$262.09	$322.55	$322.55	$338.20	$338.20	$313.15	$313.15	$294.15	$294.15
38	$267.73	$267.73	$281.63	$281.63	$350.68	$350.68	$287.75	$287.75	$354.12	$354.12	$371.31	$371.31	$343.81	$343.81	$322.94	$322.94	$245.44	$245.44	$258.18	$258.18	$321.48	$321.48	$263.79	$263.79	$324.63	$324.63	$340.39	$340.39	$315.18	$315.18	$296.05	$296.05
39	$271.17	$271.17	$285.25	$285.25	$355.19	$355.19	$291.45	$291.45	$358.67	$358.67	$376.08	$376.08	$348.22	$348.22	$327.09	$327.09	$248.59	$248.59	$261.50	$261.50	$325.61	$325.61	$267.18	$267.18	$328.80	$328.80	$344.76	$344.76	$319.22	$319.22	$299.85	$299.85
40	$274.61	$274.61	$288.87	$288.87	$359.69	$359.69	$295.14	$295.14	$363.22	$363.22	$380.85	$380.85	$352.64	$352.64	$331.24	$331.24	$251.74	$251.74	$264.81	$264.81	$329.74	$329.74	$270.56	$270.56	$332.97	$332.97	$349.13	$349.13	$323.27	$323.27	$303.65	$303.65
41	$279.76	$279.76	$294.29	$294.29	$366.44	$366.44	$300.68	$300.68	$370.04	$370.04	$388.00	$388.00	$359.26	$359.26	$337.46	$337.46	$256.47	$256.47	$269.78	$269.78	$335.93	$335.93	$275.64	$275.64	$339.22	$339.22	$355.69	$355.69	$329.34	$329.34	$309.36	$309.36
42	$284.71	$284.71	$299.49	$299.49	$372.92	$372.92	$306.00	$306.00	$376.57	$376.57	$394.85	$394.85	$365.61	$365.61	$343.42	$343.42	$261.00	$261.00	$274.55	$274.55	$341.86	$341.86	$280.51	$280.51	$345.21	$345.21	$361.97	$361.97	$335.16	$335.16	$314.82	$314.82
43	$291.58	$291.58	$306.72	$306.72	$381.92	$381.92	$313.39	$313.39	$385.67	$385.67	$404.39	$404.39	$374.44	$374.44	$351.71	$351.71	$267.30	$267.30	$281.18	$281.18	$350.12	$350.12	$287.29	$287.29	$353.55	$353.55	$370.71	$370.71	$343.25	$343.25	$322.42	$322.42
44	$300.18	$300.18	$315.77	$315.77	$393.18	$393.18	$322.62	$322.62	$397.04	$397.04	$416.31	$416.31	$385.47	$385.47	$362.08	$362.08	$275.18	$275.18	$289.47	$289.47	$360.44	$360.44	$295.76	$295.76	$363.97	$363.97	$381.64	$381.64	$353.37	$353.37	$331.93	$331.93
45	$310.28	$310.28	$326.39	$326.39	$406.41	$406.41	$333.48	$333.48	$410.39	$410.39	$430.32	$430.32	$398.44	$398.44	$374.26	$374.26	$284.44	$284.44	$299.21	$299.21	$372.57	$372.57	$305.71	$305.71	$376.22	$376.22	$394.48	$394.48	$365.26	$365.26	$343.10	$343.10
46	$322.31	$322.31	$339.05	$339.05	$422.17	$422.17	$346.41	$346.41	$426.31	$426.31	$447.00	$447.00	$413.89	$413.89	$388.78	$388.78	$295.47	$295.47	$310.81	$310.81	$387.01	$387.01	$317.56	$317.56	$390.81	$390.81	$409.78	$409.78	$379.43	$379.43	$356.40	$356.40
47	$335.85	$335.85	$353.29	$353.29	$439.90	$439.90	$360.96	$360.96	$444.21	$444.21	$465.78	$465.78	$431.28	$431.28	$405.11	$405.11	$307.88	$307.88	$323.87	$323.87	$403.27	$403.27	$330.90	$330.90	$407.22	$407.22	$426.99	$426.99	$395.36	$395.36	$371.37	$371.37
48	$351.32	$351.32	$369.56	$369.56	$460.17	$460.17	$377.59	$377.59	$464.68	$464.68	$487.24	$487.24	$451.14	$451.14	$423.77	$423.77	$322.06	$322.06	$338.78	$338.78	$421.84	$421.84	$346.14	$346.14	$425.98	$425.98	$446.66	$446.66	$413.57	$413.57	$388.48	$388.48
49	$366.57	$366.57	$385.61	$385.61	$480.15	$480.15	$393.98	$393.98	$484.86	$484.86	$508.39	$508.39	$470.73	$470.73	$442.17	$442.17	$336.05	$336.05	$353.50	$353.50	$440.16	$440.16	$361.17	$361.17	$444.48	$444.48	$466.06	$466.06	$431.53	$431.53	$405.35	$405.35
50	$383.76	$383.76	$403.69	$403.69	$502.66	$502.66	$412.46	$412.46	$507.59	$507.59	$532.23	$532.23	$492.81	$492.81	$462.90	$462.90	$351.80	$351.80	$370.07	$370.07	$460.80	$460.80	$378.11	$378.11	$465.32	$465.32	$487.91	$487.91	$451.77	$451.77	$424.35	$424.35
51	$400.74	$400.74	$421.55	$421.55	$524.90	$524.90	$430.70	$430.70	$530.05	$530.05	$555.78	$555.78	$514.61	$514.61	$483.38	$483.38	$367.37	$367.37	$386.44	$386.44	$481.19	$481.19	$394.84	$394.84	$485.90	$485.90	$509.49	$509.49	$471.75	$471.75	$443.13	$443.13
52	$419.43	$419.43	$441.21	$441.21	$549.39	$549.39	$450.80	$450.80	$554.77	$554.77	$581.70	$581.70	$538.61	$538.61	$505.93	$505.93	$384.50	$384.50	$404.47	$404.47	$503.63	$503.63	$413.25	$413.25	$508.57	$508.57	$533.26	$533.26	$493.76	$493.76	$463.80	$463.80
53	$438.34	$438.34	$461.10	$461.10	$574.15	$574.15	$471.12	$471.12	$579.78	$579.78	$607.93	$607.93	$562.89	$562.89	$528.74	$528.74	$401.84	$401.84	$422.70	$422.70	$526.34	$526.34	$431.88	$431.88	$531.50	$531.50	$557.30	$557.30	$516.02	$516.02	$484.71	$484.71
54	$458.75	$458.75	$482.58	$482.58	$600.89	$600.89	$493.06	$493.06	$606.78	$606.78	$636.24	$636.24	$589.11	$589.11	$553.36	$553.36	$420.55	$420.55	$442.39	$442.39	$550.85	$550.85	$452.00	$452.00	$556.25	$556.25	$583.25	$583.25	$540.05	$540.05	$507.28	$507.28
55	$479.17	$479.17	$504.05	$504.05	$627.63	$627.63	$515.00	$515.00	$633.78	$633.78	$664.55	$664.55	$615.32	$615.32	$577.98	$577.98	$439.26	$439.26	$462.07	$462.07	$575.36	$575.36	$472.11	$472.11	$581.00	$581.00	$609.20	$609.20	$564.08	$564.08	$529.85	$529.85
56	$501.30	$501.30	$527.33	$527.33	$656.62	$656.62	$538.78	$538.78	$663.05	$663.05	$695.24	$695.24	$643.74	$643.74	$604.68	$604.68	$459.55	$459.55	$483.42	$483.42	$601.94	$601.94	$493.92	$493.92	$607.84	$607.84	$637.34	$637.34	$590.13	$590.13	$554.32	$554.32
57	$523.65	$523.65	$550.84	$550.84	$685.89	$685.89	$562.80	$562.80	$692.61	$692.61	$726.23	$726.23	$672.44	$672.44	$631.63	$631.63	$480.04	$480.04	$504.97	$504.97	$628.77	$628.77	$515.93	$515.93	$634.93	$634.93	$665.75	$665.75	$616.44	$616.44	$579.03	$579.03
58	$547.50	$547.50	$575.93	$575.93	$717.13	$717.13	$588.44	$588.44	$724.16	$724.16	$759.31	$759.31	$703.07	$703.07	$660.40	$660.40	$501.90	$501.90	$527.97	$527.97	$657.41	$657.41	$539.43	$539.43	$663.85	$663.85	$696.08	$696.08	$644.52	$644.52	$605.41	$605.41
59	$559.31	$559.31	$588.36	$588.36	$732.61	$732.61	$601.14	$601.14	$739.79	$739.79	$775.70	$775.70	$718.24	$718.24	$674.66	$674.66	$512.74	$512.74	$539.36	$539.36	$671.60	$671.60	$551.08	$551.08	$678.18	$678.18	$711.10	$711.10	$658.43	$658.43	$618.47	$618.47
60	$583.17	$583.17	$613.45	$613.45	$763.85	$763.85	$626.77	$626.77	$771.34	$771.34	$808.78	$808.78	$748.87	$748.87	$703.43	$703.43	$534.60	$534.60	$562.36	$562.36	$700.24	$700.24	$574.58	$574.58	$707.10	$707.10	$741.43	$741.43	$686.51	$686.51	$644.85	$644.85
61	$603.79	$603.79	$635.15	$635.15	$790.87	$790.87	$648.94	$648.94	$798.62	$798.62	$837.39	$837.39	$775.36	$775.36	$728.31	$728.31	$553.51	$553.51	$582.25	$582.25	$725.01	$725.01	$594.90	$594.90	$732.11	$732.11	$767.65	$767.65	$710.79	$710.79	$667.66	$667.66
62	$617.33	$617.33	$649.39	$649.39	$808.60	$808.60	$663.49	$663.49	$816.53	$816.53	$856.16	$856.16	$792.74	$792.74	$744.64	$744.64	$565.92	$565.92	$595.31	$595.31	$741.26	$741.26	$608.24	$608.24	$748.53	$748.53	$784.86	$784.86	$726.73	$726.73	$682.63	$682.63
63	$634.30	$634.30	$667.24	$667.24	$830.83	$830.83	$681.74	$681.74	$838.98	$838.98	$879.71	$879.71	$814.54	$814.54	$765.11	$765.11	$581.48	$581.48	$611.68	$611.68	$761.64	$761.64	$624.96	$624.96	$769.11	$769.11	$806.45	$806.45	$746.71	$746.71	$701.40	$701.40
64+	$644.40	$644.40	$677.87	$677.87	$844.06	$844.06	$692.59	$692.59	$852.34	$852.34	$893.71	$893.71	$827.51	$827.51	$777.30	$777.30	$590.74	$590.74	$621.42	$621.42	$773.77	$773.77	$634.91	$634.91	$781.36	$781.36	$819.29	$819.29	$758.60	$758.60	$712.56	$712.56

AetnaHealthInc
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
64844PA0060126	PA Silver QPOS 8000 80/50	POS	Silver	Off	0	PA01, PA02,	McKean, Potter, Tioga, Bradford,
							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,
						PA01, PA02, PA03, PA05, PA06, PA07,	Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria,
64844PA0070142	PA Silver HMO 8000 80%	HMO	Silver	Off	0	PA08, PA09	Pike, Northumberland

Company Name: AetnaHealthInc
Market: Small Group
RATE FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

| | | | | | RATING AREA 1 | | | | | | | RATING AREA 2 | | | RATING AREA 3 | | | | | | | | | RATING AREA 4 | | | | | | | | | RATING AREA 5 | | | | | | | | | RATING AREA 6 | | | | | | | | | RATING AREA 7 | | | | | | | | | RATING AREA 8 | | | | | | | | | RATING AREA 9 | | | | | | | | |
|---|---|---

Company Name:	Aetna/Healthlinc
Market:	Small Group
Product:	HMO and QPOS
Effective Date of Rates:	April 1, 2014
Ending date of Rates:	June 30, 2014

HIOS Plan ID (On Exchange)=>	64844FA0060126		64844FA0060126		64844FA0060126		64844FA0060126		64844FA0060126		64844FA0060126		64844FA0060126		64844FA0060126		64844FA0070142		64844FA0070142		64844FA0070142		64844FA0070142		64844FA0070142		64844FA0070142		64844FA0070142		64844FA0070142	
HIOS Plan ID (Off Exchange)=>																																
Plan Marketing Name =>	PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%	
Form # =>																																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09		PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		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		$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%		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		$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		$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		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	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	$168.90	$168.90	$177.67	$177.67	$221.23	$221.23	$181.53	$181.53	$223.39	$223.39	$234.24	$234.24	$216.89	$216.89	$203.73	$203.73	$154.83	$154.83	$162.87	$162.87	$202.80	$202.80	$166.41	$166.41	$204.79	$204.79	$214.73	$214.73	$198.83	$198.83	$186.76	$186.76
15	$183.91	$183.91	$193.46	$193.46	$240.89	$240.89	$197.66	$197.66	$243.25	$243.25	$255.06	$255.06	$236.17	$236.17	$221.84	$221.84	$168.59	$168.59	$177.35	$177.35	$220.83	$220.83	$181.20	$181.20	$222.99	$222.99	$233.82	$233.82	$216.50	$216.50	$203.36	$203.36
16	$189.65	$189.65	$199.50	$199.50	$248.41	$248.41	$203.83	$203.83	$250.84	$250.84	$263.02	$263.02	$243.54	$243.54	$228.76	$228.76	$173.86	$173.86	$182.88	$182.88	$227.72	$227.72	$186.86	$186.86	$229.95	$229.95	$241.12	$241.12	$223.26	$223.26	$209.71	$209.71
17	$195.39	$195.39	$205.54	$205.54	$255.93	$255.93	$210.00	$210.00	$258.44	$258.44	$270.98	$270.98	$250.91	$250.91	$235.68	$235.68	$179.12	$179.12	$188.42	$188.42	$234.62	$234.62	$192.51	$192.51	$236.92	$236.92	$248.42	$248.42	$230.01	$230.01	$216.06	$216.06
18	$201.57	$201.57	$212.04	$212.04	$264.03	$264.03	$216.64	$216.64	$266.61	$266.61	$279.56	$279.56	$258.85	$258.85	$243.14	$243.14	$184.79	$184.79	$194.38	$194.38	$242.04	$242.04	$198.60	$198.60	$244.41	$244.41	$256.28	$256.28	$237.29	$237.29	$222.89	$222.89
19	$207.75	$207.75	$218.54	$218.54	$272.12	$272.12	$223.29	$223.29	$274.79	$274.79	$288.13	$288.13	$266.79	$266.79	$250.60	$250.60	$190.45	$190.45	$200.34	$200.34	$249.46	$249.46	$204.69	$204.69	$251.91	$251.91	$264.13	$264.13	$244.57	$244.57	$229.73	$229.73
20	$214.16	$214.16	$225.28	$225.28	$280.51	$280.51	$230.17	$230.17	$283.26	$283.26	$297.01	$297.01	$275.01	$275.01	$258.32	$258.32	$196.32	$196.32	$206.52	$206.52	$257.15	$257.15	$211.00	$211.00	$259.67	$259.67	$272.28	$272.28	$252.11	$252.11	$236.81	$236.81
21	$220.78	$220.78	$232.24	$232.24	$289.18	$289.18	$237.29	$237.29	$292.02	$292.02	$306.20	$306.20	$283.51	$283.51	$266.31	$266.31	$202.39	$202.39	$212.90	$212.90	$265.10	$265.10	$217.53	$217.53	$267.70	$267.70	$280.70	$280.70	$259.90	$259.90	$244.13	$244.13
22	$220.78	$220.78	$232.24	$232.24	$289.18	$289.18	$237.29	$237.29	$292.02	$292.02	$306.20	$306.20	$283.51	$283.51	$266.31	$266.31	$202.39	$202.39	$212.90	$212.90	$265.10	$265.10	$217.53	$217.53	$267.70	$267.70	$280.70	$280.70	$259.90	$259.90	$244.13	$244.13
23	$220.78	$220.78	$232.24	$232.24	$289.18	$289.18	$237.29	$237.29	$292.02	$292.02	$306.20	$306.20	$283.51	$283.51	$266.31	$266.31	$202.39	$202.39	$212.90	$212.90	$265.10	$265.10	$217.53	$217.53	$267.70	$267.70	$280.70	$280.70	$259.90	$259.90	$244.13	$244.13
24	$220.78	$220.78	$232.24	$232.24	$289.18	$289.18	$237.29	$237.29	$292.02	$292.02	$306.20	$306.20	$283.51	$283.51	$266.31	$266.31	$202.39	$202.39	$212.90	$212.90	$265.10	$265.10	$217.53	$217.53	$267.70	$267.70	$280.70	$280.70	$259.90	$259.90	$244.13	$244.13
25	$221.66	$221.66	$233.17	$233.17	$290.34	$290.34	$238.24	$238.24	$293.19	$293.19	$307.42	$307.42	$284.65	$284.65	$267.38	$267.38	$203.20	$203.20	$213.76	$213.76	$266.16	$266.16	$218.40	$218.40	$268.77	$268.77	$281.82	$281.82	$260.94	$260.94	$245.11	$245.11
26	$226.08	$226.08	$237.82	$237.82	$296.12	$296.12	$242.98	$242.98	$299.03	$299.03	$313.54	$313.54	$290.32	$290.32	$272.70	$272.70	$207.25	$207.25	$218.01	$218.01	$271.46	$271.46	$222.75	$222.75	$274.13	$274.13	$287.43	$287.43	$266.14	$266.14	$249.99	$249.99
27	$231.38	$231.38	$243.39	$243.39	$303.07	$303.07	$248.68	$248.68	$306.04	$306.04	$320.89	$320.89	$297.12	$297.12	$279.09	$279.09	$212.11	$212.11	$223.12	$223.12	$277.83	$277.83	$227.97	$227.97	$280.55	$280.55	$294.17	$294.17	$272.38	$272.38	$255.85	$255.85
28	$239.99	$239.99	$252.45	$252.45	$314.34	$314.34	$257.93	$257.93	$317.43	$317.43	$332.83	$332.83	$308.18	$308.18	$289.48	$289.48	$220.00	$220.00	$231.43	$231.43	$288.17	$288.17	$236.45	$236.45	$290.99	$290.99	$305.12	$305.12	$282.52	$282.52	$265.37	$265.37
29	$247.05	$247.05	$259.88	$259.88	$323.60	$323.60	$265.53	$265.53	$326.77	$326.77	$342.63	$342.63	$317.25	$317.25	$298.00	$298.00	$226.48	$226.48	$238.24	$238.24	$296.65	$296.65	$243.41	$243.41	$299.56	$299.56	$314.10	$314.10	$290.83	$290.83	$273.18	$273.18
30	$250.59	$250.59	$263.60	$263.60	$328.22	$328.22	$269.32	$269.32	$331.44	$331.44	$347.53	$347.53	$321.79	$321.79	$302.26	$302.26	$229.72	$229.72	$241.65	$241.65	$300.89	$300.89	$246.89	$246.89	$303.84	$303.84	$318.59	$318.59	$294.99	$294.99	$277.09	$277.09
31	$255.88	$255.88	$269.17	$269.17	$335.16	$335.16	$275.02	$275.02	$338.45	$338.45	$354.88	$354.88	$328.59	$328.59	$308.65	$308.65	$234.57	$234.57	$246.76	$246.76	$307.25	$307.25	$252.12	$252.12	$310.27	$310.27	$325.33	$325.33	$301.23	$301.23	$282.95	$282.95
32	$261.18	$261.18	$274.75	$274.75	$342.11	$342.11	$280.71	$280.71	$345.46	$345.46	$362.23	$362.23	$335.40	$335.40	$315.04	$315.04	$239.43	$239.43	$251.87	$251.87	$313.62	$313.62	$257.34	$257.34	$316.69	$316.69	$332.06	$332.06	$307.47	$307.47	$288.81	$288.81
33	$264.49	$264.49	$278.23	$278.23	$346.44	$346.44	$284.27	$284.27	$349.84	$349.84	$366.82	$366.82	$339.65	$339.65	$319.04	$319.04	$242.47	$242.47	$255.06	$255.06	$317.59	$317.59	$260.60	$260.60	$320.71	$320.71	$336.27	$336.27	$311.36	$311.36	$292.47	$292.47
34	$268.03	$268.03	$281.95	$281.95	$351.07	$351.07	$288.07	$288.07	$354.51	$354.51	$371.72	$371.72	$344.19	$344.19	$323.30	$323.30	$245.71	$245.71	$258.47	$258.47	$321.83	$321.83	$264.08	$264.08	$324.99	$324.99	$340.76	$340.76	$315.52	$315.52	$296.38	$296.38
35	$269.79	$269.79	$283.80	$283.80	$353.38	$353.38	$289.97	$289.97	$356.85	$356.85	$374.17	$374.17	$346.45	$346.45	$325.43	$325.43	$247.33	$247.33	$260.17	$260.17	$323.95	$323.95	$265.82	$265.82	$327.13	$327.13	$343.01	$343.01	$317.60	$317.60	$298.33	$298.33
36	$271.56	$271.56	$285.66	$285.66	$355.70	$355.70	$291.87	$291.87	$359.18	$359.18	$376.62	$376.62	$348.72	$348.72	$327.56	$327.56	$248.94	$248.94	$261.87	$261.87	$326.08	$326.08	$267.56	$267.56	$329.27	$329.27	$345.26	$345.26	$319.68	$319.68	$300.28	$300.28
37	$273.33	$273.33	$287.52	$287.52	$358.01	$358.01	$293.76	$293.76	$361.52	$361.52	$379.07	$379.07	$350.99	$350.99	$329.69	$329.69	$250.56	$250.56	$263.58	$263.58	$328.20	$328.20	$269.30	$269.30	$331.41	$331.41	$347.50	$347.50	$321.76	$321.76	$302.24	$302.24
38	$275.09	$275.09	$289.38	$289.38	$360.32	$360.32	$295.66	$295.66	$363.86	$363.86	$381.52	$381.52	$353.26	$353.26	$331.82	$331.82	$252.18	$252.18	$265.28	$265.28	$330.32	$330.32	$271.04	$271.04	$333.56	$333.56	$349.75	$349.75	$323.84	$323.84	$304.19	$304.19
39	$278.62	$278.62	$293.09	$293.09	$364.95	$364.95	$299.46	$299.46	$368.53	$368.53	$386.42	$386.42	$357.79	$357.79	$336.08	$336.08	$255.42	$255.42	$268.68	$268.68	$334.56	$334.56	$274.52	$274.52	$337.84	$337.84	$354.24	$354.24	$328.00	$328.00	$308.09	$308.09
40	$282.16	$282.16	$296.81	$296.81	$369.58	$369.58	$303.26	$303.26	$373.20	$373.20	$391.32	$391.32	$362.33	$362.33	$340.34	$340.34	$258.66	$258.66	$272.09	$272.09	$338.80	$338.80	$278.00	$278.00	$342.12	$342.12	$358.73	$358.73	$332.16	$332.16	$312.00	$312.00
41	$287.46	$287.46	$302.38	$302.38	$376.52	$376.52	$308.95	$308.95	$380.21	$380.21	$398.67	$398.67	$369.14	$369.14	$346.74	$346.74	$263.52	$263.52	$277.20	$277.20	$345.16	$345.16	$283.22	$283.22	$348.55	$348.55	$365.47	$365.47	$338.39	$338.39	$317.86	$317.86
42	$292.53	$292.53	$307.72	$307.72	$383.17	$383.17	$314.41	$314.41	$386.93	$386.93	$405.71	$405.71	$375.68	$375.68	$352.86	$352.86	$268.17	$268.17	$282.10	$282.10	$351.26	$351.26	$288.22	$288.22	$354.70	$354.70	$371.92	$371.92	$344.37	$344.37	$323.48	$323.48
43	$299.60	$299.60	$315.16	$315.16	$392.42	$392.42	$322.00	$322.00	$396.27	$396.27	$415.51	$415.51	$384.73	$384.73	$361.38	$361.38	$274.65	$274.65	$288.91	$288.91	$359.74	$359.74	$295.19	$295.19	$363.27	$363.27	$380.90	$380.90	$352.69	$352.69	$331.29	$331.29
44	$308.43	$308.43	$324.45	$324.45	$403.99	$403.99	$331.49	$331.49	$407.95	$407.95	$427.75	$427.75	$396.07	$396.07	$372.03	$372.03	$282.74	$282.74	$297.43	$297.43	$370.35	$370.35	$303.89	$303.89	$373.98	$373.98	$392.13	$392.13	$363.09	$363.09	$341.05	$341.05
45	$318.81	$318.81	$335.36	$335.36	$417.58	$417.58	$342.65	$342.65	$421.68	$421.68	$442.15	$442.15	$409.39	$409.39	$384.55	$384.55	$292.26	$292.26	$307.43	$307.43	$382.81	$382.81	$314.11	$314.11	$386.56	$386.56	$405.32	$405.32	$375.30	$375.30	$352.53	$352.53
46	$331.17	$331.17	$348.37	$348.37	$433.78	$433.78	$355.93	$355.93	$438.03	$438.03	$459.29	$459.29	$425.27	$425.27	$399.46	$399.46	$303.59	$303.59	$319.36	$319.36	$397.65	$397.65	$326.29	$326.29	$401.55	$401.55	$421.04	$421.04	$389.86	$389.86	$366.20	$366.20
47	$345.08	$345.08	$363.00	$363.00	$452.00	$452.00	$370.88	$370.88	$456.43	$456.43	$478.58	$478.58	$443.13	$443.13	$416.24	$416.24	$316.34	$316.34	$332.77	$332.77	$414.35	$414.35	$340.00	$340.00	$418.42	$418.42	$438.73	$438.73	$406.23	$406.23	$381.58	$381.58
48	$360.97	$360.97	$379.72	$379.72	$472.82	$472.82	$387.97	$387.97	$477.45	$477.45	$500.63	$500.63	$463.55	$463.55	$435.42	$435.42	$330.91	$330.91	$348.10	$348.10	$433.44	$433.44	$355.66	$355.66	$437.69	$437.69	$458.94	$458.94	$424.94	$424.94	$399.16	$399.16
49	$376.65	$376.65	$396.21	$396.21	$493.35	$493.35	$404.82	$404.82	$498.19	$498.19	$522.37	$522.37	$483.67	$483.67	$454.32	$454.32	$345.28	$345.28	$363.21	$363.21	$452.26	$452.26	$371.10	$371.10	$456.70	$456.70	$478.87	$478.87	$443.40	$443.40	$416.49	$416.49
50	$394.31	$394.31	$414.79	$414.79	$516.48	$516.48	$423.80	$423.80	$521.55	$521.55	$546.86	$546.86	$506.36	$506.36	$475.63	$475.63	$361.48	$361.48	$380.25	$380.25	$473.47	$473.47	$388.51	$388.51	$478.11	$478.11	$501.32	$501.32	$464.19	$464.19	$436.02	$436.02
51	$411.75	$411.75	$433.14	$433.14	$539.33	$539.33	$442.54	$442.54	$544.62	$544.62	$571.05	$571.05	$528.75	$528.75	$496.67	$496.67	$377.46	$377.46	$397.07	$397.07	$494.41	$494.41	$405.69	$405.69	$499.26	$499.26	$523.50	$523.50	$484.72	$484.72	$455.31	$455.31
52	$430.36	$430.36	$453.34	$453.34	$564.49	$564.49	$463.19	$463.19	$570.02	$570.02	$597.69	$597.69	$553.42	$553.42	$519.84	$519.84	$395.07	$395.07	$415.59	$415.59	$517.48	$517.48	$424.62	$424.62	$522.55	$522.55	$547.92	$547.92	$507.33	$507.33	$476.55	$476.55
53	$450.39	$450.39	$473.78	$473.78	$589.94	$589.94	$484.07	$484.07	$595.72	$595.72	$624.64	$624.64	$578.37	$578.37	$543.27	$543.27	$412.88	$412.88	$434.32	$434.32	$540.81	$540.81	$443.76	$443.76	$546.11	$546.11	$572.62	$572.62	$530.20	$530.20	$498.03	$498.03
54	$471.36	$471.36	$495.84	$495.84	$617.41	$617.41	$506.61	$506.61	$623.46	$623.46	$653.73	$653.73	$605.30	$605.30	$568.57	$568.57	$432.11	$432.11	$454.55	$454.55	$565.99	$565.99	$464.42	$464.42	$571.54	$571.54	$599.29	$599.29	$554.89	$554.89	$521.22	$521.22
55	$492.34	$492.34	$517.91	$517.91	$644.88	$644.88	$529.15	$529.15	$651.20	$651.20	$682.82	$682.82	$632.24	$632.24	$593.87	$593.87	$451.34	$451.34	$474.78	$474.78	$591.18	$591.18	$485.09	$485.09	$596.97	$596.97	$625.95	$625.95	$579.59	$579.59	$544.41	$544.41
56	$515.08	$515.08	$541.83	$541.83	$674.67	$674.67	$553.60	$553.60	$681.28	$681.28	$714.35	$714.35	$661.44	$661.44	$621.30	$621.30	$472.18	$472.18	$496.70	$496.70	$618.48	$618.48	$507.49	$507.49	$624.55	$624.55	$654.86	$654.86	$606.36	$606.36	$569.56	$569.56
57	$538.04	$538.04	$565.98	$565.98	$704.74	$704.74	$578.27	$578.27	$711.65	$711.65	$746.20	$746.20	$690.92	$690.92	$649.00	$649.00	$493.23	$493.23	$518.85	$518.85	$646.05	$646.05	$530.12	$530.12	$652.39	$652.39	$684.06	$684.06	$633.39	$633.39	$594.95	$594.95
58	$562.55	$562.55	$591.76	$591.76	$736.84	$736.84	$604.61	$604.61	$744.07	$744.07	$780.19	$780.19	$722.39	$722.39	$678.56	$678.56	$515.70	$515.70	$542.48	$542.48	$675.48	$675.48	$554.26	$554.26	$682.10	$682.10	$715.21	$715.21	$662.23	$662.23	$622.05	$622.05
59	$574.69	$574.69	$604.53	$604.53	$752.75	$752.75	$617.66	$617.66	$760.13	$760.13	$797.03	$797.03	$737.99	$737.99	$693.20	$693.20	$526.83	$526.83	$554.19	$554.19	$690.06	$690.06	$566.23	$566.23	$696.83	$696.83	$730.65	$730.65	$676.53	$676.53	$635.48	$635.48
60	$599.20	$599.20	$630.31	$630.31	$784.85	$784.85	$644.00	$644.00	$792.54	$792.54	$831.01	$831.01	$769.46	$769.46	$722.76	$722.76	$549.30	$549.30	$577.82	$577.82	$719.49	$719.49	$590.37	$590.37	$726.54	$726.54	$761.81	$761.81	$705.38	$705.38	$662.57	$662.57
61	$620.39	$620.39	$652.61	$652.61	$812.61	$812.61	$666.78	$666.78	$820.57	$820.57	$860.41	$860.41	$796.67	$796.67	$748.33	$748.33	$568.73	$568.73	$598.26	$598.26	$744.94	$744.94	$611.25	$611.25	$752.24	$752.24	$788.76	$788.76	$730.33	$730.33	$686.01	$686.01
62	$634.30	$634.30	$667.24	$667.24	$830.83	$830.83	$681.73	$681.73	$838.97	$838.97	$879.70	$879.70	$814.54	$814.54	$765.11	$765.11	$581.48	$581.48	$611.67	$611.67	$761.64	$761.64	$624.96	$624.96	$769.10	$769.10	$806.44	$806.44	$746.70	$746.70	$701.39	$701.39
63	$651.74	$651.74	$685.59	$685.59	$853.67	$853.67	$700.48	$700.48	$862.04	$862.04	$903.88	$903.88	$836.93	$836.93	$786.15	$786.15	$597.47	$597.47	$628.49	$628.49	$782.58	$782.58	$642.14	$642.14	$790.25	$790.25	$828.61	$828.61	$767.24	$767.24	$720.68	$720.68
64+	$662.12	$662.12	$696.50	$696.50	$867.26	$867.26	$711.63	$711.63	$875.77	$875.77	$918.28	$918.28	$850.26	$850.26	$798.66	$798.66	$606.98	$606.98	$638.50	$638.50	$795.04	$795.04	$652.37	$652.37	$802.83	$802.83	$841.81	$841.81	$779.45	$779.45	$732.15	$732.15

Company Name: Aetna/Healthlinc
Market: Small Group
Product: HMO and QPOS
Effective Date of Rates: July 1, 2014

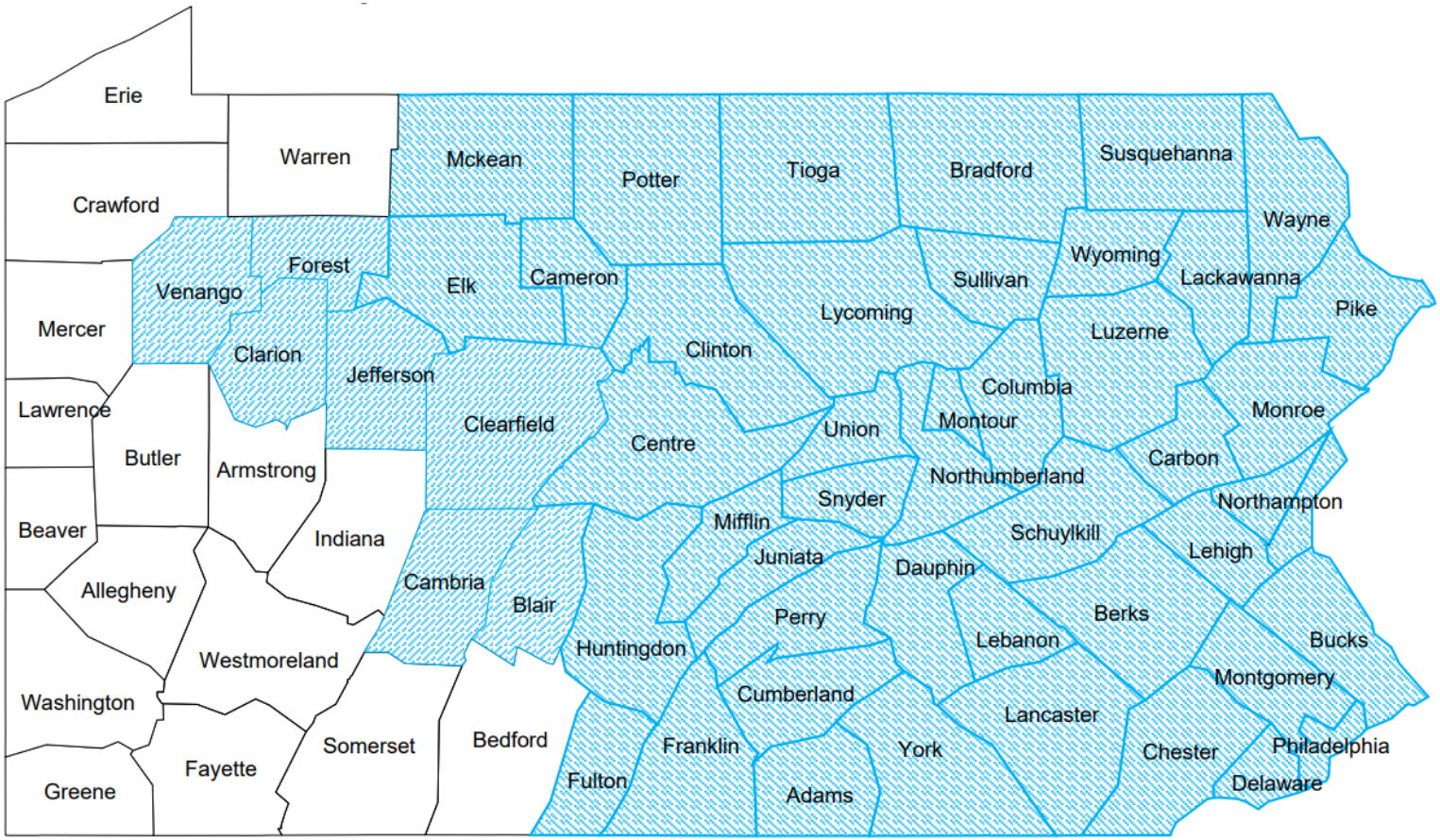
Ending date of Rates: September 30, 2024

HIOS Plan ID (On Exchange)=>	64844FA0060126		64844FA0060126		64844FA0060126		64844FA0060126		64844FA0060126		64844FA0060126		64844FA0060126		64844FA0060126		64844FA0070142		64844FA0070142		64844FA0070142		64844FA0070142		64844FA0070142		64844FA0070142		64844FA0070142		64844FA0070142	
HIOS Plan ID (Off Exchange)=>																														
Plan Marketing Name =>	PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%	
Form # =>																														
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09		PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		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		$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%		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		$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		$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		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	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$173.54	$173.54	$182.55	$182.55	$227.31	$227.31	$186.52	$186.52	$229.54	$229.54	$240.68	$240.68	$222.85	$222.85	$209.33	$209.33	$159.09	$159.09	$167.35	$167.35	$208.38	$208.38	$170.98	$170.98	$210.42	$210.42	$220.64	$220.64	$204.29	$204.29	$191.90	$191.90
15	$188.97	$188.97	$198.78	$198.78	$247.51	$247.51	$203.10	$203.10	$249.94	$249.94	$262.07	$262.07	$242.66	$242.66	$227.93	$227.93	$173.23	$173.23	$182.22	$182.22	$226.90	$226.90	$186.18	$186.18	$229.12	$229.12	$240.25	$240.25	$222.45	$222.45	$208.95	$208.95
16	$194.86	$194.86	$204.98	$204.98	$255.24	$255.24	$209.45	$209.45	$257.74	$257.74	$270.25	$270.25	$250.23	$250.23	$235.05	$235.05	$178.64	$178.64	$187.91	$187.91	$233.98	$233.98	$191.99	$191.99	$236.28	$236.28	$247.75	$247.75	$229.39	$229.39	$215.47	$215.47
17	$200.76	$200.76	$211.19	$211.19	$262.96	$262.96	$215.77	$215.77	$265.54	$265.54	$278.43	$278.43	$257.81	$257.81	$242.16	$242.16	$184.04	$184.04	$193.60	$193.60	$241.06	$241.06	$197.80	$197.80	$243.43	$243.43	$255.24	$255.24	$236.34	$236.34	$222.00	$222.00
18	$207.11	$207.11	$217.87	$217.87	$271.28	$271.28	$222.60	$222.60	$273.94	$273.94	$287.24	$287.24	$265.96	$265.96	$249.82	$249.82	$189.87	$189.87	$199.72	$199.72	$248.69	$248.69	$204.06	$204.06	$251.13	$251.13	$263.32	$263.32	$243.82	$243.82	$229.02	$229.02
19	$213.46	$213.46	$224.55	$224.55	$279.60	$279.60	$229.43	$229.43	$282.34	$282.34	$296.05	$296.05	$274.12	$274.12	$257.49	$257.49	$195.69	$195.69	$205.85	$205.85	$256.32	$256.32	$210.32	$210.32	$258.83	$258.83	$271.40	$271.40	$251.29	$251.29	$236.04	$236.04
20	$220.04	$220.04	$231.47	$231.47	$288.22	$288.22	$236.50	$236.50	$291.05	$291.05	$305.17	$305.17	$282.57	$282.57	$265.42	$265.42	$201.72	$201.72	$212.19	$212.19	$264.22	$264.22	$216.80	$216.80	$266.81	$266.81	$279.76	$279.76	$259.04	$259.04	$243.32	$243.32
21	$226.85	$226.85	$238.63	$238.63	$297.13	$297.13	$243.81	$243.81	$300.05	$300.05	$314.61	$314.61	$291.31	$291.31	$273.63	$273.63	$207.96	$207.96	$218.76	$218.76	$272.39	$272.39	$223.51	$223.51	$275.06	$275.06	$288.41	$288.41	$267.05	$267.05	$250.84	$250.84
22	$226.85	$226.85	$238.63	$238.63	$297.13	$297.13	$243.81	$243.81	$300.05	$300.05	$314.61	$314.61	$291.31	$291.31	$273.63	$273.63	$207.96	$207.96	$218.76	$218.76	$272.39	$272.39	$223.51	$223.51	$275.06	$275.06	$288.41	$288.41	$267.05	$267.05	$250.84	$250.84
23	$226.85	$226.85	$238.63	$238.63	$297.13	$297.13	$243.81	$243.81	$300.05	$300.05	$314.61	$314.61	$291.31	$291.31	$273.63	$273.63	$207.96	$207.96	$218.76	$218.76	$272.39	$272.39	$223.51	$223.51	$275.06	$275.06	$288.41	$288.41	$267.05	$267.05	$250.84	$250.84
24	$226.85	$226.85	$238.63	$238.63	$297.13	$297.13	$243.81	$243.81	$300.05	$300.05	$314.61	$314.61	$291.31	$291.31	$273.63	$273.63	$207.96	$207.96	$218.76	$218.76	$272.39	$272.39	$223.51	$223.51	$275.06	$275.06	$288.41	$288.41	$267.05	$267.05	$250.84	$250.84
25	$227.76	$227.76	$239.58	$239.58	$298.32	$298.32	$244.79	$244.79	$301.25	$301.25	$315.87	$315.87	$292.47	$292.47	$274.73	$274.73	$208.79	$208.79	$219.63	$219.63	$273.48	$273.48	$224.40	$224.40	$276.16	$276.16	$289.57	$289.57	$268.12	$268.12	$251.85	$251.85
26	$232.29	$232.29	$244.36	$244.36	$304.27	$304.27	$249.66	$249.66	$307.25	$307.25	$322.16	$322.16	$298.30	$298.30	$280.20	$280.20	$212.95	$212.95	$224.01	$224.01	$278.93	$278.93	$228.87	$228.87	$281.66	$281.66	$295.33	$295.33	$273.46	$273.46	$256.86	$256.86
27	$237.74	$237.74	$250.08	$250.08	$311.40	$311.40	$255.52	$255.52	$314.45	$314.45	$329.71	$329.71	$305.29	$305.29	$286.77	$286.77	$217.94	$217.94	$229.26	$229.26	$285.46	$285.46	$234.24	$234.24	$288.26	$288.26	$302.26	$302.26	$279.87	$279.87	$262.88	$262.88
28	$246.58	$246.58	$259.39	$259.39	$322.98	$322.98	$265.02	$265.02	$326.15	$326.15	$341.98	$341.98	$316.65	$316.65	$297.46	$297.46	$226.05	$226.05	$237.79	$237.79	$296.09	$296.09	$242.95	$242.95	$298.99	$298.99	$313.50	$313.50	$290.28	$290.28	$272.67	$272.67
29	$253.84	$253.84	$267.03	$267.03	$332.49	$332.49	$272.83	$272.83	$335.75	$335.75	$352.05	$352.05	$325.97	$325.97	$306.19	$306.19	$232.70	$232.70	$244.79	$244.79	$304.80	$304.80	$250.11	$250.11	$307.79	$307.79	$322.73	$322.73	$298.83	$298.83	$280.69	$280.69
30	$257.47	$257.47	$270.84	$270.84	$337.25	$337.25	$276.73	$276.73	$340.55	$340.55	$357.09	$357.09	$330.63	$330.63	$310.57	$310.57	$236.03	$236.03	$248.29	$248.29	$309.16	$309.16	$253.68	$253.68	$312.19	$312.19	$327.35	$327.35	$303.10	$303.10	$284.71	$284.71
31	$262.92	$262.92	$276.57	$276.57	$344.38	$344.38	$282.58	$282.58	$347.75	$347.75	$364.64	$364.64	$337.63	$337.63	$317.14	$317.14	$241.02	$241.02	$253.54	$253.54	$315.70	$315.70	$259.05	$259.05	$318.79	$318.79	$334.27	$334.27	$309.51	$309.51	$290.73	$290.73
32	$268.36	$268.36	$282.30	$282.30	$351.51	$351.51	$288.43	$288.43	$354.96	$354.96	$372.19	$372.19	$344.62	$344.62	$323.71	$323.71	$246.01	$246.01	$258.79	$258.79	$322.24	$322.24	$264.41	$264.41	$325.40	$325.40	$341.19	$341.19	$315.92	$315.92	$296.75	$296.75
33	$271.77	$271.77	$285.88	$285.88	$355.97	$355.97	$292.09	$292.09	$359.46	$359.46	$376.91	$376.91	$348.99	$348.99	$327.81	$327.81	$249.13	$249.13	$262.07	$262.07	$326.32	$326.32	$267.76	$267.76	$329.52	$329.52	$345.52	$345.52	$319.92	$319.92	$300.51	$300.51
34	$275.38	$275.38	$289.70	$289.70	$360.72	$360.72	$295.99	$295.99	$364.26	$364.26	$381.94	$381.94	$353.65	$353.65	$332.19	$332.19	$252.46	$252.46	$265.57	$265.57	$330.68	$330.68	$271.34	$271.34	$333.92	$333.92	$350.13	$350.13	$324.20	$324.20	$304.52	$304.52
35	$277.21	$277.21	$291.60	$291.60	$363.10	$363.10	$297.94	$297.94	$366.66	$366.66	$384.46	$384.46	$355.98	$355.98	$334.38	$334.38	$254.12	$254.12	$267.32	$267.32	$332.86	$332.86	$273.13	$273.13	$336.12	$336.12	$352.44	$352.44	$326.33	$326.33	$306.53	$306.53
36	$279.02	$279.02	$293.51	$293.51	$365.47	$365.47	$299.89	$299.89	$369.06	$369.06	$386.97	$386.97	$358.31	$358.31	$336.57	$336.57	$255.79	$255.79	$269.07	$269.07	$335.04	$335.04	$274.91	$274.91	$338.32	$338.32	$354.75	$354.75	$328.47	$328.47	$308.54	$308.54
37	$280.84	$280.84	$295.42	$295.42	$367.85	$367.85	$301.84	$301.84	$371.46	$371.46	$389.49	$389.49	$360.64	$360.64	$338.75	$338.75	$257.45	$257.45	$270.82	$270.82	$337.22	$337.22	$276.70	$276.70	$340.52	$340.52	$357.05	$357.05	$330.61	$330.61	$310.54	$310.54
38	$282.65	$282.65	$297.33	$297.33	$370.23	$370.23	$303.79	$303.79	$373.86	$373.86	$392.01	$392.01	$362.97	$362.97	$340.94	$340.94	$259.12	$259.12	$272.57	$272.57	$339.40	$339.40	$278.49	$278.49	$342.72	$342.72	$359.36	$359.36	$332.74	$332.74	$312.55	$312.55
39	$288.28	$288.28	$303.15	$303.15	$374.98	$374.98	$307.69	$307.69	$378.66	$378.66	$397.04	$397.04	$367.63	$367.63	$345.32	$345.32	$262.44	$262.44	$276.07	$276.07	$343.76	$343.76	$282.07	$282.07	$347.13	$347.13	$363.98	$363.98	$337.02	$337.02	$316.56	$316.56
40	$289.91	$289.91	$304.97	$304.97	$379.74	$379.74	$311.59	$311.59	$383.46	$383.46	$402.07	$402.07	$372.29	$372.29	$349.70	$349.70	$265.77	$265.77	$279.57	$279.57	$348.11	$348.11	$285.64	$285.64	$351.53	$351.53	$368.59	$368.59	$341.29	$341.29	$320.58	$320.58
41	$295.36	$295.36	$310.70	$310.70	$386.87	$386.87	$317.44	$317.44	$390.66	$390.66	$409.63	$409.63	$379.28	$379.28	$356.27	$356.27	$270.76	$270.76	$284.82	$284.82	$354.65	$354.65	$291.01	$291.01	$358.13	$358.13	$375.51	$375.51	$347.70	$347.70	$326.60	$326.60
42	$300.58	$300.58	$316.18	$316.18	$393.70	$393.70	$323.05	$323.05	$397.56	$397.56	$416.86	$416.86	$385.98	$385.98	$362.56	$362.56	$275.54	$275.54	$289.85	$289.85	$360.92	$360.92	$296.15	$296.15	$364.45	$364.45	$382.15	$382.15	$353.84	$353.84	$332.37	$332.37
43	$307.83	$307.83	$323.82	$323.82	$403.21	$403.21	$330.85	$330.85	$407.16	$407.16	$426.93	$426.93	$395.30	$395.30	$371.32	$371.32	$282.20	$282.20	$296.85	$296.85	$369.63	$369.63	$303.30	$303.30	$373.26	$373.26	$391.38	$391.38	$362.38	$362.38	$340.39	$340.39
44	$316.91	$316.91	$333.37	$333.37	$415.10	$415.10	$340.61	$340.61	$419.17	$419.17	$439.51	$439.51	$406.96	$406.96	$382.26	$382.26	$290.52	$290.52	$305.60	$305.60	$380.53	$380.53	$312.24	$312.24	$384.26	$384.26	$402.91	$402.91	$373.07	$373.07	$350.43	$350.43
45	$327.57	$327.57	$344.58	$344.58	$429.06	$429.06	$352.06	$352.06	$433.27	$433.27	$454.30	$454.30	$420.65	$420.65	$395.12	$395.12	$300.29	$300.29	$315.88	$315.88	$393.33	$393.33	$322.75	$322.75	$397.19	$397.19	$416.47	$416.47	$385.62	$385.62	$362.22	$362.22
46	$340.27	$340.27	$357.94	$357.94	$445.70	$445.70	$365.72	$365.72	$450.07	$450.07	$471.92	$471.92	$436.96	$436.96	$410.45	$410.45	$311.94	$311.94	$328.14	$328.14	$408.58	$408.58	$335.26	$335.26	$412.59	$412.59	$432.62	$432.62	$400.57	$400.57	$376.27	$376.27
47	$354.57	$354.57	$372.98	$372.98	$464.42	$464.42	$381.08	$381.08	$468.97	$468.97	$491.74	$491.74	$455.31	$455.31	$427.68	$427.68	$325.04	$325.04	$341.92	$341.92	$425.74	$425.74	$349.34	$349.34	$429.92	$429.92	$450.79	$450.79	$417.40	$417.40	$392.07	$392.07
48	$370.90	$370.90	$390.16	$390.16	$485.81	$485.81	$398.63	$398.63	$490.58	$490.58	$514.39	$514.39	$476.29	$476.29	$447.39	$447.39	$340.01	$340.01	$357.67	$357.67	$445.36	$445.36	$365.44	$365.44	$449.72	$449.72	$471.55	$471.55	$436.62	$436.62	$410.13	$410.13
49	$387.00	$387.00	$407.10	$407.10	$506.91	$506.91	$415.94	$415.94	$511.88	$511.88	$536.73	$536.73	$496.97	$496.97	$466.81	$466.81	$354.78	$354.78	$373.20	$373.20	$464.70	$464.70	$381.30	$381.30	$469.25	$469.25	$492.03	$492.03	$455.58	$455.58	$427.94	$427.94
50	$405.15	$405.15	$426.19	$426.19	$530.68	$530.68	$435.45	$435.45	$535.88	$535.88	$561.90	$561.90	$520.28	$520.28	$488.70	$488.70	$371.41	$371.41	$390.70	$390.70	$486.49	$486.49	$399.19	$399.19	$491.26	$491.26	$515.10	$515.10	$476.95	$476.95	$448.01	$448.01
51	$423.07	$423.07	$445.04	$445.04	$554.16	$554.16	$454.71	$454.71	$559.59	$559.59	$586.75	$586.75	$543.29	$543.29	$510.32	$510.32	$387.84	$387.84	$407.98	$407.98	$508.01	$508.01	$416.84	$416.84	$512.99	$512.99	$537.89	$537.89	$498.05	$498.05	$467.82	$467.82
52	$442.81	$442.81	$465.80	$465.80	$580.01	$580.01	$475.92	$475.92	$585.69	$585.69	$614.12	$614.12	$568.63	$568.63	$534.13	$534.13	$405.93	$405.93	$427.01	$427.01	$531.70	$531.70	$436.29	$436.29	$536.92	$536.92	$562.98	$562.98	$521.28	$521.28	$489.65	$489.65
53	$462.77	$462.77	$486.80	$486.80	$606.15	$606.15	$497.38	$497.38	$612.10	$612.10	$641.81	$641.81	$594.27	$594.27	$558.21	$558.21	$424.23	$424.23	$446.26	$446.26	$555.67	$555.67	$455.96	$455.96	$561.12	$561.12	$588.36	$588.36	$544.78	$544.78	$511.72	$511.72
54	$484.32	$484.32	$509.47	$509.47	$634.38	$634.38	$520.54	$520.54	$640.60	$640.60	$671.70	$671.70	$621.94	$621.94	$584.20	$584.20	$443.99	$443.99	$467.05	$467.05	$581.55	$581.55	$477.19	$477.19	$587.25	$587.25	$615.76	$615.76	$570.15	$570.15	$535.55	$535.55
55	$505.87	$505.87	$532.14	$532.14	$662.61	$662.61	$543.70	$543.70	$669.11	$669.11	$701.59	$701.59	$649.62	$649.62	$610.20	$610.20	$463.75	$463.75	$487.83	$487.83	$607.43	$607.43	$498.42	$498.42	$613.38	$613.38	$643.16	$643.16	$595.52	$595.52	$559.38	$559.38
56	$529.24	$529.24	$556.72	$556.72	$693.21	$693.21	$568.81	$568.81	$700.01	$700.01	$733.99	$733.99	$679.62	$679.62	$638.38	$638.38	$485.17	$485.17	$510.36	$510.36	$635.48	$635.48	$521.44	$521.44	$641.71	$641.71	$672.87	$672.87	$623.02	$623.02	$585.22	$585.22
57	$552.83	$552.83	$581.54	$581.54	$724.12	$724.12	$594.17	$594.17	$731.21	$731.21	$766.71	$766.71	$709.92	$709.92	$666.84	$666.84	$506.79	$506.79	$533.11	$533.11	$663.81	$663.81	$544.69	$544.69	$670.32	$670.32	$702.86	$702.86	$650.80	$650.80	$611.31	$611.31
58	$578.01	$578.01	$608.03	$608.03	$757.10	$757.10	$621.23	$621.23	$764.52	$764.52	$801.63	$801.63	$742.25	$742.25	$697.21	$697.21	$529.88	$529.88	$557.39	$557.39	$694.05	$694.05	$569.50	$569.50	$700.85	$700.85	$734.87	$734.87	$680.44	$680.44	$639.15	$639.15
59	$590.49	$590.49	$621.15	$621.15	$773.44	$773.44	$634.64	$634.64	$781.02	$781.02	$818.94	$818.94	$758.27	$758.27	$712.26	$712.26	$541.31	$541.31	$569.42	$569.42	$709.03	$709.03	$581.79	$581.79	$715.98	$715.98	$750.74	$750.74	$695.13	$695.13	$652.95	$652.95
60	$615.67	$615.67	$647.64	$647.64	$806.42	$806.42	$661.71	$661.71	$814.33	$814.33	$853.88	$853.88	$790.61	$790.61	$742.63	$742.63	$564.40	$564.40	$593.71	$593.71	$739.26	$739.26	$606.60	$606.60	$746.51	$746.51	$782.75	$782.75	$724.77	$724.77	$680.79	$680.79
61	$637.45	$637.45	$670.55	$670.55	$834.95	$834.95	$685.11	$685.11	$843.13	$843.13	$884.06	$884.06	$818.58	$818.58	$768.90	$768.90	$584.36	$584.36	$614.71	$614.71	$765.41	$765.41	$628.06	$628.06	$772.92	$772.92	$810.44	$810.44	$750.41	$750.41	$704.87	$704.87
62	$651.74	$651.74	$685.58	$685.58	$853.67	$853.67	$700.47	$700.47	$862.04	$862.04	$903.88	$903.88	$836.93	$836.93	$786.14	$786.14	$597.46	$597.46	$628.49	$628.49	$782.57	$782.57	$642.14	$642.14	$790.25	$790.25	$828.61	$828.61	$767.23	$767.23	$720.67	$720.67
63	$669.66	$669.66	$704.43	$704.43	$877.14	$877.14	$719.73	$719.73	$885.74	$885.74	$928.74	$928.74	$859.94	$859.94	$807.76	$807.76	$613.89	$613.89	$645.77	$645.77	$804.09	$804.09	$659.80	$659.80	$811.98	$811.98	$851.39	$851.39	$788.33	$788.33	$740.49	$740.49
64+	$680.32	$680.32	$715.65	$715.65	$891.11	$891.11	$731.19	$731.19	$899.84	$899.84	$943.52	$943.52	$873.63	$873.63	$820.62	$820.62	$623.66	$623.66	$656.05	$656.05	$816.90	$816.90	$670.30	$670.30	$824.90	$824.90	$864.95	$864.95	$800.88	$800.88	$752.28	$752.28

Company Name:	AstraHealthInc
Market:	Small Group
Product:	HMO and QPOS
Effective Date of Rates:	October 1, 2024
Ending date of Rates:	December 31, 2024

HIOS Plan ID (On Exchange)>>	64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0060126		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142		64844PA0070142	
Plan Marketing Name =>	PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver QPOS 8000 80/50		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%		PA Silver HMO 8000 80%	
Form # =>																																
Rating Area =>	PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09		PARA01		PARA02		PARA03		PARA05		PARA06		PARA07		PARA08		PARA09	
Network =>	0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		0	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		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		$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%		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		$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		$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		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	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	$178.31	$178.31	$187.57	$187.57	$233.56	$233.56	$191.64	$191.64	$235.85	$235.85	$247.30	$247.30	$228.98	$228.98	$215.08	$215.08	$163.46	$163.46	$171.95	$171.95	$214.11	$214.11	$175.68	$175.68	$216.21	$216.21	$226.70	$226.70	$209.91	$209.91	$197.17	$197.17
15	$194.16	$194.16	$204.24	$204.24	$254.32	$254.32	$208.68	$208.68	$256.81	$256.81	$269.28	$269.28	$249.33	$249.33	$234.20	$234.20	$177.99	$177.99	$187.23	$187.23	$233.14	$233.14	$191.30	$191.30	$235.42	$235.42	$246.85	$246.85	$228.57	$228.57	$214.70	$214.70
16	$200.22	$200.22	$210.62	$210.62	$262.25	$262.25	$215.19	$215.19	$264.83	$264.83	$277.68	$277.68	$257.11	$257.11	$241.51	$241.51	$183.55	$183.55	$193.08	$193.08	$240.41	$240.41	$197.27	$197.27	$242.77	$242.77	$254.56	$254.56	$235.70	$235.70	$221.40	$221.40
17	$206.28	$206.28	$216.99	$216.99	$270.19	$270.19	$221.71	$221.71	$272.84	$272.84	$286.09	$286.09	$264.89	$264.89	$248.82	$248.82	$189.10	$189.10	$198.92	$198.92	$247.69	$247.69	$203.24	$203.24	$250.12	$250.12	$262.26	$262.26	$242.84	$242.84	$228.10	$228.10
18	$212.81	$212.81	$223.86	$223.86	$278.74	$278.74	$228.72	$228.72	$281.47	$281.47	$295.14	$295.14	$273.28	$273.28	$256.69	$256.69	$195.08	$195.08	$205.22	$205.22	$255.53	$255.53	$209.67	$209.67	$258.03	$258.03	$270.56	$270.56	$250.52	$250.52	$235.32	$235.32
19	$219.33	$219.33	$230.72	$230.72	$287.29	$287.29	$235.73	$235.73	$290.11	$290.11	$304.19	$304.19	$281.66	$281.66	$264.57	$264.57	$201.07	$201.07	$211.51	$211.51	$263.36	$263.36	$216.10	$216.10	$265.95	$265.95	$278.86	$278.86	$258.20	$258.20	$242.53	$242.53
20	$226.09	$226.09	$237.83	$237.83	$296.14	$296.14	$243.00	$243.00	$299.05	$299.05	$313.56	$313.56	$290.34	$290.34	$272.72	$272.72	$207.26	$207.26	$218.03	$218.03	$271.48	$271.48	$222.76	$222.76	$274.14	$274.14	$287.45	$287.45	$266.16	$266.16	$250.01	$250.01
21	$233.09	$233.09	$245.19	$245.19	$305.30	$305.30	$250.51	$250.51	$308.30	$308.30	$323.26	$323.26	$299.32	$299.32	$281.15	$281.15	$213.67	$213.67	$224.77	$224.77	$279.88	$279.88	$229.65	$229.65	$282.62	$282.62	$296.34	$296.34	$274.39	$274.39	$257.74	$257.74
22	$233.09	$233.09	$245.19	$245.19	$305.30	$305.30	$250.51	$250.51	$308.30	$308.30	$323.26	$323.26	$299.32	$299.32	$281.15	$281.15	$213.67	$213.67	$224.77	$224.77	$279.88	$279.88	$229.65	$229.65	$282.62	$282.62	$296.34	$296.34	$274.39	$274.39	$257.74	$257.74
23	$233.09	$233.09	$245.19	$245.19	$305.30	$305.30	$250.51	$250.51	$308.30	$308.30	$323.26	$323.26	$299.32	$299.32	$281.15	$281.15	$213.67	$213.67	$224.77	$224.77	$279.88	$279.88	$229.65	$229.65	$282.62	$282.62	$296.34	$296.34	$274.39	$274.39	$257.74	$257.74
24	$233.09	$233.09	$245.19	$245.19	$305.30	$305.30	$250.51	$250.51	$308.30	$308.30	$323.26	$323.26	$299.32	$299.32	$281.15	$281.15	$213.67	$213.67	$224.77	$224.77	$279.88	$279.88	$229.65	$229.65	$282.62	$282.62	$296.34	$296.34	$274.39	$274.39	$257.74	$257.74
25	$234.02	$234.02	$246.17	$246.17	$306.52	$306.52	$251.52	$251.52	$309.53	$309.53	$324.55	$324.55	$300.51	$300.51	$282.28	$282.28	$214.53	$214.53	$225.87	$225.87	$281.00	$281.00	$230.57	$230.57	$283.75	$283.75	$297.53	$297.53	$275.49	$275.49	$258.77	$258.77
26	$238.68	$238.68	$251.07	$251.07	$312.63	$312.63	$256.53	$256.53	$315.69	$315.69	$331.02	$331.02	$306.50	$306.50	$287.90	$287.90	$218.80	$218.80	$230.17	$230.17	$286.59	$286.59	$235.16	$235.16	$289.40	$289.40	$303.45	$303.45	$280.98	$280.98	$263.93	$263.93
27	$244.27	$244.27	$256.96	$256.96	$319.96	$319.96	$262.54	$262.54	$323.09	$323.09	$338.78	$338.78	$313.68	$313.68	$294.65	$294.65	$223.93	$223.93	$235.56	$235.56	$293.31	$293.31	$240.68	$240.68	$296.19	$296.19	$310.57	$310.57	$287.56	$287.56	$270.11	$270.11
28	$253.36	$253.36	$266.52	$266.52	$331.86	$331.86	$272.31	$272.31	$335.12	$335.12	$351.39	$351.39	$325.36	$325.36	$305.61	$305.61	$232.26	$232.26	$244.33	$244.33	$304.23	$304.23	$249.63	$249.63	$307.21	$307.21	$322.12	$322.12	$298.26	$298.26	$280.16	$280.16
29	$260.82	$260.82	$274.37	$274.37	$341.63	$341.63	$280.33	$280.33	$344.98	$344.98	$361.73	$361.73	$334.93	$334.93	$314.61	$314.61	$239.10	$239.10	$251.52	$251.52	$313.18	$313.18	$256.98	$256.98	$316.25	$316.25	$331.61	$331.61	$307.04	$307.04	$288.41	$288.41
30	$264.55	$264.55	$278.29	$278.29	$346.52	$346.52	$284.33	$284.33	$349.92	$349.92	$366.90	$366.90	$339.72	$339.72	$319.11	$319.11	$242.52	$242.52	$255.11	$255.11	$317.66	$317.66	$260.66	$260.66	$320.78	$320.78	$336.35	$336.35	$311.43	$311.43	$292.53	$292.53
31	$270.15	$270.15	$284.17	$284.17	$353.85	$353.85	$290.35	$290.35	$357.31	$357.31	$374.66	$374.66	$346.91	$346.91	$325.86	$325.86	$247.65	$247.65	$260.51	$260.51	$324.38	$324.38	$266.17	$266.17	$327.56	$327.56	$343.46	$343.46	$318.02	$318.02	$298.72	$298.72
32	$275.74	$275.74	$290.06	$290.06	$361.17	$361.17	$296.36	$296.36	$364.71	$364.71	$382.42	$382.42	$354.09	$354.09	$332.60	$332.60	$252.78	$252.78	$265.90	$265.90	$331.10	$331.10	$271.68	$271.68	$334.34	$334.34	$350.57	$350.57	$324.60	$324.60	$304.91	$304.91
33	$279.24	$279.24	$293.74	$293.74	$365.75	$365.75	$300.12	$300.12	$369.34	$369.34	$387.27	$387.27	$358.58	$358.58	$336.82	$336.82	$255.98	$255.98	$269.28	$269.28	$335.29	$335.29	$275.12	$275.12	$338.58	$338.58	$355.02	$355.02	$328.72	$328.72	$308.77	$308.77
34	$282.97	$282.97	$297.66	$297.66	$370.64	$370.64	$304.12	$304.12	$374.27	$374.27	$392.44	$392.44	$363.37	$363.37	$341.32	$341.32	$259.40	$259.40	$272.87	$272.87	$339.77	$339.77	$278.80	$278.80	$343.10	$343.10	$359.76	$359.76	$333.11	$333.11	$312.90	$312.90
35	$284.83	$284.83	$299.62	$299.62	$373.08	$373.08	$306.13	$306.13	$376.74	$376.74	$395.03	$395.03	$365.76	$365.76	$343.57	$343.57	$261.11	$261.11	$274.67	$274.67	$342.01	$342.01	$280.64	$280.64	$345.36	$345.36	$362.13	$362.13	$335.30	$335.30	$314.96	$314.96
36	$286.69	$286.69	$301.58	$301.58	$375.52	$375.52	$308.13	$308.13	$379.20	$379.20	$397.61	$397.61	$368.16	$368.16	$345.82	$345.82	$262.82	$262.82	$276.47	$276.47	$344.25	$344.25	$282.47	$282.47	$347.62	$347.62	$364.50	$364.50	$337.50	$337.50	$317.02	$317.02
37	$288.56	$288.56	$303.54	$303.54	$377.96	$377.96	$310.14	$310.14	$381.67	$381.67	$400.20	$400.20	$370.55	$370.55	$348.07	$348.07	$264.53	$264.53	$278.27	$278.27	$346.49	$346.49	$284.31	$284.31	$349.89	$349.89	$366.87	$366.87	$339.69	$339.69	$319.08	$319.08
38	$290.42	$290.42	$305.51	$305.51	$380.41	$380.41	$312.14	$312.14	$384.14	$384.14	$402.78	$402.78	$372.95	$372.95	$350.32	$350.32	$266.24	$266.24	$280.06	$280.06	$348.73	$348.73	$286.15	$286.15	$352.15	$352.15	$369.24	$369.24	$341.89	$341.89	$321.14	$321.14
39	$294.15	$294.15	$309.43	$309.43	$385.29	$385.29	$316.15	$316.15	$389.07	$389.07	$407.96	$407.96	$377.74	$377.74	$354.82	$354.82	$269.66	$269.66	$283.66	$283.66	$353.21	$353.21	$289.82	$289.82	$356.67	$356.67	$373.98	$373.98	$346.28	$346.28	$325.27	$325.27
40	$297.88	$297.88	$313.35	$313.35	$390.18	$390.18	$320.16	$320.16	$394.00	$394.00	$413.13	$413.13	$382.53	$382.53	$359.31	$359.31	$273.08	$273.08	$287.26	$287.26	$357.68	$357.68	$293.50	$293.50	$361.19	$361.19	$378.72	$378.72	$350.67	$350.67	$329.39	$329.39
41	$303.48	$303.48	$319.24	$319.24	$397.50	$397.50	$326.17	$326.17	$401.40	$401.40	$420.88	$420.88	$389.71	$389.71	$366.06	$366.06	$278.20	$278.20	$292.65	$292.65	$364.40	$364.40	$299.01	$299.01	$367.97	$367.97	$385.84	$385.84	$357.26	$357.26	$335.58	$335.58
42	$308.84	$308.84	$324.88	$324.88	$404.53	$404.53	$331.93	$331.93	$408.49	$408.49	$428.32	$428.32	$396.59	$396.59	$372.53	$372.53	$283.12	$283.12	$297.82	$297.82	$370.84	$370.84	$304.29	$304.29	$374.47	$374.47	$392.65	$392.65	$363.57	$363.57	$341.50	$341.50
43	$316.30	$316.30	$332.72	$332.72	$414.30	$414.30	$339.95	$339.95	$418.36	$418.36	$438.67	$438.67	$406.17	$406.17	$381.52	$381.52	$289.96	$289.96	$305.01	$305.01	$379.79	$379.79	$311.64	$311.64	$383.52	$383.52	$402.13	$402.13	$372.35	$372.35	$349.75	$349.75
44	$325.62	$325.62	$342.53	$342.53	$426.51	$426.51	$349.97	$349.97	$430.69	$430.69	$451.60	$451.60	$418.14	$418.14	$392.77	$392.77	$298.50	$298.50	$314.00	$314.00	$390.99	$390.99	$320.82	$320.82	$394.82	$394.82	$413.99	$413.99	$383.32	$383.32	$360.06	$360.06
45	$336.58	$336.58	$354.05	$354.05	$440.86	$440.86	$361.74	$361.74	$445.18	$445.18	$466.79	$466.79	$432.21	$432.21	$405.99	$405.99	$308.55	$308.55	$324.57	$324.57	$404.14	$404.14	$331.62	$331.62	$408.11	$408.11	$427.92	$427.92	$396.22	$396.22	$372.18	$372.18
46	$349.63	$349.63	$367.78	$367.78	$457.95	$457.95	$375.77	$375.77	$462.44	$462.44	$484.89	$484.89	$448.97	$448.97	$421.73	$421.73	$320.51	$320.51	$337.16	$337.16	$419.82	$419.82	$344.48	$344.48	$423.93	$423.93	$444.51	$444.51	$411.58	$411.58	$386.61	$386.61
47	$364.31	$364.31	$383.23	$383.23	$477.19	$477.19	$391.55	$391.55	$481.87	$481.87	$505.26	$505.26	$467.83	$467.83	$439.44	$439.44	$333.97	$333.97	$351.32	$351.32	$437.45	$437.45	$358.95	$358.95	$441.74	$441.74	$463.18	$463.18	$428.87	$428.87	$402.85	$402.85
48	$381.09	$381.09	$400.88	$400.88	$499.17	$499.17	$409.59	$409.59	$504.06	$504.06	$528.53	$528.53	$489.38	$489.38	$459.69	$459.69	$349.36	$349.36	$367.50	$367.50	$457.60	$457.60	$375.48	$375.48	$462.09	$462.09	$484.52	$484.52	$448.63	$448.63	$421.40	$421.40
49	$397.64	$397.64	$418.29	$418.29	$520.85	$520.85	$427.38	$427.38	$525.95	$525.95	$551.48	$551.48	$510.63	$510.63	$479.65	$479.65	$364.53	$364.53	$383.46	$383.46	$477.47	$477.47	$391.79	$391.79	$482.15	$482.15	$505.56	$505.56	$468.11	$468.11	$439.70	$439.70
50	$416.29	$416.29	$437.91	$437.91	$545.27	$545.27	$447.42	$447.42	$550.62	$550.62	$577.35	$577.35	$534.58	$534.58	$502.14	$502.14	$381.62	$381.62	$401.44	$401.44	$499.86	$499.86	$410.16	$410.16	$504.76	$504.76	$529.27	$529.27	$490.06	$490.06	$460.32	$460.32
51	$434.70	$434.70	$457.28	$457.28	$569.39	$569.39	$467.21	$467.21	$574.97	$574.97	$602.88	$602.88	$558.22	$558.22	$524.35	$524.35	$398.50	$398.50	$419.20	$419.20	$521.97	$521.97	$428.30	$428.30	$527.09	$527.09	$552.68	$552.68	$511.74	$511.74	$480.68	$480.68
52	$454.98	$454.98	$478.61	$478.61	$595.95	$595.95	$489.00	$489.00	$601.79	$601.79	$631.01	$631.01	$584.27	$584.27	$548.81	$548.81	$417.09	$417.09	$438.75	$438.75	$546.32	$546.32	$448.28	$448.28	$551.68	$551.68	$578.46	$578.46	$535.61	$535.61	$503.11	$503.11
53	$475.49	$475.49	$500.19	$500.19	$622.82	$622.82	$511.05	$511.05	$628.92	$628.92	$659.45	$659.45	$610.61	$610.61	$573.55	$573.55	$435.90	$435.90	$458.53	$458.53	$570.95	$570.95	$468.49	$468.49	$576.55	$576.55	$604.54	$604.54	$559.76	$559.76	$525.79	$525.79
54	$497.64	$497.64	$523.48	$523.48	$651.82	$651.82	$534.85	$534.85	$658.21	$658.21	$690.16	$690.16	$639.04	$639.04	$600.26	$600.26	$456.20	$456.20	$479.89	$479.89	$597.54	$597.54	$490.31	$490.31	$603.40	$603.40	$632.69	$632.69	$585.82	$585.82	$550.27	$550.27
55	$519.78	$519.78	$546.77	$546.77	$680.82	$680.82	$558.65	$558.65	$687.50	$687.50	$720.87	$720.87	$667.48	$667.48	$626.97	$626.97	$476.49	$476.49	$501.24	$501.24	$624.13	$624.13	$512.13	$512.13	$630.25	$630.25	$660.84	$660.84	$611.89	$611.89	$574.76	$574.76
56	$543.79	$543.79	$572.03	$572.03	$712.27	$712.27	$584.45	$584.45	$719.25	$719.25	$754.17	$754.17	$698.30	$698.30	$655.93	$655.93	$498.50	$498.50	$524.39	$524.39	$652.95	$652.95	$535.78	$535.78	$659.36	$659.36	$691.36	$691.36	$640.15	$640.15	$601.31	$601.31
57	$568.03	$568.03	$597.53	$597.53	$744.02	$744.02	$610.50	$610.50	$751.32	$751.32	$787.79	$787.79	$729.43	$729.43	$685.17	$685.17	$520.72	$520.72	$547.77	$547.77	$682.06	$682.06	$559.66	$559.66	$688.75	$688.75	$722.18	$722.18	$668.69	$668.69	$628.11	$628.11
58	$593.90	$593.90	$624.74	$624.74	$777.91	$777.91	$638.31	$638.31	$785.54	$785.54	$823.67	$823.67	$762.66	$762.66	$716.38	$716.38	$544.44	$544.44	$572.72	$572.72	$713.13	$713.13	$585.15	$585.15	$720.12	$720.12	$755.08	$755.08	$699.15	$699.15	$656.72	$656.72
59	$606.72	$606.72	$638.23	$638.23	$794.70	$794.70	$652.09	$652.09	$802.49	$802.49	$841.45	$841.45	$779.12	$779.12	$731.84	$731.84	$556.19	$556.19	$585.08	$585.08	$728.52	$728.52	$597.79	$597.79	$735.66	$735.66	$771.38	$771.38	$714.24	$714.24	$670.90	$670.90
60	$632.59	$632.59	$665.44	$665.44	$828.59	$828.59	$679.90	$679.90	$836.71	$836.71	$877.33	$877.33	$812.34	$812.34	$763.05	$763.05	$579.91	$579.91	$610.03	$610.03	$759.59	$759.59	$623.28	$623.28	$767.03	$767.03	$804.27	$804.27	$744.69	$744.69	$699.50	$699.50
61	$654.97	$654.97	$688.98	$688.98	$857.90	$857.90	$703.95	$703.95	$866.31	$866.31	$908.36	$908.36	$841.08	$841.08	$790.04	$790.04	$600.43	$600.43	$631.61	$631.61	$786.46	$786.46	$645.32	$645.32	$794.17	$794.17	$832.72	$832.72	$771.04	$771.04	$724.25	$724.25
62	$669.65	$669.65	$704.43	$704.43	$877.13	$877.13	$719.73	$719.73	$885.73	$885.73	$928.73	$928.73	$859.94	$859.94	$807.75	$807.75	$613.89	$613.89	$645.77	$645.77	$804.05	$804.05	$659.79	$659.79	$811.97	$811.97	$851.39	$851.39	$788.32	$788.32	$740.49	$740.49
63	$688.07	$688.07	$723.80	$723.80	$901.25	$901.25	$739.52	$739.52	$910.09	$910.09	$954.27	$954.27	$883.58	$883.58	$829.96	$829.96	$630.77	$630.77	$663.52	$663.52	$826.20	$826.20	$677.93	$677.93	$834.30	$834.30	$874.80	$874.80	$810.00	$810.00	$760.85	$760.85
64+	$699.02	$699.02	$735.32	$735.32	$915.60	$915.60	$751.29	$751.29	$924.58	$924.58	$969.46	$969.46	$897.05	$897.05	$843.18	$843.18	$640.81	$640.81	$674.09	$674.09	$839.35	$839.35	$688.73	$688.73	$847.58	$847.58	$888.73	$888.73	$822.90	$822.90	$772.96	$772.96

01/01/2024 Service Area
Issuer: Aetna Health Inc. (a PA corp.)
Market: Small Group



Key *(modify as needed)*
: 2024 on-exchange service area
: 2024 off-exchange only service area

Draft 2024 Pennsylvania Rate Accreditation 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.

State Income Tax + 1% State Franchise Tax as a percentage of premium.

*BFIT Profit * (Federal Income Tax + State Franchise Tax)*

*2.56% * (21% + 1%) = 0.56%*

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_AHI.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 considered preventative.

10. MLR Exhibit:

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

AHI	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2019	80.30%	88.58%	3,410	13,482
2020	81.20%	86.00%	1,578	4,722
2021	58.10%	81.87%	713	2040

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 AHI 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