

July 12, 2021

Tracie Gray, Director
Bureau of Life, Accident and Health Insurance
Pennsylvania Insurance Department
Email tgray@pa.gov
Phone: 717-705-7257

Dear Ms. Gray:

The following is in response to the Department's questions on July 6, 2021:

1. Company Name & NAIC Number: Geisinger Health Plan – NAIC# 95923
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2022
5. Average rate change: 2.7%
6. Range of rate change requested: -4.8% to 10.2%
7. Total additional annual revenue generated from the proposed rate change: \$3,727,295
8. Products: HMO, POS
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2021)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, Gold, and Catastrophic plans
11. As of February 1, 2021: 17,244 covered lives and 12,733 policyholders
12. Number of plans offered in 2022: 57 gold plans, 43 silver plans, 30 bronze plans, and 13 catastrophic plans (for a total of 143 plans); Number of plans offered in 2021: 24 gold plans, 37 silver plans, 16 bronze plans, and 13 catastrophic plans (for a total of 90 plans)
13. Contract form #: M-152-176-F Rev. 1/22, M-152-178-F Rev. 1/22, M-152-192-F Rev. 1/22, M-152-362-F Rev. 1/22, M-152-400-F Dev. 1/22; SERFF #: GSHP-132824247; Binder ID #: GSHP-PA22-125107466
14. HIOS issuer ID: 22444; HIOS submission tracking#: 22444-2012988361148740622
15. Summary of changes in response to questions dated July 6, 2021:
 - a. Updated Actuarial Memorandum Exhibits Table 2 and Table 2b to reflect the final CMS risk adjustment transfer amount published June 30th.
 - b. Updated the URRT to reflect the final CMS risk adjustment transfer amount published June 30th.
 - c. This update does not impact the proposed rate change.

For a detailed explanation of our rate development, please refer to the “actuarial memorandum and attestation” uploaded in SERFF under the “supporting documentation” tab.

Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,

A handwritten signature in black ink that reads "Karena M. Weikel". The signature is written in a cursive, flowing style.

Karena Weikel, ASA, MAAA
Chief Actuary
Geisinger Health Plan

cc. Sarah MacDerment, FSA, MAAA, Senior Director Actuarial Services
Everard Riley, ASA, MAAA, Associate Actuary
Devon Nole, Actuarial Analyst Senior

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Attachment I

Rate Change Summary

Geisinger Health Plan – Individual Plans

Rate request filing ID # GSHP-132824247 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at <https://www.insurance.pa.gov/Consumers/Pages/ACA-Rate-Filings.aspx>

Overview

Initial requested average rate change:	2.7% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	-4.8% to 10.2%
Effective date:	1/1/2022
Mapped Members:	17,244
Available in:	Rating Areas 2, 3, 5, 6, 7 and 9

Key information

Jan. 2020-Dec. 2020 financial experience

Premiums	\$184,418,742
Claims	\$141,559,548
Administrative expenses	\$14,173,892
Taxes & fees	\$11,236,437
Company made (after taxes)	\$17,448,865

How it plans to spend your premium

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

Claims:	86%
Administrative:	9%
Taxes & fees:	3%
Profit:	2%

The company expects its annual medical costs to increase **8.71%**.

Explanation of requested rate change

Geisinger Health Plan has proposed an overall base rate increase of 2.7% for Individual HMO/POS members renewing in the Marketplace effective January 1, 2022 through December 1, 2022. The actual range of proposed rate changes vary from -4.8% to 10.2%. The key drivers of this increase are changes in the normalized risk pool experience and risk adjustment. The total projected 2022 administrative costs are slightly higher than those used for the current 2021 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2022 to maintain compliance with mental health parity and to maintain the desired metallic level.

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

Geisinger Health Plan
100 N. Academy Ave.
Danville, PA 17822-3220
GeisingerHealthPlan.com



May 14, 2021

Tracie Gray, Director
Bureau of Life, Accident and Health Insurance
Pennsylvania Insurance Department
Email tgray@pa.gov
Phone: 717-705-7257

Dear Ms. Gray:

The following is in response to the Department's guidance as of April 7, 2021:

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Sincerely,

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Geisinger Health Plan

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Everard Riley, ASA, MAAA, Associate Actuary
Devon Nole, Actuarial Analyst Senior

Geisinger Health Plan may refer collectively to health care coverage sponsors Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company, unless otherwise noted. Geisinger Health Plan is part of Geisinger, an integrated health care delivery and coverage organization.

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Actuarial Memorandum – Individual GHP

1. Basic Information and Data

General Information

Company Identifying Information (as included in Table 0)

Company Legal Name: Geisinger Health Plan

State: Pennsylvania

HIOS Issuer ID: 22444

NAIC Number: 95923

Market: Individual

Effective Date: 1/1/2022

Company Contact Information

Primary Contact Name: Sarah MacDerment

Primary Contact Phone: 570-214-2348

Primary Contact email address: smmacderment@thehealthplan.com

Filing Information

HIOS Submission Tracking Number: 22444-2012988361148740622

Contract Form Number: M-152-176-F Rev. 1/22, M-152-178-F Rev. 1/22, M-152-192-F Rev. 1/22, M-152-362-F Rev 1/22, M-152-400-F Dev. 1/22

SERFF Number: GSHP-132824247

Binder ID Number: GSHP-PA22-125107466

Rate History and Proposed Variations in Rate Changes

Rate History

The recent historical rate increases are summarized in the table below.

<u>Year</u>	<u>SERFF ID</u>	<u>Average Increase</u>	<u>Minimum Increase</u>	<u>Maximum Increase</u>
2015	GSHP-129625382	20.1%	0.0%	37.2%
2016	GSHP-130072597	20.0%	16.1%	22.5%
2017	GSHP-130558318	42.1%	30.4%	76.0%
2018	GSHP-131024095	31.3%	0.2%	34.5%
2019	GSHP-131501956	-0.4%	-13.9%	7.1%
2020	GSHP-131915673	6.5%	-0.5%	13.9%
2021	GSHP-132364648	-11.3%	-26.9%	0.9%

For every year 2015-2021, the increases were not uniform but varied by plan.

Proposed Rate Increase

This filing applies to HMO and POS products, sold on and off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 57 gold plans, 43 silver plans, 30 bronze plans, as well as 13 catastrophic plans, for a total of 143 plans offered in 2022. For every county in our service area, we will continue to have one silver plan offered Off-Exchange only. These plans do not include the adjustment of the defunding of CSR and therefore are lower priced than a similar plan offered On-Exchange. As of February 2021, 17,244 covered lives and 12,733 policyholders will be impacted by this filing. The proposed overall rate increase is 2.7% but is not uniform by plan. The increases range from -4.8% to 10.2%. Table 10 shows the increases at the plan level. These increases vary by plan due to benefit changes necessary to maintain the desired metal level as well as changes in pricing and induced demand factors.

Average Rate Change

The average rate change from Table 10, cell AC15 is 2.7% and is entered as the “percent rate change requested” in the SERFF Rate Review Detail Screen. It is the change in the Calibrated Plan-adjusted Index rate (as instructed by the Department). In addition, the change in 21-year-old non-tobacco premium PMPM, as calculated in Table 11, cell AN13, is 3.0%.

Membership Count

Table 1 shows the average age and the member months in the experience period of calendar year 2020, as well as the average age and the current members as of February 1, 2021 by age range. The projected member months for the rating period are also included.

Benefit Changes

To maintain compliance with MHPAEA, some cost sharing elements were changed. Several plan’s cost sharing elements were adjusted to maintain the current metal tier. The first item we looked to update was the Maximum Out of Pocket. After that, we looked at the additional cost sharing elements to maintain metallic level. The ‘Benefit Changes’ tab in the file “PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx” summarizes the significant changes made by HIOS ID.

Reason for Rate Increase

The primary components of this rate increase are:

- Normalized Risk Pool experience: 10%, row 77 on Table 8
- Risk Adjustment: -12%, row 81 on Table 8

These components are discussed later in this document and are displayed in Table 8 of the exhibits.

Experience Period Claims and Premium

Paid Through Date

The Experience Period data provided in the URRT Worksheet 1, Section I and in Table 2 is incurred in calendar year 2020 and paid through February 2021. The data in Table 2 of the exhibits is consistent with the data provided in the URRT in Worksheet 1, Section 1, except the Allowed Claims and Incurred Claims, explained below. This includes only experience for ACA compliant plans and does not include experience for transitional business.

Premiums (net of MLR Rebate) in Experience Period

Premiums include earned premiums for calendar year 2020 for the Single Risk Pool. Premiums are not reduced by taxes and/or assessments. MLR rebates are not expected to be paid for this block of business. Initial estimates of rebates have been completed utilizing the methodology required for the CY 2020 rebate filing. Estimates suggest that the individual market MLR will be above the minimum MLR target of 80%.

Allowed and Incurred Claims Incurred During the Experience Period

The Experience Period Claims are based on individual ACA compliant business incurred and paid claims with IBNR added for the tail of claims incurred but not reported. Allowed claims are calculated by combining paid claims and estimated member cost share. The Incurred and Allowed Claims in Section I of Worksheet 1 of the URRT are the Incurred or Allowed from Table 2, but also include the Rx Rebates and Capitation. The same IBNR factors were used for both paid and allowed claims. The IBNR factors were based on legal-entity and market segment level claim lag tables. This method is appropriate to

assure proper credibility and because timing of claims payment to providers does not vary by market or product.

There were no non-EHB benefits in the experience period.

Geisinger outsources one benefit and therefore has capitation expenses. The capitated expenses cover nurse line. The capitation amount for the experience period is displayed on Table 2 and is included in both the Incurred Claims and Allowed Claims on Worksheet 1 of the URRT. The capitation charges are uniform and do not vary by age. Row 80 of Table 9 shows the capitation PMPM's for 2021 and 2022.

Pharmacy rebates are listed on Table 2. These rebate dollars would be removed from the Ultimate Incurred Claim liability to the insurer and are removed from the Incurred Claims and the Allowed Claims on Worksheet 1 of the URRT.

The estimated risk adjustment for the experience period is the estimate calculated by the Pennsylvania Insurance Department which we received on May 9, 2021.

The calendar 2020 loss ratio, as displayed on Table 2 is 76.76%. The Federal MLR calculation that determines if a rebate is necessary is more complex than the MLR displayed on Table 2. For example, the Federal MLR calculation requires issuers to combine 3 years of experience when determining if a rebate is necessary.

Benefit Categories

Benefit categories are determined by the classification of claims in the Milliman Health Cost Guidelines.

Credibility of Data

The Credibility Manual Rate is a combination of our GHP and GQO experience, giving us a more credible manual rate than if we determined them separately by product. Combining the GHP and GQO Single Risk Pools also aids in consistency between the products. Historically, we have seen enrollment move between our GHP and GQO products. It is very important that our premium rates are consistent between products.

To avoid double counting the Experience Period and avoid complicated adjustments to reflect the expected distribution of enrollment in each segment, the credibility of the Experience Period is set to 0.0%. This approach is consistent with the Actuarial Standard of Practice #25. The credibility manual data is shown in Table 2b. Since the credibility manual data is given a weight of 100%, the "blended" data would be the same as the data in Table 2b. The experience period data in Table 2 or 4 does not include data for any transitional business.

Adjustments Made to the Data

The Projected Allowed Experience Claims are adjusted for changes as described in the section below. The Single Risk Pool Adjustment Factors on Table 5 match those on Worksheet 1 of the URRT.

Morbidity Adjustments

We have applied a Morbidity adjustment of 1.01 to reflect the removal of the Individual Mandate and the potential impact of AHPs, STLDIs and HSA's on the risk pool and a reinsurance Morbidity adjustment of .999, as instructed by the PID. These are 2 separate adjustment factors in Table 5 as described below.

We have also applied an additional .98 or -2% for the impact of the American Rescue Plan Act (ARPA) and the increased premium subsidies it provides. We believe that many uninsured will now enroll in an ACA plan. We also believe that the uninsured are a lower morbidity than the currently enrolled ACA membership. The influx of members will improve the overall risk pool. Our estimate is a positive 2% impact.

Changes in Benefits

We have no planned changes to the scope of benefits covered.

Changes in Demographics

We are applying a -1.1% adjustment factor to account for the favorable demographic shift between CY2020 and February 2021. This adjustment factor is developed on the 'Manual_Age_Factor' tab of file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx". The Change in Demographics factor on Table 5 is .989 and is 1.922/1.943.

Change in Other

There are 3 items captured in the "Change in Other" adjustment. One is our private reinsurance coverage. Another is our change in Pharmacy Benefits Manager (PBM). Only slight changes are expected. The Reinsurance adjustment is developed on the 'Reinsurance' tab, while the change in PBM is developed on the "PBM" tab in the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx". Additionally, we have added an adjustment to reflect the anticipated COVID vaccine related costs in 2022. This adjustment is developed on the 'COVID Vaccine' tab of the "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx" file. We anticipate roughly 50% of our members will receive a COVID vaccine or booster in 2022. At an expected cost of \$100 per dose for 2 doses per member, this comes out to an anticipated cost of \$8.33 per member per month or a 1.011 factor adjustment.

Cell D21 on Table 5 shows the multiplication of these three adjustments.

CSR Defunding Adjustment

Due to the lack of CSR funding expected in 2022, the PID instructed carriers to use a factor 1.22. This factor is displayed in column P on Table 10.

Trend Identification

Experience data was trended using an annual trend of 8.7%. Table 3b shows the breakdown between service category and cost vs. utilization. Table 3b uses the PMPM by service category as weight to develop the total composite trend.

Our trends are analyzed at a higher level than these individual segments and are the same for the experience data and the credibility manual data. We have combined our GHP and GQO experience to develop the trend to apply to both Individual ACA pools. Table 4b is the combined experience for our Individual ACA block (GHP and GQO) adjusted for COVID. Looking at the prior 3 years annual allowed trend, we weighted each year equally as shown on the 'Trend' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx".

The manual data shown in Table 4b has been adjusted to remove the effects of COVID on 2020 claims experience. The 'COVID' tab of the "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx" file shows the monthly adjustment factors used on the manual data. We calculated and applied separate factors for inpatient, outpatient, and professional claims. The projected PMPMs were calculated by

trending forward historical experience and adjusting for the monthly incurred index. In April and May we saw a sharp decline in utilization due to clinic closures and procedure cancellations. Since then we have seen higher than normal costs due to pent up demand and COVID related expenses.

Table 2 and Table 4 show our actual experience prior to any COVID adjustments.

The breakdown between cost and utilization is based on the average of the prior 3 years of component trends. The component trends are all adjusted equally so that the total equates to the 8.7% trend. Historical data accurately measures utilization trend. Historical data for cost trend would be the combination of unit cost, provider mix, services mix, advances in technology, induced demand and many additional components of trend that are not possible to breakdown. Since we are relying on historical data, there is no separate Induced Demand component of trend.

The Composite URR Trend in Table 5, Cell C12 is 1.184 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is $887.97 / 749.73 = 1.184$ and matches the Composite Trend in Table 3 of the Department's rate exhibits.

Historical Experience

Table 4 includes the most recent 48 months of data with run out through February 2021. Allowed claims are calculated by combining paid claims and estimated member cost share. As mentioned above, Table 4b displays the combined Individual ACA data that was used to determine the trends used

2. Rate Development & Change

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

Single Risk Pool

The Single Risk Pool has been established in accordance with the requirements in 45 CFR 156.80(d) as was discussed previously in the Experience Period Premium and Claims section.

Index Rate

The Experience Period Index Rate is based on the manual Allowed Claims PMPM and is the starting value on Table 5. The Credibility Manual Rate is a combination of our GHP and GQO experience, giving us a more credible manual rate. No benefits were covered in addition to Essential Health benefits in the policies being offered.

The Projected Index Rate for this Single Risk Pool is the Adjusted Projected Allowed EHB Claims PMPM and is the manual rate. The projected claims reflect the trend and benefits described earlier in this memorandum. Table 5 includes an adjustment factor of 0.999 for Change in Morbidity – Impact of Reinsurance Program, as instructed by the PID. Change in Morbidity – All Other, Cell D16 in Table 5 is $.99 = 1.01 * .98$. As instructed by the PID, we applied 1.01 to account for the removal of the individual mandate. We are also estimating a 2% reduction in the overall risk pool due a healthy influx of members due to ARPA subsidies, as discussed previously. As discussed above, the Manual Data is weighted 100% since it includes the Actual Experience Data as well as the experience data for our ACA compliant GQO business. If we gave any weight to the Actual Experience Data, it would be double counted since it is also in the Manual Data.

Market Adjusted Index Rate

The Market Adjusted Index Rate and Market Adjusted Total Allowed Claims are calculated in Table 5. The Projected Index Rate is converted to a paid basis by multiplying by the Projected Paid to Allowed ratio.

Paid to Allowed Ratio

The Projected Paid to Allowed Average Ratio is 0.865 and is displayed on Table 5. It is determined for the Projection Period based on the member weighted average Pricing AV for each plan times the CSR Adjustment factor for each plan and the projected member months in each plan. This is consistent with the calculation on Table 10 in cell K16. There are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator.

Projected Risk Adjustments PMPM

Our Individual Exchange population has a less healthy risk profile than the state average in 2020 resulting in payment transfers from the Risk Adjustment program. Premium levels for 2022 need to incorporate the expected payment from the Risk Adjustment program. We have used the PID's estimated 2020 Risk Adjustment as explained above, as the starting point for 2022. We combine our GHP and GQO experience together for this estimate, using the same estimate for both entities.

The risk adjustment model applied to the 2022 contract year will be an updated version of what was used for 2020. Specifically, the coefficients will be changing. We have used a 3rd party consultant's tool to analyze the impact on our population. The result is an expected increase in transfer payment and is applied to the starting point for 2022 as described above. We also used the 3rd party consultant's estimate for the average charge for the High-Cost Risk Pool (HCRP). The development of the expected payment transfer for 2022 is shown on the 'Risk Adjustment' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx". The expected payment transfer for 2022 is shown on Table 5 as \$84.65.

The Exchange user fee is 3.0% times the projected premium, times the portion of the enrollment expected to be sold On-Exchange. Due to a circular reference, the formula in cell C32 in Table 5 has a hard-coded value for the projected premium. The formula is $.030 * 719.76 * .95 = \$20.51$. As of February 2021, GHP and GQO combined had 21,468 members. 19,174 of these members were sold On-Exchange, so approx. 89% of members we sold On-Exchange. With the increased premium subsidies provided by ARPA, we are assuming 95% of 2022 enrollment will be sold On-Exchange.

The impact of the reinsurance program in Pennsylvania is calculated on tabs II.a. and II.b. Tab II.a. has the experience period data for 2020 while tab II.b. has the projected continuance table for 2022. It is our estimation, that the reinsurance program for 2022 will have a \$60,000 attachment point, 45% coinsurance and a reinsurance cap of \$100,000. The maximum recovery, per claimant is \$18,000. Geisinger does not have credible experience at these high claim levels to develop trend projections. We utilized a Leveraged Trend Report published by a 3rd party for these trend projections. This report was used for all claims over \$50,000, with higher trends applied for claims over \$250k vs \$500k vs \$1mil. Two years of trend was applied to project the combined GHP and GQO experience from 2020 to 2022. The projected impact of the reinsurance recoveries is on Table 5, cell C33.

The allowable market-wide modifiers (risk adjustment of \$84.65, Exchange User Fees of \$20.51 and Reinsurance Recoveries of \$35.07) are combined with Projected Incurred EHB Claims PMPM on a paid basis. The Exchange User Fees PMPM is added while the Risk Adjustment and Reinsurance Recovery PMPM are subtracted. This PMPM is then converted back to an allowed basis, again using the projected paid to allowed ratio. Any non-EHB claims would then be added to this value if we had some, but we don't so this PMPM is the Market-Adjusted Projected Total Allowed Claims PMPM, \$739.49 as shown on Table 5 in cell C42.

Retention Items

Administration Expense

Administration expenses are based on activity-based allocation by product for calendar year 2022. This methodology applies for all variable costs and all fixed costs. We are combining the GHP and GQO estimates to create one overall PMPM estimate. This helps maintain appropriate relativities between the GHP and GQO plans. The historical administrative expenses are displayed on the 'Administrative_Expense' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx". Table 6 provides a breakdown of the administrative expenses, as well as the taxes and fees. The administrative expenses are developed as a PMPM expense but applied as a consistent percentage of premium and do not vary by plan. The proposed percentage of premium for 2022 is 9.1% and is shown in both Tables 6 and 10.

Agent/Broker Fees and Commissions

Commissions for Individual ACA business are paid based on the schedules in the file "Broker Commissions FY 2021.pdf". Broker commissions do not vary by geographic location, metal level, plan or enrollment type (open enrollment vs SEP enrollment). The development of the broker commission is displayed on the 'Commission' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx".

Quality Improvement Initiatives

The Quality Initiatives amount is based on the latest estimate for this product. They are reported on line 6.6 of the Supplement Health Care Exhibit of the Annual Statement. The estimated % of premium is 1.55% and is calculated on the 'Quality_Improvement' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx".

Profit & Risk Margin

The risk margin is set at 2% of premium. This risk margin is applied consistently across all plans.

Taxes, Fees, and Subsidies

The Risk Adjustment User Fee for plan year 2022 was finalized as \$0.25 PMPM.

The Patient-Centered Outcomes Research Institute Fee (PCORI fee) is estimated as \$0.25 PMPM for plan years that will end 12/31/2022.

Geisinger Health Plan does not pay PA Premium tax.

Federal Income tax is paid for POS products by GHP. Only a small portion of GHP plans are POS products and have this tax applied to them. The estimated amount is 0.00% and is calculated on the "Taxes" tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx".

The federal government will no longer collect the Health Insurance Provider Fee.

Projected Loss Ratio

The anticipated loss ratio is 90.2% in aggregate as shown below using the federally prescribed MLR methodology:

MLR Numerator = Projected Claims - Reinsurance Recoveries + Quality Initiatives - Risk Adjustment =
738.80 – 35.07 + 11.17 – 84.65 = 630.25

MLR Denominator = Projected Premiums – Taxes and Fees = 719.76 – 0.51 – 20.51 = 698.74

Federal MLR = 630.25 / 698.74 = 90.2%

Normalized Market-Adjusted Projected Allowed Total Claims

The Market-Adjusted Projected Allowed Total Claims is normalized using the projected average factors for age, geography, tobacco, benefit richness (induced demand) and network. These average factors for 2021 and 2022 are displayed on Table 7.

Projected Membership

Working with our Product and Sales teams, we expect a shift in the distribution by metallic. We are projecting more enrollment as a percentage, in our silver plans as a result of new plans offered and increase premium subsidies made available by ARPA. Projected membership is used to calculate the normalization factors discussed below.

Normalization Factors

Age Factor

The federal age curve, as shown in Table 12, is used to determine a normalization factor to account for the age mix of business used in generating the Index Rate. The average age factor includes a factor of 0 for non-billable members. The average factors for 2021 and 2022 are shown on Table 7 and are developed on the 'Age_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx".

Geographic Factor

The geographic rating area factors used to determine premium rates are shown on Table 13. The development of the proposed factors is shown on the 'Geographic Factors' tab of the "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx" file. The Normalized Allowed PMPMs shown in this exhibit are based on 2020 experience for our individual and small group ACA compliant business. These allowed PMPMs were normalized based on HHS risk scores to remove the impacts of morbidity. To ensure credibility of the factors, we weighted all rating areas having less than 12,000 member months with the total Normalized Allowed PMPM. The Targeted Area Factors were selected based on the relativity of the rating area specific PMPM to the total PMPM as shown in column F. We didn't use the relativities from column F directly because we believe that would be too broad of a span of factors. Therefore, we created the targeted factors to reduce the variation in factors for regions 7 and 9.

Even after reducing the spread of the factors, multiple rating areas with significant enrollment would see large changes in their rates if we used the targeted area factors. Instead we are proposing to move halfway to the targeted factors this year as shown in the Proposed Area Factor column. We intend to move the rest of the way to the targeted factors with the next annual filing.

The normalization factor is determined using these factors weighted using projected membership by area and is shown on the 'Area_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx".

Tobacco Factor

A standard 10% load is applied for applicants who indicate tobacco usage by affirmatively answering the question— "Have you used tobacco at least four times a week for the past six months?" This load assumption was validated using the study "*Impact of height, weight, and smoking on medical claims costs*", a research report done by Milliman to update their Medical Underwriting Guidelines in April 2009. We utilized the February 2021 ACA compliant population to determine the percentage of members that admit to the use of tobacco and pay the increased premium for their entire contract in 2021. The average tobacco factor is shown on Table 7 and developed on the 'Tobacco_calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx". Table 12 shows the age bands,

age factors and tobacco factors where it demonstrates that the tobacco factors are uniform across all age bands (for 21+).

Benefit Richness (Induced Demand)

Induced Demand factors are applied to each plan to reflect the expected utilization, not the expected health status. The PID has instructed carriers to use the formula $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$. The Plan AV is the Pricing AV times the CSR Defunding Adjustment. To ensure revenue neutrality, a normalization factor is applied, as instructed. This is developed on the 'Induced_Util_Exhibit' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx". The average benefit richness factor is shown on Table 7. The Benefit Richness factors in column L of Table 10 are calculated using the prescribed formula and divided by the normalization factor.

Network Factors

Geisinger has two networks, as reflected in Table 14. 20.39% of the projected membership is in the Geisinger Marketplace Premier HMO network with an adjustment factor of 0.94. The other 79.61% of the membership is in the Geisinger Marketplace All-Access HMO network with a factor of 1.00. Weighting these factors as $0.94 * 20.39\% + 1.0 * 79.6\%$ gives the normalization factor of 0.988 shown in cell K53 of table 7. The network factors shown on table 14 are the current network factors normalized.

Components of Rate Change

Table 8 shows the components of the Rate Change developed in this filing. The key drivers of this increase are changes in the normalized risk pool experience and risk adjustment. Table 9 supports the calculations in Table 8. Row A approximately equals Row H.

The amounts shown in the 2021 column for B, C, and D match those entered in the 2021 column in the plan year 2021 rate filing. The amounts shown in the 2021 column D7, D8 and H do not match those entered in the 2021 due to an incorrect sign in the 2021 version of the exhibits. The amounts shown in the 2021 column for A, E, F and H do not match those entered in the 2021 rate filing due to the shift in enrollment between what was projected in the 2021 rate filing and the Feb 2021 enrollment.

3. Plan Rate Development

The projected market-adjusted index rate is used to develop the calibrated plan adjusted index rates in column AA of Table 10. Each plan's rate is developed as the product of the market-adjusted index rate, the allowable factors and calibration for age, geography and tobacco.

Column P of Table 10 has the CSR Defunding Adjustment of 1.22 applied to the on-Exchange silver plans, as instructed by the PID.

Each renewing plan is identified as modified, new plans are identified as new and discontinued plans are identified as discontinued and mapped. Column G lists the metallic tier. Column H is the value we calculated using the HHS Actuarial Value Calculator. Screen shots of this calculation are provided in the file "AV_Screenshots_GHP_Indiv_050721.pdf." The Actuarial Certification, at the end of this document, includes attestation that the Federal AV calculator was used to determine the metallic values. Please also refer to the document "AV_UniquePlanDesignJust_GHP_Indiv_042921.pdf" for further details. Columns L and N were normalized using projected (CY2022) membership.

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

The projected calibrated plan-adjusted index rate is used to develop the 21-year-old non-tobacco premium in the individual market. These rates are displayed on Table 10, column AA. Table 11 uses the

21-year-old non-tobacco premiums from Table 10, adjusted by the proposed geographic factors (from Table 13), to develop the 21-year-old non-tobacco premiums by rating area.

5. Plan Factors

The Consumer Adjusted Premium Rates are developed by applying the following allowable rating factors to the calibrated Plan Adjusted Index Rates:

1. Age – reflecting the HHS defined age curve
2. Geographic – as discussed above
3. Tobacco status – as discussed above.

The final Premium rates for all filed benefit plans are displayed in the QHP Rating Template.

Network Factors

Geisinger has two networks in this market. As explained above, the network factors shown on table 14 are the current network factors normalized.

Service Area Composition

GHP will maintain the same counties of operation from 2021. To preserve flexibility and align with unique regional and network characteristics, counties are grouped with similarly situated geographies. All counties and service areas are defined in the QHP Service Area template. These service areas are defined on the 'Service Areas' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx".

Composite Rating

Composite rating is not used.

Plan Type

All plan offerings meet the plan type definitions available in the URRT Worksheet 2, Section I.

Terminated Plans and Products

No products are being terminated in this market. We have consolidated several service areas and have discontinued some HIOS ID's. These discontinued HIOS ID's are mapped to existing ID's and are noted on Table 10 as DM.

Changes to URRT

We acknowledge that each time the URRT is changed in SERFF, it will also be updated in HIOS.

Reliance

We relied on Milliman for their classification of benefit categories in the claim data. We have relied on a 3rd party's risk adjustment model analysis tool to model the changes to the model as well as the adjustment for the cost of the High Cost Risk Pool. We used a different 3rd party's Leveraged Trend Report to trend the high dollar claim estimates on tab II b. We are also relying on the PID's risk adjustment estimates for 2020. We have also relied on a 3rd party vendor's data mart. Checks for reasonableness were applied. When practical, steps were taken to improve the data when necessary.

Additional Exhibits

The following required exhibits have been uploaded in SERFF under the tabs noted next to the exhibit:

- Department Plan Design Summary – submitted under the "Rate/Rule Schedule" tab;
- Service Area Map – submitted under the "Supporting Documentation" tab.

As instructed, we have added a 'MLR' tab to our file "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx". This exhibit summarizes the most recent three years of complete MLR information. The "Actual" information is from the data in the MLR filing, not the rate filing, for the respective year. The "Pricing" information was projected in the final annual rate filing for the given plan year. As you can see, the Pricing and Actual membership varies drastically each year. In 2017, many carriers left the market, leading to significant enrollment growth that was not expected when the rate filing was completed. In 2018 and 2019, our competitive position in the market led to enrollment changes which were not expected when the rate filing was drafted. This dramatic shift in membership leads to significantly different results than projected.

.....
Actuarial Certification

I certify that:

1. I am a member of the American Academy of Actuaries, meet the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform this work.
2. The projected Index Rate is:
 - a. In compliance with all applicable state and Federal regulations including 45 CFR 156.80(d)(1)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Is reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Is neither excessive nor deficient based on available information.
3. The Index Rate is used to develop the plan level rates using only the allowable modifiers in accordance with 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2).
4. The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
5. The Federal AV Calculator was utilized, with an acceptable alternative methodology when appropriate, to determine the AV Metal Values shown on Table 10 and in Worksheet 2, Section I of the URRT, following ASOP 50. Please refer to the "AV_UniquePlanDesignJust_GHP_Indiv_042921.pdf" document for further details.
6. All factor, benefit and other changes from the prior (2021) approved filing have been disclosed in the actuarial memorandum.
7. New plans have not been considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
8. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2022 Rate Filing Justification.

I confirm that the rates submitted comply with the ACA rating requirements and with the Single Risk Pool per market requirement. The URRT does not demonstrate the process used 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 and used consistently and only adjusted by the allowable modifiers.

This actuarial certification applies to the rates calculated for the 2022 plan year.



Sarah MacDerment
FSA, MAAA
Attesting Actuary

5/14/2021

Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Goldspring Health Plan
Product(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2022
Base Period Start Date:	1/1/2020
Date of Most Recent Membership:	2/1/2021

to

12/31/2022

to

12/31/2020

Table 1. Number of Members

Average Age	Member-months	Members	Member-months
	Experience Period (as of 02-01-2021)	Current Period (as of 02-01-2021)	Projected Rating Period
	47.0	46.0	46.0
Total	217,361	17,244	422,184
<18	11,813	891	21,814
18-24	11,281	856	20,957
25-29	13,683	1,123	27,494
30-34	14,526	1,286	31,485
35-39	14,631	1,280	30,849
40-44	15,192	1,296	31,730
45-49	18,611	1,454	35,558
50-54	24,761	1,978	49,427
55-59	35,558	2,707	66,275
60-63	41,202	3,162	77,416
64+	16,102	1,231	30,139

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing	Allowed Claims (Non- Member & HSD)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 148,277,339.69	\$ 143,067,841.31	\$ 145,240,683.87	217,361	\$ 21,450,354.21	\$ 166,641,038.06	\$ 166,641,038.06	\$ 13,689,839.55	\$ 8,703.72	\$ 16,141,402.68	\$	\$ 749.72
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 749.72
Loss Ratio:											\$ 749.72

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	7.80%	6.00%	0.00%	2.41%	19.59%
Outpatient Hospital	6.30%	2.60%	0.00%	9.06%	36.77%
Professional	9.20%	2.40%	0.00%	6.58%	21.71%
Other Medical	1.90%	6.80%	0.00%	8.83%	2.14%
Capitation				-0.10%	0.01%
Prescription Drugs	7.30%	6.40%	0.00%	16.52%	26.15%
Total Annual Trend				8.63%	100.01%
Months of Trend				24	
Total Applied Trend Projection Factor				1.184	

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

** Should equal 100% 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 + HMO)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-17		\$16,590,250.87	1.0000	\$16,590,250.87	44,271	\$ 374.74		(\$181,270.29)	\$22,186,100.90	\$ 501.14
Feb-17		\$17,094,112.41	1.0000	\$17,094,112.41	45,841	\$ 383.81		(\$407,009.23)	\$22,841,309.26	\$ 498.27
Mar-17		\$19,710,782.22	1.0000	\$19,710,782.22	46,520	\$ 423.77		(\$448,930.15)	\$25,020,162.79	\$ 537.90
Apr-17		\$19,528,995.91	1.0000	\$19,528,995.91	45,792	\$ 426.47		(\$120,461.89)	\$24,630,185.80	\$ 537.49
May-17		\$21,105,600.79	1.0000	\$21,105,600.79	44,744	\$ 471.45		(\$403,440.40)	\$25,999,436.84	\$ 580.81
Jun-17		\$20,078,173.92	1.0000	\$20,078,173.92	43,892	\$ 457.44		(\$184,019.92)	\$24,730,730.76	\$ 563.45
Jul-17		\$22,466,084.04	1.0000	\$22,466,084.04	42,940	\$ 523.70		(\$149,014.00)	\$26,142,177.84	\$ 622.44
Aug-17		\$20,932,816.84	1.0000	\$20,932,816.84	42,226	\$ 495.75		(\$183,152.79)	\$25,411,157.23	\$ 597.07
Sep-17		\$19,458,607.01	1.0000	\$19,458,607.01	41,498	\$ 468.90		(\$163,710.26)	\$23,420,726.08	\$ 564.38
Oct-17		\$21,607,821.19	1.0000	\$21,607,821.19	40,400	\$ 535.46		(\$190,236.85)	\$25,434,382.13	\$ 635.35
Nov-17		\$21,582,782.10	1.0000	\$21,582,782.10	39,352	\$ 548.45		(\$183,213.49)	\$25,367,814.56	\$ 644.64
Dec-17	\$334,710,697.73	\$20,825,301.96	1.0000	\$20,825,301.96	38,255	\$ 544.35	\$59,229,577.17	(\$355,058.96)	\$24,313,469.65	\$ 635.56
Jan-18		\$24,951,481.83	1.0000	\$24,951,481.83	39,481	\$ 619.63		(\$464,085.97)	\$30,053,883.11	\$ 765.44
Feb-18		\$26,725,761.87	1.0000	\$26,725,761.87	38,609	\$ 695.00		(\$455,300.89)	\$31,320,497.78	\$ 834.40
Mar-18		\$29,446,844.31	1.0000	\$29,446,844.31	37,804	\$ 778.04		(\$455,300.90)	\$34,308,543.92	\$ 923.54
Apr-18		\$29,907,455.61	1.0000	\$29,907,455.61	37,394	\$ 791.09		(\$485,329.57)	\$33,817,476.14	\$ 909.57
May-18		\$29,088,562.80	1.0000	\$29,088,562.80	36,624	\$ 773.72		(\$495,379.56)	\$33,108,272.24	\$ 884.71
Jun-18		\$27,307,389.78	1.0000	\$27,307,389.78	35,284	\$ 785.43		(\$485,379.56)	\$30,727,236.48	\$ 846.22
Jul-18		\$28,339,757.94	1.0000	\$28,339,757.94	35,463	\$ 797.46		(\$686,840.33)	\$32,399,848.08	\$ 907.08
Aug-18		\$28,973,841.70	1.0000	\$28,973,841.70	35,139	\$ 825.47		(\$686,840.33)	\$32,050,504.73	\$ 901.27
Sep-18		\$28,993,440.03	1.0000	\$28,993,440.03	34,823	\$ 832.37		(\$686,840.34)	\$29,704,497.52	\$ 841.82
Oct-18		\$31,896,981.97	1.0000	\$31,896,981.97	34,395	\$ 926.19		(\$865,561.88)	\$30,841,862.60	\$ 978.42
Nov-18		\$31,441,461.70	1.0000	\$31,441,461.70	33,644	\$ 936.09		(\$865,561.89)	\$31,889,915.71	\$ 931.73
Dec-18	\$529,983,538.19	\$29,107,157.48	1.0000	\$29,107,157.48	33,023	\$ 880.95	\$49,415,571.04	(\$865,561.89)	\$31,384,510.97	\$ 901.90
Jan-19		\$19,080,139.00	1.0000	\$19,080,139.00	37,411	\$ 510.01		(\$469,182.28)	\$21,288,720.80	\$ 622.77
Feb-19		\$18,420,364.04	1.0000	\$18,420,364.04	34,730	\$ 530.35		(\$469,182.28)	\$21,348,445.06	\$ 621.52
Mar-19		\$19,720,699.56	1.0000	\$19,720,699.56	33,041	\$ 596.86		(\$469,182.28)	\$22,829,865.44	\$ 690.96
Apr-19		\$21,696,911.57	1.0000	\$21,696,911.57	32,401	\$ 669.64		(\$413,301.20)	\$24,762,076.27	\$ 764.27
May-19		\$19,996,662.10	1.0000	\$19,996,662.10	31,727	\$ 630.25		(\$415,019.25)	\$22,019,754.72	\$ 719.26
Jun-19		\$16,851,732.21	1.0000	\$16,851,732.21	31,201	\$ 538.71		(\$458,234.40)	\$19,668,195.15	\$ 609.57
Jul-19		\$17,058,665.97	0.9998	\$17,061,846.40	30,420	\$ 560.89		(\$475,327.05)	\$19,268,582.02	\$ 633.42
Aug-19		\$18,832,621.25	0.9998	\$18,843,841.75	30,016	\$ 627.76		(\$455,129.65)	\$20,341,892.99	\$ 694.03
Sep-19		\$17,285,084.67	0.9998	\$17,288,081.67	29,411	\$ 587.81		(\$492,414.70)	\$19,234,777.84	\$ 653.98
Oct-19		\$19,584,675.14	0.9998	\$19,587,830.20	28,855	\$ 678.81		(\$596,472.15)	\$21,587,718.90	\$ 748.14
Nov-19	\$267,525,405.02	\$17,677,233.25	0.9998	\$17,680,070.00	28,310	\$ 624.51		(\$473,150.90)	\$19,178,660.43	\$ 688.03
Dec-19		\$17,526,649.88	0.9998	\$17,529,860.88	27,817	\$ 634.91	\$35,867,064.90	(\$499,220.00)	\$19,560,849.99	\$ 703.99
Jan-20		\$17,176,615.98	0.9997	\$17,380,085.17	20,138	\$ 668.73		(\$328,217.50)	\$15,342,319.46	\$ 754.38
Feb-20		\$13,201,660.48	0.9996	\$13,206,327.42	19,194	\$ 686.96		(\$304,503.85)	\$15,401,968.32	\$ 802.34
Mar-20		\$12,844,712.49	0.9995	\$12,870,560.22	18,932	\$ 679.81		(\$309,998.35)	\$14,451,478.81	\$ 763.14
Apr-20		\$9,275,349.50	0.9993	\$9,273,631.25	18,694	\$ 493.83		(\$299,514.55)	\$10,018,086.76	\$ 535.90
May-20		\$10,049,511.68	0.9998	\$10,061,448.76	18,465	\$ 544.90		(\$284,792.40)	\$11,056,755.95	\$ 598.80
Jun-20		\$11,366,307.40	0.9991	\$11,430,723.02	17,822	\$ 640.16		(\$276,736.70)	\$11,140,611.01	\$ 723.44
Jul-20		\$11,833,253.90	0.9981	\$11,879,235.75	17,988	\$ 660.35		(\$304,504.20)	\$11,402,514.56	\$ 745.07
Aug-20		\$12,564,286.38	0.9994	\$12,607,183.73	17,691	\$ 712.65		(\$304,504.20)	\$11,965,433.30	\$ 789.43
Sep-20		\$13,632,381.40	0.9993	\$13,750,150.85	17,460	\$ 780.97		(\$304,504.20)	\$15,109,085.41	\$ 871.29
Oct-20		\$12,279,954.84	0.9992	\$12,414,251.18	17,138	\$ 724.37		(\$304,497.53)	\$13,739,562.11	\$ 801.71
Nov-20		\$11,851,897.05	0.9719	\$12,170,000.46	16,868	\$ 741.48		(\$304,500.26)	\$11,251,495.12	\$ 785.52
Dec-20		\$11,833,983.31	0.9681	\$12,031,085.42	16,803	\$ 789.61	\$21,489,354.21	(\$303,926.70)	\$14,071,126.86	\$ 852.70

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Geisinger Health Plan
Product(s): HMO, POS
Market Segment: Individual
Rate Effective Date: 1/1/2022

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 198,236,831.87	\$ 164,282,830.23	\$ 167,288,719.18	256,044	\$ 25,128,031.46	\$ 192,416,750.65	\$ -	\$ (4,318,262.04)	\$ 10,252.12	\$ -	\$ 21,451,624.33	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 734.67
Loss Ratio											74.19%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	7.80%	-5.00%	0.00%	2.41%	20.69%
Outpatient Hospital	6.30%	2.60%	0.00%	9.06%	36.98%
Professional	9.20%	-2.40%	0.00%	6.58%	20.76%
Other Medical	1.90%	6.80%	0.00%	8.83%	2.22%
Capitation				-0.10%	0.01%
Prescription Drugs	7.30%	8.60%	0.00%	16.53%	19.35%
Total Annual Trend				8.71%	100.01%
Months of Trend				24	
Total Applied Trend Projection Factor				1.182	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-17	\$336,861,114.76	\$16,806,124.38	1.0000	\$ 16,806,124.38	44,659	\$ 376.32	\$59,675,275.81	(\$386,723.43)	\$22,469,532.02	\$ 503.14
Feb-17		\$17,758,324.47	1.0000	\$ 17,758,324.47	46,193	\$ 384.44		(\$410,824.25)	\$23,062,165.95	\$ 499.26
Mar-17		\$19,961,659.20	1.0000	\$ 19,961,659.20	46,817	\$ 426.38		(\$451,813.24)	\$25,310,101.41	\$ 540.62
Apr-17		\$19,586,095.23	1.0000	\$ 19,586,095.23	46,083	\$ 425.02		(\$353,209.64)	\$24,715,660.88	\$ 536.33
May-17		\$21,204,999.72	1.0000	\$ 21,204,999.72	45,049	\$ 470.71		(\$406,188.15)	\$26,137,704.94	\$ 580.21
Jun-17		\$20,188,218.51	1.0000	\$ 20,188,218.51	44,158	\$ 457.18		(\$386,069.04)	\$24,875,663.83	\$ 563.33
Jul-17		\$22,659,699.86	1.0000	\$ 22,659,699.86	43,207	\$ 524.45		(\$351,783.60)	\$26,963,458.90	\$ 624.05
Aug-17		\$21,008,312.93	1.0000	\$ 21,008,312.93	42,484	\$ 494.50		(\$385,851.21)	\$25,321,023.39	\$ 596.01
Sep-17		\$19,562,044.43	1.0000	\$ 19,562,044.43	41,752	\$ 468.53		(\$365,656.15)	\$23,535,716.44	\$ 563.70
Oct-17		\$21,745,194.32	1.0000	\$ 21,745,194.32	40,665	\$ 534.74		(\$392,993.50)	\$25,815,646.53	\$ 634.84
Nov-17		\$21,691,946.23	1.0000	\$ 21,691,946.23	39,604	\$ 547.72		(\$386,264.19)	\$25,496,471.99	\$ 643.79
Dec-17		\$21,059,782.16	1.0000	\$ 21,059,782.16	38,500	\$ 547.01		(\$357,470.49)	\$24,569,678.08	\$ 638.17
Jan-18	\$531,852,402.07	\$25,093,718.20	1.0000	\$ 25,093,718.20	59,745	\$ 420.01	\$49,963,356.58	(\$466,105.39)	\$30,271,920.03	\$ 506.68
Feb-18		\$26,890,329.35	1.0000	\$ 26,890,329.35	58,885	\$ 456.66		(\$457,320.32)	\$31,551,766.80	\$ 535.82
Mar-18		\$30,061,307.54	1.0000	\$ 30,061,307.54	58,080	\$ 517.59		(\$457,320.32)	\$34,495,627.89	\$ 593.94
Apr-18		\$30,046,615.70	1.0000	\$ 30,046,615.70	57,668	\$ 521.03		(\$435,040.20)	\$34,074,043.82	\$ 590.87
May-18		\$29,188,596.47	1.0000	\$ 29,188,596.47	56,895	\$ 513.03		(\$513,769.70)	\$33,208,803.68	\$ 583.69
Jun-18		\$27,395,351.42	1.0000	\$ 27,395,351.42	56,525	\$ 484.66		(\$513,769.70)	\$30,816,321.55	\$ 545.18
Jul-18		\$29,445,911.02	1.0000	\$ 29,445,911.02	55,936	\$ 526.43		(\$690,399.51)	\$32,523,889.92	\$ 581.45
Aug-18		\$29,074,497.70	1.0000	\$ 29,074,497.70	55,408	\$ 524.74		(\$690,399.51)	\$32,176,328.94	\$ 580.72
Sep-18		\$27,128,848.20	1.0000	\$ 27,128,848.20	55,098	\$ 492.37		(\$690,399.52)	\$29,867,289.28	\$ 542.07
Oct-18		\$34,014,955.66	1.0000	\$ 34,014,955.66	54,573	\$ 623.30		(\$870,097.36)	\$36,984,984.34	\$ 677.72
Nov-18		\$31,589,263.98	1.0000	\$ 31,589,263.98	53,915	\$ 585.91		(\$870,097.37)	\$34,082,118.67	\$ 632.15
Dec-18		\$30,035,930.71	1.0000	\$ 30,035,930.71	53,278	\$ 563.76		(\$870,097.37)	\$32,350,771.37	\$ 607.21
Jan-19	\$311,651,038.62	\$20,809,993.82	1.0000	\$ 20,809,993.82	42,733	\$ 486.97	\$43,768,660.55	(\$507,381.39)	\$25,836,567.71	\$ 604.60
Feb-19		\$19,925,434.89	1.0000	\$ 19,925,434.89	40,167	\$ 496.06		(\$507,381.39)	\$23,682,928.52	\$ 589.61
Mar-19		\$22,133,995.38	1.0000	\$ 22,133,995.38	38,416	\$ 576.16		(\$507,381.39)	\$25,956,823.86	\$ 675.68
Apr-19		\$23,643,501.13	1.0000	\$ 23,643,501.13	37,776	\$ 625.89		(\$452,912.20)	\$27,400,028.44	\$ 725.34
May-19		\$21,999,231.14	1.0000	\$ 21,999,231.14	37,132	\$ 592.45		(\$455,735.60)	\$25,480,310.67	\$ 686.20
Jun-19		\$18,922,971.62	1.0000	\$ 18,922,971.62	36,721	\$ 515.32		(\$503,295.65)	\$21,790,690.06	\$ 593.41
Jul-19		\$19,604,163.08	0.9998	\$ 19,607,725.08	35,801	\$ 547.68		(\$532,075.85)	\$22,427,505.47	\$ 626.44
Aug-19		\$21,654,460.28	0.9998	\$ 21,658,501.30	35,324	\$ 613.13		(\$510,036.15)	\$24,204,405.13	\$ 685.20
Sep-19		\$19,922,828.56	0.9998	\$ 19,926,587.50	34,673	\$ 574.70		(\$552,907.40)	\$22,432,803.65	\$ 646.98
Oct-19		\$22,364,165.41	0.9998	\$ 22,368,033.75	34,060	\$ 656.73		(\$683,494.55)	\$24,895,760.04	\$ 730.95
Nov-19		\$20,219,317.97	0.9998	\$ 20,222,883.81	33,496	\$ 603.74		(\$543,614.60)	\$22,480,928.26	\$ 671.16
Dec-19		\$21,212,234.76	0.9997	\$ 21,219,459.36	32,916	\$ 644.66		(\$566,657.75)	\$23,295,353.62	\$ 707.73
Jan-20	\$198,236,831.87	\$14,879,972.15	0.9997	\$ 14,884,833.73	23,774	\$ 626.11	\$25,128,031.46	(\$381,390.75)	\$18,524,606.22	\$ 779.21
Feb-20		\$15,971,381.10	0.9996	\$ 15,977,820.03	22,487	\$ 710.54		(\$350,206.50)	\$18,711,208.87	\$ 832.09
Mar-20		\$14,303,889.42	0.9876	\$ 14,483,178.83	22,190	\$ 652.70		(\$423,566.65)	\$16,360,477.29	\$ 737.30
Apr-20		\$14,689,871.01	0.9991	\$ 14,702,602.21	21,948	\$ 669.90		(\$349,807.65)	\$16,064,255.12	\$ 731.94
May-20		\$12,939,474.15	0.9787	\$ 13,221,604.87	21,702	\$ 609.22		(\$333,586.60)	\$14,614,756.59	\$ 673.41
Jun-20		\$12,869,688.78	0.9800	\$ 13,132,538.97	21,446	\$ 612.37		(\$315,353.95)	\$14,897,507.88	\$ 694.67
Jul-20		\$12,682,181.78	0.9964	\$ 12,728,508.29	21,203	\$ 608.31		(\$360,919.20)	\$14,357,818.88	\$ 677.14
Aug-20		\$13,605,457.79	0.9969	\$ 13,653,832.84	20,902	\$ 653.23		(\$360,919.20)	\$15,073,124.69	\$ 721.13
Sep-20		\$13,335,246.35	0.9918	\$ 13,446,129.00	20,544	\$ 654.51		(\$360,919.20)	\$14,714,856.34	\$ 716.26
Oct-20		\$13,438,798.33	0.9616	\$ 13,975,696.85	20,308	\$ 688.19		(\$360,912.53)	\$15,404,425.33	\$ 758.55
Nov-20		\$12,471,861.37	0.9749	\$ 12,793,473.65	19,979	\$ 640.35		(\$360,915.26)	\$13,969,198.76	\$ 699.20
Dec-20		\$13,095,008.00	0.9165	\$ 14,288,499.90	19,563	\$ 730.40		(\$359,764.54)	\$15,406,692.72	\$ 787.56

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

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

Carrier Name:	Geisinger Health Plan	Attachment Point:	\$60,000
Product(s):	HMO, POS	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinurance Rate:	45%
Rate Effective Date:	1/1/2022		
Incurred Dates:	1/1/2020 to 12/31/2020	Proj. Incurred Claim Impact:	-4.3%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2020 to 12/31/2020					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	22,678	206,181	\$52,536,581	\$52,536,581
\$30,000	\$34,999	123	1,294	\$3,979,485	\$3,979,485
\$35,000	\$39,999	111	1,236	\$4,148,182	\$4,148,182
\$40,000	\$44,999	87	937	\$3,684,962	\$3,684,962
\$45,000	\$49,999	79	858	\$3,740,981	\$3,740,981
\$50,000	\$54,999	61	669	\$3,183,751	\$3,183,751
\$55,000	\$59,999	61	696	\$3,497,143	\$3,497,143
\$60,000	\$64,999	62	681	\$3,884,191	\$3,810,305
\$65,000	\$69,999	44	437	\$2,983,387	\$2,828,863
\$70,000	\$74,999	36	368	\$2,615,498	\$2,410,524
\$75,000	\$79,999	29	314	\$2,236,801	\$2,013,241
\$80,000	\$84,999	35	380	\$2,871,917	\$2,524,554
\$85,000	\$89,999	20	218	\$1,744,989	\$1,499,744
\$90,000	\$94,999	20	198	\$1,849,016	\$1,556,959
\$95,000	\$99,999	27	292	\$2,635,052	\$2,178,279
\$100,000	\$109,999	31	337	\$3,285,152	\$2,727,152
\$110,000	\$119,999	29	327	\$3,345,689	\$2,823,689
\$120,000	\$129,999	18	190	\$2,248,682	\$1,924,682
\$130,000	\$139,999	11	124	\$1,461,839	\$1,263,839
\$140,000	\$149,999	19	211	\$2,745,438	\$2,403,438
\$150,000	\$159,999	17	178	\$2,658,169	\$2,352,169
\$160,000	\$169,999	10	115	\$1,648,872	\$1,468,872
\$170,000	\$179,999	9	92	\$1,564,899	\$1,402,899
\$180,000	\$189,999	6	61	\$1,104,149	\$996,149
\$190,000	\$199,999	8	87	\$1,558,601	\$1,414,601
\$200,000	\$209,999	4	43	\$810,996	\$738,996
\$210,000	\$219,999	2	18	\$423,550	\$387,550
\$220,000	\$229,999	10	106	\$2,250,800	\$2,070,800
\$230,000	\$239,999	5	53	\$1,178,967	\$1,088,967
\$240,000	\$249,999	1	12	\$245,539	\$227,539
\$250,000	\$259,999	5	60	\$1,273,885	\$1,183,885
\$260,000	\$269,999	5	60	\$1,323,448	\$1,233,448
\$270,000	\$279,999	4	48	\$1,086,951	\$1,014,951
\$280,000	\$289,999	4	43	\$1,136,643	\$1,064,643
\$290,000	\$299,999	1	12	\$299,791	\$281,791
\$300,000	\$324,999	4	44	\$1,260,895	\$1,188,895
\$325,000	\$349,999	7	74	\$2,340,265	\$2,214,265
\$350,000	\$374,999	5	60	\$1,800,365	\$1,710,365
\$375,000	\$399,999	2	24	\$760,151	\$724,151
\$400,000	\$424,999	3	34	\$1,236,268	\$1,182,268
\$425,000	\$449,999	2	24	\$859,541	\$823,541
\$450,000	\$474,999	2	21	\$940,674	\$904,674
\$475,000	\$499,999	2	24	\$987,974	\$951,974
\$500,000	\$599,999	2	24	\$1,100,102	\$1,064,102
\$600,000	\$699,999	3	34	\$1,938,757	\$1,884,757
\$700,000	\$799,999	0	0	\$0	\$0
\$800,000	\$899,999	1	12	\$898,392	\$880,392
\$900,000	\$999,999	3	36	\$2,847,938	\$2,793,938
\$1,000,000+		1	12	\$1,025,366	\$1,007,366
Total		23,709	217,361	\$145,240,684	\$138,994,300

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

Carrier Name: Geisinger Health Plan
 Product(s): HMO, POS
 Market Segment: Individual
 Rate Effective Date: 1/1/2022

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 45%

Proj. Incurred Claim Impact: -4.7%
 Proj. Morbidity Impact: -0.1%

Reinsurance Program Impact Continuance Table Development - Plan Year 2022					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	26,621	240,934	\$64,616,636	\$64,616,636
\$30,000	\$34,999	180	1,898	\$5,829,927	\$5,829,927
\$35,000	\$39,999	124	1,288	\$4,635,204	\$4,635,204
\$40,000	\$44,999	119	1,292	\$5,043,960	\$5,043,960
\$45,000	\$49,999	95	1,018	\$4,492,494	\$4,492,494
\$50,000	\$54,999	87	954	\$4,555,544	\$4,555,544
\$55,000	\$59,999	45	455	\$2,538,062	\$2,538,062
\$60,000	\$64,999	57	628	\$3,566,179	\$3,500,398
\$65,000	\$69,999	52	580	\$3,516,413	\$3,338,027
\$70,000	\$74,999	52	584	\$3,764,640	\$3,474,552
\$75,000	\$79,999	60	660	\$4,628,483	\$4,165,666
\$80,000	\$84,999	42	422	\$3,478,063	\$3,046,935
\$85,000	\$89,999	39	382	\$3,415,144	\$2,931,329
\$90,000	\$94,999	31	343	\$2,863,860	\$2,412,123
\$95,000	\$99,999	34	352	\$3,325,817	\$2,747,199
\$100,000	\$109,999	43	460	\$4,498,939	\$3,724,939
\$110,000	\$119,999	50	505	\$5,760,452	\$4,860,452
\$120,000	\$129,999	29	298	\$3,629,761	\$3,107,761
\$130,000	\$139,999	32	355	\$4,295,958	\$3,719,958
\$140,000	\$149,999	24	264	\$3,465,260	\$3,033,260
\$150,000	\$159,999	18	189	\$2,796,455	\$2,472,455
\$160,000	\$169,999	10	103	\$1,650,022	\$1,470,022
\$170,000	\$179,999	18	207	\$3,132,726	\$2,808,726
\$180,000	\$189,999	12	122	\$2,214,533	\$1,998,533
\$190,000	\$199,999	17	197	\$3,293,496	\$2,987,496
\$200,000	\$209,999	12	135	\$2,466,106	\$2,250,106
\$210,000	\$219,999	6	60	\$1,299,726	\$1,191,726
\$220,000	\$229,999	8	79	\$1,801,467	\$1,657,467
\$230,000	\$239,999	10	106	\$2,349,260	\$2,169,260
\$240,000	\$249,999	8	80	\$1,951,903	\$1,807,903
\$250,000	\$259,999	3	30	\$761,835	\$707,835
\$260,000	\$269,999	6	61	\$1,598,810	\$1,490,810
\$270,000	\$279,999	8	91	\$2,200,184	\$2,056,184
\$280,000	\$289,999	6	56	\$1,713,495	\$1,605,495
\$290,000	\$299,999	2	24	\$595,427	\$559,427
\$300,000	\$324,999	3	36	\$956,913	\$902,913
\$325,000	\$349,999	14	161	\$4,722,797	\$4,470,797
\$350,000	\$374,999	4	43	\$1,446,246	\$1,374,246
\$375,000	\$399,999	4	38	\$1,559,619	\$1,487,619
\$400,000	\$424,999	5	54	\$2,067,021	\$1,977,021
\$425,000	\$449,999	5	54	\$2,177,359	\$2,087,359
\$450,000	\$474,999	5	58	\$2,291,987	\$2,201,987
\$475,000	\$499,999	4	47	\$1,944,725	\$1,872,725
\$500,000	\$599,999	11	113	\$6,053,174	\$5,855,174
\$600,000	\$699,999	5	59	\$3,138,437	\$3,048,437
\$700,000	\$799,999	4	48	\$2,935,858	\$2,863,858
\$800,000	\$899,999	5	49	\$4,248,882	\$4,158,882
\$900,000	\$999,999	1	12	\$925,300	\$907,300
\$1,000,000+		5	60	\$6,323,264	\$6,233,264
Total		28,035	256,044	\$212,537,824	\$202,449,455

PA Rate Template Part II
Rate Development and Change

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Individual
Rate Effective Date:	1/1/2022

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

Development of the Projected Index Rate		Actual Experience Data	Manual Data	
Total Allowed EHB Claims - EHB Capitation PMPM (net of prescription drug rebates) PMPM		\$ 749.72	\$ 734.67	< Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor		1.184	1.182	
Unadjusted Projected Allowed EHB Claims PMPM		\$ 888.04	\$ 868.25	
<u>Single Risk Pool Adjustment Factors</u>				
Change in Morbidity - Impact of Reinsurance Program		0.999	0.999	< See URRT Instructions
Change in Morbidity - All Other		1.010	0.990	
Total Non-Morbidity Changes		1.000	0.995	
Change in Demographics		1.000	0.989	< See URRT Instructions
Change in Network		1.000	1.000	< See URRT Instructions
Change in Benefits		1.000	1.000	
Change in Other		1.000	1.006	
Total Adjusted Projected Allowed EHB Claims PMPM		\$ 896.02	\$ 854.19	< See Instructions
Credibility Factors		0%	100%	
Blended Projected EHB Claims PMPM			\$ 854.19	
<u>Development of the Market-Adjusted Index Rate and Total Allowed Claims</u>				
Adjusted Projected Allowed EHB Claims PMPM		\$ 854.19		< Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio		0.865		
Projected Incurred EHB Claims PMPM		\$ 738.80		
Market-wide Adjustments				< Market-Adjusted Index Rate
Projected Incurred Risk Adjustment PMPM		\$81.65		
Projected Incurred Exchange User Fees PMPM		\$20.51		
Projected Incurred Reinsurance Recoveries PMPM		\$35.07		< Market-Adjusted Index Rate
Market-Adjusted Projected Incurred EHB Claims PMPM		\$ 639.60		
Market-Adjusted Projected Allowed EHB Claims PMPM		\$ 739.49		
Projected Allowed Non-EHB Claims PMPM		\$0.00		< Market-Adjusted Index Rate
Market-Adjusted Projected Incurred Total Claims PMPM		\$ 639.60		
Market-Adjusted Projected Allowed Total Claims PMPM		\$ 739.49		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	9.07%	\$65.26
General and Claims	7.12%	\$51.21
Agent/Broker Fees and Commissions	0.40%	\$2.88
Quality Improvement Initiatives	1.25%	\$11.17
Taxes and Fees	0.07%	\$0.51
Risk Adjustment User Fee	0.04%	\$0.25
PCORI Fee	0.04%	\$0.25
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.01
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$14.40
Total Retention	11.14%	\$80.17
Projected Required Revenue PMPM		\$ 719.76

Table 8. Components of Rate Change

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 336.18	\$ 345.32	\$ 9.15	2.7%
B. Base period allowed claims before normalization	\$655.52	\$ 734.67	\$ 79.15	23.5%
C. Normalization factor component of change	\$ (357.06)	\$ (401.66)	\$ (44.61)	-13.3%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 298.46	\$ 333.01	\$ 34.54	10.3%
D2. URRT Trend	\$ 59.34	\$ 60.55	\$ 1.20	0.4%
D3. URRT Morbidity	\$ 3.22	\$ (4.40)	\$ (7.62)	-2.3%
D4. URRT Other	\$ 4.67	\$ (1.97)	\$ (6.64)	-2.0%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (4.16)	\$ (44.36)	\$ (40.20)	-12.0%
D6. Normalized Exchange User Fee on an allowed basis	\$ 10.50	\$ 10.35	\$ 0.25	0.1%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (21.17)	\$ (18.38)	\$ 2.79	0.8%
D8. Subtotal - Sum(D1-D7)	\$ 350.86	\$ 335.19	\$ (15.67)	-4.7%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (3.93)	\$ (5.07)	\$ (1.13)	-0.3%
E2. Pricing AV	\$ (63.96)	\$ (55.92)	\$ 8.04	2.4%
E3. Benefit Richness	\$ 30.12	\$ 30.22	\$ 0.10	0.0%
E4. Catastrophic Eligibility	\$ (0.25)	\$ (0.20)	\$ 0.06	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (38.03)	\$ (30.97)	\$ 7.05	2.1%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 25.55	\$ 31.31	\$ 5.76	1.7%
F2. Taxes and Fees	\$ 0.24	\$ 0.25	\$ 0.01	0.0%
F3. Profit and/or Contingency	\$ 6.72	\$ 6.91	\$ 0.18	0.1%
F4. Subtotal - Sum(F1-F3)	\$ 32.51	\$ 38.46	\$ 5.95	1.8%
G. Change in Miscellaneous Items	\$0.00	\$0.00	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 345.34	\$ 342.68	\$ (2.66)	-0.8%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 734.67	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 198,236,831.87	
Blended Loss Ratio	74.19%	

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

Effective Date	1/1/2022	4/1/2022	7/1/2022	10/1/2022	Total Single Risk Pool
# of Member Months Renewing in Quarter					
Adjusted Projected Allowed EHB Claims PMPM	\$ 854.19	\$ 854.19	\$ 854.19	\$ 854.19	\$ 854.19
Months of Trend	-	3	6	9	
Annual Trend	8.71%	8.71%	8.71%	8.71%	
Single Risk Pool Projected Allowed Claims	\$ 854.19	\$ 872.27	\$ 890.62	\$ 909.41	\$ -
Quarterly Trend Factor	1.000	1.021	1.043	1.065	0.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2021	2022
Average Age Factor	1.928	1.917
Average Geographic Factor	1.032	1.019
Average Tobacco Factor	1.009	1.008
Average Benefit Richness (induced demand)	1.106	1.134
Average Network Factor	0.980	0.980
Market-Adjusted Projected Allowed Total Claims PMPM	\$770.59	\$ 739.49
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 350.86	\$ 335.19

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

	2021	2022	
Paid-to-Allowed	0.816	0.865	
URRT Trend (Total Applied Trend Factor)	1.190	1.182	< URRT W1, S2
URRT Morbidity	1.009	0.989	< URRT W1, S2
URRT "Other"	1.013	0.995	< URRT W1, S2
Risk Adjustment	(57.40)	(84.65)	< URRT W1, S3
Exchange User Fee	\$118.81	\$ 20.51	< URRT W1, S3
Reinsurance Recoveries	\$17.92	\$5.07	< URRT W1, S3
Capitation	\$0.01	\$0.06	< URRT W1, S2
Network	0.989	0.985	
Pricing AV	0.816	0.831	
Benefit Richness	1.106	1.110	< For 2021 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Catastrophic Eligibility	0.999	0.999	
Administrative Expenses	7.60%	9.07%	
Taxes and Fees	0.07%	0.07%	
Profit and/or Contingency	2.00%	2.00%	

Table 10. Plan Rates

Geisinger Health Plan
HMO, POS
Individual
1/1/2022
1/1/2020
2/1/2021
\$ 739.49

Total Covered Lives @ 02-01-2021	17,244
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Table 10. Plan Rates

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:
Base Period Start Date
Date of Most Recent Membership:
Market Adjusted Index Rate:

HROS Plan ID (Standard Component)				2021 Calibrated Plan Adjusted Index Rate PMFM	2022 Calibrated Plan Adjusted Index Rate PMFM	Proposed Rate Change Compared to Prior 12 Months	X of Total Covered Lives
Plan Number							
Totals - Current Membership				\$ 336.18	\$ 345.32	2.7%	
Total - Projected Membership							
Plan 1	2244-4FA0100305	1380.81	N/A	N/A	N/A	N/A	
Plan 2	2244-4FA0100305	1391.97	\$ 373.17	\$ 373.17	-4.8%	5.5%	
Plan 3	2244-4FA0100305	1391.97	\$ 373.17	\$ 373.17	-4.8%	0.6%	
Plan 4	2244-4FA0100305	1450.98	\$ 450.86	\$ 450.86	0.0%	2.4%	
Plan 5	2244-4FA0100309	1450.98	\$ 450.86	\$ 450.86	0.0%	0.3%	
Plan 6	2244-4FA0100309	1450.98	\$ 450.86	\$ 450.86	0.0%	0.3%	
Plan 7	2244-4FA0100341	1391.97	\$ 373.17	\$ 373.17	-4.8%	0.9%	
Plan 8	2244-4FA0100342	1380.81	\$ 396.81	\$ 396.81	4.2%	13.2%	
Plan 9	2244-4FA0100343	1380.81	\$ 396.81	\$ 396.81	2.2%	1.1%	
Plan 11	2244-4FA0100347	1437.49	\$ 441.02	\$ 441.02	0.8%	1.9%	
Plan 12	2244-4FA0100348	1437.49	\$ 441.02	\$ 441.02	0.8%	0.6%	
Plan 13	2244-4FA0100353	1246.85	\$ 271.96	\$ 271.96	10.2%	7.4%	
Plan 14	2244-4FA0100354	1246.85	\$ 271.96	\$ 271.96	10.2%	0.3%	
Plan 15	2244-4FA0100355	1246.85	\$ 271.96	\$ 271.96	10.2%	1.7%	
Plan 16	2244-4FA0100356	1246.85	\$ 271.96	\$ 271.96	10.2%	1.7%	
Plan 17	2244-4FA0100363	1338.03	\$ 328.27	\$ 328.27	-2.9%	0.6%	
Plan 18	2244-4FA0100364	1338.03	\$ 328.27	\$ 328.27	-2.9%	0.0%	
Plan 19	2244-4FA0100365	1338.03	\$ 328.27	\$ 328.27	-2.9%	0.1%	
Plan 20	2244-4FA0100366	1338.03	\$ 328.27	\$ 328.27	-2.9%	0.1%	
Plan 21	2244-4FA0100367	1391.97	\$ 373.17	\$ 373.17	-4.8%	0.8%	
Plan 22	2244-4FA0100368	1450.98	\$ 450.86	\$ 450.86	0.0%	0.4%	
Plan 23	2244-4FA0100369	1246.85	\$ 271.96	\$ 271.96	10.2%	0.6%	
Plan 24	2244-4FA0100370	1338.03	\$ 328.27	\$ 328.27	0.0%	0.0%	
Plan 25	2244-4FA0100371	1391.97	\$ 441.02	\$ 441.02	0.8%	0.1%	
Plan 26	2244-4FA0100372	1437.49	\$ 441.02	\$ 441.02	0.8%	0.5%	
Plan 27	2244-4FA0100373	1437.49	\$ 441.02	\$ 441.02	0.8%	0.5%	
Plan 28	2244-4FA0100374	1437.49	\$ 441.02	\$ 441.02	0.8%	0.2%	
Plan 29	2244-4FA0100375	1437.49	\$ 441.02	\$ 441.02	0.8%	0.3%	
Plan 30	2244-4FA0100376	1380.81	\$ 396.81	\$ 396.81	4.2%	0.5%	
Plan 31	2244-4FA0100377	1380.81	\$ 396.81	\$ 396.81	4.2%	1.3%	
Plan 32	2244-4FA0100378	1380.81	\$ 396.81	\$ 396.81	4.2%	0.4%	
Plan 33	2244-4FA0100379	1380.81	\$ 396.81	\$ 396.81	4.2%	3.3%	
Plan 34	2244-4FA0100380	1380.81	\$ 396.81	\$ 396.81	4.2%	0.9%	
Plan 35	2244-4FA0100381	1380.81	\$ 396.81	\$ 396.81	4.2%	1.4%	
Plan 36	2244-4FA0100382	1391.97	\$ 373.17	\$ 373.17	-4.8%	0.0%	
Plan 37	2244-4FA0100383	1391.97	\$ 373.17	\$ 373.17	-4.8%	0.2%	
Plan 38	2244-4FA0100384	1391.97	\$ 373.17	\$ 373.17	-4.8%	0.2%	
Plan 39	2244-4FA0100385	1391.97	\$ 373.17	\$ 373.17	-4.8%	0.3%	
Plan 40	2244-4FA0100386	1391.97	\$ 373.17	\$ 373.17	-4.8%	0.3%	
Plan 41	2244-4FA0100387	1391.97	\$ 373.17	\$ 373.17	-4.8%	1.1%	
Plan 42	2244-4FA0100388	1391.97	\$ 373.17	\$ 373.17	-4.8%	0.7%	
Plan 43	2244-4FA0100389	1391.97	\$ 373.17	\$ 373.17	-4.8%	1.0%	
Plan 44	2244-4FA0100390	1338.03	\$ 328.27	\$ 328.27	-2.9%	0.0%	
Plan 45	2244-4FA0100391	1338.03	\$ 328.27	\$ 328.27	-2.9%	0.0%	
Plan 46	2244-4FA0100392	1338.03	\$ 328.27	\$ 328.27	-2.9%	0.0%	
Plan 47	2244-4FA0100393	1338.03	\$ 328.27	\$ 328.27	-2.9%	0.0%	
Plan 48							

Q4 - 2021 Number of Covered Lives by Rating Area										2022 Continued/ Discontinued Plans Indicator
1	2	3	4	5	6	7	8	9	Total	
-	56	10,073	-	232	4,045	1,222	-	1,616	17,244	
-	-	-	-	-	-	-	-	-	-	0
-	-	943	-	-	6	-	-	-	949	1
-	-	-	-	-	104	-	-	-	104	1
-	-	-	-	-	-	126	-	2	128	1
-	-	417	-	-	3	-	-	-	420	1
-	-	-	-	-	-	1	-	49	50	1
-	-	-	-	-	44	-	-	-	44	1
-	-	-	-	-	-	57	-	-	57	1
-	-	-	-	-	-	5	-	157	162	1
-	-	2,244	-	-	26	-	-	-	2,270	1
-	-	-	-	-	1	8	-	426	435	1
-	-	319	-	-	4	-	-	-	320	1
-	-	-	-	-	-	-	-	100	104	1
-	-	1,268	-	-	11	-	-	-	1,279	1
-	-	-	-	-	2	13	-	501	516	1
-	-	-	-	-	292	2	-	-	294	1
-	-	-	-	-	-	1	283	-	286	1
-	-	95	-	-	1	-	-	3	96	1
-	-	-	-	-	9	-	-	6	6	1
-	-	-	-	-	-	6	-	-	6	1
-	-	-	-	-	-	9	-	-	9	1
-	-	-	-	-	-	6	-	-	6	1
-	-	-	-	-	-	1	-	183	184	1
-	-	-	-	-	-	-	-	49	49	1
-	-	-	-	-	-	5	-	105	110	1
-	-	-	-	-	-	-	-	1	1	1
-	-	-	-	-	15	-	-	-	15	1
-	-	-	-	-	88	-	-	1	89	1
-	-	100	-	-	-	-	-	-	100	1
-	-	-	-	-	27	-	-	-	27	1
-	-	49	-	-	1	-	-	-	49	1
-	-	84	-	-	1	-	-	-	86	1
-	-	-	-	-	220	-	-	-	220	1
-	-	13	-	-	674	-	-	2	691	1
-	-	564	-	-	-	-	-	-	564	1
-	-	-	-	-	358	-	-	-	358	1
-	-	247	-	-	3	-	-	250	253	1
-	-	-	-	-	100	-	-	-	105	1
-	39	-	-	-	-	-	-	-	39	1
-	-	41	-	-	-	-	-	-	41	1
-	-	1	-	-	1	49	-	-	51	1
-	-	135	-	-	-	-	-	-	135	1
-	-	-	-	-	197	-	-	-	197	1
-	-	117	-	-	1	-	-	-	118	1
-	-	-	-	-	-	167	-	-	167	1
-	-	-	-	-	3	1	-	-	4	1
-	-	-	-	-	-	-	-	-	1	1
-	-	2	-	-	-	-	-	2	2	1
-	-	-	-	-	5	-	-	-	5	1
-	-	13	-	-	-	-	-	-	13	1
-	-	-	-	-	32	-	-	-	32	1
-	-	-	-	-	-	3	-	-	3	1
-	-	-	-	-	24	1	-	-	25	1
-	3	-	-	-	-	-	-	-	3	1
-	-	8	-	-	-	-	-	-	8	1
-	-	-	-	-	1	11	-	-	12	1
-	-	50	-	-	-	-	-	-	50	1
-	-	2	-	-	71	-	-	-	73	1
-	-	69	-	-	-	-	-	-	69	1

Table 10. Plan Rates

Totals - Current Membership	\$ 336.18	\$ 345.32
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-	56	10,073	-	232	4,045	1,222	-	1,616	17,244
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Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:

Change in 21-year-old Non-Tobacco Premium PMPM											
Plan Number	NIOS Plan ID (Standard Component)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals		0.0%	2.2%	4.9%	0.0%	1.3%	-5.1%	6.6%	0.0%	9.2%	3.0%
Plan 1	2444AP0010035	-1.8%	3.6%			-5.4%	-13.0%	-3.9%		-0.1%	-3.6%
Plan 2	2444AP0010036	-1.8%	3.6%			-5.4%	-13.0%	-3.9%		-0.1%	-3.6%
Plan 3	2444AP0010037	-1.8%	3.6%			-5.4%	-13.0%	-3.9%		-0.1%	-3.9%
Plan 4	2444AP0010038	3.2%	1.3%			-0.7%	-8.6%	0.9%		4.9%	1.2%
Plan 5	2444AP0010039	3.2%	1.3%			-0.7%	-8.6%	0.9%		4.9%	4.8%
Plan 6	2444AP0010040	3.2%	1.3%			-0.7%	-8.6%	0.9%		4.9%	4.8%
Plan 7	2444AP0010041	3.2%	1.3%			-0.7%	-8.6%	0.9%		4.9%	0.0%
Plan 8	2444AP0010042	1.8%	3.6%			-5.4%	-13.0%	-3.9%		-0.1%	-0.2%
Plan 9	2444AP0010043	7.5%	5.5%			3.6%	-4.8%	5.1%		9.4%	5.2%
Plan 10	2444AP0010046	5.5%	7.5%			3.6%	-4.8%	5.1%		9.4%	5.2%
Plan 11	2444AP0010047	4.0%	2.1%			0.2%	-7.9%	1.7%		5.8%	2.0%
Plan 12	2444AP0010048	4.0%	2.1%			0.2%	-7.9%	1.7%		5.8%	5.6%
Plan 13	2444AP0010052	13.7%	11.6%			9.5%	0.7%	11.2%		15.6%	11.5%
Plan 14	2444AP0010054	13.7%	11.6%			9.5%	0.7%	11.2%		15.6%	15.4%
Plan 15	2444AP0010055	13.7%	11.6%			9.5%	0.7%	11.2%		15.6%	0.0%
Plan 16	2444AP0010056	13.7%	11.6%			9.5%	0.7%	11.2%		15.6%	11.2%
Plan 17	2444AP0010063	1.6%	0.2%			-3.5%	-11.2%	-2.0%		1.9%	-1.8%
Plan 18	2444AP0010064	0.2%	-1.6%			-3.5%	-11.2%	-2.0%		1.9%	1.9%
Plan 19	2444AP0010065	0.2%	-1.6%			-3.5%	-11.2%	-2.0%		1.9%	-11.2%
Plan 20	2444AP0010066	0.2%	-1.6%			-3.5%	-11.2%	-2.0%		1.9%	0.0%
Plan 21	2444AP0010067	-1.8%	3.6%			-5.4%	-13.0%	-3.9%		-0.1%	-0.1%
Plan 22	2444AP0010068	3.2%	1.3%			-0.7%	-8.6%	0.9%		4.9%	4.9%
Plan 23	2444AP0010069	13.7%	11.6%			9.5%	0.7%	11.2%		15.6%	15.6%
Plan 24	2444AP0010070	1.6%	0.2%			-3.5%	-11.2%	-2.0%		1.9%	1.9%
Plan 25	2444AP0010071	4.0%	2.1%			0.2%	-7.9%	1.7%		5.8%	7.9%
Plan 26	2444AP0010072	4.0%	2.1%			0.2%	-7.9%	1.7%		5.8%	-7.7%
Plan 27	2444AP0010073	4.0%	2.1%			0.2%	-7.9%	1.7%		5.8%	2.1%
Plan 28	2444AP0010074	4.0%	2.1%			0.2%	-7.9%	1.7%		5.8%	-7.9%
Plan 29	2444AP0010075	4.0%	2.1%			0.2%	-7.9%	1.7%		5.8%	2.1%
Plan 30	2444AP0010076	7.5%	5.5%			3.6%	-4.8%	5.1%		9.4%	5.4%
Plan 31	2444AP0010077	7.5%	5.5%			3.6%	-4.8%	5.1%		9.4%	5.4%
Plan 32	2444AP0010078	7.5%	5.5%			3.6%	-4.8%	5.1%		9.4%	-6.6%
Plan 33	2444AP0010079	7.5%	5.5%			3.6%	-4.8%	5.1%		9.4%	5.5%
Plan 34	2444AP0010080	7.5%	5.5%			3.6%	-4.8%	5.1%		9.4%	-4.8%
Plan 35	2444AP0010081	5.5%	7.5%			3.6%	-4.8%	5.1%		9.4%	4.8%
Plan 36	2444AP0010082	-1.8%	3.6%			-5.4%	-13.0%	-3.9%		-0.1%	-5.8%
Plan 37	2444AP0010083	-1.8%	3.6%			-5.4%	-13.0%	-3.9%		-0.1%	-1.8%
Plan 38	2444AP0010084	-1.8%	3.6%			-5.4%	-13.0%	-3.9%		-0.1%	-3.6%
Plan 39	2444AP0010085	-1.8%	3.6%								

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

Geisinger Health Plan
HMO, POS
Individual
1/1/2022

[illegible][illegible]

PA Rate Template Part IV
Table 11. Plan Premium Develc

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:

Change in 21-year-old Non-Tobacco Premium PMPM											
Plan Number	HIOS Plan ID (Standard Component)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals		0.0%	2.2%	4.9%	0.0%	1.3%	-5.1%	6.6%	0.0%	9.2%	3.0%
Plan 94	22444PA0010160										
Plan 95	22444PA0010161										
Plan 96	22444PA0010163										
Plan 97	22444PA0010164										
Plan 98	22444PA0010165										
Plan 99	22444PA0010166										
Plan 100	22444PA0010167										
Plan 101	22444PA0010168										
Plan 102	22444PA0010169										
Plan 103	22444PA0010170										
Plan 104	22444PA0010171										
Plan 105	22444PA0010172										
Plan 106	22444PA0010173										
Plan 107	22444PA0010174										
Plan 108	22444PA0010175										
Plan 109	22444PA0010176										
Plan 110	22444PA0010177										
Plan 111	22444PA0010178										
Plan 112	22444PA0010179										
Plan 113	22444PA0010180										
Plan 114	22444PA0010181										
Plan 115	22444PA0010182										
Plan 116	22444PA0010183										
Plan 117	22444PA0010184										
Plan 118	22444PA0010185										
Plan 119	22444PA0010186										
Plan 120	22444PA0010187										
Plan 121	22444PA0010188										
Plan 122	22444PA0010189										
Plan 123	22444PA0010190										
Plan 124	22444PA0010191										
Plan 125	22444PA0010192										
Plan 126	22444PA0010193										
Plan 127	22444PA0010194										
Plan 128	22444PA0010195										
Plan 129	22444PA0010196										
Plan 130	22444PA0010197										
Plan 131	22444PA0010198										
Plan 132	22444PA0010199										
Plan 133	22444PA0010200										
Plan 134	22444PA0010201										
Plan 135	22444PA0010202										
Plan 136	22444PA0010203										
Plan 137	22444PA0010204										
Plan 138	22444PA0010205										
Plan 139	22444PA0010206										
Plan 140	22444PA0010207										
Plan 141	22444PA0010208										
Plan 142	22444PA0010209										
Plan 143	22444PA0010210										
Plan 144	22444PA0010211										
Plan 145	22444PA0040080		6.6%	4.6%		2.7%	-5.6%	4.2%		8.4%	3.8%
Plan 146	22444PA0040081		6.6%	4.6%		2.7%	-5.6%	4.2%		8.4%	8.6%
Plan 147	22444PA0040082		6.6%	4.6%		2.7%	-5.6%	4.2%		8.4%	-5.6%
Plan 148	22444PA0040083		6.6%	4.6%		2.7%	-5.6%	4.2%		8.4%	4.2%
Plan 149	22444PA0040084		6.6%	4.6%		2.7%	-5.6%	4.2%		8.4%	4.6%
Plan 150	22444PA0040085		6.6%	4.6%		2.7%	-5.6%	4.2%		8.4%	2.7%
Plan 151	22444PA0040086		6.6%	4.6%		2.7%	-5.6%	4.2%		8.4%	6.6%
Plan 152	22444PA0040087		6.6%	4.6%		2.7%	-5.6%	4.2%		8.4%	4.6%
Plan 153	22444PA0040088		6.6%	4.6%		2.7%	-5.6%	4.2%		8.4%	-5.6%
Plan 154	22444PA0040089		6.6%	4.6%		2.7%	-5.6%	4.2%		8.4%	4.6%
Plan 155	22444PA0040090		6.6%	4.6%		2.7%	-5.6%	4.2%		8.4%	-5.6%
Plan 156	22444PA0040091		6.6%	4.6%		2.7%	-5.6%	4.2%		8.4%	4.6%
Plan 157	22444PA0040092		6.6%	4.6%		2.7%	-5.6%	4.2%		8.4%	4.2%

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:

Geisinger Health Plan
HMO, POS
Individual
1/1/2022

Table 12. Age and Tobacco Factors

Projection Period Age and Tobacco Factors						
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-14	0.765			40	1.278	1.100
15	0.833			41	1.302	1.100
16	0.859			42	1.325	1.100
17	0.885			43	1.357	1.100
18	0.913	1.000		44	1.397	1.100
19	0.941	1.000		45	1.444	1.100
20	0.970	1.000		46	1.500	1.100
21	1.000	1.100		47	1.563	1.100
22	1.000	1.100		48	1.635	1.100
23	1.000	1.100		49	1.706	1.100
24	1.000	1.100		50	1.786	1.100
25	1.004	1.100		51	1.865	1.100
26	1.024	1.100		52	1.952	1.100
27	1.048	1.100		53	2.040	1.100
28	1.087	1.100		54	2.135	1.100
29	1.119	1.100		55	2.230	1.100
30	1.135	1.100		56	2.333	1.100
31	1.159	1.100		57	2.437	1.100
32	1.183	1.100		58	2.548	1.100
33	1.198	1.100	59	2.603	1.100	
34	1.214	1.100	60	2.714	1.100	
35	1.222	1.100	61	2.810	1.100	
36	1.230	1.100	62	2.873	1.100	
37	1.238	1.100	63	2.952	1.100	
38	1.246	1.100	64+	3.000	1.100	
39	1.262	1.100				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1		0.000	0.000
Rating Area 2	Cameron, Elk, Potter	0.941	0.971
Rating Area 3	Tioga, Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne	0.927	0.939
Rating Area 4		0.000	0.000
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Blair, Huntingdon	0.963	0.957
Rating Area 6	Centre, Mifflin, Union, Snyder, Montour, Northumberland, Columbia, Schuylkill, Lehigh, Northampton	1.209	1.105
Rating Area 7	Adams, York, Lancaster, Berks	1.229	1.240
Rating Area 8		0.000	0.000
Rating Area 9	Fulton, Cumberland, Perry, Juniata, Dauphin, Lebanon	1.092	1.146

Table 14. Network Factors

[illegible]

Geisinger Health Plan
Individual Filing for 2022
Calibration of Age Factors

	(2)	(1) X (2)	(1) X (2) (2)
Total members with premium:	35,151	67,371.67	Calibration Factor:
Members in 0-20 age with no premium:	31		1.917
Total:	35,182		

		(1)	(2)	(1) X (2)
Min	Max	HHS defined age curve	Members	Factor X Members
0	14	0.765	1,396	1,067.58
15	16	0.833	124	103.67
16	17	0.859	133	113.92
17	18	0.885	135	119.17
18	19	0.913	106	96.86
19	20	0.941	220	207.35
20	21	0.970	226	219.67
21	22	1.000	284	283.59
22	23	1.000	324	324.40
23	24	1.000	310	310.12
24	25	1.000	275	275.43
25	26	1.004	300	301.12
26	27	1.024	428	438.73
27	28	1.048	510	534.54
28	29	1.087	516	561.09
29	30	1.119	537	600.44
30	31	1.135	547	620.60
31	32	1.159	618	716.49
32	33	1.183	451	533.41
33	34	1.198	469	562.17
34	35	1.214	539	653.89
35	36	1.222	533	650.72
36	37	1.230	471	579.70
37	38	1.238	510	631.46
38	39	1.246	524	653.33
39	40	1.262	533	672.02
40	41	1.278	504	644.04
41	42	1.302	537	698.63
42	43	1.325	530	702.86
43	44	1.357	512	694.92
44	45	1.397	561	783.81
45	46	1.444	492	710.01
46	47	1.500	508	762.03
47	48	1.563	620	969.43
48	49	1.635	602	984.06
49	50	1.706	745	1,270.44
50	51	1.786	812	1,450.26
51	52	1.865	769	1,434.51
52	53	1.952	814	1,589.04
53	54	2.040	816	1,664.84
54	55	2.135	824	1,759.79
55	56	2.230	951	2,120.18
56	57	2.333	1,043	2,432.31
57	58	2.437	1,122	2,734.64
58	59	2.548	1,179	3,004.76
59	60	2.603	1,228	3,197.08
60	61	2.714	1,285	3,488.45
61	62	2.810	1,428	4,013.16
62	63	2.873	1,740	4,999.97
63	64	2.952	1,997	5,896.33
64	200	3.000	2,512	7,534.63
Min	Max	HHS defined age curve	Members	Factor X Members
		(1)	(2)	(1) X (2)

Geisinger Health Plan
Individual Filing for 2022
Average Age Factor in Manual Rate

	(2)	(1) X (2)	(3)	(1) X (3)	Factor X Member Months
	Proj Members	Factor X Proj Members	2020 Member Months	Factor X 2020 Member Months	Member Months
Total members:	41,835	80,413.94	256,044	497,537.94	Experience Period Enrollment Factor:
					1.943
					Projected Enrollment Factor:
					1.922
					Table 5 Factor:
					0.989

Min	Max	(1)	(2)	(1) X (2)	(3)	(1) X (3)
		HHS defined age curve	Proj Members	Factor X Proj Members	2020 Member Months	Factor X 2020 Member Months
0	14	0.765	1,701	1,301.44	11,158	8,536.08
15	16	0.833	148	123.37	947	788.60
16	17	0.859	152	130.57	1,169	1,004.10
17	18	0.885	170	150.04	838	741.69
18	19	0.913	140	128.10	1,153	1,053.02
19	20	0.941	246	231.05	1,501	1,412.57
20	21	0.970	288	279.76	1,790	1,735.93
21	22	1.000	327	327.38	2,210	2,210.21
22	23	1.000	380	380.00	2,476	2,476.25
23	24	1.000	374	374.15	2,475	2,475.18
24	25	1.000	347	346.87	1,936	1,935.66
25	26	1.004	349	350.22	1,919	1,927.16
26	27	1.024	530	542.77	3,015	3,087.64
27	28	1.048	624	653.52	3,382	3,544.52
28	29	1.087	598	650.30	3,913	4,253.05
29	30	1.119	616	689.07	3,711	4,152.54
30	31	1.135	659	747.59	3,799	4,311.46
31	32	1.159	705	817.60	3,410	3,952.72
32	33	1.183	571	675.46	3,047	3,604.26
33	34	1.198	546	653.68	3,264	3,910.04
34	35	1.214	620	752.31	3,342	4,057.41
35	36	1.222	614	750.12	3,532	4,316.45
36	37	1.230	555	683.12	3,230	3,972.44
37	38	1.238	571	706.86	3,484	4,313.65
38	39	1.246	629	784.28	3,418	4,258.60
39	40	1.262	590	745.16	3,180	4,012.96
40	41	1.278	590	754.61	3,546	4,531.75
41	42	1.302	647	842.36	3,479	4,529.03
42	43	1.325	629	834.00	3,693	4,893.85
43	44	1.357	604	819.77	3,580	4,858.14
44	45	1.397	649	906.54	3,484	4,867.34
45	46	1.444	592	855.44	3,789	5,471.04
46	47	1.500	639	958.77	3,836	5,753.27
47	48	1.563	692	1,081.27	4,111	6,426.04
48	49	1.635	705	1,153.39	4,452	7,279.51
49	50	1.706	846	1,442.84	5,328	9,089.01
50	51	1.786	937	1,674.07	5,245	9,367.46
51	52	1.865	896	1,671.80	5,859	10,926.14
52	53	1.952	982	1,917.16	5,429	10,596.82
53	54	2.040	965	1,967.81	6,033	12,307.05
54	55	2.135	1,009	2,155.14	6,609	14,110.83
55	56	2.230	1,132	2,524.81	7,018	15,649.09
56	57	2.333	1,206	2,814.19	7,626	17,791.60
57	58	2.437	1,311	3,196.09	8,628	21,026.39
58	59	2.548	1,428	3,639.58	8,977	22,873.40
59	60	2.603	1,444	3,758.73	9,198	23,942.58
60	61	2.714	1,575	4,273.36	9,378	25,450.83
61	62	2.810	1,740	4,889.97	11,384	31,989.49
62	63	2.873	2,081	5,979.37	13,181	37,868.58
63	64	2.952	2,440	7,202.26	15,729	46,431.24
64	200	3.000	3,042	9,125.83	19,154	57,463.26
Min	Max	HHS defined age curve	Proj Members	Factor X Proj Members	2020 Member Months	Factor X 2020 Member Months
		(1)	(2)	(1) X (2)	(2)	(1) X (2)

Geisinger Health Plan
Individual Filing for 2022
Calibration of Area Factors

				(1) X (2)
				(2)
Region	(1) Area Factors	(2) Proj Members	(1) X (2) Factor X Members	Calibration Factor:
2	0.971	114	110.94	
3	0.939	20,551	19,297.76	
5	0.957	473	452.98	
6	1.105	8,253	9,119.34	
7	1.240	2,493	3,091.54	
9	1.146	3,297	3,778.40	
		35,182	35,850.97	1.019

Geisinger Health Plan
Individual Filing for 2022
Calibration of Tobacco Factor

	(1)	(2)	(1) X (2)	(1) X (2) (2)
	Tobacco Factors	Proj Members	Factor X Members	Calibration Factor:
Non-Tobacco Users:	1.000	32,369	32,368.50	
Tobacco Users:	1.100	2,813	3,094.85	
Total:		35,182	35,463.35	1.008

Geisinger Health Plan
Individual Filing for 2022
Trend Exhibit

12 month rolling Allowed Claims PMPM from Table 4b.

Period	Allowed PMPM	Annual Change	Weight
Jan 2017 - Dec 2017	\$574.52		
Jan 2018 - Dec 2018	\$580.48	1.0%	33%
Jan 2019 - Dec 2019	\$660.00	13.7%	33%
Jan 2020 - Dec 2020	\$734.63	11.3%	33%

Percentage Annual Trend 8.7%

Geisinger Health Plan
Individual Filing for 2022
Projected Reinsurance Calculation

	PMPM
Reinsurance Premium July 2020 - June 2021	\$1.87
Assumed Reinsurance Premium July 2021 - June 2022	\$2.24
Assumed Reinsurance Premium July 2022 - June 2023	\$2.69
Estimated Reinsurance Premium Jan 2021 - Dec 2021	\$2.47

Estimated Reinsurance Recoveries	\$0.73
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Net Reinsurance	\$1.73
Other Factor - Other	1.002

Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$734.67
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Geisinger Health Plan
Individual Filing for 2022
PBM Change Analysis

	Total Allowed, Gross of Rebates
ACA Individual and Small Group Markets	\$326,534,377
Estimated Savings with new PBM	-\$2,303,788
Other Factor - Other	0.993

Geisinger Health Plan
Individual Filing for 2022
Administrative Expense Exhibit

	2017	2018	2019	2020
Actual PMPM:	\$40.61	\$33.53	\$48.79	\$65.90
Projected PMPM:	\$39.34	\$42.20	\$38.51	\$38.75

Geisinger Health Plan
Individual Filing for 2022
Projected Tax Estimates

Federal Income Tax

Projected Margin:	2%
Projected Federal Income Tax Rate:	21%
Estimated Tax Rate for POS:	0.53%
Estimated POS % of total:	0.3%

Estimated Federal Income Tax:	0.00%
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Geisinger Health Plan
Individual Filing for 2022
Induced Utilization Exhibit

Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
22444PA0010035	Gold	1,545	0.8750	1.13063
22444PA0010036	Gold	169	0.8750	1.13063
22444PA0010037	Gold	208	0.8750	1.13063
22444PA0010038	Silver	1,847	0.9797	1.22007
22444PA0010039	Silver	220	0.9797	1.22007
22444PA0010040	Silver	194	0.9797	1.22007
22444PA0010041	Silver	251	0.9797	1.22007
22444PA0010042	Gold	264	0.8750	1.13063
22444PA0010045	Gold	7,608	0.9090	1.15728
22444PA0010047	Silver	3,174	0.9675	1.20852
22444PA0010053	Bronze	1,513	0.7000	1.03000
22444PA0010054	Bronze	610	0.7000	1.03000
22444PA0010055	Bronze	348	0.7000	1.03000
22444PA0010056	Bronze	338	0.7000	1.03000
22444PA0010063	Silver	422	0.8040	1.08242
22444PA0010064	Silver	26	0.8040	1.08242
22444PA0010065	Silver	40	0.8040	1.08242
22444PA0010066	Silver	40	0.8040	1.08242
22444PA0010067	Gold	299	0.8750	1.13063
22444PA0010068	Silver	303	0.9797	1.22007
22444PA0010069	Bronze	130	0.7000	1.03000
22444PA0010070	Silver	4	0.8040	1.08242
22444PA0010082	Gold	171	0.8750	1.13063
22444PA0010083	Gold	63	0.8750	1.13063
22444PA0010084	Gold	67	0.8750	1.13063
22444PA0010085	Gold	83	0.8750	1.13063
22444PA0010086	Gold	220	0.8750	1.13063
22444PA0010087	Gold	321	0.8750	1.13063
22444PA0010088	Gold	192	0.8750	1.13063
22444PA0010089	Gold	272	0.8750	1.13063
22444PA0010090	Silver	18	0.8040	1.08242
22444PA0010091	Silver	-	0.8040	1.08242
22444PA0010092	Silver	9	0.8040	1.08242
22444PA0010093	Silver	22	0.8040	1.08242
22444PA0010094	Silver	57	0.8040	1.08242
22444PA0010095	Silver	141	0.8040	1.08242
22444PA0010096	Silver	48	0.8040	1.08242
22444PA0010097	Silver	13	0.8040	1.08242
22444PA0010098	Silver	110	0.9797	1.22007

Geisinger Health Plan
Individual Filing for 2022
Induced Utilization Exhibit

Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
22444PA0010099	Silver	13	0.9797	1.22007
22444PA0010100	Silver	35	0.9797	1.22007
22444PA0010101	Silver	53	0.9797	1.22007
22444PA0010102	Silver	220	0.9797	1.22007
22444PA0010103	Silver	321	0.9797	1.22007
22444PA0010104	Silver	303	0.9797	1.22007
22444PA0010105	Silver	92	0.9797	1.22007
22444PA0010106	Bronze	105	0.7000	1.03000
22444PA0010107	Bronze	15	0.7000	1.03000
22444PA0010108	Bronze	62	0.7000	1.03000
22444PA0010109	Bronze	69	0.7000	1.03000
22444PA0010110	Bronze	242	0.7000	1.03000
22444PA0010111	Bronze	373	0.7000	1.03000
22444PA0010112	Bronze	250	0.7000	1.03000
22444PA0010113	Bronze	602	0.7000	1.03000
22444PA0010135	Gold	822	0.8750	1.13063
22444PA0010136	Silver	646	0.9797	1.22007
22444PA0010137	Bronze	866	0.7000	1.03000
22444PA0010138	Gold	560	0.8750	1.13063
22444PA0010139	Silver	378	0.9797	1.22007
22444PA0010140	Bronze	628	0.7000	1.03000
22444PA0010141	Gold	1,190	0.8750	1.13063
22444PA0010142	Silver	796	0.9797	1.22007
22444PA0010143	Bronze	1,287	0.7000	1.03000
22444PA0010144	Gold	8	0.9550	1.19703
22444PA0010145	Gold	3	0.9550	1.19703
22444PA0010146	Gold	238	0.9550	1.19703
22444PA0010147	Gold	11	0.9550	1.19703
22444PA0010148	Gold	23	0.9550	1.19703
22444PA0010149	Gold	73	0.9550	1.19703
22444PA0010150	Gold	13	0.9550	1.19703
22444PA0010151	Gold	10	0.9550	1.19703
22444PA0010152	Gold	21	0.9550	1.19703
22444PA0010153	Gold	34	0.9550	1.19703
22444PA0010154	Gold	8	0.9550	1.19703
22444PA0010155	Gold	24	0.9550	1.19703
22444PA0010156	Gold	63	0.9550	1.19703
22444PA0010157	Gold	8	0.8620	1.12104
22444PA0010158	Gold	3	0.8620	1.12104

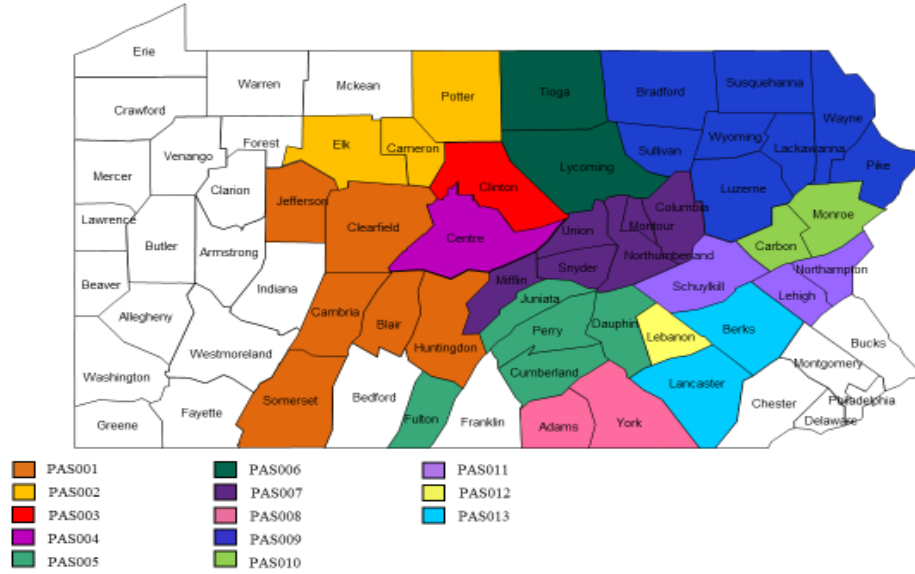
Geisinger Health Plan
Individual Filing for 2022
Induced Utilization Exhibit

Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
22444PA0010159	Gold	238	0.8620	1.12104
22444PA0010160	Gold	11	0.8620	1.12104
22444PA0010161	Gold	23	0.8620	1.12104
22444PA0010163	Gold	73	0.8620	1.12104
22444PA0010164	Gold	13	0.8620	1.12104
22444PA0010165	Gold	10	0.8620	1.12104
22444PA0010166	Gold	21	0.8620	1.12104
22444PA0010167	Gold	34	0.8620	1.12104
22444PA0010168	Gold	8	0.8620	1.12104
22444PA0010169	Gold	24	0.8620	1.12104
22444PA0010170	Gold	63	0.8620	1.12104
22444PA0010171	Gold	8	0.8270	1.09693
22444PA0010172	Gold	3	0.8270	1.09693
22444PA0010173	Gold	238	0.8270	1.09693
22444PA0010174	Gold	11	0.8270	1.09693
22444PA0010175	Gold	23	0.8270	1.09693
22444PA0010176	Gold	73	0.8270	1.09693
22444PA0010177	Gold	13	0.8270	1.09693
22444PA0010178	Gold	10	0.8270	1.09693
22444PA0010179	Gold	21	0.8270	1.09693
22444PA0010180	Gold	34	0.8270	1.09693
22444PA0010181	Gold	8	0.8270	1.09693
22444PA0010182	Gold	24	0.8270	1.09693
22444PA0010183	Gold	63	0.8270	1.09693
22444PA0010184	Silver	18	0.9492	1.19174
22444PA0010185	Silver	18	0.9492	1.19174
22444PA0010186	Silver	62	0.9492	1.19174
22444PA0010187	Silver	523	0.9492	1.19174
22444PA0010188	Silver	75	0.9492	1.19174
22444PA0010189	Silver	31	0.9492	1.19174
22444PA0010190	Silver	31	0.9492	1.19174
22444PA0010191	Silver	-	0.9492	1.19174
22444PA0010192	Silver	40	0.9492	1.19174
22444PA0010193	Silver	141	0.9492	1.19174
22444PA0010194	Silver	132	0.9492	1.19174
22444PA0010195	Silver	48	0.9492	1.19174
22444PA0010196	Silver	18	0.9492	1.19174
22444PA0010197	Bronze	19	0.6610	1.01592
22444PA0010198	Bronze	8	0.6610	1.01592

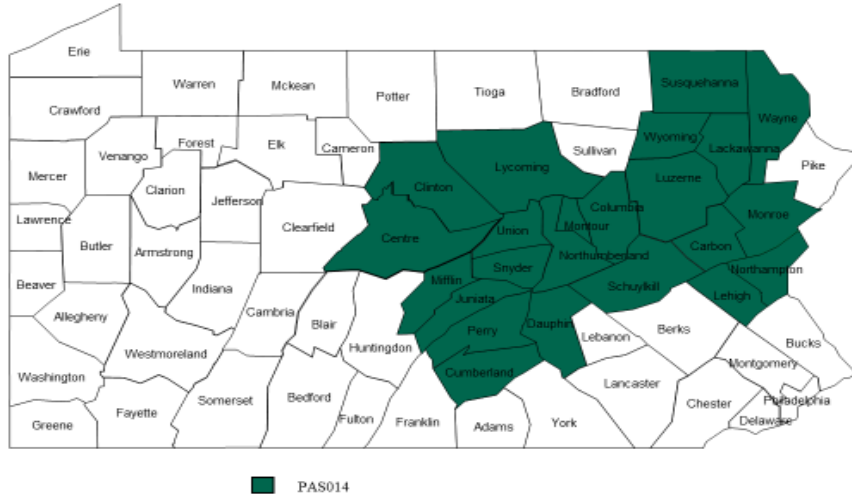
Geisinger Health Plan
Individual Filing for 2022
Induced Utilization Exhibit

Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
22444PA0010199	Bronze	40	0.6610	1.01592
22444PA0010200	Bronze	392	0.6610	1.01592
22444PA0010201	Bronze	84	0.6610	1.01592
22444PA0010202	Bronze	101	0.6610	1.01592
22444PA0010203	Bronze	19	0.6610	1.01592
22444PA0010204	Bronze	5	0.6610	1.01592
22444PA0010205	Bronze	32	0.6610	1.01592
22444PA0010206	Bronze	131	0.6610	1.01592
22444PA0010207	Bronze	114	0.6610	1.01592
22444PA0010208	Bronze	77	0.6610	1.01592
22444PA0010209	Bronze	54	0.6610	1.01592
22444PA0010210	Gold	-	0.8570	1.11745
22444PA0010211	Bronze	-	0.6630	1.01657
22444PA0040080	Catastrophic	44	0.7160	1.03666
22444PA0040081	Catastrophic	5	0.7160	1.03666
22444PA0040082	Catastrophic	3	0.7160	1.03666
22444PA0040083	Catastrophic	3	0.7160	1.03666
22444PA0040084	Catastrophic	-	0.7160	1.03666
22444PA0040085	Catastrophic	7	0.7160	1.03666
22444PA0040086	Catastrophic	1	0.7160	1.03666
22444PA0040087	Catastrophic	2	0.7160	1.03666
22444PA0040088	Catastrophic	1	0.7160	1.03666
22444PA0040089	Catastrophic	6	0.7160	1.03666
22444PA0040090	Catastrophic	13	0.7160	1.03666
22444PA0040091	Catastrophic	2	0.7160	1.03666
22444PA0040092	Catastrophic	7	0.7160	1.03666
Total		35,182	0.8649	1.1343

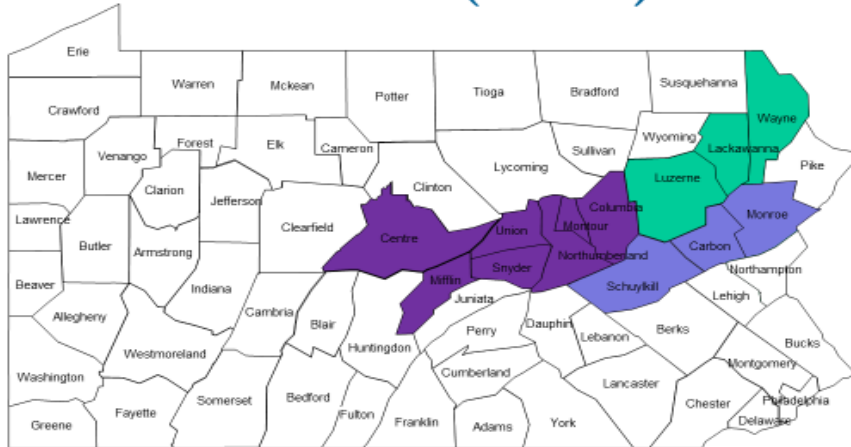
2022 Marketplace Service Areas Individual All-Access HMO & PPO



2022 Marketplace Service Areas Individual Extra HMO



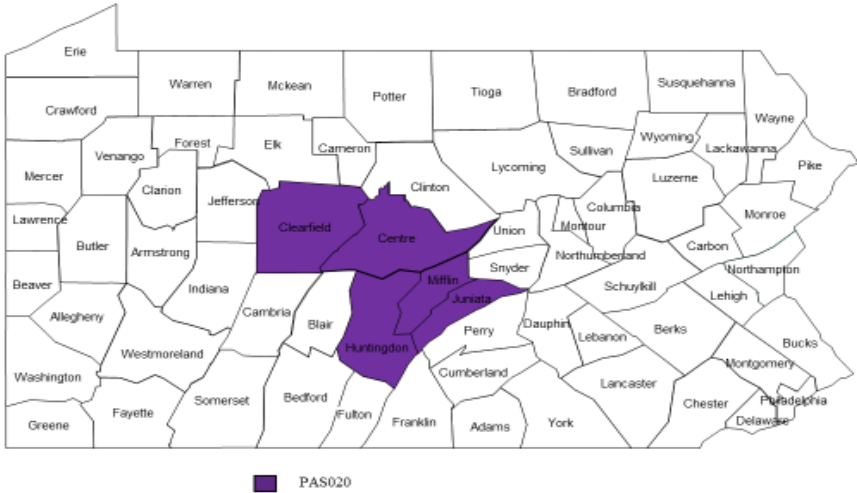
2022 Marketplace Service Area Individual- Premier (narrow) HMO



- PAS017
- PAS018
- PAS019

2022 Marketplace Service Area

Individual- Virtual First All-Access HMO



Geisinger Health Plan
Individual Filing for 2022
Quality Improvement Initiatives Estimates

ANNUAL STATEMENT FOR THE YEAR 2020
SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1

Business Subject to MLR
Comprehensive Health Coverage
Individual

	Geisinger Health Plan	Geisinger Quality Options	Combined
Line 1.1 Health premiums earned (From Part 2, Line 1.11)	198,573,706	36,407,787	234,981,493
Line 6.6 TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5)	3,009,577	637,415	3,646,992

Estimated Percentage:	1.55%
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Geisinger Health Plan
Individual Filing for 2022
Benefit Changes

HIOS Plan ID	Plan Name	Benefit Changes	2021 Pricing AV	2022 Pricing AV
22444PA0010035	Geisinger Marketplace All-Access HMO 20/50/3250	Coins from 80% to 70%, MOOP from 8100 to 8700, Ded from 3000 to 3250, ER from 250 to 350, IP from copay to coins, Spec/PT/OT/ST from 40 to 50, OP Facility from copay to coins, Imaging from copay to coins	88.6%	87.5%
22444PA0010036	Geisinger Marketplace All-Access HMO 20/50/3250	Coins from 80% to 70%, MOOP from 8100 to 8700, Ded from 3000 to 3250, ER from 250 to 350, IP from copay to coins, Spec/PT/OT/ST from 40 to 50, OP Facility from copay to coins, Imaging from copay to coins	88.6%	87.5%
22444PA0010037	Geisinger Marketplace All-Access HMO 20/50/3250	Coins from 80% to 70%, MOOP from 8100 to 8700, Ded from 3000 to 3250, ER from 250 to 350, IP from copay to coins, Spec/PT/OT/ST from 40 to 50, OP Facility from copay to coins, Imaging from copay to coins	88.6%	87.5%
22444PA0010042	Geisinger Marketplace All-Access HMO 20/50/3250	Coins from 80% to 70%, MOOP from 8100 to 8700, Ded from 3000 to 3250, ER from 250 to 350, IP from copay to coins, Spec/PT/OT/ST from 40 to 50, OP Facility from copay to coins, Imaging from copay to coins	88.6%	87.5%
22444PA0010045	Geisinger Marketplace Extra HMO 10/50/800	MOOP from 5700 to 8700, Ded from 500 to 800, ER from 200 to 300, IP from copay to coins, OP facility from copay to coins, Imaging from copay to coins	87.0%	90.9%
22444PA0010067	Geisinger Marketplace All-Access HMO 20/50/3250	Coins from 80% to 70%, MOOP from 8100 to 8700, Ded from 3000 to 3250, ER from 250 to 350, IP from copay to coins, Spec/PT/OT/ST from 40 to 50, OP Facility from copay to coins, Imaging from copay to coins	88.6%	87.5%
22444PA0010082	Geisinger Marketplace All-Access HMO 20/50/3250	Coins from 80% to 70%, MOOP from 8100 to 8700, Ded from 3000 to 3250, ER from 250 to 350, IP from copay to coins, Spec/PT/OT/ST from 40 to 50, OP Facility from copay to coins, Imaging from copay to coins	88.6%	87.5%
22444PA0010083	Geisinger Marketplace All-Access HMO 20/50/3250	Coins from 80% to 70%, MOOP from 8100 to 8700, Ded from 3000 to 3250, ER from 250 to 350, IP from copay to coins, Spec/PT/OT/ST from 40 to 50, OP Facility from copay to coins, Imaging from copay to coins	88.6%	87.5%
22444PA0010084	Geisinger Marketplace All-Access HMO 20/50/3250	Coins from 80% to 70%, MOOP from 8100 to 8700, Ded from 3000 to 3250, ER from 250 to 350, IP from copay to coins, Spec/PT/OT/ST from 40 to 50, OP Facility from copay to coins, Imaging from copay to coins	88.6%	87.5%
22444PA0010085	Geisinger Marketplace All-Access HMO 20/50/3250	Coins from 80% to 70%, MOOP from 8100 to 8700, Ded from 3000 to 3250, ER from 250 to 350, IP from copay to coins, Spec/PT/OT/ST from 40 to 50, OP Facility from copay to coins, Imaging from copay to coins	88.6%	87.5%
22444PA0010086	Geisinger Marketplace All-Access HMO 20/50/3250	Coins from 80% to 70%, MOOP from 8100 to 8700, Ded from 3000 to 3250, ER from 250 to 350, IP from copay to coins, Spec/PT/OT/ST from 40 to 50, OP Facility from copay to coins, Imaging from copay to coins	88.6%	87.5%
22444PA0010087	Geisinger Marketplace All-Access HMO 20/50/3250	Coins from 80% to 70%, MOOP from 8100 to 8700, Ded from 3000 to 3250, ER from 250 to 350, IP from copay to coins, Spec/PT/OT/ST from 40 to 50, OP Facility from copay to coins, Imaging from copay to coins	88.6%	87.5%

Geisinger Health Plan
Individual Filing for 2022
Benefit Changes

HIOS Plan ID	Plan Name	Benefit Changes	2021 Pricing AV	2022 Pricing AV
22444PA0010088	Geisinger Marketplace All-Access HMO 20/50/3250	Coins from 80% to 70%, MOOP from 8100 to 8700, Ded from 3000 to 3250, ER from 250 to 350, IP from copay to coins, Spec/PT/OT/ST from 40 to 50, OP Facility from copay to coins, Imaging from copay to coins	88.6%	87.5%
22444PA0010089	Geisinger Marketplace All-Access HMO 20/50/3250	Coins from 80% to 70%, MOOP from 8100 to 8700, Ded from 3000 to 3250, ER from 250 to 350, IP from copay to coins, Spec/PT/OT/ST from 40 to 50, OP Facility from copay to coins, Imaging from copay to coins	88.6%	87.5%
22444PA0010135	Geisinger Marketplace Premier HMO 20/50/3250	Coins from 80% to 70%, MOOP from 8100 to 8700, Ded from 3000 to 3250, ER from 250 to 350, IP from copay to coins, Spec/PT/OT/ST from 40 to 50, OP Facility from copay to coins, Imaging from copay to coins	88.6%	87.5%
22444PA0010138	Geisinger Marketplace Premier HMO 20/50/3250	Coins from 80% to 70%, MOOP from 8100 to 8700, Ded from 3000 to 3250, ER from 250 to 350, IP from copay to coins, Spec/PT/OT/ST from 40 to 50, OP Facility from copay to coins, Imaging from copay to coins	88.6%	87.5%
22444PA0010141	Geisinger Marketplace Premier HMO 20/50/3250	Coins from 80% to 70%, MOOP from 8100 to 8700, Ded from 3000 to 3250, ER from 250 to 350, IP from copay to coins, Spec/PT/OT/ST from 40 to 50, OP Facility from copay to coins, Imaging from copay to coins	88.6%	87.5%
22444PA0040080	Geisinger Marketplace All-Access Value	MOOP and Ded from 8550 to 8700	68.2%	71.6%
22444PA0040081	Geisinger Marketplace All-Access Value	MOOP and Ded from 8550 to 8700	68.2%	71.6%
22444PA0040082	Geisinger Marketplace All-Access Value	MOOP and Ded from 8550 to 8700	68.2%	71.6%
22444PA0040083	Geisinger Marketplace All-Access Value	MOOP and Ded from 8550 to 8700	68.2%	71.6%
22444PA0040084	Geisinger Marketplace All-Access Value	MOOP and Ded from 8550 to 8700	68.2%	71.6%
22444PA0040085	Geisinger Marketplace All-Access Value	MOOP and Ded from 8550 to 8700	68.2%	71.6%
22444PA0040086	Geisinger Marketplace All-Access Value	MOOP and Ded from 8550 to 8700	68.2%	71.6%
22444PA0040087	Geisinger Marketplace All-Access Value	MOOP and Ded from 8550 to 8700	68.2%	71.6%
22444PA0040088	Geisinger Marketplace All-Access Value	MOOP and Ded from 8550 to 8700	68.2%	71.6%
22444PA0040089	Geisinger Marketplace All-Access Value	MOOP and Ded from 8550 to 8700	68.2%	71.6%
22444PA0040090	Geisinger Marketplace All-Access Value	MOOP and Ded from 8550 to 8700	68.2%	71.6%
22444PA0040091	Geisinger Marketplace All-Access Value	MOOP and Ded from 8550 to 8700	68.2%	71.6%
22444PA0040092	Geisinger Marketplace All-Access Value	MOOP and Ded from 8550 to 8700	68.2%	71.6%

Geisinger Health Plan
Individual Filing for 2022
MLR Exhibit

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2017	74.0%	93.6%	516,852	167,592
2018	87.4%	93.3%	673,344	564,264
2019	85.7%	93.4%	386,028	640,920

Geisinger Health Plan
Individual Filing for 2022
COVID Adjustment

Month	Inpatient			Outpatient			Professional		
	Projected PMPM	Actual PMPM	Factor	Projected PMPM	Actual PMPM	Factor	Projected PMPM	Actual PMPM	Factor
Mar-20	\$165.89	\$179.52	0.924	\$264.87	\$279.69	0.947	\$148.97	\$157.89	0.943
Apr-20	\$178.80	\$146.67	1.219	\$254.03	\$158.30	1.605	\$151.49	\$116.18	1.304
May-20	\$153.55	\$161.53	0.951	\$239.15	\$202.05	1.184	\$140.76	\$135.71	1.037
Jun-20	\$115.71	\$127.22	0.909	\$268.55	\$267.29	1.005	\$154.33	\$175.75	0.878
Jul-20	\$96.97	\$134.64	0.720	\$276.72	\$301.55	0.918	\$151.70	\$193.89	0.782
Aug-20	\$161.32	\$187.37	0.861	\$259.53	\$293.44	0.884	\$149.26	\$185.76	0.803
Sep-20	\$149.87	\$169.64	0.883	\$261.53	\$334.37	0.782	\$148.56	\$210.57	0.706
Oct-20	\$145.04	\$148.96	0.974	\$284.51	\$333.33	0.854	\$163.94	\$213.17	0.769
Nov-20	\$125.23	\$163.52	0.766	\$270.01	\$305.61	0.884	\$157.59	\$202.31	0.779
Dec-20	\$135.50	\$187.21	0.724	\$315.13	\$340.72	0.925	\$159.97	\$202.07	0.792
Total	\$175.34	\$196.70	0.891	\$338.10	\$351.62	0.962	\$185.75	\$217.76	0.853

Geisinger Health Plan
Individual Filing for 2022
Geographic Area Factors

Rating Areas	Member Months	Credibility [^]	Normalized Allowed PMPM*	Credibility Weighted Allowed PMPM	PMPM Relativity	Current Area Factor	Targeted Area Factor	Proposed Area Factor
2	491	4%	\$426	\$814	0.98	0.941	1.000	0.971
3	272,140	100%	\$788	\$788	0.95	0.927	0.950	0.939
5	5,146	43%	\$696	\$773	0.93	0.963	0.950	0.957
6	155,825	100%	\$799	\$799	0.96	1.209	1.000	1.105
7	23,923	100%	\$1,249	\$1,249	1.50	1.229	1.250	1.240
9	29,701	100%	\$1,079	\$1,079	1.30	1.092	1.200	1.146
Total	487,226	100%	\$831	\$831	1.00			

[^]12,000 member months is used to determine full credibility

*Excludes high cost members with total claims over \$200,000

Geisinger Health Plan
Individual Filing for 2022
COVID Vaccine Costs

CY2022 Estimates for COVID Vaccine Costs	
Percent of members expected to receive vaccine	50%
Average doses per member	2
Vaccine cost per dose	\$60
Administration cost per dose	\$40

Expected Cost PMPM	\$8.33
Other Factor - Other	1.011

Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$734.67
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Company Name: **Geisinger Health Plan**
 Market: **Individual**
 Product: **HMO, POS**
 Effective Date of Rates: **January 1, 2022**

Ending date of Rates: **December 31, 2022**

HIOS Plan ID (On Exchange)=>	22444PA0010035	22444PA0010036	22444PA0010037	22444PA0010038	22444PA0010039	22444PA0010040	22444PA0010041	22444PA0010042	22444PA0010045	22444PA0010046
HIOS Plan ID (Off Exchange)=>	22444PA0010035	22444PA0010036	22444PA0010037	22444PA0010038	22444PA0010039	22444PA0010040	22444PA0010041	22444PA0010042	22444PA0010045	22444PA0010046
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 20/50/3250	Geisinger Marketplace All-Access HMO 20/50/3250	Geisinger Marketplace All-Access HMO 20/50/3250	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 20/50/3250	Geisinger Marketplace Extra HMO 10/50/800	Geisinger Marketplace Extra HMO 10/50/800
Form # =>	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-178-F Rev. 1/22	M-152-178-F Rev. 1/22
Rating Area =>	Rating Area 3	Rating Area 6	Rating Area 7	Rating Area 3	Rating Area 9	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 3	Rating Area 3
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Gold	Gold	Gold
Deductible =>	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500	Med: \$3,250 / Rx: \$0	Med: \$800 / Rx: \$500	Med: \$800 / Rx: \$500
Coinsurance =>	30%	30%	30%	20%	20%	20%	20%	30%	20%	20%
Copays =>	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$20 / \$50	\$50 / \$50	\$50 / \$50
OOP Maximum =>	\$8,700	\$8,700	\$8,700	\$7,600	\$7,600	\$7,600	\$7,600	\$8,700	\$8,700	\$8,700
Pediatric Dental (Yes/No) =>	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
0 - 14	\$268.06	\$268.06	\$315.45	\$315.45	\$353.99	\$353.99	\$323.87	\$323.87	\$395.26	\$395.26
15	\$291.89	\$291.89	\$343.49	\$343.49	\$385.45	\$385.45	\$352.65	\$352.65	\$430.40	\$430.40
16	\$301.00	\$301.00	\$354.21	\$354.21	\$397.48	\$397.48	\$363.66	\$363.66	\$443.83	\$443.83
17	\$310.11	\$310.11	\$364.93	\$364.93	\$409.51	\$409.51	\$374.67	\$374.67	\$457.26	\$457.26
18	\$319.92	\$319.92	\$376.48	\$376.48	\$422.47	\$422.47	\$386.52	\$386.52	\$471.73	\$471.73
19	\$329.73	\$329.73	\$388.02	\$388.02	\$435.43	\$435.43	\$398.38	\$398.38	\$486.20	\$486.20
20	\$339.89	\$339.89	\$399.98	\$399.98	\$448.85	\$448.85	\$410.65	\$410.65	\$501.18	\$501.18
21	\$350.41	\$350.41	\$412.35	\$412.35	\$462.73	\$462.73	\$423.36	\$423.36	\$516.69	\$516.69
22	\$350.41	\$350.41	\$412.35	\$412.35	\$462.73	\$462.73	\$423.36	\$423.36	\$516.69	\$516.69
23	\$350.41	\$350.41	\$412.35	\$412.35	\$462.73	\$462.73	\$423.36	\$423.36	\$516.69	\$516.69
24	\$350.41	\$350.41	\$412.35	\$412.35	\$462.73	\$462.73	\$423.36	\$423.36	\$516.69	\$516.69
25	\$351.81	\$351.81	\$414.00	\$414.00	\$464.58	\$464.58	\$425.05	\$425.05	\$518.75	\$518.75
26	\$358.81	\$358.81	\$422.25	\$422.25	\$473.83	\$473.83	\$433.51	\$433.51	\$529.08	\$529.08
27	\$367.22	\$367.22	\$432.14	\$432.14	\$484.94	\$484.94	\$443.67	\$443.67	\$541.48	\$541.48
28	\$380.89	\$380.89	\$448.22	\$448.22	\$502.98	\$502.98	\$460.19	\$460.19	\$561.63	\$561.63
29	\$392.10	\$392.10	\$461.42	\$461.42	\$517.79	\$517.79	\$473.73	\$473.73	\$578.17	\$578.17
30	\$397.71	\$397.71	\$468.02	\$468.02	\$525.20	\$525.20	\$480.51	\$480.51	\$586.43	\$586.43
31	\$406.12	\$406.12	\$477.91	\$477.91	\$536.30	\$536.30	\$490.67	\$490.67	\$598.83	\$598.83
32	\$414.53	\$414.53	\$487.81	\$487.81	\$547.41	\$547.41	\$500.83	\$500.83	\$611.23	\$611.23
33	\$419.78	\$419.78	\$493.99	\$493.99	\$554.35	\$554.35	\$507.18	\$507.18	\$618.98	\$618.98
34	\$425.39	\$425.39	\$500.59	\$500.59	\$561.75	\$561.75	\$513.95	\$513.95	\$627.25	\$627.25
35	\$428.19	\$428.19	\$503.89	\$503.89	\$565.45	\$565.45	\$517.34	\$517.34	\$631.38	\$631.38
36	\$431.00	\$431.00	\$507.19	\$507.19	\$569.15	\$569.15	\$520.73	\$520.73	\$635.52	\$635.52
37	\$433.80	\$433.80	\$510.49	\$510.49	\$572.86	\$572.86	\$524.11	\$524.11	\$639.65	\$639.65
38	\$436.60	\$436.60	\$513.79	\$513.79	\$576.56	\$576.56	\$527.50	\$527.50	\$643.78	\$643.78
39	\$442.21	\$442.21	\$520.39	\$520.39	\$583.96	\$583.96	\$534.27	\$534.27	\$652.05	\$652.05
40	\$447.82	\$447.82	\$526.98	\$526.98	\$591.37	\$591.37	\$541.05	\$541.05	\$660.32	\$660.32
41	\$456.23	\$456.23	\$536.88	\$536.88	\$602.47	\$602.47	\$551.21	\$551.21	\$672.72	\$672.72
42	\$464.29	\$464.29	\$546.36	\$546.36	\$613.11	\$613.11	\$560.94	\$560.94	\$684.60	\$684.60
43	\$475.50	\$475.50	\$559.56	\$559.56	\$627.92	\$627.92	\$574.49	\$574.49	\$701.14	\$701.14
44	\$489.51	\$489.51	\$576.05	\$576.05	\$646.43	\$646.43	\$591.43	\$591.43	\$721.80	\$721.80
45	\$505.98	\$505.98	\$595.43	\$595.43	\$668.18	\$668.18	\$611.32	\$611.32	\$746.09	\$746.09
46	\$525.61	\$525.61	\$618.52	\$618.52	\$694.09	\$694.09	\$635.03	\$635.03	\$775.02	\$775.02
47	\$547.68	\$547.68	\$644.50	\$644.50	\$723.24	\$723.24	\$661.70	\$661.70	\$807.57	\$807.57
48	\$572.91	\$572.91	\$674.19	\$674.19	\$741.82	\$741.82	\$682.45	\$682.45	\$844.77	\$844.77
49	\$597.79	\$597.79	\$703.47	\$703.47	\$773.98	\$773.98	\$789.41	\$789.41	\$881.46	\$881.46
50	\$625.82	\$625.82	\$736.46	\$736.46	\$810.27	\$810.27	\$826.43	\$826.43	\$922.79	\$922.79
51	\$653.50	\$653.50	\$769.03	\$769.03	\$846.14	\$846.14	\$862.99	\$862.99	\$963.61	\$963.61
52	\$683.99	\$683.99	\$804.91	\$804.91	\$885.31	\$885.31	\$903.24	\$903.24	\$1,008.56	\$1,008.56
53	\$714.82	\$714.82	\$841.19	\$841.19	\$925.31	\$925.31	\$943.96	\$943.96	\$1,054.03	\$1,054.03
54	\$748.11	\$748.11	\$882.75	\$882.75	\$968.20	\$968.20	\$987.92	\$987.92	\$1,103.11	\$1,103.11
55	\$781.40	\$781.40	\$919.54	\$919.54	\$1,011.49	\$1,011.49	\$1,031.88	\$1,031.88	\$1,152.20	\$1,152.20
56	\$817.49	\$817.49	\$962.01	\$962.01	\$1,058.09	\$1,058.09	\$1,079.54	\$1,079.54	\$1,205.42	\$1,205.42
57	\$853.93	\$853.93	\$1,004.90	\$1,004.90	\$1,105.51	\$1,105.51	\$1,127.67	\$1,127.67	\$1,259.15	\$1,259.15
58	\$892.83	\$892.83	\$1,050.67	\$1,050.67	\$1,155.82	\$1,155.82	\$1,179.03	\$1,179.03	\$1,316.50	\$1,316.50
59	\$912.10	\$912.10	\$1,073.35	\$1,073.35	\$1,180.56	\$1,180.56	\$1,204.48	\$1,204.48	\$1,344.92	\$1,344.92
60	\$951.00	\$951.00	\$1,119.12	\$1,119.12	\$1,230.86	\$1,230.86	\$1,255.84	\$1,255.84	\$1,402.27	\$1,402.27
61	\$984.63	\$984.63	\$1,158.70	\$1,158.70	\$1,274.57	\$1,274.57	\$1,300.26	\$1,300.26	\$1,451.87	\$1,451.87
62	\$1,006.71	\$1,006.71	\$1,184.68	\$1,184.68	\$1,303.02	\$1,303.02	\$1,329.41	\$1,329.41	\$1,484.42	\$1,484.42
63	\$1,034.39	\$1,034.39	\$1,217.26	\$1,217.26	\$1,338.90	\$1,338.90	\$1,365.97	\$1,365.97	\$1,525.24	\$1,525.24
64+	\$1,051.21	\$1,051.21	\$1,237.05	\$1,237.05	\$1,360.75	\$1,360.75	\$1,388.18	\$1,388.18	\$1,550.04	\$1,550.04

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

HIOS Plan ID (On Exchange)=>	0010045	22444PA0010045	22444PA0010047	22444PA0010047	22444PA0010047	22444PA0010047	22444PA0010053	22444PA0010054	22444PA0010055	22444PA0010056	22444PA0010063
HIOS Plan ID (Off Exchange)=>	0010045	22444PA0010045	22444PA0010047	22444PA0010047	22444PA0010047	22444PA0010047	22444PA0010053	22444PA0010054	22444PA0010055	22444PA0010056	22444PA0010063
Plan Marketing Name =>	Marketplace Extra /50/800	Geisinger Marketplace Extra HMO 10/50/800	Geisinger Marketplace Extra HMO 10/50/4500	Geisinger Marketplace Extra HMO 10/50/4500	Geisinger Marketplace Extra HMO 10/50/4500	Geisinger Marketplace Extra HMO 10/50/4500	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 30/60/4600
Form # =>	F Rev. 1/22	M-152-178-F Rev. 1/22	M-152-178-F Rev. 1/22	M-152-178-F Rev. 1/22	M-152-178-F Rev. 1/22	M-152-178-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22
Rating Area =>	Area 6	Rating Area 9	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 3	Rating Area 9	Rating Area 3	Rating Area 9	Rating Area 6	Rating Area 7
Network =>	Marketplace All-HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Gold	Gold	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Silver
Deductible =>	/ Rx: \$500	Med: \$800 / Rx: \$500	Med: \$4,500 / Rx: \$500	Med: \$4,500 / Rx: \$500	Med: \$4,500 / Rx: \$500	Med: \$4,500 / Rx: \$500	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Med: \$4,600 / Rx: \$500
Coinsurance =>	%	20%	30%	30%	30%	30%	0%	0%	0%	0%	20%
Copays =>	\$50	\$50 / \$50	\$50 / \$50	\$50 / \$50	\$50 / \$50	\$50 / \$50	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$30 / \$60
OOP Maximum =>	\$0	\$8,700	\$7,400	\$7,400	\$7,400	\$7,400	\$8,550	\$8,550	\$8,550	\$8,550	\$7,600
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$335.43	\$347.88	\$347.88	\$316.80	\$316.80	\$372.81	\$372.81	\$386.64	\$386.64	\$195.36	\$195.36
15	\$365.25	\$378.80	\$378.80	\$344.96	\$344.96	\$405.95	\$405.95	\$421.01	\$421.01	\$212.73	\$212.73
16	\$376.65	\$390.62	\$390.62	\$355.73	\$355.73	\$418.62	\$418.62	\$434.15	\$434.15	\$219.37	\$219.37
17	\$388.05	\$402.45	\$402.45	\$366.50	\$366.50	\$431.29	\$431.29	\$447.29	\$447.29	\$226.01	\$226.01
18	\$400.32	\$415.18	\$415.18	\$378.09	\$378.09	\$444.93	\$444.93	\$461.44	\$461.44	\$233.16	\$233.16
19	\$412.60	\$427.91	\$427.91	\$389.69	\$389.69	\$458.58	\$458.58	\$475.60	\$475.60	\$240.31	\$240.31
20	\$425.32	\$441.10	\$441.10	\$401.70	\$401.70	\$472.71	\$472.71	\$490.25	\$490.25	\$247.71	\$247.71
21	\$482.32	\$454.75	\$500.22	\$414.13	\$455.54	\$487.34	\$536.07	\$505.42	\$555.96	\$255.38	\$280.92
22	\$482.32	\$454.75	\$500.22	\$414.13	\$455.54	\$487.34	\$536.07	\$505.42	\$555.96	\$255.38	\$280.92
23	\$482.32	\$454.75	\$500.22	\$414.13	\$455.54	\$487.34	\$536.07	\$505.42	\$555.96	\$255.38	\$280.92
24	\$482.32	\$454.75	\$500.22	\$414.13	\$455.54	\$487.34	\$536.07	\$505.42	\$555.96	\$255.38	\$280.92
25	\$484.07	\$456.56	\$502.03	\$415.78	\$457.19	\$489.28	\$538.02	\$507.44	\$557.98	\$256.40	\$281.93
26	\$493.72	\$465.65	\$512.04	\$424.06	\$466.30	\$499.03	\$548.74	\$517.54	\$569.10	\$261.50	\$287.55
27	\$505.56	\$476.57	\$524.32	\$434.00	\$477.48	\$510.72	\$561.89	\$582.74	\$582.74	\$267.63	\$294.45
28	\$524.41	\$494.30	\$543.87	\$450.15	\$495.29	\$529.73	\$582.85	\$549.39	\$604.48	\$277.59	\$305.43
29	\$539.76	\$508.85	\$559.79	\$463.40	\$509.78	\$545.33	\$599.91	\$565.56	\$622.17	\$285.76	\$314.37
30	\$547.65	\$516.13	\$567.97	\$470.03	\$517.24	\$553.12	\$608.68	\$573.65	\$631.26	\$289.85	\$318.96
31	\$559.05	\$527.04	\$579.79	\$479.97	\$528.01	\$564.82	\$621.35	\$585.78	\$644.40	\$295.98	\$325.60
32	\$570.45	\$537.96	\$591.62	\$489.91	\$538.77	\$576.51	\$634.02	\$597.91	\$657.54	\$302.11	\$332.24
33	\$577.91	\$544.78	\$599.35	\$496.12	\$545.81	\$583.82	\$642.30	\$605.49	\$666.14	\$305.94	\$336.58
34	\$585.36	\$552.06	\$607.08	\$502.74	\$552.85	\$607.08	\$650.59	\$613.57	\$674.73	\$310.02	\$340.92
35	\$589.31	\$555.69	\$611.17	\$506.06	\$556.58	\$595.52	\$654.98	\$617.62	\$679.28	\$312.07	\$343.22
36	\$593.25	\$559.33	\$615.26	\$509.37	\$560.31	\$599.42	\$659.36	\$621.66	\$683.83	\$314.11	\$345.52
37	\$597.20	\$562.97	\$619.36	\$512.68	\$564.03	\$603.32	\$663.75	\$625.70	\$688.37	\$316.15	\$347.82
38	\$601.14	\$566.61	\$623.45	\$516.00	\$567.76	\$607.22	\$668.13	\$629.75	\$692.92	\$318.20	\$350.12
39	\$608.60	\$573.88	\$631.18	\$522.62	\$574.80	\$615.01	\$676.42	\$637.83	\$701.52	\$322.28	\$354.46
40	\$616.49	\$581.16	\$639.37	\$529.25	\$582.26	\$622.81	\$685.19	\$645.92	\$710.61	\$326.37	\$359.06
41	\$627.89	\$592.07	\$651.19	\$539.19	\$593.02	\$634.51	\$697.86	\$658.05	\$723.75	\$332.50	\$365.70
42	\$639.29	\$602.53	\$663.01	\$548.71	\$603.79	\$645.72	\$710.53	\$669.67	\$736.89	\$338.37	\$372.34
43	\$654.64	\$617.08	\$678.93	\$561.96	\$618.28	\$661.31	\$727.59	\$685.85	\$754.58	\$346.54	\$381.27
44	\$673.93	\$635.27	\$698.94	\$578.53	\$636.51	\$680.80	\$749.03	\$706.06	\$776.82	\$356.76	\$392.51
45	\$696.29	\$656.65	\$722.13	\$597.99	\$657.63	\$703.71	\$773.88	\$729.82	\$802.60	\$368.76	\$405.53
46	\$723.48	\$682.11	\$750.32	\$621.18	\$683.30	\$731.00	\$804.10	\$758.12	\$833.93	\$383.06	\$421.37
47	\$753.73	\$710.76	\$781.70	\$647.27	\$711.88	\$761.70	\$837.72	\$789.96	\$868.81	\$399.15	\$438.99
48	\$788.81	\$743.50	\$818.08	\$677.09	\$745.01	\$796.79	\$876.71	\$826.35	\$909.24	\$417.54	\$459.42
49	\$823.01	\$775.79	\$853.55	\$706.49	\$777.31	\$831.39	\$914.72	\$862.24	\$948.66	\$435.67	\$479.34
50	\$861.60	\$812.17	\$893.57	\$739.62	\$813.75	\$870.38	\$957.61	\$902.67	\$993.14	\$456.10	\$501.81
51	\$899.74	\$848.09	\$933.13	\$772.34	\$849.78	\$908.88	\$1,000.01	\$942.60	\$1,037.11	\$476.27	\$524.03
52	\$941.40	\$887.65	\$976.33	\$808.37	\$889.12	\$951.27	\$1,046.30	\$986.57	\$1,085.13	\$498.49	\$548.29
53	\$983.93	\$927.67	\$1,020.44	\$844.81	\$929.29	\$1,093.57	\$1,031.05	\$1,031.05	\$1,134.15	\$520.96	\$573.06
54	\$1,029.53	\$970.87	\$1,067.73	\$884.15	\$972.36	\$1,040.46	\$1,144.26	\$1,079.06	\$1,186.71	\$545.22	\$599.62
55	\$1,075.57	\$1,014.07	\$1,115.48	\$923.49	\$1,015.84	\$1,086.75	\$1,195.43	\$1,127.07	\$1,239.78	\$569.48	\$626.43
56	\$1,125.12	\$1,060.91	\$1,166.86	\$966.15	\$1,062.64	\$1,136.95	\$1,250.50	\$1,179.13	\$1,296.89	\$595.79	\$655.29
57	\$1,175.54	\$1,108.20	\$1,219.16	\$1,009.22	\$1,110.26	\$1,187.63	\$1,306.54	\$1,231.70	\$1,355.02	\$622.35	\$684.66
58	\$1,229.04	\$1,158.68	\$1,274.64	\$1,055.18	\$1,160.79	\$1,241.72	\$1,365.99	\$1,287.80	\$1,416.68	\$650.69	\$715.81
59	\$1,255.34	\$1,183.69	\$1,301.92	\$1,077.96	\$1,185.63	\$1,268.53	\$1,395.23	\$1,315.59	\$1,447.00	\$664.74	\$731.14
60	\$1,308.84	\$1,234.17	\$1,357.40	\$1,123.93	\$1,236.16	\$1,322.62	\$1,454.69	\$1,371.70	\$1,508.66	\$693.09	\$762.29
61	\$1,355.32	\$1,277.82	\$1,405.60	\$1,163.68	\$1,280.05	\$1,369.40	\$1,506.35	\$1,420.22	\$1,562.24	\$717.60	\$789.36
62	\$1,385.57	\$1,306.47	\$1,436.98	\$1,189.77	\$1,308.63	\$1,400.11	\$1,539.97	\$1,452.06	\$1,597.11	\$733.69	\$806.98
63	\$1,423.72	\$1,342.39	\$1,476.54	\$1,222.49	\$1,344.66	\$1,438.61	\$1,582.37	\$1,491.98	\$1,641.08	\$753.86	\$829.20
64+	\$1,446.96	\$1,364.22	\$1,500.64	\$1,242.37	\$1,366.60	\$1,462.00	\$1,608.20	\$1,516.24	\$1,667.87	\$766.12	\$842.73

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

HIOS Plan ID (On Exchange)=>	22444PA0010064	22444PA0010065	22444PA0010066	22444PA0010067	22444PA0010068	22444PA0010069	22444PA0010070	22444PA0010082	22444PA0010083	22444PA0010084
HIOS Plan ID (Off Exchange)=>	22444PA0010064	22444PA0010065	22444PA0010066	22444PA0010067	22444PA0010068	22444PA0010069	22444PA0010070	22444PA0010082	22444PA0010083	22444PA0010084
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 20/50/3250	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 20/50/3250	Geisinger Marketplace All-Access HMO 20/50/3250	Geisinger Marketplace All-Access HMO 20/50/3250
Form # =>	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22
Rating Area =>	Rating Area 9	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 9	Rating Area 9	Rating Area 9	Rating Area 5	Rating Area 2	Rating Area 1
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Silver	Silver	Silver	Gold	Silver	Bronze	Silver	Gold	Gold	Gold
Deductible =>	Med: \$4,600 / Rx: \$500	Med: \$4,600 / Rx: \$500	Med: \$4,600 / Rx: \$500	Med: \$3,250 / Rx: \$0	Med: \$4,650 / Rx: \$500	Combined: \$8,400	Med: \$4,600 / Rx: \$500	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0
Coinsurance =>	20%	20%	20%	30%	20%	0%	20%	30%	30%	30%
Copays =>	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$20 / \$50	\$30 / \$60	\$40 / \$80	\$30 / \$60	\$20 / \$50	\$20 / \$50	\$20 / \$50
OOP Maximum =>	\$7,600	\$7,600	\$7,600	\$8,700	\$7,600	\$8,550	\$7,600	\$8,700	\$8,700	\$8,700
Pediatric Dental (Yes/No) =>	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
0 - 14	\$287.79	\$287.79	\$277.49	\$277.49	\$311.39	\$311.39	\$327.15	\$327.15	\$395.26	\$395.26
15	\$313.37	\$313.37	\$302.16	\$302.16	\$339.07	\$339.07	\$356.23	\$356.23	\$430.40	\$430.40
16	\$323.15	\$323.15	\$311.59	\$311.59	\$349.66	\$349.66	\$367.35	\$367.35	\$443.83	\$443.83
17	\$332.93	\$332.93	\$321.02	\$321.02	\$360.24	\$360.24	\$378.47	\$378.47	\$457.26	\$457.26
18	\$343.47	\$343.47	\$331.18	\$331.18	\$371.64	\$371.64	\$390.44	\$390.44	\$471.73	\$471.73
19	\$354.00	\$354.00	\$341.33	\$341.33	\$383.04	\$383.04	\$402.42	\$402.42	\$486.20	\$486.20
20	\$364.91	\$364.91	\$351.85	\$351.85	\$394.84	\$394.84	\$414.82	\$414.82	\$501.18	\$501.18
21	\$376.20	\$413.82	\$362.74	\$399.01	\$407.06	\$447.76	\$427.65	\$470.42	\$516.69	\$568.35
22	\$376.20	\$413.82	\$362.74	\$399.01	\$407.06	\$447.76	\$427.65	\$470.42	\$516.69	\$568.35
23	\$376.20	\$413.82	\$362.74	\$399.01	\$407.06	\$447.76	\$427.65	\$470.42	\$516.69	\$568.35
24	\$376.20	\$413.82	\$362.74	\$399.01	\$407.06	\$447.76	\$427.65	\$470.42	\$516.69	\$568.35
25	\$377.70	\$415.32	\$364.19	\$400.46	\$408.68	\$449.38	\$429.36	\$472.12	\$518.75	\$570.42
26	\$385.22	\$423.59	\$371.44	\$408.44	\$416.82	\$458.34	\$437.91	\$461.53	\$529.08	\$581.78
27	\$394.25	\$433.75	\$380.15	\$418.23	\$426.59	\$469.33	\$448.18	\$471.91	\$541.48	\$595.73
28	\$408.92	\$449.93	\$394.29	\$433.83	\$442.46	\$486.83	\$464.85	\$511.47	\$561.63	\$617.95
29	\$420.96	\$463.09	\$405.90	\$446.53	\$455.49	\$501.08	\$478.54	\$526.44	\$578.17	\$636.03
30	\$426.98	\$469.87	\$411.70	\$453.06	\$462.00	\$508.41	\$485.38	\$534.13	\$586.43	\$645.33
31	\$436.01	\$479.65	\$420.41	\$462.49	\$471.77	\$518.99	\$495.65	\$545.25	\$598.83	\$658.77
32	\$445.04	\$489.43	\$429.12	\$471.92	\$481.54	\$529.57	\$505.91	\$556.37	\$611.23	\$672.20
33	\$450.68	\$495.82	\$434.56	\$478.08	\$487.65	\$536.49	\$512.32	\$563.64	\$618.98	\$680.99
34	\$456.70	\$502.22	\$440.36	\$484.25	\$494.16	\$543.41	\$519.17	\$570.91	\$627.25	\$689.77
35	\$459.71	\$505.60	\$443.26	\$487.52	\$497.42	\$547.08	\$522.59	\$574.76	\$631.38	\$694.42
36	\$462.72	\$508.99	\$446.16	\$490.78	\$500.67	\$550.74	\$526.01	\$578.61	\$635.52	\$699.07
37	\$465.73	\$512.38	\$449.07	\$494.05	\$503.93	\$554.40	\$529.43	\$582.46	\$639.65	\$703.72
38	\$468.74	\$515.76	\$451.97	\$497.31	\$507.19	\$558.07	\$532.85	\$586.31	\$643.78	\$708.37
39	\$474.76	\$522.16	\$457.77	\$503.48	\$513.70	\$564.99	\$539.69	\$593.58	\$652.05	\$717.15
40	\$480.78	\$528.93	\$463.58	\$510.01	\$520.21	\$572.31	\$546.54	\$601.28	\$660.32	\$726.45
41	\$489.80	\$538.71	\$472.28	\$519.44	\$529.98	\$582.90	\$556.80	\$612.39	\$672.72	\$739.89
42	\$498.46	\$548.49	\$480.62	\$528.87	\$539.34	\$593.48	\$566.64	\$623.51	\$684.60	\$753.32
43	\$510.50	\$561.66	\$492.23	\$541.56	\$552.37	\$607.73	\$580.32	\$638.48	\$701.14	\$771.40
44	\$525.54	\$578.21	\$506.74	\$557.52	\$568.65	\$625.64	\$597.43	\$657.30	\$721.80	\$794.14
45	\$543.22	\$597.40	\$523.79	\$576.02	\$587.78	\$646.40	\$617.53	\$679.11	\$746.09	\$820.49
46	\$564.29	\$620.72	\$544.10	\$598.51	\$610.58	\$671.63	\$641.47	\$705.62	\$775.02	\$852.52
47	\$587.99	\$646.68	\$566.95	\$623.54	\$636.22	\$699.72	\$668.42	\$735.13	\$807.57	\$888.17
48	\$615.08	\$676.77	\$593.07	\$652.56	\$665.53	\$732.28	\$699.21	\$769.34	\$844.77	\$929.51
49	\$641.79	\$706.12	\$618.83	\$680.85	\$694.43	\$764.03	\$729.57	\$802.70	\$881.46	\$969.81
50	\$671.88	\$739.22	\$647.84	\$712.77	\$726.99	\$799.86	\$763.78	\$840.33	\$922.79	\$1,015.28
51	\$701.60	\$771.95	\$676.50	\$744.33	\$759.15	\$835.27	\$797.57	\$877.54	\$963.61	\$1,060.23
52	\$734.33	\$807.69	\$708.06	\$778.79	\$794.56	\$873.94	\$834.77	\$918.16	\$1,008.56	\$1,109.31
53	\$767.44	\$844.18	\$739.98	\$813.98	\$830.38	\$913.42	\$872.40	\$959.65	\$1,054.03	\$1,159.43
54	\$803.17	\$883.30	\$774.44	\$851.70	\$869.05	\$955.76	\$913.03	\$1,004.12	\$1,103.11	\$1,213.17
55	\$838.91	\$922.80	\$808.90	\$889.79	\$907.72	\$998.50	\$953.66	\$1,049.02	\$1,152.20	\$1,267.42
56	\$877.66	\$965.31	\$846.26	\$930.78	\$949.65	\$1,044.49	\$997.71	\$1,097.35	\$1,205.42	\$1,325.80
57	\$916.78	\$1,008.58	\$883.99	\$972.49	\$991.98	\$1,091.30	\$1,042.18	\$1,146.53	\$1,259.15	\$1,385.22
58	\$958.54	\$1,054.47	\$924.25	\$1,016.75	\$1,037.17	\$1,140.96	\$1,089.65	\$1,198.70	\$1,316.50	\$1,448.26
59	\$979.23	\$1,077.04	\$944.20	\$1,038.51	\$1,059.55	\$1,165.39	\$1,113.17	\$1,224.36	\$1,344.92	\$1,479.26
60	\$1,020.99	\$1,122.94	\$984.46	\$1,082.76	\$1,104.74	\$1,215.05	\$1,160.64	\$1,276.53	\$1,402.27	\$1,542.29
61	\$1,057.11	\$1,162.82	\$1,019.29	\$1,121.21	\$1,143.81	\$1,258.19	\$1,201.69	\$1,321.86	\$1,451.87	\$1,597.06
62	\$1,080.81	\$1,188.77	\$1,042.14	\$1,146.24	\$1,169.46	\$1,286.28	\$1,228.64	\$1,351.37	\$1,484.42	\$1,632.71
63	\$1,110.52	\$1,221.50	\$1,070.79	\$1,177.80	\$1,201.61	\$1,321.69	\$1,262.42	\$1,388.58	\$1,525.24	\$1,677.66
64+	\$1,128.58	\$1,241.44	\$1,088.21	\$1,197.03	\$1,221.15	\$1,343.27	\$1,282.95	\$1,411.24	\$1,550.04	\$1,705.05

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

HIOS Plan ID (On Exchange)=>	0010084	22444PA0010085	22444PA0010086	22444PA0010087	22444PA0010088	22444PA0010089	22444PA0010090	22444PA0010091	22444PA0010092	22444PA0010093
HIOS Plan ID (Off Exchange)=>	0010084	22444PA0010085	22444PA0010086	22444PA0010087	22444PA0010088	22444PA0010089	22444PA0010090	22444PA0010091	22444PA0010092	22444PA0010093
Plan Marketing Name =>	Marketplace All- 20/50/3250	Geisinger Marketplace All- Access HMO 20/50/3250	Geisinger Marketplace All- Access HMO 20/50/3250	Geisinger Marketplace All- Access HMO 20/50/3250	Geisinger Marketplace All- Access HMO 20/50/3250	Geisinger Marketplace All- Access HMO 20/50/3250	Geisinger Marketplace All- Access HMO 30/60/4600	Geisinger Marketplace All- Access HMO 30/60/4600	Geisinger Marketplace All- Access HMO 30/60/4600	Geisinger Marketplace All- Access HMO 30/60/4600
Form # =>	F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22
Rating Area =>	Area 3	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 7	Rating Area 5	Rating Area 2	Rating Area 3	Rating Area 6
Network =>	Marketplace All- HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver
Deductible =>	\$0 / Rx: \$0	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0	Med: \$4,600 / Rx: \$500	Med: \$4,600 / Rx: \$500	Med: \$4,600 / Rx: \$500	Med: \$4,600 / Rx: \$500
Coinsurance =>	0%	30%	30%	30%	30%	30%	20%	20%	20%	20%
Copays =>	\$50	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60
OOP Maximum =>	\$0	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$7,600	\$7,600	\$7,600	\$7,600
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$268.06	\$315.45	\$315.45	\$268.06	\$268.06	\$315.45	\$315.45	\$268.06	\$353.99	\$353.99
15	\$291.89	\$343.49	\$343.49	\$291.89	\$291.89	\$343.49	\$343.49	\$291.89	\$385.45	\$385.45
16	\$301.00	\$354.21	\$354.21	\$301.00	\$301.00	\$354.21	\$354.21	\$301.00	\$397.48	\$397.48
17	\$310.11	\$364.93	\$364.93	\$310.11	\$310.11	\$364.93	\$364.93	\$310.11	\$409.51	\$409.51
18	\$319.92	\$376.48	\$376.48	\$319.92	\$319.92	\$376.48	\$376.48	\$319.92	\$422.47	\$422.47
19	\$329.73	\$388.02	\$388.02	\$329.73	\$329.73	\$388.02	\$388.02	\$329.73	\$435.43	\$435.43
20	\$339.89	\$399.98	\$399.98	\$339.89	\$339.89	\$399.98	\$399.98	\$339.89	\$448.85	\$448.85
21	\$385.45	\$412.35	\$453.59	\$350.41	\$385.45	\$412.35	\$453.59	\$350.41	\$509.00	\$509.00
22	\$385.45	\$412.35	\$453.59	\$350.41	\$385.45	\$412.35	\$453.59	\$350.41	\$509.00	\$509.00
23	\$385.45	\$412.35	\$453.59	\$350.41	\$385.45	\$412.35	\$453.59	\$350.41	\$509.00	\$509.00
24	\$385.45	\$412.35	\$453.59	\$350.41	\$385.45	\$412.35	\$453.59	\$350.41	\$509.00	\$509.00
25	\$386.85	\$414.00	\$455.23	\$351.81	\$386.85	\$414.00	\$455.23	\$351.81	\$510.85	\$510.85
26	\$394.55	\$422.25	\$464.31	\$358.81	\$394.55	\$422.25	\$464.31	\$358.81	\$521.03	\$521.03
27	\$404.02	\$432.14	\$475.44	\$367.22	\$404.02	\$432.14	\$475.44	\$367.22	\$533.52	\$533.52
28	\$419.08	\$448.22	\$493.17	\$380.89	\$419.08	\$448.22	\$493.17	\$380.89	\$553.42	\$553.42
29	\$431.35	\$461.42	\$507.60	\$392.10	\$431.35	\$461.42	\$507.60	\$392.10	\$569.62	\$569.62
30	\$437.65	\$468.02	\$515.02	\$397.71	\$437.65	\$468.02	\$515.02	\$397.71	\$577.95	\$577.95
31	\$446.76	\$477.91	\$525.75	\$406.12	\$446.76	\$477.91	\$525.75	\$406.12	\$589.98	\$589.98
32	\$455.88	\$487.81	\$536.47	\$414.53	\$455.88	\$487.81	\$536.47	\$414.53	\$597.41	\$597.41
33	\$461.83	\$493.99	\$543.48	\$419.78	\$461.83	\$493.99	\$543.48	\$419.78	\$609.87	\$609.87
34	\$467.79	\$500.59	\$550.49	\$425.39	\$467.79	\$500.59	\$550.49	\$425.39	\$617.74	\$617.74
35	\$470.94	\$503.89	\$554.20	\$428.19	\$470.94	\$503.89	\$554.20	\$428.19	\$621.91	\$621.91
36	\$474.10	\$507.19	\$557.91	\$431.00	\$474.10	\$507.19	\$557.91	\$431.00	\$626.07	\$626.07
37	\$477.25	\$510.49	\$561.62	\$433.80	\$477.25	\$510.49	\$561.62	\$433.80	\$630.23	\$630.23
38	\$480.40	\$513.79	\$565.33	\$436.60	\$480.40	\$513.79	\$565.33	\$436.60	\$634.40	\$634.40
39	\$486.36	\$520.39	\$572.34	\$442.21	\$486.36	\$520.39	\$572.34	\$442.21	\$639.46	\$639.46
40	\$492.67	\$526.98	\$579.76	\$447.82	\$492.67	\$526.98	\$579.76	\$447.82	\$640.59	\$640.59
41	\$501.78	\$536.88	\$590.48	\$456.23	\$501.78	\$536.88	\$590.48	\$456.23	\$642.47	\$642.47
42	\$510.89	\$546.36	\$601.21	\$464.29	\$510.89	\$546.36	\$601.21	\$464.29	\$643.11	\$643.11
43	\$523.15	\$559.56	\$615.64	\$475.50	\$523.15	\$559.56	\$615.64	\$475.50	\$647.92	\$647.92
44	\$538.57	\$576.05	\$633.78	\$489.51	\$538.57	\$576.05	\$633.78	\$489.51	\$646.43	\$646.43
45	\$556.44	\$595.43	\$654.81	\$505.98	\$556.44	\$595.43	\$654.81	\$505.98	\$668.18	\$668.18
46	\$578.17	\$618.52	\$680.38	\$525.61	\$578.17	\$618.52	\$680.38	\$525.61	\$694.09	\$694.09
47	\$602.34	\$644.50	\$708.83	\$547.68	\$602.34	\$644.50	\$708.83	\$547.68	\$723.24	\$723.24
48	\$630.38	\$674.19	\$741.82	\$572.91	\$630.38	\$674.19	\$741.82	\$572.91	\$756.56	\$756.56
49	\$657.71	\$703.47	\$773.98	\$597.79	\$657.71	\$703.47	\$773.98	\$597.79	\$789.41	\$789.41
50	\$688.54	\$736.46	\$810.27	\$625.82	\$688.54	\$736.46	\$810.27	\$625.82	\$826.43	\$826.43
51	\$719.03	\$769.03	\$846.14	\$653.50	\$719.03	\$769.03	\$846.14	\$653.50	\$862.99	\$862.99
52	\$752.32	\$804.91	\$885.31	\$683.99	\$752.32	\$804.91	\$885.31	\$683.99	\$903.24	\$903.24
53	\$786.31	\$841.19	\$925.31	\$714.82	\$786.31	\$841.19	\$925.31	\$714.82	\$943.96	\$943.96
54	\$822.75	\$880.37	\$968.20	\$748.11	\$822.75	\$880.37	\$968.20	\$748.11	\$987.92	\$987.92
55	\$859.54	\$919.54	\$1,011.49	\$781.40	\$859.54	\$919.54	\$1,011.49	\$781.40	\$1,031.88	\$1,031.88
56	\$899.14	\$962.01	\$1,058.09	\$817.49	\$899.14	\$962.01	\$1,058.09	\$817.49	\$1,079.54	\$1,079.54
57	\$939.43	\$1,004.90	\$1,105.51	\$853.93	\$939.43	\$1,004.90	\$1,105.51	\$853.93	\$1,127.67	\$1,127.67
58	\$982.18	\$1,050.67	\$1,155.82	\$892.83	\$982.18	\$1,050.67	\$1,155.82	\$892.83	\$1,179.03	\$1,179.03
59	\$1,003.21	\$1,073.35	\$1,180.56	\$912.10	\$1,003.21	\$1,073.35	\$1,180.56	\$912.10	\$1,204.48	\$1,204.48
60	\$1,045.96	\$1,119.12	\$1,230.86	\$951.00	\$1,045.96	\$1,119.12	\$1,230.86	\$951.00	\$1,255.84	\$1,255.84
61	\$1,083.10	\$1,158.70	\$1,274.57	\$984.63	\$1,083.10	\$1,158.70	\$1,274.57	\$984.63	\$1,300.26	\$1,300.26
62	\$1,107.28	\$1,184.68	\$1,303.02	\$1,006.71	\$1,107.28	\$1,184.68	\$1,303.02	\$1,006.71	\$1,329.41	\$1,329.41
63	\$1,137.76	\$1,217.26	\$1,338.90	\$1,034.39	\$1,137.76	\$1,217.26	\$1,338.90	\$1,034.39	\$1,365.97	\$1,365.97
64+	\$1,156.33	\$1,237.05	\$1,360.75	\$1,051.21	\$1,156.33	\$1,237.05	\$1,360.75	\$1,051.21	\$1,388.18	\$1,388.18

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

HIOS Plan ID (On Exchange)=>	22444PA0010094	22444PA0010095	22444PA0010096	22444PA0010097	22444PA0010098	22444PA0010099	22444PA0010100	22444PA0010101	22444PA0010102	22444PA0010103
HIOS Plan ID (Off Exchange)=>	22444PA0010094	22444PA0010095	22444PA0010096	22444PA0010097	22444PA0010098	22444PA0010099	22444PA0010100	22444PA0010101	22444PA0010102	22444PA0010103
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4600	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650
Form # =>	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22
Rating Area =>	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 7	Rating Area 5	Rating Area 2	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 3
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	Med: \$4,600 / Rx: \$500	Med: \$4,600 / Rx: \$500	Med: \$4,600 / Rx: \$500	Med: \$4,600 / Rx: \$500	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500
Coinsurance =>	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Copays =>	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60
OOP Maximum =>	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600
Pediatric Dental (Yes/No) =>	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
0 - 14	\$235.81	\$235.81	\$277.49	\$277.49	\$235.81	\$235.81	\$311.39	\$311.39	\$330.07	\$330.07
15	\$256.77	\$256.77	\$302.16	\$302.16	\$256.77	\$256.77	\$339.07	\$339.07	\$359.41	\$359.41
16	\$264.78	\$264.78	\$311.59	\$311.59	\$264.78	\$264.78	\$349.66	\$349.66	\$370.63	\$370.63
17	\$272.79	\$272.79	\$321.02	\$321.02	\$272.79	\$272.79	\$360.24	\$360.24	\$381.85	\$381.85
18	\$281.43	\$281.43	\$331.18	\$331.18	\$281.43	\$281.43	\$371.64	\$371.64	\$393.93	\$393.93
19	\$290.06	\$290.06	\$341.33	\$341.33	\$290.06	\$290.06	\$383.04	\$383.04	\$406.01	\$406.01
20	\$299.00	\$299.00	\$351.85	\$351.85	\$299.00	\$299.00	\$394.84	\$394.84	\$418.53	\$418.53
21	\$308.25	\$339.07	\$362.74	\$399.01	\$308.25	\$339.07	\$407.06	\$447.76	\$431.47	\$474.62
22	\$308.25	\$339.07	\$362.74	\$399.01	\$308.25	\$339.07	\$407.06	\$447.76	\$431.47	\$474.62
23	\$308.25	\$339.07	\$362.74	\$399.01	\$308.25	\$339.07	\$407.06	\$447.76	\$431.47	\$474.62
24	\$308.25	\$339.07	\$362.74	\$399.01	\$308.25	\$339.07	\$407.06	\$447.76	\$431.47	\$474.62
25	\$309.48	\$340.30	\$364.19	\$400.46	\$309.48	\$340.30	\$408.68	\$449.38	\$433.20	\$476.34
26	\$315.64	\$347.08	\$371.44	\$408.44	\$315.64	\$347.08	\$416.82	\$458.34	\$441.82	\$485.83
27	\$323.04	\$355.40	\$380.15	\$418.23	\$323.04	\$355.40	\$426.59	\$469.33	\$452.18	\$497.48
28	\$335.06	\$368.66	\$394.29	\$433.83	\$335.06	\$368.66	\$442.46	\$486.83	\$469.01	\$516.04
29	\$344.92	\$379.45	\$405.90	\$446.53	\$344.92	\$379.45	\$455.49	\$501.08	\$482.81	\$531.14
30	\$349.86	\$385.00	\$411.70	\$453.06	\$349.86	\$385.00	\$462.00	\$508.41	\$489.72	\$538.91
31	\$357.25	\$393.01	\$420.41	\$462.49	\$357.25	\$393.01	\$471.77	\$518.99	\$500.07	\$550.12
32	\$364.65	\$401.02	\$429.12	\$471.92	\$364.65	\$401.02	\$481.54	\$529.57	\$510.43	\$561.34
33	\$369.27	\$406.26	\$434.56	\$478.08	\$369.27	\$406.26	\$487.65	\$536.49	\$516.90	\$568.68
34	\$374.21	\$411.50	\$440.36	\$484.25	\$374.21	\$411.50	\$494.16	\$543.41	\$523.80	\$576.01
35	\$376.67	\$414.28	\$443.26	\$487.52	\$376.67	\$414.28	\$497.42	\$547.08	\$527.26	\$579.89
36	\$379.14	\$417.05	\$446.16	\$490.78	\$379.14	\$417.05	\$500.67	\$550.74	\$530.71	\$583.78
37	\$381.60	\$419.83	\$449.07	\$494.05	\$381.60	\$419.83	\$503.93	\$554.40	\$534.16	\$587.66
38	\$384.07	\$422.60	\$451.97	\$497.31	\$384.07	\$422.60	\$507.19	\$558.07	\$537.61	\$591.54
39	\$389.00	\$427.84	\$457.77	\$503.48	\$389.00	\$427.84	\$513.70	\$564.99	\$544.51	\$598.88
40	\$393.93	\$433.39	\$463.58	\$510.01	\$393.93	\$433.39	\$520.21	\$572.31	\$551.42	\$606.65
41	\$401.33	\$441.40	\$472.28	\$519.44	\$401.33	\$441.40	\$529.98	\$582.90	\$561.77	\$617.86
42	\$408.42	\$449.42	\$480.62	\$528.87	\$408.42	\$449.42	\$539.34	\$593.48	\$571.70	\$629.08
43	\$418.29	\$460.21	\$492.23	\$541.56	\$418.29	\$460.21	\$552.37	\$607.73	\$585.50	\$644.18
44	\$430.62	\$473.77	\$506.74	\$557.52	\$430.62	\$473.77	\$568.65	\$625.64	\$602.76	\$663.17
45	\$445.10	\$489.49	\$523.79	\$576.02	\$445.10	\$489.49	\$587.78	\$646.40	\$623.04	\$685.17
46	\$462.36	\$508.60	\$544.10	\$598.51	\$462.36	\$508.60	\$617.63	\$671.92	\$647.20	\$711.92
47	\$481.78	\$529.87	\$566.95	\$623.54	\$481.78	\$529.87	\$636.22	\$699.72	\$674.39	\$741.70
48	\$503.98	\$554.53	\$593.07	\$652.56	\$503.98	\$554.53	\$665.53	\$732.28	\$705.45	\$775.77
49	\$525.86	\$578.57	\$618.83	\$680.85	\$525.86	\$578.57	\$694.43	\$764.03	\$736.09	\$809.87
50	\$550.52	\$605.70	\$647.84	\$712.77	\$550.52	\$605.70	\$726.99	\$799.86	\$770.60	\$847.84
51	\$574.87	\$632.51	\$676.50	\$744.33	\$574.87	\$632.51	\$759.15	\$835.27	\$804.69	\$885.37
52	\$601.69	\$661.80	\$708.06	\$778.79	\$601.69	\$661.80	\$794.56	\$873.94	\$842.23	\$926.36
53	\$628.82	\$691.70	\$739.98	\$813.98	\$628.82	\$691.70	\$830.38	\$913.42	\$880.20	\$963.22
54	\$658.10	\$723.75	\$774.44	\$851.70	\$658.10	\$723.75	\$869.05	\$955.76	\$921.19	\$1,013.09
55	\$687.38	\$756.12	\$808.90	\$889.79	\$687.38	\$756.12	\$907.72	\$998.50	\$962.18	\$1,073.88
56	\$719.13	\$790.95	\$846.26	\$930.78	\$719.13	\$790.95	\$949.65	\$1,044.49	\$1,006.62	\$1,107.15
57	\$751.19	\$826.40	\$883.99	\$972.49	\$751.19	\$826.40	\$991.98	\$1,091.30	\$1,051.49	\$1,156.77
58	\$785.40	\$864.00	\$924.25	\$1,016.75	\$785.40	\$864.00	\$1,037.17	\$1,140.96	\$1,099.38	\$1,211.47
59	\$802.36	\$882.50	\$944.20	\$1,038.51	\$802.36	\$882.50	\$1,059.55	\$1,165.39	\$1,123.11	\$1,235.30
60	\$836.57	\$920.10	\$984.46	\$1,082.76	\$836.57	\$920.10	\$1,104.74	\$1,215.05	\$1,171.01	\$1,287.94
61	\$866.16	\$952.78	\$1,019.29	\$1,121.21	\$866.16	\$952.78	\$1,143.81	\$1,258.19	\$1,212.43	\$1,333.67
62	\$885.58	\$974.05	\$1,042.14	\$1,146.24	\$885.58	\$974.05	\$1,169.46	\$1,286.28	\$1,237.61	\$1,363.44
63	\$909.93	\$1,000.86	\$1,070.79	\$1,177.80	\$909.93	\$1,000.86	\$1,201.61	\$1,321.69	\$1,273.70	\$1,400.98
64+	\$924.73	\$1,017.20	\$1,088.21	\$1,197.03	\$924.73	\$1,017.20	\$1,221.15	\$1,343.27	\$1,294.41	\$1,423.85

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

HIOS Plan ID (On Exchange)=>	0010103	22444PA0010104	22444PA0010105	22444PA0010106	22444PA0010107	22444PA0010108	22444PA0010109	22444PA0010110	22444PA0010111	22444PA0010112									
HIOS Plan ID (Off Exchange)=>	0010103	22444PA0010104	22444PA0010105	22444PA0010106	22444PA0010107	22444PA0010108	22444PA0010109	22444PA0010110	22444PA0010111	22444PA0010112									
Plan Marketing Name =>	Marketplace All-30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 30/60/4650	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace All-Access HMO 40/80/8400									
Form # =>	F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22									
Rating Area =>	Area 6	Rating Area 3	Rating Area 7	Rating Area 5	Rating Area 2	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 3									
Network =>	Marketplace All-HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO									
Metal =>	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze									
Deductible =>	0 / Rx: \$500	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400									
Coinsurance =>	0%	20%	20%	0%	0%	0%	0%	0%	0%	0%									
Copays =>	\$60	\$30 / \$60	\$30 / \$60	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80									
OOP Maximum =>	\$0	\$7,600	\$7,600	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550									
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes									
Age Band	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	\$381.12	\$323.87	\$323.87	\$427.68	\$427.68	\$199.11	\$199.11	\$202.02	\$202.02	\$195.36	\$195.36	\$229.90	\$229.90	\$195.36	\$195.36	\$229.90	\$229.90	\$195.36	\$195.36
15	\$415.00	\$352.65	\$352.65	\$465.70	\$465.70	\$216.80	\$216.80	\$219.98	\$219.98	\$212.73	\$212.73	\$250.33	\$250.33	\$212.73	\$212.73	\$250.33	\$250.33	\$212.73	\$212.73
16	\$427.95	\$363.66	\$363.66	\$480.23	\$480.23	\$223.57	\$223.57	\$226.84	\$226.84	\$219.37	\$219.37	\$258.15	\$258.15	\$219.37	\$219.37	\$258.15	\$258.15	\$219.37	\$219.37
17	\$440.90	\$374.67	\$374.67	\$494.77	\$494.77	\$230.34	\$230.34	\$233.71	\$233.71	\$226.01	\$226.01	\$265.96	\$265.96	\$226.01	\$226.01	\$265.96	\$265.96	\$226.01	\$226.01
18	\$454.85	\$386.52	\$386.52	\$510.42	\$510.42	\$237.63	\$237.63	\$241.10	\$241.10	\$233.16	\$233.16	\$274.37	\$274.37	\$233.16	\$233.16	\$274.37	\$274.37	\$233.16	\$233.16
19	\$468.80	\$398.38	\$398.38	\$526.08	\$526.08	\$244.91	\$244.91	\$248.50	\$248.50	\$240.31	\$240.31	\$282.79	\$282.79	\$240.31	\$240.31	\$282.79	\$282.79	\$240.31	\$240.31
20	\$483.25	\$410.65	\$410.65	\$542.29	\$542.29	\$252.46	\$252.46	\$256.15	\$256.15	\$247.71	\$247.71	\$291.50	\$291.50	\$247.71	\$247.71	\$291.50	\$291.50	\$247.71	\$247.71
21	\$548.02	\$423.36	\$423.36	\$559.07	\$559.07	\$261.97	\$261.97	\$266.08	\$266.08	\$255.38	\$255.38	\$300.53	\$300.53	\$255.38	\$255.38	\$300.53	\$300.53	\$255.38	\$255.38
22	\$548.02	\$423.36	\$423.36	\$559.07	\$559.07	\$261.97	\$261.97	\$266.08	\$266.08	\$255.38	\$255.38	\$300.53	\$300.53	\$255.38	\$255.38	\$300.53	\$300.53	\$255.38	\$255.38
23	\$548.02	\$423.36	\$423.36	\$559.07	\$559.07	\$261.97	\$261.97	\$266.08	\$266.08	\$255.38	\$255.38	\$300.53	\$300.53	\$255.38	\$255.38	\$300.53	\$300.53	\$255.38	\$255.38
24	\$548.02	\$423.36	\$423.36	\$559.07	\$559.07	\$261.97	\$261.97	\$266.08	\$266.08	\$255.38	\$255.38	\$300.53	\$300.53	\$255.38	\$255.38	\$300.53	\$300.53	\$255.38	\$255.38
25	\$550.01	\$425.05	\$425.05	\$561.30	\$561.30	\$261.31	\$261.31	\$265.13	\$265.13	\$291.54	\$291.54	\$301.72	\$301.72	\$291.54	\$291.54	\$301.72	\$301.72	\$291.54	\$291.54
26	\$560.97	\$433.51	\$433.51	\$572.48	\$572.48	\$269.50	\$269.50	\$270.41	\$270.41	\$297.35	\$297.35	\$307.73	\$307.73	\$297.35	\$297.35	\$307.73	\$307.73	\$297.35	\$297.35
27	\$574.42	\$443.67	\$443.67	\$585.90	\$585.90	\$272.76	\$272.76	\$276.75	\$276.75	\$304.48	\$304.48	\$314.95	\$314.95	\$304.48	\$304.48	\$314.95	\$314.95	\$304.48	\$304.48
28	\$595.84	\$460.19	\$460.19	\$606.33	\$606.33	\$282.91	\$282.91	\$287.05	\$287.05	\$315.84	\$315.84	\$326.67	\$326.67	\$315.84	\$315.84	\$326.67	\$326.67	\$315.84	\$315.84
29	\$613.28	\$473.73	\$473.73	\$621.15	\$621.15	\$291.24	\$291.24	\$295.50	\$295.50	\$325.08	\$325.08	\$334.37	\$334.37	\$325.08	\$325.08	\$334.37	\$334.37	\$325.08	\$325.08
30	\$622.25	\$480.51	\$480.51	\$634.53	\$634.53	\$295.41	\$295.41	\$300.73	\$300.73	\$329.83	\$329.83	\$338.96	\$338.96	\$329.83	\$329.83	\$338.96	\$338.96	\$329.83	\$329.83
31	\$635.20	\$490.67	\$490.67	\$647.95	\$647.95	\$301.65	\$301.65	\$306.07	\$306.07	\$336.70	\$336.70	\$345.52	\$345.52	\$336.70	\$336.70	\$345.52	\$345.52	\$336.70	\$336.70
32	\$648.15	\$500.83	\$500.83	\$661.37	\$661.37	\$307.90	\$307.90	\$312.40	\$312.40	\$343.56	\$343.56	\$355.52	\$355.52	\$343.56	\$343.56	\$355.52	\$355.52	\$343.56	\$343.56
33	\$656.62	\$507.18	\$507.18	\$669.76	\$669.76	\$311.80	\$311.80	\$316.36	\$316.36	\$348.05	\$348.05	\$360.02	\$360.02	\$348.05	\$348.05	\$360.02	\$360.02	\$348.05	\$348.05
34	\$665.09	\$513.95	\$513.95	\$678.70	\$678.70	\$315.97	\$315.97	\$320.59	\$320.59	\$352.54	\$352.54	\$363.83	\$363.83	\$352.54	\$352.54	\$363.83	\$363.83	\$352.54	\$352.54
35	\$669.58	\$517.34	\$517.34	\$683.17	\$683.17	\$318.05	\$318.05	\$322.70	\$322.70	\$354.92	\$354.92	\$367.24	\$367.24	\$354.92	\$354.92	\$367.24	\$367.24	\$354.92	\$354.92
36	\$674.06	\$520.73	\$520.73	\$687.65	\$687.65	\$320.13	\$320.13	\$324.81	\$324.81	\$357.30	\$357.30	\$369.64	\$369.64	\$357.30	\$357.30	\$369.64	\$369.64	\$357.30	\$357.30
37	\$678.54	\$524.11	\$524.11	\$692.12	\$692.12	\$322.21	\$322.21	\$326.93	\$326.93	\$359.67	\$359.67	\$372.04	\$372.04	\$359.67	\$359.67	\$372.04	\$372.04	\$359.67	\$359.67
38	\$683.03	\$527.50	\$527.50	\$696.59	\$696.59	\$324.30	\$324.30	\$329.04	\$329.04	\$362.05	\$362.05	\$374.45	\$374.45	\$362.05	\$362.05	\$374.45	\$374.45	\$362.05	\$362.05
39	\$691.50	\$534.27	\$534.27	\$705.54	\$705.54	\$328.46	\$328.46	\$331.27	\$331.27	\$366.54	\$366.54	\$379.26	\$379.26	\$366.54	\$366.54	\$379.26	\$379.26	\$366.54	\$366.54
40	\$700.46	\$541.05	\$541.05	\$714.48	\$714.48	\$332.62	\$332.62	\$336.94	\$336.94	\$371.29	\$371.29	\$384.06	\$384.06	\$371.29	\$371.29	\$384.06	\$384.06	\$371.29	\$371.29
41	\$713.42	\$551.21	\$551.21	\$727.90	\$727.90	\$338.87	\$338.87	\$343.83	\$343.83	\$378.16	\$378.16	\$391.28	\$391.28	\$378.16	\$378.16	\$391.28	\$391.28	\$378.16	\$378.16
42	\$726.37	\$560.94	\$560.94	\$740.76	\$740.76	\$344.86	\$344.86	\$349.90	\$349.90	\$385.02	\$385.02	\$397.34	\$397.34	\$385.02	\$385.02	\$397.34	\$397.34	\$385.02	\$385.02
43	\$743.81	\$574.49	\$574.49	\$758.65	\$758.65	\$353.19	\$353.19	\$358.35	\$358.35	\$394.27	\$394.27	\$407.81	\$407.81	\$394.27	\$394.27	\$407.81	\$407.81	\$394.27	\$394.27
44	\$765.73	\$591.43	\$591.43	\$781.01	\$781.01	\$359.28	\$359.28	\$364.03	\$364.03	\$405.89	\$405.89	\$419.83	\$419.83	\$405.89	\$405.89	\$419.83	\$419.83	\$405.89	\$405.89
45	\$791.14	\$611.32	\$611.32	\$807.28	\$807.28	\$375.83	\$375.83	\$381.33	\$381.33	\$419.35	\$419.35	\$433.95	\$433.95	\$419.35	\$419.35	\$433.95	\$433.95	\$419.35	\$419.35
46	\$822.02	\$635.03	\$635.03	\$838.59	\$838.59	\$390.40	\$390.40	\$395.12	\$395.12	\$435.73	\$435.73	\$450.78	\$450.78	\$435.73	\$435.73	\$450.78	\$450.78	\$435.73	\$435.73
47	\$856.40	\$661.70	\$661.70	\$873.81	\$873.81	\$396.03	\$396.03	\$401.75	\$401.75	\$453.95	\$453.95	\$468.99	\$468.99	\$453.95	\$453.95	\$468.99	\$468.99	\$453.95	\$453.95
48	\$896.25	\$692.18	\$692.18	\$914.07	\$914.07	\$405.75	\$405.75	\$411.75	\$411.75	\$475.07	\$475.07	\$490.45	\$490.45	\$475.07	\$475.07	\$490.45	\$490.45	\$475.07	\$475.07
49	\$935.11	\$722.24	\$722.24	\$953.76	\$953.76	\$414.02	\$414.02	\$419.52	\$419.52	\$495.67	\$495.67	\$510.69	\$510.69	\$495.67	\$495.67	\$510.69	\$510.69	\$495.67	\$495.67
50	\$978.95	\$756.11	\$756.11	\$998.48	\$998.48	\$424.84	\$424.84	\$430.52	\$430.52	\$518.91	\$518.91	\$534.10	\$534.10	\$518.91	\$518.91	\$534.10	\$534.10	\$518.91	\$518.91
51	\$1,022.30	\$789.55	\$789.55	\$1,042.65	\$1,042.65	\$441.19	\$441.19	\$447.50	\$447.50	\$541.89	\$541.89	\$557.27	\$557.27	\$541.89	\$541.89	\$557.27	\$557.27	\$541.89	\$541.89
52	\$1,069.63	\$826.39	\$826.39	\$1,091.29	\$1,091.29	\$458.05	\$458.05	\$464.36	\$464.36	\$566.97	\$566.97	\$582.29	\$582.29	\$566.97	\$566.97	\$582.29	\$582.29	\$566.97	\$566.97
53	\$1,117.95	\$863.64	\$863.64	\$1,140.49	\$1,140.49	\$475.03	\$475.03	\$481.34	\$481.34	\$592.59	\$592.59	\$607.96	\$607.96	\$592.59	\$592.59	\$607.96	\$607.96	\$592.59	\$592.59
54	\$1,169.76	\$903.86	\$903.86	\$1,193.60	\$1,193.60	\$492.08	\$492.08	\$498.39	\$498.39	\$620.05	\$620.05	\$635.42	\$635.42	\$620.05	\$620.05	\$635.42	\$635.42	\$620.05	\$620.05
55	\$1,222.07	\$944.08	\$944.08	\$1,246.71	\$1,246.71	\$513.38	\$513.38	\$519.69	\$519.69	\$647.78	\$647.78	\$663.16	\$663.16	\$647.78	\$647.78	\$663.16	\$663.16	\$647.78	\$647.78
56	\$1,278.37	\$987.68	\$987.68	\$1,304.29	\$1,304.29	\$534.55	\$534.55	\$540.86	\$540.86	\$677.62	\$677.62	\$693.00	\$693.00	\$677.62	\$677.62	\$693.00	\$693.00	\$677.62	\$677.62
57	\$1,335.66	\$1,031.71	\$1,031.71	\$1,362.43	\$1,362.43	\$559.84	\$559.84	\$566.15	\$566.15	\$707.99	\$707.99	\$723.27	\$723.27	\$707.99	\$707.99	\$723.27	\$723.27	\$707.99	\$707.99
58	\$1,396.44	\$1,078.71	\$1,078.71	\$1,424.49	\$1,424.49	\$585.05	\$585.05	\$591.36	\$591.36	\$740.21	\$740.21	\$755.49	\$755.49	\$740.21	\$740.21	\$755.49	\$755.49	\$740.21	\$740.21
59	\$1,426.33	\$1,101.99	\$1,101.99	\$1,455.24	\$1,455.24	\$610.59	\$610.59	\$616.90	\$616.90	\$775.05	\$775.05	\$790.33	\$790.33	\$775.05	\$775.05	\$790.33	\$790.33	\$775.05	\$775.05
60	\$1,487.11	\$1,148.98	\$1,148.98	\$1,517.29	\$1,517.29	\$641.80	\$641.80	\$648.11	\$648.11	\$									

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

HIOS Plan ID (On Exchange)=>	22444PA0010113	22444PA0010135	22444PA0010136	22444PA0010137	22444PA0010138	22444PA0010138	22444PA0010138	22444PA0010139	22444PA0010139	22444PA0010140	22444PA0010140
HIOS Plan ID (Off Exchange)=>	22444PA0010113	22444PA0010135	22444PA0010136	22444PA0010137	22444PA0010138	22444PA0010138	22444PA0010138	22444PA0010139	22444PA0010139	22444PA0010140	22444PA0010140
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 40/80/8400	Geisinger Marketplace Premier HMO 20/50/3250	Geisinger Marketplace Premier HMO 30/60/4650	Geisinger Marketplace Premier HMO 40/80/8400	Geisinger Marketplace Premier HMO 20/50/3250	Geisinger Marketplace Premier HMO 20/50/3250	Geisinger Marketplace Premier HMO 20/50/3250	Geisinger Marketplace Premier HMO 30/60/4650	Geisinger Marketplace Premier HMO 30/60/4650	Geisinger Marketplace Premier HMO 40/80/8400	Geisinger Marketplace Premier HMO 40/80/8400
Form # =>	M-152-176-F Rev. 1/22	M-152-362-F Rev. 1/22	M-152-362-F Rev. 1/22	M-152-362-F Rev. 1/22	M-152-362-F Rev. 1/22	M-152-362-F Rev. 1/22	M-152-362-F Rev. 1/22	M-152-362-F Rev. 1/22	M-152-362-F Rev. 1/22	M-152-362-F Rev. 1/22	M-152-362-F Rev. 1/22
Rating Area =>	Rating Area 7	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 3	Rating Area 3
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO
Metal =>	Bronze	Gold	Silver	Bronze	Gold	Gold	Gold	Silver	Silver	Bronze	Bronze
Deductible =>	Combined: \$8,400	Med: \$3,250 / Rx: \$0	Med: \$4,650 / Rx: \$500	Combined: \$8,400	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500	Combined: \$8,400	Combined: \$8,400
Coinsurance =>	0%	30%	20%	0%	30%	30%	30%	20%	20%	0%	0%
Copays =>	\$40 / \$80	\$20 / \$50	\$30 / \$60	\$40 / \$80	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$30 / \$60	\$30 / \$60	\$40 / \$80	\$40 / \$80
OOP Maximum =>	\$8,550	\$8,700	\$7,600	\$8,550	\$8,700	\$8,700	\$8,700	\$7,600	\$7,600	\$8,550	\$8,550
Pediatric Dental (Yes/No) =>	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
0 - 14	\$257.99	\$257.99	\$296.52	\$296.52	\$358.25	\$358.25	\$216.10	\$216.10	\$251.98	\$251.98	\$296.52
15	\$280.92	\$280.92	\$322.88	\$322.88	\$390.10	\$390.10	\$235.31	\$235.31	\$274.37	\$274.37	\$322.88
16	\$289.69	\$289.69	\$332.96	\$332.96	\$402.27	\$402.27	\$242.66	\$242.66	\$282.94	\$282.94	\$332.96
17	\$298.45	\$298.45	\$343.03	\$343.03	\$414.45	\$414.45	\$250.00	\$250.00	\$291.50	\$291.50	\$343.03
18	\$307.90	\$307.90	\$353.89	\$353.89	\$427.56	\$427.56	\$257.91	\$257.91	\$300.72	\$300.72	\$353.89
19	\$317.34	\$317.34	\$364.74	\$364.74	\$440.67	\$440.67	\$265.82	\$265.82	\$309.95	\$309.95	\$364.74
20	\$327.12	\$327.12	\$375.98	\$375.98	\$454.26	\$454.26	\$274.02	\$274.02	\$319.50	\$319.50	\$375.98
21	\$337.24	\$337.24	\$387.61	\$387.61	\$468.31	\$468.31	\$282.49	\$282.49	\$329.38	\$329.38	\$387.61
22	\$337.24	\$337.24	\$387.61	\$387.61	\$468.31	\$468.31	\$282.49	\$282.49	\$329.38	\$329.38	\$387.61
23	\$337.24	\$337.24	\$387.61	\$387.61	\$468.31	\$468.31	\$282.49	\$282.49	\$329.38	\$329.38	\$387.61
24	\$337.24	\$337.24	\$387.61	\$387.61	\$468.31	\$468.31	\$282.49	\$282.49	\$329.38	\$329.38	\$387.61
25	\$338.58	\$338.58	\$389.16	\$389.16	\$470.18	\$470.18	\$283.62	\$283.62	\$330.70	\$330.70	\$389.16
26	\$345.33	\$345.33	\$396.91	\$396.91	\$479.54	\$479.54	\$289.27	\$289.27	\$337.28	\$337.28	\$396.91
27	\$353.42	\$353.42	\$406.21	\$406.21	\$490.78	\$490.78	\$296.05	\$296.05	\$346.19	\$346.19	\$406.21
28	\$366.57	\$366.57	\$421.33	\$421.33	\$509.05	\$509.05	\$307.07	\$307.07	\$358.04	\$358.04	\$421.33
29	\$377.37	\$377.37	\$433.73	\$433.73	\$524.03	\$524.03	\$316.11	\$316.11	\$368.58	\$368.58	\$433.73
30	\$382.76	\$382.76	\$439.94	\$439.94	\$531.53	\$531.53	\$320.63	\$320.63	\$373.85	\$373.85	\$439.94
31	\$390.86	\$390.86	\$449.24	\$449.24	\$542.76	\$542.76	\$327.41	\$327.41	\$381.75	\$381.75	\$449.24
32	\$398.95	\$398.95	\$458.54	\$458.54	\$554.00	\$554.00	\$334.19	\$334.19	\$389.66	\$389.66	\$458.54
33	\$404.01	\$404.01	\$464.36	\$464.36	\$561.03	\$561.03	\$338.42	\$338.42	\$394.60	\$394.60	\$464.36
34	\$409.40	\$409.40	\$470.56	\$470.56	\$568.52	\$568.52	\$342.94	\$342.94	\$399.87	\$399.87	\$470.56
35	\$412.10	\$412.10	\$473.66	\$473.66	\$572.27	\$572.27	\$345.20	\$345.20	\$402.50	\$402.50	\$473.66
36	\$414.80	\$414.80	\$476.76	\$476.76	\$576.01	\$576.01	\$347.46	\$347.46	\$405.14	\$405.14	\$476.76
37	\$417.50	\$417.50	\$479.86	\$479.86	\$579.76	\$579.76	\$349.72	\$349.72	\$407.77	\$407.77	\$479.86
38	\$420.20	\$420.20	\$482.96	\$482.96	\$583.51	\$583.51	\$351.98	\$351.98	\$410.41	\$410.41	\$482.96
39	\$425.59	\$425.59	\$489.16	\$489.16	\$591.00	\$591.00	\$356.50	\$356.50	\$415.68	\$415.68	\$489.16
40	\$430.99	\$430.99	\$495.36	\$495.36	\$598.49	\$598.49	\$361.02	\$361.02	\$420.95	\$420.95	\$495.36
41	\$439.08	\$439.08	\$504.67	\$504.67	\$609.73	\$609.73	\$367.80	\$367.80	\$428.85	\$428.85	\$504.67
42	\$446.84	\$446.84	\$513.58	\$513.58	\$620.50	\$620.50	\$374.30	\$374.30	\$436.43	\$436.43	\$513.58
43	\$457.63	\$457.63	\$525.98	\$525.98	\$635.49	\$635.49	\$383.34	\$383.34	\$446.97	\$446.97	\$525.98
44	\$471.12	\$471.12	\$541.49	\$541.49	\$654.22	\$654.22	\$394.64	\$394.64	\$460.14	\$460.14	\$541.49
45	\$486.97	\$486.97	\$559.71	\$559.71	\$676.23	\$676.23	\$407.92	\$407.92	\$475.62	\$475.62	\$559.71
46	\$505.85	\$505.85	\$581.41	\$581.41	\$702.46	\$702.46	\$423.73	\$423.73	\$494.07	\$494.07	\$581.41
47	\$527.10	\$527.10	\$605.83	\$605.83	\$731.96	\$731.96	\$441.53	\$441.53	\$514.82	\$514.82	\$605.83
48	\$551.38	\$551.38	\$633.74	\$633.74	\$765.68	\$765.68	\$461.87	\$461.87	\$538.54	\$538.54	\$633.74
49	\$575.32	\$575.32	\$661.26	\$661.26	\$798.93	\$798.93	\$481.93	\$481.93	\$561.92	\$561.92	\$661.26
50	\$602.30	\$602.30	\$692.27	\$692.27	\$836.39	\$836.39	\$504.53	\$504.53	\$588.27	\$588.27	\$692.27
51	\$628.94	\$628.94	\$722.89	\$722.89	\$873.39	\$873.39	\$526.84	\$526.84	\$614.29	\$614.29	\$722.89
52	\$658.28	\$658.28	\$756.61	\$756.61	\$914.13	\$914.13	\$551.42	\$551.42	\$642.95	\$642.95	\$756.61
53	\$687.96	\$687.96	\$790.72	\$790.72	\$955.34	\$955.34	\$576.28	\$576.28	\$671.93	\$671.93	\$790.72
54	\$720.00	\$720.00	\$827.54	\$827.54	\$999.83	\$999.83	\$603.12	\$603.12	\$703.23	\$703.23	\$827.54
55	\$752.03	\$752.03	\$864.37	\$864.37	\$1,044.32	\$1,044.32	\$629.95	\$629.95	\$734.52	\$734.52	\$864.37
56	\$786.77	\$786.77	\$904.29	\$904.29	\$1,092.55	\$1,092.55	\$659.05	\$659.05	\$768.44	\$768.44	\$904.29
57	\$821.84	\$821.84	\$944.60	\$944.60	\$1,141.26	\$1,141.26	\$688.43	\$688.43	\$802.70	\$802.70	\$944.60
58	\$859.28	\$859.28	\$987.63	\$987.63	\$1,193.24	\$1,193.24	\$719.78	\$719.78	\$839.26	\$839.26	\$987.63
59	\$877.82	\$877.82	\$1,008.95	\$1,008.95	\$1,219.00	\$1,219.00	\$735.32	\$735.32	\$857.38	\$857.38	\$1,008.95
60	\$915.26	\$915.26	\$1,051.97	\$1,051.97	\$1,270.98	\$1,270.98	\$766.68	\$766.68	\$893.94	\$893.94	\$1,051.97
61	\$947.63	\$947.63	\$1,089.18	\$1,089.18	\$1,315.94	\$1,315.94	\$793.80	\$793.80	\$925.56	\$925.56	\$1,089.18
62	\$968.88	\$968.88	\$1,113.60	\$1,113.60	\$1,345.44	\$1,345.44	\$811.59	\$811.59	\$946.31	\$946.31	\$1,113.60
63	\$995.52	\$995.52	\$1,144.22	\$1,144.22	\$1,382.43	\$1,382.43	\$833.91	\$833.91	\$972.33	\$972.33	\$1,144.22
64+	\$1,011.71	\$1,011.71	\$1,162.83	\$1,162.83	\$1,404.91	\$1,404.91	\$847.47	\$847.47	\$988.14	\$988.14	\$1,162.83

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

HIOS Plan ID (On Exchange)=>	0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0010144	22444PA0010145	22444PA0010146	22444PA0010147	22444PA0010148	22444PA0010149
HIOS Plan ID (Off Exchange)=>	0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0010144	22444PA0010145	22444PA0010146	22444PA0010147	22444PA0010148	22444PA0010149
Plan Marketing Name =>	Marketplace 40/80/8400	Geisinger Marketplace Premier HMO 20/50/3250	Geisinger Marketplace Premier HMO 30/60/4650	Geisinger Marketplace Premier HMO 40/80/8400	Geisinger Marketplace All- Access HMO 25/45/0	Geisinger Marketplace All- Access HMO 25/45/0	Geisinger Marketplace All- Access HMO 25/45/0	Geisinger Marketplace All- Access HMO 25/45/0	Geisinger Marketplace All- Access HMO 25/45/0	Geisinger Marketplace All- Access HMO 25/45/0
Form # =>	F Rev. 1/22	M-152-362-F Rev. 1/22	M-152-362-F Rev. 1/22	M-152-362-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22
Rating Area =>	Area 6	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 5	Rating Area 2	Rating Area 3	Rating Area 9	Rating Area 6	Rating Area 6
Network =>	Marketplace r HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace Premier HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO
Metal =>	nze	Gold	Silver	Bronze	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	d: \$8,400	Med: \$3,250 / Rx: \$0	Med: \$4,650 / Rx: \$500	Combined: \$8,400	Med: \$0 / Rx: \$500	Med: \$0 / Rx: \$500	Med: \$0 / Rx: \$500	Med: \$0 / Rx: \$500	Med: \$0 / Rx: \$500	Med: \$0 / Rx: \$500
Coinsurance =>	%	30%	20%	0%	20%	20%	20%	20%	20%	20%
Copays =>	\$80	\$20 / \$50	\$30 / \$60	\$40 / \$80	\$25 / \$45	\$25 / \$45	\$25 / \$45	\$25 / \$45	\$25 / \$45	\$25 / \$45
OOP Maximum =>	\$50	\$8,700	\$7,600	\$8,550	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700
Pediatric Dental (Yes/No) =>	es	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$216.10	\$251.98	\$251.98	\$304.43	\$304.43	\$183.64	\$183.64	\$315.69	\$320.31	\$309.75
15	\$235.31	\$274.37	\$274.37	\$331.49	\$331.49	\$199.96	\$199.96	\$343.75	\$348.78	\$337.28
16	\$242.66	\$282.94	\$282.94	\$341.84	\$341.84	\$206.21	\$206.21	\$354.48	\$359.66	\$347.81
17	\$250.00	\$291.50	\$291.50	\$352.19	\$352.19	\$212.45	\$212.45	\$365.21	\$370.55	\$358.34
18	\$257.91	\$300.72	\$300.72	\$363.33	\$363.33	\$219.17	\$219.17	\$376.76	\$382.27	\$369.68
19	\$265.82	\$309.95	\$309.95	\$374.47	\$374.47	\$225.89	\$225.89	\$388.32	\$394.00	\$381.01
20	\$274.02	\$319.50	\$319.50	\$386.01	\$386.01	\$232.85	\$232.85	\$400.28	\$406.14	\$392.75
21	\$310.74	\$329.38	\$329.38	\$397.96	\$397.96	\$240.06	\$240.06	\$412.67	\$418.71	\$404.91
22	\$310.74	\$329.38	\$329.38	\$397.96	\$397.96	\$240.06	\$240.06	\$412.67	\$418.71	\$404.91
23	\$310.74	\$329.38	\$329.38	\$397.96	\$397.96	\$240.06	\$240.06	\$412.67	\$418.71	\$404.91
24	\$310.74	\$329.38	\$329.38	\$397.96	\$397.96	\$240.06	\$240.06	\$412.67	\$418.71	\$404.91
25	\$311.87	\$330.70	\$330.70	\$399.54	\$399.54	\$241.01	\$241.01	\$412.67	\$418.71	\$404.91
26	\$318.08	\$337.28	\$337.28	\$407.50	\$407.50	\$245.81	\$245.81	\$422.57	\$428.75	\$414.62
27	\$325.71	\$345.19	\$345.19	\$417.05	\$417.05	\$251.58	\$251.58	\$432.47	\$438.80	\$424.34
28	\$337.86	\$358.04	\$358.04	\$432.57	\$432.57	\$260.94	\$260.94	\$448.56	\$455.13	\$440.13
29	\$347.75	\$368.58	\$368.58	\$445.31	\$445.31	\$268.62	\$268.62	\$461.77	\$468.53	\$455.97
30	\$352.83	\$373.85	\$373.85	\$451.68	\$451.68	\$272.46	\$272.46	\$468.37	\$475.22	\$462.96
31	\$360.17	\$381.75	\$381.75	\$461.23	\$461.23	\$278.22	\$278.22	\$478.28	\$485.27	\$473.84
32	\$367.52	\$389.66	\$389.66	\$470.78	\$470.78	\$283.98	\$283.98	\$488.18	\$495.32	\$481.90
33	\$372.32	\$394.60	\$394.60	\$476.75	\$476.75	\$287.58	\$287.58	\$494.37	\$501.60	\$488.85
34	\$377.12	\$399.87	\$399.87	\$483.11	\$483.11	\$291.42	\$291.42	\$500.97	\$508.30	\$495.55
35	\$379.67	\$402.50	\$402.50	\$486.30	\$486.30	\$293.34	\$293.34	\$504.27	\$511.65	\$499.79
36	\$382.21	\$405.14	\$405.14	\$489.48	\$489.48	\$295.26	\$295.26	\$507.58	\$515.00	\$502.82
37	\$384.75	\$407.77	\$407.77	\$492.67	\$492.67	\$297.19	\$297.19	\$510.88	\$518.35	\$505.27
38	\$387.29	\$410.41	\$410.41	\$495.85	\$495.85	\$299.11	\$299.11	\$514.18	\$521.70	\$509.27
39	\$392.10	\$415.68	\$415.68	\$502.22	\$502.22	\$302.95	\$302.95	\$520.78	\$528.40	\$516.16
40	\$397.18	\$420.95	\$420.95	\$508.58	\$508.58	\$306.79	\$306.79	\$527.38	\$535.10	\$523.88
41	\$404.53	\$428.85	\$428.85	\$518.13	\$518.13	\$312.55	\$312.55	\$537.29	\$545.15	\$532.98
42	\$411.87	\$436.43	\$436.43	\$527.29	\$527.29	\$318.07	\$318.07	\$546.78	\$554.78	\$542.78
43	\$421.76	\$446.97	\$446.97	\$540.02	\$540.02	\$325.75	\$325.75	\$559.98	\$567.12	\$554.45
44	\$434.19	\$460.14	\$460.14	\$550.94	\$550.94	\$335.35	\$335.35	\$567.49	\$574.92	\$562.33
45	\$448.59	\$475.62	\$475.62	\$564.64	\$564.64	\$346.64	\$346.64	\$579.89	\$587.32	\$574.73
46	\$466.11	\$494.07	\$494.07	\$583.08	\$583.08	\$360.08	\$360.08	\$596.09	\$603.52	\$590.95
47	\$485.60	\$514.82	\$514.82	\$602.00	\$602.00	\$375.20	\$375.20	\$614.95	\$622.38	\$609.81
48	\$508.20	\$538.54	\$538.54	\$625.65	\$625.65	\$392.49	\$392.49	\$631.85	\$639.28	\$626.71
49	\$530.23	\$561.92	\$561.92	\$648.71	\$648.71	\$409.53	\$409.53	\$648.00	\$655.43	\$642.86
50	\$555.09	\$588.27	\$588.27	\$671.04	\$671.04	\$428.73	\$428.73	\$667.02	\$674.45	\$661.88
51	\$579.67	\$614.29	\$614.29	\$695.89	\$695.89	\$447.70	\$447.70	\$686.62	\$694.05	\$681.48
52	\$606.51	\$642.95	\$642.95	\$717.80	\$717.80	\$468.58	\$468.58	\$700.52	\$707.95	\$694.81
53	\$633.91	\$671.93	\$671.93	\$739.13	\$739.13	\$489.71	\$489.71	\$718.83	\$726.26	\$713.69
54	\$663.29	\$703.23	\$703.23	\$763.38	\$763.38	\$512.51	\$512.51	\$739.84	\$747.27	\$734.63
55	\$692.95	\$734.52	\$734.52	\$787.43	\$787.43	\$535.32	\$535.32	\$762.04	\$769.47	\$756.80
56	\$724.87	\$768.44	\$768.44	\$811.19	\$811.19	\$558.85	\$558.85	\$785.92	\$793.35	\$780.75
57	\$757.36	\$802.70	\$802.70	\$835.07	\$835.07	\$582.11	\$582.11	\$809.41	\$816.84	\$804.24
58	\$791.82	\$839.26	\$839.26	\$859.25	\$859.25	\$606.65	\$606.65	\$831.11	\$838.54	\$825.97
59	\$808.77	\$857.38	\$857.38	\$883.01	\$883.01	\$630.34	\$630.34	\$853.40	\$860.83	\$848.26
60	\$843.23	\$893.94	\$893.94	\$907.20	\$907.20	\$654.50	\$654.50	\$877.66	\$885.09	\$872.48
61	\$873.18	\$925.56	\$925.56	\$931.01	\$931.01	\$678.75	\$678.75	\$901.45	\$908.88	\$896.30
62	\$892.67	\$946.31	\$946.31	\$955.32	\$955.32	\$692.95	\$692.95	\$915.65	\$923.08	\$910.51
63	\$917.24	\$972.33	\$972.33	\$979.14	\$979.14	\$708.64	\$708.64	\$929.94	\$937.37	\$924.79
64+	\$932.22	\$988.14	\$988.14	\$1,013.86	\$1,013.86	\$720.16	\$720.16	\$939.46	\$946.89	\$934.30

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

HIOS Plan ID (On Exchange)=>	22444PA0010150	22444PA0010151	22444PA0010152	22444PA0010153	22444PA0010154	22444PA0010155	22444PA0010156	22444PA0010157	22444PA0010158	22444PA0010159
HIOS Plan ID (Off Exchange)=>	22444PA0010150	22444PA0010151	22444PA0010152	22444PA0010153	22444PA0010154	22444PA0010155	22444PA0010156	22444PA0010157	22444PA0010158	22444PA0010159
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 25/45/0	Geisinger Marketplace All-Access HMO 25/45/0	Geisinger Marketplace All-Access HMO 25/45/0	Geisinger Marketplace All-Access HMO 25/45/0	Geisinger Marketplace All-Access HMO 25/45/0	Geisinger Marketplace All-Access HMO 25/45/0	Geisinger Marketplace All-Access HMO 25/45/0	Geisinger Marketplace All-Access HMO 25/50/2500	Geisinger Marketplace All-Access HMO 25/50/2500	Geisinger Marketplace All-Access HMO 25/50/2500
Form # =>	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22
Rating Area =>	Rating Area 7	Rating Area 7	Rating Area 6	Rating Area 9	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 5	Rating Area 2
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	Med: \$0 / Rx: \$500	Med: \$0 / Rx: \$500	Med: \$0 / Rx: \$500	Med: \$0 / Rx: \$500	Med: \$0 / Rx: \$500	Med: \$0 / Rx: \$500	Med: \$0 / Rx: \$500	Med: \$0 / Rx: \$500	Med: \$2,500 / Rx: \$500	Med: \$2,500 / Rx: \$500
Coinsurance =>	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Copays =>	\$25 / \$45	\$25 / \$45	\$25 / \$45	\$25 / \$45	\$25 / \$45	\$25 / \$45	\$25 / \$45	\$25 / \$45	\$25 / \$50	\$25 / \$50
OOP Maximum =>	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$6,500	\$6,500
Pediatric Dental (Yes/No) =>	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
0 - 14	\$409.04	\$409.04	\$409.04	\$409.04	\$364.51	\$364.51	\$378.03	\$378.03	\$309.75	\$309.75
15	\$445.40	\$445.40	\$445.40	\$445.40	\$396.91	\$396.91	\$411.64	\$411.64	\$337.28	\$337.28
16	\$459.30	\$459.30	\$459.30	\$459.30	\$409.30	\$409.30	\$424.48	\$424.48	\$347.81	\$347.81
17	\$473.20	\$473.20	\$473.20	\$473.20	\$421.69	\$421.69	\$437.33	\$437.33	\$358.34	\$358.34
18	\$488.18	\$488.18	\$488.18	\$488.18	\$435.03	\$435.03	\$451.17	\$451.17	\$369.68	\$369.68
19	\$503.15	\$503.15	\$503.15	\$503.15	\$448.37	\$448.37	\$465.01	\$465.01	\$381.01	\$381.01
20	\$518.65	\$518.65	\$518.65	\$518.65	\$462.19	\$462.19	\$479.34	\$479.34	\$392.75	\$392.75
21	\$534.70	\$588.17	\$534.70	\$588.17	\$476.49	\$524.13	\$494.17	\$543.58	\$404.91	\$445.40
22	\$534.70	\$588.17	\$534.70	\$588.17	\$476.49	\$524.13	\$494.17	\$543.58	\$404.91	\$445.40
23	\$534.70	\$588.17	\$534.70	\$588.17	\$476.49	\$524.13	\$494.17	\$543.58	\$404.91	\$445.40
24	\$534.70	\$588.17	\$534.70	\$588.17	\$476.49	\$524.13	\$494.17	\$543.58	\$404.91	\$445.40
25	\$536.83	\$590.30	\$536.83	\$590.30	\$478.39	\$526.04	\$496.14	\$545.55	\$406.52	\$447.01
26	\$547.53	\$602.07	\$547.53	\$602.07	\$487.92	\$536.52	\$506.02	\$556.43	\$414.62	\$455.92
27	\$560.36	\$616.50	\$560.36	\$616.50	\$499.35	\$549.38	\$517.88	\$569.77	\$424.34	\$466.85
28	\$581.21	\$639.49	\$581.21	\$639.49	\$517.94	\$569.87	\$537.15	\$591.02	\$440.13	\$484.26
29	\$598.32	\$658.21	\$598.32	\$658.21	\$533.18	\$586.55	\$552.97	\$608.31	\$453.08	\$498.43
30	\$606.88	\$667.83	\$606.88	\$667.83	\$540.81	\$595.13	\$560.87	\$617.21	\$459.56	\$505.72
31	\$681.74	\$681.74	\$619.71	\$681.74	\$552.24	\$607.51	\$572.73	\$630.06	\$469.28	\$516.25
32	\$632.54	\$695.64	\$632.54	\$695.64	\$563.68	\$619.90	\$584.59	\$642.90	\$479.00	\$526.78
33	\$640.56	\$704.73	\$640.56	\$704.73	\$570.82	\$628.00	\$592.00	\$651.30	\$485.07	\$533.66
34	\$649.12	\$713.82	\$649.12	\$713.82	\$578.45	\$636.10	\$599.91	\$659.70	\$491.55	\$540.54
35	\$653.40	\$718.63	\$653.40	\$718.63	\$582.26	\$640.39	\$603.86	\$664.15	\$494.79	\$544.19
36	\$657.67	\$723.44	\$657.67	\$723.44	\$586.07	\$644.68	\$607.82	\$668.60	\$498.03	\$547.83
37	\$661.95	\$728.25	\$661.95	\$728.25	\$589.88	\$648.97	\$611.77	\$673.05	\$501.27	\$551.48
38	\$666.23	\$733.07	\$666.23	\$733.07	\$593.70	\$653.26	\$615.72	\$677.49	\$504.51	\$555.12
39	\$674.78	\$742.16	\$674.78	\$742.16	\$601.32	\$661.36	\$623.63	\$685.90	\$510.99	\$562.00
40	\$683.34	\$751.78	\$683.34	\$751.78	\$608.94	\$669.93	\$631.54	\$694.79	\$517.46	\$569.29
41	\$696.17	\$765.68	\$696.17	\$765.68	\$620.38	\$682.32	\$643.40	\$707.64	\$527.18	\$579.82
42	\$708.47	\$779.58	\$708.47	\$779.58	\$631.34	\$694.71	\$654.76	\$720.49	\$536.49	\$590.35
43	\$725.58	\$798.30	\$725.58	\$798.30	\$646.59	\$711.39	\$670.58	\$737.78	\$549.45	\$604.52
44	\$746.97	\$821.82	\$746.97	\$821.82	\$665.64	\$732.35	\$690.34	\$759.53	\$565.65	\$622.33
45	\$772.10	\$849.09	\$772.10	\$849.09	\$688.04	\$756.65	\$713.57	\$784.73	\$584.68	\$642.98
46	\$802.04	\$882.25	\$802.04	\$882.25	\$714.72	\$786.19	\$741.24	\$815.37	\$607.35	\$668.09
47	\$835.73	\$919.14	\$835.73	\$919.14	\$744.74	\$819.07	\$772.37	\$849.46	\$632.86	\$696.03
48	\$874.23	\$961.91	\$874.23	\$961.91	\$779.05	\$857.19	\$807.95	\$889.09	\$662.01	\$728.42
49	\$912.19	\$1,003.62	\$912.19	\$1,003.62	\$812.88	\$894.36	\$843.04	\$927.54	\$690.76	\$760.00
50	\$954.96	\$1,050.67	\$954.96	\$1,050.67	\$851.00	\$936.29	\$882.57	\$971.03	\$723.15	\$795.63
51	\$997.20	\$1,097.19	\$997.20	\$1,097.19	\$888.64	\$977.74	\$921.61	\$1,014.02	\$755.14	\$830.86
52	\$1,043.72	\$1,147.99	\$1,043.72	\$1,147.99	\$930.09	\$1,023.01	\$964.60	\$1,060.96	\$790.37	\$869.32
53	\$1,090.78	\$1,199.85	\$1,090.78	\$1,199.85	\$972.02	\$1,069.22	\$1,008.09	\$1,108.90	\$826.00	\$908.60
54	\$1,141.57	\$1,255.46	\$1,141.57	\$1,255.46	\$1,017.29	\$1,118.78	\$1,055.03	\$1,160.29	\$864.46	\$950.71
55	\$1,192.37	\$1,311.60	\$1,192.37	\$1,311.60	\$1,062.55	\$1,168.81	\$1,101.98	\$1,212.18	\$902.93	\$993.22
56	\$1,247.44	\$1,372.03	\$1,247.44	\$1,372.03	\$1,111.63	\$1,222.65	\$1,152.88	\$1,268.02	\$944.64	\$1,038.98
57	\$1,303.05	\$1,433.52	\$1,303.05	\$1,433.52	\$1,161.19	\$1,277.45	\$1,204.27	\$1,324.85	\$986.74	\$1,085.54
58	\$1,362.40	\$1,498.75	\$1,362.40	\$1,498.75	\$1,214.07	\$1,335.58	\$1,259.12	\$1,385.13	\$1,031.69	\$1,134.94
59	\$1,391.81	\$1,530.83	\$1,391.81	\$1,530.83	\$1,240.28	\$1,364.17	\$1,286.30	\$1,414.78	\$1,053.96	\$1,159.23
60	\$1,451.16	\$1,596.06	\$1,451.16	\$1,596.06	\$1,293.17	\$1,422.30	\$1,341.15	\$1,475.07	\$1,098.90	\$1,208.63
61	\$1,502.49	\$1,652.74	\$1,502.49	\$1,652.74	\$1,338.91	\$1,472.80	\$1,388.59	\$1,527.45	\$1,137.77	\$1,251.55
62	\$1,536.18	\$1,689.63	\$1,536.18	\$1,689.63	\$1,368.93	\$1,505.68	\$1,419.72	\$1,561.55	\$1,163.28	\$1,279.49
63	\$1,578.42	\$1,736.15	\$1,578.42	\$1,736.15	\$1,406.57	\$1,547.14	\$1,458.76	\$1,604.54	\$1,195.27	\$1,314.72
64+	\$1,604.08	\$1,764.49	\$1,604.08	\$1,764.49	\$1,429.44	\$1,572.39	\$1,482.48	\$1,630.73	\$1,214.70	\$1,336.17

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

HIOS Plan ID (On Exchange)=>	0010159	22444PA0010160	22444PA0010161	22444PA0010163	22444PA0010164	22444PA0010165	22444PA0010166	22444PA0010167	22444PA0010168	22444PA0010169
HIOS Plan ID (Off Exchange)=>	0010159	22444PA0010160	22444PA0010161	22444PA0010163	22444PA0010164	22444PA0010165	22444PA0010166	22444PA0010167	22444PA0010168	22444PA0010169
Plan Marketing Name =>	Marketplace All- 25/50/2500	Geisinger Marketplace All- Access HMO 25/50/2500	Geisinger Marketplace All- Access HMO 25/50/2500	Geisinger Marketplace All- Access HMO 25/50/2500	Geisinger Marketplace All- Access HMO 25/50/2500	Geisinger Marketplace All- Access HMO 25/50/2500	Geisinger Marketplace All- Access HMO 25/50/2500	Geisinger Marketplace All- Access HMO 25/50/2500	Geisinger Marketplace All- Access HMO 25/50/2500	Geisinger Marketplace All- Access HMO 25/50/2500
Form # =>	F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22
Rating Area =>	Area 3	Rating Area 9	Rating Area 6	Rating Area 6	Rating Area 7	Rating Area 7	Rating Area 6	Rating Area 9	Rating Area 3	Rating Area 3
Network =>	Marketplace All- HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO	Geisinger Marketplace All- Access HMO
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$0 / Rx: \$500	Med: \$2,500 / Rx: \$500	Med: \$2,500 / Rx: \$500	Med: \$2,500 / Rx: \$500	Med: \$2,500 / Rx: \$500	Med: \$2,500 / Rx: \$500	Med: \$2,500 / Rx: \$500	Med: \$2,500 / Rx: \$500	Med: \$2,500 / Rx: \$500	Med: \$2,500 / Rx: \$500
Coinsurance =>	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Copays =>	\$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50
OOP Maximum =>	\$600	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$261.84	\$319.56	\$319.56	\$308.13	\$308.13	\$308.13	\$308.13	\$345.77	\$345.77	\$345.77
15	\$285.11	\$347.97	\$347.97	\$335.52	\$335.52	\$335.52	\$335.52	\$376.51	\$376.51	\$376.51
16	\$294.01	\$358.83	\$358.83	\$345.99	\$345.99	\$345.99	\$345.99	\$388.26	\$388.26	\$388.26
17	\$302.91	\$369.69	\$369.69	\$356.46	\$356.46	\$356.46	\$356.46	\$400.01	\$400.01	\$400.01
18	\$312.50	\$381.38	\$381.38	\$367.74	\$367.74	\$367.74	\$367.74	\$412.67	\$412.67	\$412.67
19	\$322.08	\$393.08	\$393.08	\$379.02	\$379.02	\$379.02	\$379.02	\$425.32	\$425.32	\$425.32
20	\$332.00	\$405.19	\$405.19	\$390.70	\$390.70	\$390.70	\$390.70	\$438.43	\$438.43	\$438.43
21	\$376.51	\$417.73	\$417.73	\$402.79	\$402.79	\$402.79	\$402.79	\$451.99	\$451.99	\$451.99
22	\$376.51	\$417.73	\$417.73	\$402.79	\$402.79	\$402.79	\$402.79	\$451.99	\$451.99	\$451.99
23	\$376.51	\$417.73	\$417.73	\$402.79	\$402.79	\$402.79	\$402.79	\$451.99	\$451.99	\$451.99
24	\$376.51	\$417.73	\$417.73	\$402.79	\$402.79	\$402.79	\$402.79	\$451.99	\$451.99	\$451.99
25	\$377.87	\$419.40	\$419.40	\$404.39	\$404.39	\$404.39	\$404.39	\$453.80	\$453.80	\$453.80
26	\$385.40	\$427.75	\$427.75	\$412.45	\$412.45	\$412.45	\$412.45	\$458.94	\$458.94	\$458.94
27	\$394.64	\$437.78	\$437.78	\$422.11	\$422.11	\$422.11	\$422.11	\$473.69	\$473.69	\$473.69
28	\$409.36	\$454.07	\$454.07	\$437.82	\$437.82	\$437.82	\$437.82	\$491.31	\$491.31	\$491.31
29	\$421.34	\$467.44	\$467.44	\$450.71	\$450.71	\$450.71	\$450.71	\$505.78	\$505.78	\$505.78
30	\$427.50	\$474.12	\$474.12	\$457.16	\$457.16	\$457.16	\$457.16	\$513.01	\$513.01	\$513.01
31	\$436.40	\$484.14	\$484.14	\$466.82	\$466.82	\$466.82	\$466.82	\$523.86	\$523.86	\$523.86
32	\$445.30	\$494.17	\$494.17	\$476.49	\$476.49	\$476.49	\$476.49	\$534.70	\$534.70	\$534.70
33	\$451.12	\$500.44	\$500.44	\$482.53	\$482.53	\$482.53	\$482.53	\$541.48	\$541.48	\$541.48
34	\$456.93	\$507.12	\$507.12	\$488.98	\$488.98	\$488.98	\$488.98	\$548.72	\$548.72	\$548.72
35	\$460.01	\$510.46	\$510.46	\$492.20	\$492.20	\$492.20	\$492.20	\$552.33	\$552.33	\$552.33
36	\$463.10	\$513.80	\$513.80	\$495.42	\$495.42	\$495.42	\$495.42	\$555.95	\$555.95	\$555.95
37	\$466.18	\$517.14	\$517.14	\$498.64	\$498.64	\$498.64	\$498.64	\$559.56	\$559.56	\$559.56
38	\$469.26	\$520.49	\$520.49	\$501.87	\$501.87	\$501.87	\$501.87	\$563.18	\$563.18	\$563.18
39	\$475.07	\$527.17	\$527.17	\$508.31	\$508.31	\$508.31	\$508.31	\$570.41	\$570.41	\$570.41
40	\$481.24	\$533.85	\$533.85	\$514.75	\$514.75	\$514.75	\$514.75	\$577.64	\$577.64	\$577.64
41	\$490.13	\$543.88	\$543.88	\$524.42	\$524.42	\$524.42	\$524.42	\$588.49	\$588.49	\$588.49
42	\$499.03	\$553.49	\$553.49	\$533.69	\$533.69	\$533.69	\$533.69	\$598.89	\$598.89	\$598.89
43	\$511.01	\$566.85	\$566.85	\$546.57	\$546.57	\$546.57	\$546.57	\$601.35	\$601.35	\$601.35
44	\$526.07	\$583.56	\$583.56	\$562.69	\$562.69	\$562.69	\$562.69	\$613.43	\$613.43	\$613.43
45	\$543.53	\$603.20	\$603.20	\$581.62	\$581.62	\$581.62	\$581.62	\$626.67	\$626.67	\$626.67
46	\$564.75	\$626.59	\$626.59	\$604.17	\$604.17	\$604.17	\$604.17	\$677.98	\$677.98	\$677.98
47	\$588.37	\$652.91	\$652.91	\$629.55	\$629.55	\$629.55	\$629.55	\$706.46	\$706.46	\$706.46
48	\$615.75	\$682.98	\$682.98	\$751.49	\$751.49	\$751.49	\$751.49	\$739.00	\$739.00	\$739.00
49	\$642.45	\$712.64	\$712.64	\$784.07	\$784.07	\$784.07	\$784.07	\$848.39	\$848.39	\$848.39
50	\$672.57	\$746.06	\$746.06	\$820.83	\$820.83	\$820.83	\$820.83	\$888.16	\$888.16	\$888.16
51	\$702.34	\$779.06	\$779.06	\$857.17	\$857.17	\$857.17	\$857.17	\$927.48	\$927.48	\$927.48
52	\$734.86	\$815.40	\$815.40	\$896.86	\$896.86	\$896.86	\$896.86	\$970.42	\$970.42	\$970.42
53	\$768.06	\$852.16	\$852.16	\$937.38	\$937.38	\$937.38	\$937.38	\$1,014.27	\$1,014.27	\$1,014.27
54	\$803.66	\$891.85	\$891.85	\$980.82	\$980.82	\$980.82	\$980.82	\$1,061.27	\$1,061.27	\$1,061.27
55	\$839.60	\$931.53	\$931.53	\$1,024.68	\$1,024.68	\$1,024.68	\$1,024.68	\$1,108.73	\$1,108.73	\$1,108.73
56	\$878.27	\$974.56	\$974.56	\$1,071.89	\$1,071.89	\$1,071.89	\$1,071.89	\$1,159.81	\$1,159.81	\$1,159.81
57	\$917.63	\$1,018.00	\$1,018.00	\$1,119.92	\$1,119.92	\$1,119.92	\$1,119.92	\$1,211.78	\$1,211.78	\$1,211.78
58	\$959.39	\$1,064.37	\$1,064.37	\$1,170.89	\$1,170.89	\$1,170.89	\$1,170.89	\$1,266.93	\$1,266.93	\$1,266.93
59	\$979.93	\$1,087.34	\$1,087.34	\$1,195.95	\$1,195.95	\$1,195.95	\$1,195.95	\$1,294.05	\$1,294.05	\$1,294.05
60	\$1,021.68	\$1,133.71	\$1,133.71	\$1,246.91	\$1,246.91	\$1,246.91	\$1,246.91	\$1,349.19	\$1,349.19	\$1,349.19
61	\$1,057.97	\$1,173.81	\$1,173.81	\$1,291.19	\$1,291.19	\$1,291.19	\$1,291.19	\$1,413.82	\$1,413.82	\$1,413.82
62	\$1,081.58	\$1,200.13	\$1,200.13	\$1,320.01	\$1,320.01	\$1,320.01	\$1,320.01	\$1,428.29	\$1,428.29	\$1,428.29
63	\$1,111.36	\$1,233.13	\$1,233.13	\$1,356.36	\$1,356.36	\$1,356.36	\$1,356.36	\$1,467.61	\$1,467.61	\$1,467.61
64+	\$1,129.50	\$1,253.18	\$1,253.18	\$1,378.50	\$1,378.50	\$1,378.50	\$1,378.50	\$1,491.57	\$1,491.57	\$1,491.57

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

HIOS Plan ID (On Exchange)=>	22444PA0010170	22444PA0010171	22444PA0010172	22444PA0010173	22444PA0010174	22444PA0010175	22444PA0010176	22444PA0010177	22444PA0010178	22444PA0010179
HIOS Plan ID (Off Exchange)=>	22444PA0010170	22444PA0010171	22444PA0010172	22444PA0010173	22444PA0010174	22444PA0010175	22444PA0010176	22444PA0010177	22444PA0010178	22444PA0010179
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 25/50/2500	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000
Form # =>	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22
Rating Area =>	Rating Area 3	Rating Area 5	Rating Area 2	Rating Area 3	Rating Area 9	Rating Area 6	Rating Area 6	Rating Area 7	Rating Area 7	Rating Area 7
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	Med: \$2,500 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500
Coinsurance =>	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Copays =>	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50
OOP Maximum =>	\$6,500	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500	\$8,500
Pediatric Dental (Yes/No) =>	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
0 - 14	\$261.84	\$261.84	\$250.52	\$250.52	\$254.18	\$254.18	\$245.80	\$245.80	\$299.99	\$299.99
15	\$285.11	\$285.11	\$272.78	\$272.78	\$276.77	\$276.77	\$267.65	\$267.65	\$326.66	\$326.66
16	\$294.01	\$294.01	\$281.30	\$281.30	\$285.41	\$285.41	\$276.01	\$276.01	\$336.85	\$336.85
17	\$302.91	\$302.91	\$289.81	\$289.81	\$294.05	\$294.05	\$284.36	\$284.36	\$347.05	\$347.05
18	\$312.50	\$312.50	\$298.98	\$298.98	\$303.35	\$303.35	\$293.36	\$293.36	\$358.03	\$358.03
19	\$322.08	\$322.08	\$308.15	\$308.15	\$312.66	\$312.66	\$302.35	\$302.35	\$369.01	\$369.01
20	\$332.00	\$332.00	\$317.65	\$317.65	\$322.29	\$322.29	\$311.67	\$311.67	\$380.38	\$380.38
21	\$342.28	\$342.28	\$327.48	\$327.48	\$332.27	\$332.27	\$321.32	\$321.32	\$392.15	\$392.15
22	\$342.28	\$342.28	\$327.48	\$327.48	\$332.27	\$332.27	\$321.32	\$321.32	\$392.15	\$392.15
23	\$342.28	\$342.28	\$327.48	\$327.48	\$332.27	\$332.27	\$321.32	\$321.32	\$392.15	\$392.15
24	\$342.28	\$342.28	\$327.48	\$327.48	\$332.27	\$332.27	\$321.32	\$321.32	\$392.15	\$392.15
25	\$343.64	\$343.64	\$328.78	\$328.78	\$333.59	\$333.59	\$322.60	\$322.60	\$393.71	\$393.71
26	\$350.49	\$350.49	\$335.33	\$335.33	\$340.24	\$340.24	\$329.02	\$329.02	\$401.56	\$401.56
27	\$358.70	\$358.70	\$343.19	\$343.19	\$348.21	\$348.21	\$336.73	\$336.73	\$410.97	\$410.97
28	\$372.05	\$372.05	\$355.96	\$355.96	\$361.17	\$361.17	\$349.27	\$349.27	\$426.26	\$426.26
29	\$383.00	\$383.00	\$366.44	\$366.44	\$371.80	\$371.80	\$359.55	\$359.55	\$438.81	\$438.81
30	\$388.48	\$388.48	\$371.68	\$371.68	\$377.12	\$377.12	\$364.69	\$364.69	\$445.08	\$445.08
31	\$396.69	\$396.69	\$379.54	\$379.54	\$385.09	\$385.09	\$372.40	\$372.40	\$454.49	\$454.49
32	\$404.91	\$404.91	\$387.40	\$387.40	\$393.07	\$393.07	\$380.11	\$380.11	\$463.91	\$463.91
33	\$410.04	\$410.04	\$392.31	\$392.31	\$398.05	\$398.05	\$384.93	\$384.93	\$469.79	\$469.79
34	\$415.52	\$415.52	\$397.55	\$397.55	\$403.37	\$403.37	\$390.07	\$390.07	\$476.06	\$476.06
35	\$418.26	\$418.26	\$400.17	\$400.17	\$406.02	\$406.02	\$392.64	\$392.64	\$479.20	\$479.20
36	\$421.00	\$421.00	\$402.79	\$402.79	\$408.68	\$408.68	\$395.21	\$395.21	\$482.34	\$482.34
37	\$423.73	\$423.73	\$405.41	\$405.41	\$411.34	\$411.34	\$397.78	\$397.78	\$485.47	\$485.47
38	\$426.47	\$426.47	\$408.03	\$408.03	\$414.00	\$414.00	\$400.35	\$400.35	\$488.61	\$488.61
39	\$431.95	\$431.95	\$413.27	\$413.27	\$419.31	\$419.31	\$405.50	\$405.50	\$494.89	\$494.89
40	\$437.42	\$437.42	\$418.51	\$418.51	\$424.63	\$424.63	\$410.64	\$410.64	\$501.16	\$501.16
41	\$445.64	\$445.64	\$426.37	\$426.37	\$432.60	\$432.60	\$418.35	\$418.35	\$510.57	\$510.57
42	\$453.51	\$453.51	\$433.90	\$433.90	\$440.25	\$440.25	\$425.74	\$425.74	\$519.59	\$519.59
43	\$464.46	\$464.46	\$444.38	\$444.38	\$450.88	\$450.88	\$436.02	\$436.02	\$532.14	\$532.14
44	\$478.16	\$478.16	\$457.48	\$457.48	\$464.17	\$464.17	\$448.87	\$448.87	\$547.83	\$547.83
45	\$494.24	\$494.24	\$472.87	\$472.87	\$479.79	\$479.79	\$463.97	\$463.97	\$566.26	\$566.26
46	\$513.41	\$513.41	\$491.21	\$491.21	\$498.39	\$498.39	\$481.97	\$481.97	\$588.22	\$588.22
47	\$534.97	\$534.97	\$511.84	\$511.84	\$519.32	\$519.32	\$502.21	\$502.21	\$612.92	\$612.92
48	\$559.62	\$559.62	\$535.42	\$535.42	\$545.25	\$545.25	\$525.34	\$525.34	\$641.16	\$641.16
49	\$583.92	\$583.92	\$558.67	\$558.67	\$566.84	\$566.84	\$548.16	\$548.16	\$669.00	\$669.00
50	\$611.30	\$611.30	\$584.86	\$584.86	\$593.42	\$593.42	\$573.86	\$573.86	\$700.37	\$700.37
51	\$638.34	\$638.34	\$610.73	\$610.73	\$619.67	\$619.67	\$599.25	\$599.25	\$731.35	\$731.35
52	\$668.12	\$668.12	\$639.22	\$639.22	\$648.57	\$648.57	\$627.20	\$627.20	\$765.47	\$765.47
53	\$698.24	\$698.24	\$668.04	\$668.04	\$677.81	\$677.81	\$655.48	\$655.48	\$799.97	\$799.97
54	\$730.75	\$730.75	\$699.15	\$699.15	\$709.38	\$709.38	\$686.00	\$686.00	\$837.23	\$837.23
55	\$763.27	\$763.27	\$730.26	\$730.26	\$740.94	\$740.94	\$716.53	\$716.53	\$874.48	\$874.48
56	\$798.52	\$798.52	\$763.99	\$763.99	\$775.17	\$775.17	\$752.58	\$752.58	\$914.87	\$914.87
57	\$834.12	\$834.12	\$798.05	\$798.05	\$809.72	\$809.72	\$783.04	\$783.04	\$955.65	\$955.65
58	\$872.11	\$872.11	\$834.40	\$834.40	\$846.60	\$846.60	\$818.70	\$818.70	\$990.64	\$990.64
59	\$909.94	\$909.94	\$852.41	\$852.41	\$864.88	\$864.88	\$836.37	\$836.37	\$1,020.75	\$1,020.75
60	\$928.93	\$928.93	\$888.76	\$888.76	\$901.76	\$901.76	\$872.04	\$872.04	\$1,064.28	\$1,064.28
61	\$961.79	\$961.79	\$920.19	\$920.19	\$933.66	\$933.66	\$902.89	\$902.89	\$1,101.92	\$1,101.92
62	\$983.35	\$983.35	\$1,034.81	\$1,034.81	\$1,049.59	\$1,049.59	\$1,026.63	\$1,026.63	\$1,149.84	\$1,149.84
63	\$1,010.39	\$1,010.39	\$1,063.30	\$1,063.30	\$1,078.85	\$1,078.85	\$1,054.11	\$1,054.11	\$1,197.29	\$1,197.29
64+	\$1,026.82	\$1,026.82	\$1,080.65	\$1,080.65	\$1,096.46	\$1,096.46	\$1,071.94	\$1,071.94	\$1,247.48	\$1,247.48

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

HIOS Plan ID (On Exchange)=>	0010179	22444PA0010180	22444PA0010181	22444PA0010182	22444PA0010183	22444PA0010184	22444PA0010185	22444PA0010186	22444PA0010187	22444PA0010188
HIOS Plan ID (Off Exchange)=>	0010179	22444PA0010180	22444PA0010181	22444PA0010182	22444PA0010183	22444PA0010184	22444PA0010185	22444PA0010186	22444PA0010187	22444PA0010188
Plan Marketing Name =>	Marketplace All-25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 25/50/4000	Geisinger Marketplace All-Access HMO 30/60/7000	Geisinger Marketplace All-Access HMO 30/60/7000	Geisinger Marketplace All-Access HMO 30/60/7000	Geisinger Marketplace All-Access HMO 30/60/7000	Geisinger Marketplace All-Access HMO 30/60/7000
Form # =>	F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22
Rating Area =>	Area 6	Rating Area 9	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 5	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 9
Network =>	Marketplace All-HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver
Deductible =>	0 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$7,000 / Rx: \$500	Med: \$7,000 / Rx: \$500	Med: \$7,000 / Rx: \$500	Med: \$7,000 / Rx: \$500	Med: \$7,000 / Rx: \$500
Coinsurance =>	0%	20%	20%	20%	20%	30%	30%	30%	30%	30%
Copays =>	\$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60
OOP Maximum =>	\$00	\$8,500	\$8,500	\$8,500	\$8,500	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$289.26	\$299.99	\$299.99	\$245.80	\$245.80	\$245.80	\$245.80	\$312.37	\$312.37	\$306.50
15	\$314.97	\$326.66	\$326.66	\$267.65	\$267.65	\$267.65	\$267.65	\$340.14	\$340.14	\$333.74
16	\$324.80	\$336.85	\$336.85	\$276.01	\$276.01	\$276.01	\$276.01	\$350.76	\$350.76	\$344.16
17	\$334.63	\$347.05	\$347.05	\$284.36	\$284.36	\$284.36	\$284.36	\$361.37	\$361.37	\$354.57
18	\$345.22	\$358.03	\$358.03	\$293.36	\$293.36	\$293.36	\$293.36	\$372.81	\$372.81	\$365.79
19	\$355.81	\$369.01	\$369.01	\$302.35	\$302.35	\$302.35	\$302.35	\$384.24	\$384.24	\$377.01
20	\$366.77	\$380.38	\$380.38	\$311.67	\$311.67	\$311.67	\$311.67	\$396.08	\$396.08	\$388.63
21	\$415.93	\$392.15	\$431.36	\$321.32	\$353.45	\$321.32	\$353.45	\$408.33	\$449.17	\$400.65
22	\$415.93	\$392.15	\$431.36	\$321.32	\$353.45	\$321.32	\$353.45	\$408.33	\$449.17	\$400.65
23	\$415.93	\$392.15	\$431.36	\$321.32	\$353.45	\$321.32	\$353.45	\$408.33	\$449.17	\$400.65
24	\$415.93	\$392.15	\$431.36	\$321.32	\$353.45	\$321.32	\$353.45	\$408.33	\$449.17	\$400.65
25	\$417.44	\$393.71	\$432.93	\$322.60	\$354.73	\$322.60	\$354.73	\$409.96	\$450.80	\$402.25
26	\$425.76	\$401.56	\$441.55	\$329.02	\$361.80	\$329.02	\$361.80	\$418.13	\$459.78	\$410.27
27	\$435.97	\$410.97	\$452.14	\$336.73	\$370.47	\$336.73	\$370.47	\$427.93	\$470.80	\$419.88
28	\$452.22	\$426.26	\$469.00	\$349.27	\$384.29	\$349.27	\$384.29	\$443.85	\$488.36	\$435.51
29	\$465.46	\$438.81	\$482.73	\$359.55	\$395.53	\$359.55	\$395.53	\$456.92	\$502.65	\$448.33
30	\$472.26	\$445.08	\$489.79	\$364.69	\$401.32	\$364.69	\$401.32	\$463.45	\$510.00	\$454.74
31	\$482.10	\$454.49	\$499.98	\$372.40	\$409.67	\$372.40	\$409.67	\$473.25	\$520.62	\$464.35
32	\$491.93	\$463.91	\$510.18	\$380.11	\$418.03	\$380.11	\$418.03	\$483.05	\$531.24	\$473.97
33	\$498.35	\$469.79	\$516.85	\$384.93	\$423.49	\$384.93	\$423.49	\$489.18	\$538.18	\$479.98
34	\$504.78	\$476.06	\$523.51	\$390.07	\$428.95	\$390.07	\$428.95	\$495.71	\$545.12	\$486.39
35	\$508.19	\$479.20	\$527.04	\$392.64	\$431.84	\$392.64	\$431.84	\$498.98	\$548.80	\$489.59
36	\$511.59	\$482.34	\$530.57	\$395.21	\$434.73	\$395.21	\$434.73	\$502.25	\$552.47	\$492.80
37	\$514.99	\$485.47	\$534.10	\$397.78	\$437.63	\$397.78	\$437.63	\$505.51	\$556.15	\$496.00
38	\$518.39	\$488.61	\$537.63	\$400.35	\$440.52	\$400.35	\$440.52	\$508.78	\$559.82	\$499.21
39	\$524.82	\$494.89	\$544.30	\$405.50	\$445.98	\$405.50	\$445.98	\$515.31	\$566.76	\$505.62
40	\$531.63	\$501.16	\$551.35	\$410.64	\$451.76	\$410.64	\$451.76	\$521.85	\$574.11	\$512.03
41	\$541.46	\$510.57	\$561.55	\$418.35	\$460.12	\$418.35	\$460.12	\$531.65	\$584.73	\$521.65
42	\$551.29	\$519.59	\$571.75	\$425.74	\$468.47	\$425.74	\$468.47	\$541.04	\$595.34	\$530.86
43	\$564.52	\$532.14	\$585.47	\$436.02	\$479.72	\$436.02	\$479.72	\$554.10	\$609.64	\$543.68
44	\$581.16	\$547.83	\$602.73	\$448.87	\$493.86	\$448.87	\$493.86	\$570.44	\$627.60	\$559.71
45	\$600.45	\$566.26	\$622.72	\$463.97	\$510.24	\$463.97	\$510.24	\$589.63	\$648.43	\$578.54
46	\$623.89	\$588.22	\$647.04	\$481.97	\$530.16	\$481.97	\$530.16	\$612.49	\$673.74	\$600.97
47	\$649.98	\$612.92	\$674.10	\$502.21	\$552.33	\$502.21	\$552.33	\$638.22	\$701.92	\$626.22
48	\$680.23	\$641.16	\$705.47	\$525.34	\$578.04	\$525.34	\$578.04	\$667.62	\$734.59	\$655.06
49	\$709.72	\$669.00	\$736.05	\$548.16	\$603.10	\$548.16	\$603.10	\$696.61	\$766.44	\$683.51
50	\$742.99	\$700.37	\$770.56	\$573.86	\$631.38	\$573.86	\$631.38	\$729.28	\$802.37	\$715.56
51	\$775.89	\$731.35	\$804.68	\$599.25	\$659.33	\$599.25	\$659.33	\$761.54	\$837.89	\$747.21
52	\$811.81	\$765.47	\$841.93	\$627.20	\$689.86	\$627.20	\$689.86	\$797.06	\$876.68	\$782.07
53	\$848.49	\$799.97	\$879.97	\$655.48	\$721.02	\$655.48	\$721.02	\$832.99	\$916.29	\$817.33
54	\$887.81	\$837.23	\$920.75	\$686.00	\$754.44	\$686.00	\$754.44	\$871.78	\$958.76	\$855.39
55	\$927.51	\$874.48	\$961.93	\$716.53	\$788.18	\$716.53	\$788.18	\$910.58	\$1,001.63	\$893.45
56	\$970.24	\$914.87	\$1,006.24	\$749.62	\$824.49	\$749.62	\$824.49	\$952.63	\$1,047.77	\$934.72
57	\$1,013.72	\$955.65	\$1,051.34	\$783.04	\$861.44	\$783.04	\$861.44	\$995.10	\$1,094.73	\$976.38
58	\$1,059.85	\$999.18	\$1,099.18	\$818.70	\$900.64	\$818.70	\$900.64	\$1,040.42	\$1,144.55	\$1,020.86
59	\$1,082.54	\$1,020.75	\$1,122.71	\$836.37	\$919.92	\$836.37	\$919.92	\$1,062.88	\$1,169.05	\$1,042.89
60	\$1,128.67	\$1,064.28	\$1,170.55	\$872.04	\$959.12	\$872.04	\$959.12	\$1,108.21	\$1,218.86	\$1,087.36
61	\$1,168.75	\$1,101.92	\$1,212.12	\$902.89	\$993.17	\$902.89	\$993.17	\$1,147.41	\$1,262.15	\$1,125.83
62	\$1,194.84	\$1,126.63	\$1,239.18	\$923.13	\$1,015.35	\$923.13	\$1,015.35	\$1,173.13	\$1,290.32	\$1,151.07
63	\$1,227.74	\$1,157.61	\$1,273.29	\$948.51	\$1,043.30	\$948.51	\$1,043.30	\$1,205.39	\$1,325.85	\$1,182.72
64+	\$1,247.78	\$1,176.43	\$1,294.08	\$963.94	\$1,060.33	\$963.94	\$1,060.33	\$1,224.99	\$1,347.49	\$1,201.95

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

HIOS Plan ID (On Exchange)=>	22444PA0010189	22444PA0010190	22444PA0010191	22444PA0010192	22444PA0010193	22444PA0010194	22444PA0010195	22444PA0010196	22444PA0010197	22444PA0010198
HIOS Plan ID (Off Exchange)=>	22444PA0010189	22444PA0010190	22444PA0010191	22444PA0010192	22444PA0010193	22444PA0010194	22444PA0010195	22444PA0010196	22444PA0010197	22444PA0010198
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO 30/60/7000	Geisinger Marketplace All-Access HMO 30/60/7000	Geisinger Marketplace All-Access HMO 30/60/7000	Geisinger Marketplace All-Access HMO 30/60/7000	Geisinger Marketplace All-Access HMO 30/60/7000	Geisinger Marketplace All-Access HMO 30/60/7000	Geisinger Marketplace All-Access HMO 30/60/7000	Geisinger Marketplace All-Access HMO 30/60/7000	Geisinger Marketplace All-Access HMO Pharmacy First	Geisinger Marketplace All-Access HMO Pharmacy First
Form # =>	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22
Rating Area =>	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 6	Rating Area 6	Rating Area 3	Rating Area 6	Rating Area 7	Rating Area 5	Rating Area 5
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze
Deductible =>	Med: \$7,000 / Rx: \$500	Med: \$7,000 / Rx: \$500	Med: \$7,000 / Rx: \$500	Med: \$7,000 / Rx: \$500	Med: \$7,000 / Rx: \$500	Med: \$7,000 / Rx: \$500	Med: \$7,000 / Rx: \$500	Med: \$7,000 / Rx: \$500	Combined: \$8,500	Combined: \$8,500
Coinsurance =>	30%	30%	30%	30%	30%	30%	30%	30%	0%	0%
Copays =>	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	0% After Deductible	0% After Deductible
OOP Maximum =>	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700
Pediatric Dental (Yes/No) =>	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
0 - 14	\$404.75	\$404.75	\$374.06	\$374.06	\$316.94	\$316.94	\$360.68	\$360.68	\$306.50	\$306.50
15	\$440.72	\$440.72	\$407.31	\$407.31	\$345.11	\$345.11	\$392.74	\$392.74	\$333.74	\$333.74
16	\$454.48	\$454.48	\$420.03	\$420.03	\$355.89	\$355.89	\$405.00	\$405.00	\$344.16	\$344.16
17	\$468.24	\$468.24	\$432.74	\$432.74	\$366.66	\$366.66	\$417.26	\$417.26	\$354.57	\$354.57
18	\$483.05	\$483.05	\$446.43	\$446.43	\$378.26	\$378.26	\$430.46	\$430.46	\$365.79	\$365.79
19	\$497.86	\$497.86	\$460.12	\$460.12	\$389.86	\$389.86	\$443.66	\$443.66	\$377.01	\$377.01
20	\$513.21	\$513.21	\$474.30	\$474.30	\$401.87	\$401.87	\$457.33	\$457.33	\$388.63	\$388.63
21	\$529.08	\$529.08	\$488.98	\$488.98	\$414.31	\$414.31	\$471.48	\$471.48	\$400.65	\$400.65
22	\$529.08	\$529.08	\$488.98	\$488.98	\$414.31	\$414.31	\$471.48	\$471.48	\$400.65	\$400.65
23	\$529.08	\$529.08	\$488.98	\$488.98	\$414.31	\$414.31	\$471.48	\$471.48	\$400.65	\$400.65
24	\$529.08	\$529.08	\$488.98	\$488.98	\$414.31	\$414.31	\$471.48	\$471.48	\$400.65	\$400.65
25	\$531.20	\$531.20	\$490.93	\$490.93	\$415.96	\$415.96	\$473.36	\$473.36	\$402.25	\$402.25
26	\$541.78	\$541.78	\$500.71	\$500.71	\$424.25	\$424.25	\$482.79	\$482.79	\$410.27	\$410.27
27	\$554.48	\$554.48	\$512.44	\$512.44	\$434.19	\$434.19	\$494.11	\$494.11	\$419.88	\$419.88
28	\$575.11	\$575.11	\$531.51	\$531.51	\$450.35	\$450.35	\$512.50	\$512.50	\$435.51	\$435.51
29	\$592.04	\$592.04	\$547.16	\$547.16	\$463.61	\$463.61	\$527.58	\$527.58	\$448.33	\$448.33
30	\$600.51	\$600.51	\$554.98	\$554.98	\$470.23	\$470.23	\$535.13	\$535.13	\$454.74	\$454.74
31	\$613.20	\$613.20	\$566.72	\$566.72	\$480.18	\$480.18	\$546.44	\$546.44	\$464.33	\$464.33
32	\$625.90	\$625.90	\$578.45	\$578.45	\$490.12	\$490.12	\$557.76	\$557.76	\$473.97	\$473.97
33	\$633.84	\$633.84	\$585.79	\$585.79	\$496.34	\$496.34	\$564.83	\$564.83	\$479.98	\$479.98
34	\$642.30	\$642.30	\$593.61	\$593.61	\$502.96	\$502.96	\$572.37	\$572.37	\$486.39	\$486.39
35	\$646.54	\$646.54	\$597.52	\$597.52	\$506.28	\$506.28	\$576.15	\$576.15	\$489.59	\$489.59
36	\$650.77	\$650.77	\$601.44	\$601.44	\$509.59	\$509.59	\$579.92	\$579.92	\$492.80	\$492.80
37	\$655.00	\$655.00	\$605.35	\$605.35	\$512.91	\$512.91	\$583.69	\$583.69	\$496.00	\$496.00
38	\$659.23	\$659.23	\$609.26	\$609.26	\$516.22	\$516.22	\$587.46	\$587.46	\$499.21	\$499.21
39	\$667.70	\$667.70	\$617.08	\$617.08	\$522.85	\$522.85	\$595.01	\$595.01	\$505.62	\$505.62
40	\$676.16	\$676.16	\$624.91	\$624.91	\$529.48	\$529.48	\$602.55	\$602.55	\$512.03	\$512.03
41	\$688.86	\$688.86	\$636.64	\$636.64	\$539.42	\$539.42	\$613.86	\$613.86	\$521.65	\$521.65
42	\$701.03	\$701.03	\$647.89	\$647.89	\$548.95	\$548.95	\$624.71	\$624.71	\$530.86	\$530.86
43	\$717.96	\$717.96	\$663.53	\$663.53	\$562.21	\$562.21	\$639.80	\$639.80	\$543.68	\$543.68
44	\$739.12	\$739.12	\$683.09	\$683.09	\$578.78	\$578.78	\$658.65	\$658.65	\$559.71	\$559.71
45	\$763.99	\$763.99	\$706.08	\$706.08	\$598.25	\$598.25	\$680.81	\$680.81	\$578.54	\$578.54
46	\$793.62	\$793.62	\$733.46	\$733.46	\$621.46	\$621.46	\$707.22	\$707.22	\$600.97	\$600.97
47	\$826.95	\$826.95	\$764.26	\$764.26	\$647.56	\$647.56	\$736.92	\$736.92	\$626.22	\$626.22
48	\$865.04	\$865.04	\$799.47	\$799.47	\$677.39	\$677.39	\$770.87	\$770.87	\$655.06	\$655.06
49	\$902.61	\$902.61	\$834.19	\$834.19	\$706.80	\$706.80	\$804.34	\$804.34	\$683.51	\$683.51
50	\$944.94	\$944.94	\$873.30	\$873.30	\$739.95	\$739.95	\$842.06	\$842.06	\$715.56	\$715.56
51	\$986.73	\$986.73	\$911.93	\$911.93	\$772.68	\$772.68	\$879.31	\$879.31	\$747.21	\$747.21
52	\$1,032.76	\$1,032.76	\$954.47	\$954.47	\$808.72	\$808.72	\$920.33	\$920.33	\$782.07	\$782.07
53	\$1,079.32	\$1,079.32	\$997.50	\$997.50	\$845.18	\$845.18	\$961.82	\$961.82	\$817.33	\$817.33
54	\$1,129.58	\$1,129.58	\$1,043.95	\$1,043.95	\$884.54	\$884.54	\$1,006.61	\$1,006.61	\$855.39	\$855.39
55	\$1,179.85	\$1,179.85	\$1,090.41	\$1,090.41	\$923.90	\$923.90	\$1,051.40	\$1,051.40	\$893.45	\$893.45
56	\$1,234.34	\$1,234.34	\$1,140.77	\$1,140.77	\$966.57	\$966.57	\$1,099.96	\$1,099.96	\$934.72	\$934.72
57	\$1,289.37	\$1,289.37	\$1,191.62	\$1,191.62	\$1,009.66	\$1,009.66	\$1,148.99	\$1,148.99	\$1,074.14	\$1,074.14
58	\$1,348.09	\$1,348.09	\$1,245.90	\$1,245.90	\$1,055.64	\$1,055.64	\$1,201.33	\$1,201.33	\$1,123.02	\$1,123.02
59	\$1,377.19	\$1,377.19	\$1,272.79	\$1,272.79	\$1,078.43	\$1,078.43	\$1,227.26	\$1,227.26	\$1,147.06	\$1,147.06
60	\$1,435.92	\$1,435.92	\$1,327.07	\$1,327.07	\$1,124.42	\$1,124.42	\$1,279.59	\$1,279.59	\$1,195.94	\$1,195.94
61	\$1,486.71	\$1,486.71	\$1,374.01	\$1,374.01	\$1,164.19	\$1,164.19	\$1,324.85	\$1,324.85	\$1,238.41	\$1,238.41
62	\$1,520.05	\$1,520.05	\$1,404.82	\$1,404.82	\$1,190.29	\$1,190.29	\$1,354.56	\$1,354.56	\$1,266.05	\$1,266.05
63	\$1,561.84	\$1,561.84	\$1,443.44	\$1,443.44	\$1,223.02	\$1,223.02	\$1,391.80	\$1,391.80	\$1,300.91	\$1,300.91
64+	\$1,587.24	\$1,587.24	\$1,466.92	\$1,466.92	\$1,242.91	\$1,242.91	\$1,414.43	\$1,414.43	\$1,414.43	\$1,414.43

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

HIOS Plan ID (On Exchange)=>	0010198	22444PA0010199	22444PA0010200	22444PA0010201	22444PA0010202	22444PA0010203	22444PA0010204	22444PA0010205	22444PA0010206	22444PA0010207
HIOS Plan ID (Off Exchange)=>	0010198	22444PA0010199	22444PA0010200	22444PA0010201	22444PA0010202	22444PA0010203	22444PA0010204	22444PA0010205	22444PA0010206	22444PA0010207
Plan Marketing Name =>	Marketplace All-harmacy First	Geisinger Marketplace All-Access HMO Pharmacy First	Geisinger Marketplace All-Access HMO Pharmacy First	Geisinger Marketplace All-Access HMO Pharmacy First	Geisinger Marketplace All-Access HMO Pharmacy First	Geisinger Marketplace All-Access HMO Pharmacy First	Geisinger Marketplace All-Access HMO Pharmacy First	Geisinger Marketplace All-Access HMO Pharmacy First	Geisinger Marketplace All-Access HMO Pharmacy First	Geisinger Marketplace All-Access HMO Pharmacy First
Form # =>	F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22
Rating Area =>	Area 3	Rating Area 3	Rating Area 3	Rating Area 9	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 6	Rating Area 6	Rating Area 3
Network =>	Marketplace All-HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	nze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible =>	d: \$8,500	Combined: \$8,500	Combined: \$8,500	Combined: \$8,500	Combined: \$8,500	Combined: \$8,500	Combined: \$8,500	Combined: \$8,500	Combined: \$8,500	Combined: \$8,500
Coinsurance =>	%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible
OOP Maximum =>	00	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700
Pediatric Dental (Yes/No) =>	es	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$181.96	\$181.96	\$181.96	\$181.96	\$181.96	\$222.07	\$222.07	\$240.28	\$240.28	\$222.07
15	\$198.13	\$198.13	\$198.13	\$198.13	\$198.13	\$241.81	\$241.81	\$261.64	\$261.64	\$241.81
16	\$204.31	\$204.31	\$204.31	\$204.31	\$204.31	\$249.35	\$249.35	\$269.81	\$269.81	\$249.35
17	\$210.50	\$210.50	\$210.50	\$210.50	\$210.50	\$256.90	\$256.90	\$277.97	\$277.97	\$256.90
18	\$217.16	\$217.16	\$217.16	\$217.16	\$217.16	\$265.03	\$265.03	\$286.77	\$286.77	\$265.03
19	\$223.82	\$223.82	\$223.82	\$223.82	\$223.82	\$273.16	\$273.16	\$295.56	\$295.56	\$273.16
20	\$230.72	\$230.72	\$230.72	\$230.72	\$230.72	\$281.58	\$281.58	\$304.67	\$304.67	\$281.58
21	\$261.64	\$237.86	\$261.64	\$237.86	\$261.64	\$290.29	\$319.32	\$314.10	\$345.51	\$290.29
22	\$261.64	\$237.86	\$261.64	\$237.86	\$261.64	\$290.29	\$319.32	\$314.10	\$345.51	\$290.29
23	\$261.64	\$237.86	\$261.64	\$237.86	\$261.64	\$290.29	\$319.32	\$314.10	\$345.51	\$290.29
24	\$261.64	\$237.86	\$261.64	\$237.86	\$261.64	\$290.29	\$319.32	\$314.10	\$345.51	\$290.29
25	\$262.59	\$238.80	\$262.59	\$238.80	\$262.59	\$291.45	\$320.47	\$315.35	\$346.76	\$291.45
26	\$267.82	\$243.56	\$267.82	\$243.56	\$267.82	\$297.25	\$326.86	\$321.63	\$353.67	\$297.25
27	\$274.24	\$249.27	\$274.24	\$249.27	\$274.24	\$304.22	\$334.70	\$329.17	\$362.15	\$304.22
28	\$284.47	\$258.54	\$284.47	\$258.54	\$284.47	\$315.54	\$347.18	\$341.42	\$375.66	\$315.54
29	\$292.79	\$266.15	\$292.79	\$266.15	\$292.79	\$324.83	\$357.34	\$351.47	\$386.65	\$324.83
30	\$297.08	\$269.96	\$297.08	\$269.96	\$297.08	\$329.47	\$362.56	\$356.50	\$392.30	\$329.47
31	\$303.26	\$275.67	\$303.26	\$275.67	\$303.26	\$336.44	\$370.11	\$364.04	\$400.47	\$336.44
32	\$309.44	\$281.38	\$309.44	\$281.38	\$309.44	\$343.41	\$377.66	\$371.57	\$408.64	\$343.41
33	\$313.49	\$284.94	\$313.49	\$284.94	\$313.49	\$347.76	\$382.59	\$376.29	\$413.98	\$347.76
34	\$317.53	\$288.75	\$317.53	\$288.75	\$317.53	\$352.40	\$387.53	\$381.31	\$419.32	\$352.40
35	\$319.67	\$290.65	\$319.67	\$290.65	\$319.67	\$354.73	\$390.14	\$383.82	\$422.14	\$354.73
36	\$321.81	\$292.56	\$321.81	\$292.56	\$321.81	\$357.05	\$392.75	\$386.34	\$424.97	\$357.05
37	\$323.95	\$294.46	\$323.95	\$294.46	\$323.95	\$359.37	\$395.37	\$388.85	\$427.80	\$359.37
38	\$326.09	\$296.36	\$326.09	\$296.36	\$326.09	\$361.69	\$397.98	\$391.36	\$430.62	\$361.69
39	\$330.14	\$300.17	\$330.14	\$300.17	\$330.14	\$366.34	\$402.91	\$396.39	\$435.96	\$366.34
40	\$334.42	\$303.97	\$334.42	\$303.97	\$334.42	\$370.98	\$408.14	\$401.41	\$441.62	\$370.98
41	\$340.60	\$309.68	\$340.60	\$309.68	\$340.60	\$377.95	\$415.69	\$408.95	\$449.78	\$377.95
42	\$346.79	\$315.15	\$346.79	\$315.15	\$346.79	\$384.63	\$423.23	\$416.18	\$457.95	\$384.63
43	\$355.11	\$322.76	\$355.11	\$322.76	\$355.11	\$393.92	\$433.39	\$426.23	\$468.94	\$393.92
44	\$365.58	\$332.28	\$365.58	\$332.28	\$365.58	\$405.53	\$446.17	\$438.79	\$482.76	\$405.53
45	\$377.71	\$343.46	\$377.71	\$343.46	\$377.71	\$419.17	\$460.97	\$453.55	\$498.78	\$419.17
46	\$392.45	\$356.78	\$392.45	\$356.78	\$392.45	\$435.43	\$478.97	\$471.14	\$518.26	\$435.43
47	\$408.87	\$371.76	\$408.87	\$371.76	\$408.87	\$453.71	\$499.00	\$490.93	\$539.93	\$453.71
48	\$427.89	\$388.89	\$427.89	\$388.89	\$427.89	\$474.61	\$522.22	\$513.54	\$565.06	\$474.61
49	\$446.45	\$405.77	\$446.45	\$405.77	\$446.45	\$495.22	\$544.86	\$535.85	\$589.56	\$495.22
50	\$467.38	\$424.80	\$467.38	\$424.80	\$467.38	\$518.45	\$570.41	\$560.97	\$617.20	\$518.45
51	\$488.07	\$443.59	\$488.07	\$443.59	\$488.07	\$541.38	\$595.66	\$585.79	\$644.52	\$541.38
52	\$510.67	\$464.28	\$510.67	\$464.28	\$510.67	\$566.63	\$623.24	\$613.11	\$674.36	\$566.63
53	\$533.74	\$485.22	\$533.74	\$485.22	\$533.74	\$592.18	\$650.45	\$640.75	\$704.83	\$592.18
54	\$558.47	\$507.81	\$558.47	\$507.81	\$558.47	\$619.76	\$681.59	\$670.59	\$737.49	\$619.76
55	\$583.45	\$530.41	\$583.45	\$530.41	\$583.45	\$647.33	\$712.07	\$700.43	\$770.47	\$647.33
56	\$610.32	\$554.91	\$610.32	\$554.91	\$610.32	\$677.23	\$744.87	\$732.78	\$805.97	\$677.23
57	\$637.68	\$579.64	\$637.68	\$579.64	\$637.68	\$707.42	\$778.25	\$765.45	\$842.09	\$707.42
58	\$666.70	\$606.04	\$666.70	\$606.04	\$666.70	\$739.64	\$813.67	\$799.64	\$880.41	\$739.64
59	\$680.97	\$619.13	\$680.97	\$619.13	\$680.97	\$755.61	\$831.08	\$817.59	\$899.25	\$755.61
60	\$709.98	\$645.53	\$709.98	\$645.53	\$709.98	\$787.83	\$866.50	\$852.45	\$937.57	\$787.83
61	\$735.20	\$668.36	\$735.20	\$668.36	\$735.20	\$815.70	\$897.27	\$882.61	\$970.87	\$815.70
62	\$751.61	\$683.34	\$751.61	\$683.34	\$751.61	\$833.99	\$917.30	\$902.39	\$992.54	\$833.99
63	\$772.30	\$702.13	\$772.30	\$702.13	\$772.30	\$856.92	\$942.55	\$927.21	\$1,019.86	\$856.92
64+	\$784.91	\$713.55	\$784.91	\$713.55	\$784.91	\$870.85	\$957.94	\$942.28	\$1,036.51	\$870.85

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	22444PA0010208	22444PA0010209	22444PA0010210	22444PA0010210	22444PA0010210	22444PA0010210	22444PA0010211	22444PA0010211	22444PA0010211	22444PA0010211	22444PA0040080	22444PA0040080
HIOS Plan ID (Off Exchange)=>	22444PA0010208	22444PA0010209	22444PA0010210	22444PA0010210	22444PA0010210	22444PA0010210	22444PA0010211	22444PA0010211	22444PA0010211	22444PA0010211	22444PA0040080	22444PA0040080
Plan Marketing Name =>	Geisinger Marketplace All-Access HMO Pharmacy First	Geisinger Marketplace All-Access HMO Pharmacy First	Geisinger Marketplace All-Access HMO Virtual First 500	Geisinger Marketplace All-Access HMO Virtual First 500	Geisinger Marketplace All-Access HMO Virtual First 500	Geisinger Marketplace All-Access HMO Virtual First 500	Geisinger Marketplace All-Access HMO Virtual First 6000	Geisinger Marketplace All-Access HMO Virtual First 6000	Geisinger Marketplace All-Access HMO Virtual First 6000	Geisinger Marketplace All-Access HMO Virtual First 6000	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value
Form # =>	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-176-F Rev. 1/22	M-152-192-F Rev. 1/22	M-152-192-F Rev. 1/22
Rating Area =>	Rating Area 6	Rating Area 7	Rating Area 5	Rating Area 5	Rating Area 6	Rating Area 9	Rating Area 5	Rating Area 6	Rating Area 6	Rating Area 9	Rating Area 3	Rating Area 3
Network =>	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Bronze	Bronze	Gold	Gold	Gold	Gold	Bronze	Bronze	Bronze	Bronze	Catastrophic	Catastrophic
Deductible =>	Combined: \$8,500	Combined: \$8,500	Med: \$500 / Rx: \$500	Med: \$500 / Rx: \$500	Med: \$500 / Rx: \$500	Med: \$500 / Rx: \$500	Combined: \$6,000	Combined: \$6,000	Combined: \$6,000	Combined: \$6,000	Combined: \$8,700	Combined: \$8,700
Coinsurance =>	0%	0%	20%	20%	20%	20%	0%	0%	0%	0%	0%	0%
Copays =>	0% After Deductible	0% After Deductible	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$35 / \$70 After Deductible	\$35 / \$70 After Deductible	\$35 / \$70 After Deductible	\$35 / \$70 After Deductible	0% After Deductible	0% After Deductible
OOP Maximum =>	\$8,700	\$8,700	\$7,500	\$7,500	\$7,500	\$7,500	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$214.12	\$214.12	\$240.28	\$240.28	\$264.46	\$264.46	\$305.36	\$305.36	\$316.69	\$316.69	\$214.91	\$214.91
15	\$233.16	\$233.16	\$261.64	\$261.64	\$287.97	\$287.97	\$332.50	\$332.50	\$344.84	\$344.84	\$234.01	\$234.01
16	\$240.43	\$240.43	\$269.81	\$269.81	\$296.95	\$296.95	\$342.88	\$342.88	\$356.60	\$356.60	\$208.99	\$208.99
17	\$247.71	\$247.71	\$277.97	\$277.97	\$305.94	\$305.94	\$353.26	\$353.26	\$366.36	\$366.36	\$215.32	\$215.32
18	\$255.55	\$255.55	\$286.77	\$286.77	\$315.62	\$315.62	\$364.43	\$364.43	\$377.96	\$377.96	\$222.13	\$222.13
19	\$263.38	\$263.38	\$295.56	\$295.56	\$325.30	\$325.30	\$375.61	\$375.61	\$389.55	\$389.55	\$228.94	\$228.94
20	\$271.50	\$271.50	\$304.67	\$304.67	\$335.33	\$335.33	\$387.19	\$387.19	\$401.55	\$401.55	\$236.00	\$236.00
21	\$279.90	\$307.89	\$314.10	\$345.51	\$345.70	\$380.27	\$399.17	\$439.08	\$413.98	\$455.37	\$243.30	\$267.63
22	\$279.90	\$307.89	\$314.10	\$345.51	\$345.70	\$380.27	\$399.17	\$439.08	\$413.98	\$455.37	\$243.30	\$267.63
23	\$279.90	\$307.89	\$314.10	\$345.51	\$345.70	\$380.27	\$399.17	\$439.08	\$413.98	\$455.37	\$243.30	\$267.63
24	\$279.90	\$307.89	\$314.10	\$345.51	\$345.70	\$380.27	\$399.17	\$439.08	\$413.98	\$455.37	\$243.30	\$267.63
25	\$281.02	\$309.01	\$315.35	\$346.76	\$347.08	\$381.65	\$400.76	\$440.67	\$415.63	\$457.02	\$244.27	\$268.60
26	\$286.62	\$315.17	\$321.63	\$353.67	\$353.99	\$389.26	\$408.74	\$449.45	\$423.91	\$466.13	\$249.14	\$273.95
27	\$293.33	\$322.72	\$329.17	\$362.15	\$362.29	\$398.59	\$418.32	\$460.23				

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

HIOS Plan ID (On Exchange)=>	0040081	22444PA0040082	22444PA0040083	22444PA0040084	22444PA0040085	22444PA0040086	22444PA0040087	22444PA0040088	22444PA0040089	22444PA0040090
HIOS Plan ID (Off Exchange)=>	0040081	22444PA0040082	22444PA0040083	22444PA0040084	22444PA0040085	22444PA0040086	22444PA0040087	22444PA0040088	22444PA0040089	22444PA0040090
Plan Marketing Name =>	Marketplace All-Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value
Form # =>	F Rev. 1/22	M-152-192-F Rev. 1/22	M-152-192-F Rev. 1/22	M-152-192-F Rev. 1/22	M-152-192-F Rev. 1/22	M-152-192-F Rev. 1/22	M-152-192-F Rev. 1/22	M-152-192-F Rev. 1/22	M-152-192-F Rev. 1/22	M-152-192-F Rev. 1/22
Rating Area =>	Area 9	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 5	Rating Area 2	Rating Area 3	Rating Area 6	Rating Area 3	Rating Area 6
Network =>	Marketplace All-HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO
Metal =>	Gold	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic
Deductible =>	\$0	Combined: \$8,700	Combined: \$8,700	Combined: \$8,700	Combined: \$8,700	Combined: \$8,700	Combined: \$8,700	Combined: \$8,700	Combined: \$8,700	Combined: \$8,700
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible	0% After Deductible
OOP Maximum =>	\$0	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$216.00	\$208.27	\$208.27	\$233.72	\$233.72	\$216.00	\$216.00	\$180.38	\$180.38	\$183.02
15	\$235.20	\$226.79	\$226.79	\$254.49	\$254.49	\$235.20	\$235.20	\$196.41	\$196.41	\$199.28
16	\$242.54	\$233.86	\$233.86	\$262.44	\$262.44	\$242.54	\$242.54	\$202.54	\$202.54	\$205.50
17	\$249.88	\$240.94	\$240.94	\$270.38	\$270.38	\$249.88	\$249.88	\$208.67	\$211.72	\$211.72
18	\$257.79	\$248.57	\$248.57	\$278.93	\$278.93	\$257.79	\$257.79	\$215.27	\$215.27	\$218.42
19	\$265.69	\$256.19	\$256.19	\$287.49	\$287.49	\$265.69	\$265.69	\$221.88	\$221.88	\$225.12
20	\$273.88	\$264.08	\$264.08	\$296.35	\$296.35	\$273.88	\$273.88	\$228.71	\$232.06	\$232.06
21	\$310.59	\$272.26	\$299.48	\$305.52	\$336.07	\$282.36	\$310.59	\$259.37	\$239.24	\$263.16
22	\$310.59	\$272.26	\$299.48	\$305.52	\$336.07	\$282.36	\$310.59	\$259.37	\$239.24	\$263.16
23	\$310.59	\$272.26	\$299.48	\$305.52	\$336.07	\$282.36	\$310.59	\$259.37	\$239.24	\$263.16
24	\$310.59	\$272.26	\$299.48	\$305.52	\$336.07	\$282.36	\$310.59	\$259.37	\$239.24	\$263.16
25	\$311.72	\$273.34	\$300.57	\$306.73	\$337.29	\$283.48	\$311.72	\$236.73	\$260.31	\$240.19
26	\$317.93	\$278.79	\$306.55	\$312.84	\$344.01	\$289.13	\$317.93	\$241.45	\$265.50	\$244.98
27	\$325.55	\$285.32	\$313.91	\$320.18	\$352.26	\$295.91	\$325.55	\$247.10	\$271.86	\$250.72
28	\$337.69	\$295.94	\$325.61	\$332.09	\$365.39	\$306.92	\$337.69	\$256.30	\$282.00	\$260.05
29	\$347.58	\$304.65	\$335.14	\$341.87	\$376.09	\$315.95	\$347.58	\$263.85	\$290.25	\$267.71
30	\$352.66	\$309.00	\$340.04	\$346.76	\$381.59	\$320.47	\$352.66	\$267.62	\$294.50	\$271.53
31	\$360.00	\$315.54	\$347.12	\$354.09	\$389.53	\$327.25	\$360.00	\$273.28	\$300.63	\$277.27
32	\$367.34	\$322.07	\$354.20	\$361.42	\$397.47	\$334.02	\$367.34	\$278.94	\$306.76	\$283.02
33	\$372.14	\$326.16	\$358.83	\$366.00	\$402.67	\$338.26	\$372.14	\$282.47	\$310.77	\$286.60
34	\$376.94	\$330.51	\$363.46	\$370.89	\$407.86	\$342.78	\$376.94	\$286.24	\$314.78	\$290.43
35	\$379.48	\$332.69	\$365.91	\$373.34	\$410.61	\$345.03	\$379.48	\$288.13	\$316.90	\$292.35
36	\$382.02	\$334.87	\$368.36	\$375.78	\$413.36	\$347.29	\$382.02	\$290.02	\$319.02	\$294.26
37	\$384.56	\$337.05	\$370.81	\$378.22	\$416.11	\$349.55	\$384.56	\$291.90	\$321.14	\$296.17
38	\$387.11	\$339.22	\$373.26	\$380.67	\$418.86	\$351.81	\$387.11	\$293.79	\$323.26	\$298.09
39	\$391.91	\$343.58	\$377.88	\$385.56	\$424.05	\$356.33	\$391.91	\$297.56	\$327.27	\$301.92
40	\$396.99	\$347.94	\$382.78	\$390.44	\$429.55	\$360.85	\$396.99	\$301.34	\$331.52	\$305.74
41	\$404.33	\$354.47	\$389.86	\$397.78	\$437.49	\$367.62	\$404.33	\$306.99	\$337.65	\$311.49
42	\$411.67	\$360.73	\$396.94	\$404.80	\$445.44	\$374.12	\$411.67	\$312.42	\$343.78	\$316.99
43	\$421.55	\$369.44	\$406.47	\$414.58	\$456.13	\$383.15	\$421.55	\$319.96	\$352.03	\$324.64
44	\$433.98	\$380.33	\$418.45	\$426.80	\$469.57	\$394.45	\$433.98	\$329.39	\$362.40	\$334.21
45	\$448.38	\$393.13	\$432.33	\$441.16	\$485.15	\$407.72	\$448.38	\$340.48	\$374.43	\$345.46
46	\$465.88	\$408.38	\$449.21	\$458.27	\$504.10	\$423.53	\$465.88	\$353.68	\$389.05	\$358.85
47	\$485.36	\$425.53	\$468.00	\$477.52	\$525.18	\$441.32	\$485.36	\$368.53	\$405.32	\$373.93
48	\$507.95	\$445.13	\$489.78	\$499.51	\$549.62	\$461.65	\$507.95	\$385.51	\$424.18	\$391.15
49	\$529.98	\$464.46	\$511.02	\$521.20	\$573.45	\$481.69	\$529.98	\$402.25	\$442.57	\$408.14
50	\$554.82	\$486.24	\$534.97	\$545.65	\$600.33	\$504.28	\$554.82	\$421.11	\$463.32	\$427.28
51	\$579.39	\$507.75	\$558.66	\$569.78	\$626.91	\$526.59	\$579.39	\$439.74	\$483.83	\$446.18
52	\$606.21	\$531.43	\$584.52	\$596.36	\$655.94	\$551.15	\$606.21	\$460.26	\$506.23	\$466.99
53	\$633.60	\$555.39	\$610.93	\$623.25	\$685.57	\$576.00	\$633.60	\$488.04	\$529.11	\$488.04
54	\$662.96	\$581.26	\$639.25	\$652.27	\$717.34	\$602.82	\$662.96	\$503.40	\$553.63	\$510.77
55	\$692.61	\$607.12	\$667.83	\$681.29	\$749.42	\$629.65	\$692.61	\$525.80	\$578.38	\$533.50
56	\$724.52	\$635.16	\$698.60	\$712.76	\$783.94	\$658.73	\$724.52	\$550.09	\$605.03	\$558.14
57	\$756.99	\$663.48	\$729.90	\$744.53	\$819.08	\$688.09	\$756.99	\$574.61	\$632.14	\$583.02
58	\$791.43	\$693.70	\$763.12	\$778.45	\$856.35	\$719.43	\$791.43	\$600.78	\$660.91	\$609.57
59	\$808.38	\$708.67	\$779.45	\$795.25	\$874.68	\$734.96	\$808.38	\$613.75	\$675.06	\$622.73
60	\$842.82	\$738.89	\$812.67	\$829.16	\$911.95	\$763.31	\$842.82	\$639.92	\$703.82	\$649.29
61	\$872.75	\$765.03	\$841.53	\$858.49	\$944.34	\$793.41	\$872.75	\$662.56	\$728.82	\$672.25
62	\$892.23	\$782.18	\$860.31	\$877.74	\$965.42	\$811.20	\$892.23	\$677.41	\$745.09	\$687.32
63	\$916.80	\$803.68	\$884.00	\$901.87	\$992.00	\$833.50	\$916.80	\$696.04	\$765.60	\$706.22
64+	\$931.76	\$816.75	\$898.43	\$916.54	\$1,008.19	\$847.06	\$931.76	\$707.36	\$778.10	\$717.71

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

HIOS Plan ID (On Exchange)=>		22444PA0040091	22444PA0040092	
HIOS Plan ID (Off Exchange)=>		22444PA0040091	22444PA0040092	
Plan Marketing Name =>		Geisinger Marketplace All-Access Value	Geisinger Marketplace All-Access Value	
Form # =>		M-152-192-F Rev. 1/22	M-152-192-F Rev. 1/22	
Rating Area =>		Rating Area 3	Rating Area 7	
Network =>		Geisinger Marketplace All-Access HMO	Geisinger Marketplace All-Access HMO	
Metal =>		Catastrophic	Catastrophic	
Deductible =>		Combined: \$8,700	Combined: \$8,700	
Coinsurance =>		0%	0%	
Copays =>		0% After Deductible	0% After Deductible	
OOP Maximum =>		\$8,700	\$8,700	
Pediatric Dental (Yes/No) =>		Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$176.98	\$176.98	\$233.72	\$233.72
15	\$192.72	\$192.72	\$254.49	\$254.49
16	\$198.73	\$198.73	\$262.44	\$262.44
17	\$204.75	\$204.75	\$270.38	\$270.38
18	\$211.22	\$211.22	\$278.93	\$278.93
19	\$217.70	\$217.70	\$287.49	\$287.49
20	\$224.41	\$224.41	\$296.35	\$296.35
21	\$231.36	\$254.49	\$305.52	\$336.07
22	\$231.36	\$254.49	\$305.52	\$336.07
23	\$231.36	\$254.49	\$305.52	\$336.07
24	\$231.36	\$254.49	\$305.52	\$336.07
25	\$232.28	\$255.41	\$306.73	\$337.29
26	\$236.90	\$260.50	\$312.84	\$344.01
27	\$242.46	\$266.75	\$320.18	\$352.26
28	\$251.48	\$276.70	\$332.09	\$365.39
29	\$258.88	\$284.79	\$341.87	\$376.09
30	\$262.58	\$288.96	\$346.76	\$381.59
31	\$268.14	\$294.97	\$354.09	\$389.53
32	\$273.69	\$300.99	\$361.42	\$397.47
33	\$277.16	\$304.92	\$366.00	\$402.67
34	\$280.86	\$308.85	\$370.89	\$407.86
35	\$282.71	\$310.94	\$373.34	\$410.61
36	\$284.56	\$313.02	\$375.78	\$413.36
37	\$286.41	\$315.10	\$378.22	\$416.11
38	\$288.26	\$317.18	\$380.67	\$418.86
39	\$291.97	\$321.12	\$385.56	\$424.05
40	\$295.67	\$325.28	\$390.44	\$429.55
41	\$301.22	\$331.30	\$397.78	\$437.49
42	\$306.54	\$337.31	\$404.80	\$445.44
43	\$313.94	\$345.41	\$414.58	\$456.13
44	\$323.20	\$355.59	\$426.80	\$469.57
45	\$334.07	\$367.39	\$441.16	\$485.15
46	\$347.03	\$381.73	\$458.27	\$504.10
47	\$361.60	\$397.69	\$477.52	\$525.18
48	\$378.26	\$416.20	\$499.51	\$549.62
49	\$394.69	\$434.25	\$521.20	\$573.45
50	\$413.19	\$454.61	\$545.65	\$600.33
51	\$431.47	\$474.73	\$569.78	\$626.91
52	\$451.60	\$496.71	\$596.36	\$655.94
53	\$471.96	\$519.15	\$623.25	\$685.57
54	\$493.94	\$543.21	\$652.27	\$717.34
55	\$515.91	\$567.51	\$681.29	\$749.42
56	\$539.74	\$593.65	\$712.76	\$783.94
57	\$563.80	\$620.25	\$744.53	\$819.08
58	\$589.48	\$648.48	\$778.45	\$856.35
59	\$602.21	\$662.36	\$795.25	\$874.68
60	\$627.89	\$690.59	\$829.16	\$911.95
61	\$650.10	\$715.11	\$858.49	\$944.34
62	\$664.67	\$731.07	\$877.74	\$965.42
63	\$682.95	\$751.20	\$901.87	\$992.00
64+	\$694.06	\$763.46	\$916.54	\$1,008.19

**Geisinger Health Plan
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
22444PA0010035	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan,
22444PA0010036	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Susquehanna, Wayne, Wyoming
22444PA0010037	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Lehigh, Northampton, Schuylkill
22444PA0010038	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Berks, Lancaster
22444PA0010039	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan,
22444PA0010040	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Susquehanna, Wayne, Wyoming
22444PA0010041	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Cumberland, Dauphin, Fulton, Juniata, Perry
22444PA0010042	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Lehigh, Northampton, Schuylkill
						Rating Area 9	Adams, York
							Cumberland, Dauphin, Fulton, Juniata, Perry
22444PA0010045	Geisinger Marketplace Extra HMO 10/50/800	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3, Rating Area 6, Rating Area 9	Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Susquehanna, Wayne, Wyoming, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Cumberland, Dauphin, Juniata, Perry
22444PA0010047	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3, Rating Area 6, Rating Area 9	Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Susquehanna, Wayne, Wyoming, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Cumberland, Dauphin, Juniata, Perry
22444PA0010053	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan,
22444PA0010054	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Susquehanna, Wayne, Wyoming
22444PA0010055	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Cumberland, Dauphin, Fulton, Juniata, Perry
22444PA0010056	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Lehigh, Northampton, Schuylkill
22444PA0010063	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Berks, Lancaster
22444PA0010064	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Bradford, Lackawanna, Luzerne, Pike, Sullivan,
22444PA0010065	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Susquehanna, Wayne, Wyoming
22444PA0010066	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Cumberland, Dauphin, Fulton, Juniata, Perry
22444PA0010067	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Lehigh, Northampton, Schuylkill
22444PA0010068	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Berks, Lancaster
22444PA0010069	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Bradford, Lackawanna, Luzerne, Pike, Sullivan,
22444PA0010070	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Susquehanna, Wayne, Wyoming
22444PA0010082	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 5	Cumberland, Dauphin, Fulton, Juniata, Perry
22444PA0010083	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2	Lehigh, Northampton, Schuylkill
22444PA0010084	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Berks, Lancaster
22444PA0010085	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lebanon
22444PA0010086	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Lebanon
22444PA0010087	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lebanon
22444PA0010088	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Blair, Cambria, Clearfield, Huntingdon, Jefferson,
22444PA0010089	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Somerset
22444PA0010090	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 5	Cameron, Elk, Potter
22444PA0010091	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 2	Clinton
22444PA0010092	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Centre
22444PA0010093	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lycoming, Tioga
22444PA0010094	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Columbia, Mifflin, Montour, Northumberland,
22444PA0010095	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Snyder, Union
22444PA0010096	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Carbon, Monroe
22444PA0010097	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Adams, York
22444PA0010098	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson,
22444PA0010099	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2	Somerset
22444PA0010100	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Cameron, Elk, Potter
22444PA0010101	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Clinton
22444PA0010102	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Centre
22444PA0010103	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Lycoming, Tioga
22444PA0010104	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Columbia, Mifflin, Montour, Northumberland,
22444PA0010105	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Snyder, Union
22444PA0010106	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Carbon, Monroe
22444PA0010107	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Berks, Lancaster
22444PA0010108	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson,
22444PA0010109	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2	Somerset
22444PA0010110	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Cameron, Elk, Potter
22444PA0010111	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Clinton
22444PA0010112	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Centre
22444PA0010113	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Lycoming, Tioga
22444PA0010135	Geisinger Marketplace Premier HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace Premier HMO	Rating Area 6	Columbia, Mifflin, Montour, Northumberland,
22444PA0010136	Geisinger Marketplace Premier HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace Premier HMO	Rating Area 6	Snyder, Union
22444PA0010137	Geisinger Marketplace Premier HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace Premier HMO	Rating Area 6	Carbon, Monroe
22444PA0010138	Geisinger Marketplace Premier HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace Premier HMO	Rating Area 3, Rating Area 6	Berks, Lancaster
22444PA0010139	Geisinger Marketplace Premier HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace Premier HMO	Rating Area 3, Rating Area 6	Blair, Cambria, Clearfield, Huntingdon, Jefferson,
22444PA0010140	Geisinger Marketplace Premier HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace Premier HMO	Rating Area 3, Rating Area 6	Somerset
22444PA0010141	Geisinger Marketplace Premier HMO 20/50/3250	HMO	Gold	On/Off	Geisinger Marketplace Premier HMO	Rating Area 3	Cameron, Elk, Potter
22444PA0010142	Geisinger Marketplace Premier HMO 30/60/4650	HMO	Silver	On/Off	Geisinger Marketplace Premier HMO	Rating Area 3	Clinton
22444PA0010143	Geisinger Marketplace Premier HMO 40/80/8400	HMO	Bronze	On/Off	Geisinger Marketplace Premier HMO	Rating Area 3	Centre
22444PA0010144	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 5	Lycoming, Tioga
22444PA0010145	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2	Columbia, Mifflin, Montour, Northumberland,
22444PA0010146	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Snyder, Union
22444PA0010147	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Carbon, Monroe
22444PA0010148	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Adams, York
22444PA0010149	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland,
22444PA0010150	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Snyder, Union
						Rating Area 7	Adams, York

Geisinger Health Plan Individual Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
22444PA0010151	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Berks, Lancaster
22444PA0010152	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lehigh, Northampton, Schuylkill
22444PA0010153	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Perry
22444PA0010154	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Clinton
22444PA0010155	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Lycoming, Tioga
22444PA0010156	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Carbon, Monroe
22444PA0010157	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010158	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2	Cameron, Elk, Potter
22444PA0010159	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
22444PA0010160	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Lebanon
22444PA0010161	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Centre
22444PA0010163	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0010164	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Adams, York
22444PA0010165	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Berks, Lancaster
22444PA0010166	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lehigh, Northampton, Schuylkill
22444PA0010167	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Perry
22444PA0010168	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Clinton
22444PA0010169	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Lycoming, Tioga
22444PA0010170	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Carbon, Monroe
22444PA0010171	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010172	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2	Cameron, Elk, Potter
22444PA0010173	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
22444PA0010174	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Lebanon
22444PA0010175	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Centre
22444PA0010176	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0010177	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Adams, York
22444PA0010178	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Berks, Lancaster
22444PA0010179	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lehigh, Northampton, Schuylkill
22444PA0010180	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Perry
22444PA0010181	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Clinton
22444PA0010182	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Lycoming, Tioga
22444PA0010183	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Carbon, Monroe
22444PA0010184	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010185	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Clinton
22444PA0010186	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Lycoming, Tioga
22444PA0010187	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
22444PA0010188	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Perry
22444PA0010189	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Adams, York
22444PA0010190	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Lebanon
22444PA0010191	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2	Cameron, Elk, Potter
22444PA0010192	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Centre
22444PA0010193	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0010194	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Carbon, Monroe
22444PA0010195	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lehigh, Northampton, Schuylkill
22444PA0010196	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Berks, Lancaster
22444PA0010197	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0010198	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Clinton
22444PA0010199	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Lycoming, Tioga
22444PA0010200	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
22444PA0010201	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Perry
22444PA0010202	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Adams, York
22444PA0010203	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Lebanon
22444PA0010204	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2	Cameron, Elk, Potter
22444PA0010205	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Centre
22444PA0010206	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0010207	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Carbon, Monroe
22444PA0010208	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lehigh, Northampton, Schuylkill
22444PA0010209	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Berks, Lancaster
22444PA0010210	Geisinger Marketplace All-Access HMO Virtual First 500	HMO	Gold	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6, Rating Area 9, Rating Area 5, Rating Area 6	Clearfield, Huntingdon, Centre, Mifflin, Juniata
22444PA0010211	Geisinger Marketplace All-Access HMO Virtual First 6000	HMO	Bronze	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Clearfield, Huntingdon, Centre, Mifflin, Juniata
22444PA0040080	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
22444PA0040081	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Perry
22444PA0040082	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Lehigh, Northampton, Schuylkill
22444PA0040083	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Berks, Lancaster
22444PA0040084	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 9	Lebanon
22444PA0040085	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0040086	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 2	Cameron, Elk, Potter
22444PA0040087	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Clinton
22444PA0040088	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Centre
22444PA0040089	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Lycoming, Tioga
22444PA0040090	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 6	Columbia, Mifflin, Montour, Northumberland, Snyder, Union
22444PA0040091	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 3	Carbon, Monroe
22444PA0040092	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off	Geisinger Marketplace All-Access HMO	Rating Area 7	Adams, York

Company Name Geisinger Health Plan
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2021 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	21	6	29
					Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren	Elk	Cameron	Potter
22444PA0010035	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off											
22444PA0010036	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off											
22444PA0010037	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off											
22444PA0010038	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off											
22444PA0010039	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off											
22444PA0010040	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off											
22444PA0010041	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off											
22444PA0010042	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off											
22444PA0010045	Geisinger Marketplace Extra HMO 10/50/800	HMO	Gold	On/Off											
22444PA0010047	Geisinger Marketplace Extra HMO 10/50/4500	HMO	Silver	On/Off											
22444PA0010053	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off											
22444PA0010054	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off											
22444PA0010055	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off											
22444PA0010056	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off											
22444PA0010063	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off											
22444PA0010064	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off											
22444PA0010065	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off											
22444PA0010066	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off											
22444PA0010067	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off											
22444PA0010068	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off											
22444PA0010069	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off											
22444PA0010070	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off											
22444PA0010082	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off											
22444PA0010083	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off									\$362.35	\$362.35	\$362.35
22444PA0010084	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off											
22444PA0010085	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off											
22444PA0010086	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off											
22444PA0010087	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off											
22444PA0010088	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off											
22444PA0010089	Geisinger Marketplace All-Access HMO 20/50/3250	HMO	Gold	On/Off											
22444PA0010090	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off											
22444PA0010091	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off									\$318.75	\$318.75	\$318.75
22444PA0010092	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off											
22444PA0010093	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off											
22444PA0010094	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off											
22444PA0010095	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off											
22444PA0010096	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off											
22444PA0010097	Geisinger Marketplace All-Access HMO 30/60/4600	HMO	Silver	Off											
22444PA0010098	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off											
22444PA0010099	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off									\$437.79	\$437.79	\$437.79
22444PA0010100	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off											
22444PA0010101	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off											
22444PA0010102	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off											
22444PA0010103	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off											
22444PA0010104	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off											
22444PA0010105	Geisinger Marketplace All-Access HMO 30/60/4650	HMO	Silver	On/Off											
22444PA0010106	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off											
22444PA0010107	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off									\$264.08	\$264.08	\$264.08
22444PA0010108	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off											
22444PA0010109	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off											
22444PA0010110	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off											

Company Name
Market
RATES FOR AGE 21, NC

HIOS Plan ID	RATING AREA 3												
	178	327	191	2,137	3,087	667	1,509	422	61	464	71	600	359
	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
22444PA0010035	\$350.41			\$350.41	\$350.41			\$350.41	\$350.41	\$350.41		\$350.41	\$350.41
22444PA0010036													
22444PA0010037													
22444PA0010038	\$423.36			\$423.36	\$423.36			\$423.36	\$423.36	\$423.36		\$423.36	\$423.36
22444PA0010039													
22444PA0010040													
22444PA0010041													
22444PA0010042													
22444PA0010045		\$372.61	\$372.61	\$372.61	\$372.61	\$372.61	\$372.61			\$372.61		\$372.61	\$372.61
22444PA0010047		\$414.13	\$414.13	\$414.13	\$414.13	\$414.13	\$414.13			\$414.13		\$414.13	\$414.13
22444PA0010053	\$255.38			\$255.38	\$255.38			\$255.38	\$255.38	\$255.38		\$255.38	\$255.38
22444PA0010054													
22444PA0010055													
22444PA0010056													
22444PA0010063	\$308.25			\$308.25	\$308.25			\$308.25	\$308.25	\$308.25		\$308.25	\$308.25
22444PA0010064													
22444PA0010065													
22444PA0010066													
22444PA0010067													
22444PA0010068													
22444PA0010069													
22444PA0010070													
22444PA0010082													
22444PA0010083													
22444PA0010084			\$350.41										
22444PA0010085													
22444PA0010086						\$350.41					\$350.41		
22444PA0010087													
22444PA0010088		\$350.41					\$350.41						
22444PA0010089													
22444PA0010090													
22444PA0010091													
22444PA0010092			\$308.25										
22444PA0010093													
22444PA0010094						\$308.25					\$308.25		
22444PA0010095													
22444PA0010096		\$308.25					\$308.25						
22444PA0010097													
22444PA0010098													
22444PA0010099													
22444PA0010100			\$423.36										
22444PA0010101													
22444PA0010102						\$423.36					\$423.36		
22444PA0010103													
22444PA0010104		\$423.36					\$423.36						
22444PA0010105													
22444PA0010106													
22444PA0010107													
22444PA0010108			\$255.38										
22444PA0010109													
22444PA0010110						\$255.38					\$255.38		

Company Name
Market
RATES FOR AGE 21, NC

HIOS Plan ID	RATING AREA 4										RATING AREA 5						
	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
22444PA0010035																	
22444PA0010036																	
22444PA0010037																	
22444PA0010038																	
22444PA0010039																	
22444PA0010040																	
22444PA0010041																	
22444PA0010042																	
22444PA0010045																	
22444PA0010047																	
22444PA0010053																	
22444PA0010054																	
22444PA0010055																	
22444PA0010056																	
22444PA0010063																	
22444PA0010064																	
22444PA0010065																	
22444PA0010066																	
22444PA0010067																	
22444PA0010068																	
22444PA0010069																	
22444PA0010070																	
22444PA0010082											\$357.13	\$357.13	\$357.13	\$357.13	\$357.13	\$357.13	\$357.13
22444PA0010083																	
22444PA0010084																	
22444PA0010085																	
22444PA0010086																	
22444PA0010087																	
22444PA0010088																	
22444PA0010089																	
22444PA0010090											\$314.16	\$314.16	\$314.16	\$314.16	\$314.16	\$314.16	\$314.16
22444PA0010091																	
22444PA0010092																	
22444PA0010093																	
22444PA0010094																	
22444PA0010095																	
22444PA0010096																	
22444PA0010097																	
22444PA0010098											\$431.47	\$431.47	\$431.47	\$431.47	\$431.47	\$431.47	\$431.47
22444PA0010099																	
22444PA0010100																	
22444PA0010101																	
22444PA0010102																	
22444PA0010103																	
22444PA0010104																	
22444PA0010105																	
22444PA0010106											\$260.27	\$260.27	\$260.27	\$260.27	\$260.27	\$260.27	\$260.27
22444PA0010107																	
22444PA0010108																	
22444PA0010109																	
22444PA0010110																	

Company Name
Market
RATES FOR AGE 21, NC

HIOS Plan ID	RATING AREA 6										RATING AREA 7				RATING AREA 8				
	663	785	196	296	242	256	664	386	321	236	155	105	349	613	0	0	0	0	0
	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia
22444PA0010035																			
22444PA0010036																			
22444PA0010037																			
22444PA0010038																			
22444PA0010039																			
22444PA0010040																			
22444PA0010041																			
22444PA0010042																			
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22444PA0010099																			
22444PA0010100																			
22444PA0010101																			
22444PA0010102																			
22444PA0010103																			
22444PA0010104																			
22444PA0010105																			
22444PA0010106																			
22444PA0010107																			
22444PA0010108																			
22444PA0010109																			
22444PA0010110																			

Company Name
Market
RATES FOR AGE 21, NC

HIOS Plan ID	RATING AREA 9						
	439	359	1	19	311	359	128
	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
22444PA0010035							
22444PA0010036							
22444PA0010037							
22444PA0010038							
22444PA0010039	\$516.69	\$516.69		\$516.69	\$516.69		\$516.69
22444PA0010040							
22444PA0010041							
22444PA0010042	\$427.65	\$427.65		\$427.65	\$427.65		\$427.65
22444PA0010045	\$454.75	\$454.75			\$454.75		\$454.75
22444PA0010047	\$505.42	\$505.42			\$505.42		\$505.42
22444PA0010053							
22444PA0010054	\$311.68	\$311.68		\$311.68	\$311.68		\$311.68
22444PA0010055							
22444PA0010056							
22444PA0010063							
22444PA0010064	\$376.20	\$376.20		\$376.20	\$376.20		\$376.20
22444PA0010065							
22444PA0010066							
22444PA0010067						\$427.65	
22444PA0010068						\$516.69	
22444PA0010069						\$311.68	
22444PA0010070						\$376.20	
22444PA0010082							
22444PA0010083							
22444PA0010084							
22444PA0010085							
22444PA0010086							
22444PA0010087							
22444PA0010088							
22444PA0010089							
22444PA0010090							
22444PA0010091							
22444PA0010092							
22444PA0010093							
22444PA0010094							
22444PA0010095							
22444PA0010096							
22444PA0010097							
22444PA0010098							
22444PA0010099							
22444PA0010100							
22444PA0010101							
22444PA0010102							
22444PA0010103							
22444PA0010104							
22444PA0010105							
22444PA0010106							
22444PA0010107							
22444PA0010108							
22444PA0010109							
22444PA0010110							

Company Name Geisinger Health Plan
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2021 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
22444PA0010111	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010112	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010113	Geisinger Marketplace All-Access HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010135	Geisinger Marketplace Premier HMO 20/50/3250	HMO	Gold	On/Off
22444PA0010136	Geisinger Marketplace Premier HMO 30/60/4650	HMO	Silver	On/Off
22444PA0010137	Geisinger Marketplace Premier HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010138	Geisinger Marketplace Premier HMO 20/50/3250	HMO	Gold	On/Off
22444PA0010139	Geisinger Marketplace Premier HMO 30/60/4650	HMO	Silver	On/Off
22444PA0010140	Geisinger Marketplace Premier HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010141	Geisinger Marketplace Premier HMO 20/50/3250	HMO	Gold	On/Off
22444PA0010142	Geisinger Marketplace Premier HMO 30/60/4650	HMO	Silver	On/Off
22444PA0010143	Geisinger Marketplace Premier HMO 40/80/8400	HMO	Bronze	On/Off
22444PA0010144	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off
22444PA0010145	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off
22444PA0010146	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off
22444PA0010147	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off
22444PA0010148	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off
22444PA0010149	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off
22444PA0010150	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off
22444PA0010151	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off
22444PA0010152	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off
22444PA0010153	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off
22444PA0010154	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off
22444PA0010155	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off
22444PA0010156	Geisinger Marketplace All-Access HMO 25/45/0	HMO	Gold	On/Off
22444PA0010157	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off
22444PA0010158	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off
22444PA0010159	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off
22444PA0010160	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off
22444PA0010161	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off
22444PA0010163	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off
22444PA0010164	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off
22444PA0010165	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off
22444PA0010166	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off
22444PA0010167	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off
22444PA0010168	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off
22444PA0010169	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off
22444PA0010170	Geisinger Marketplace All-Access HMO 25/50/2500	HMO	Gold	On/Off
22444PA0010171	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off
22444PA0010172	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off
22444PA0010173	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off
22444PA0010174	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off
22444PA0010175	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off
22444PA0010176	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off
22444PA0010177	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off
22444PA0010178	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off
22444PA0010179	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off
22444PA0010180	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off
22444PA0010181	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off
22444PA0010182	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off
22444PA0010183	Geisinger Marketplace All-Access HMO 25/50/4000	HMO	Gold	On/Off

RATING AREA 1

0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren

RATING AREA 2

21	6	29
Elk	Cameron	Potter

\$418.71 \$418.71 \$418.71

\$353.94 \$353.94 \$353.94

\$332.27 \$332.27 \$332.27

Company Name
Market
RATES FOR AGE 21, NC

RATING AREA 3													
	178	327	191	2,137	3,087	667	1,509	422	61	464	71	600	359
HIOS Plan ID	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
22444PA0010111													
22444PA0010112		\$255.38					\$255.38						
22444PA0010113													
22444PA0010135													
22444PA0010136													
22444PA0010137													
22444PA0010138		\$329.38					\$329.38						
22444PA0010139		\$397.96					\$397.96						
22444PA0010140		\$240.06					\$240.06						
22444PA0010141				\$329.38	\$329.38							\$329.38	
22444PA0010142				\$397.96	\$397.96							\$397.96	
22444PA0010143				\$240.06	\$240.06							\$240.06	
22444PA0010144													
22444PA0010145													
22444PA0010146	\$404.91			\$404.91	\$404.91			\$404.91	\$404.91	\$404.91		\$404.91	\$404.91
22444PA0010147													
22444PA0010148													
22444PA0010149													
22444PA0010150													
22444PA0010151													
22444PA0010152													
22444PA0010153													
22444PA0010154			\$404.91										
22444PA0010155						\$404.91					\$404.91		
22444PA0010156		\$404.91					\$404.91						
22444PA0010157													
22444PA0010158													
22444PA0010159	\$342.28			\$342.28	\$342.28			\$342.28	\$342.28	\$342.28		\$342.28	\$342.28
22444PA0010160													
22444PA0010161													
22444PA0010163													
22444PA0010164													
22444PA0010165													
22444PA0010166													
22444PA0010167													
22444PA0010168			\$342.28										
22444PA0010169						\$342.28					\$342.28		
22444PA0010170		\$342.28					\$342.28						
22444PA0010171													
22444PA0010172													
22444PA0010173	\$321.32			\$321.32	\$321.32			\$321.32	\$321.32	\$321.32		\$321.32	\$321.32
22444PA0010174													
22444PA0010175													
22444PA0010176													
22444PA0010177													
22444PA0010178													
22444PA0010179													
22444PA0010180													
22444PA0010181			\$321.32										
22444PA0010182						\$321.32					\$321.32		
22444PA0010183		\$321.32					\$321.32						

Company Name
Market
RATES FOR AGE 21, NC

HIOS Plan ID	RATING AREA 4										RATING AREA 5						
	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
22444PA0010111																	
22444PA0010112																	
22444PA0010113																	
22444PA0010135																	
22444PA0010136																	
22444PA0010137																	
22444PA0010138																	
22444PA0010139																	
22444PA0010140																	
22444PA0010141																	
22444PA0010142																	
22444PA0010143																	
22444PA0010144											\$412.67	\$412.67	\$412.67	\$412.67	\$412.67	\$412.67	\$412.67
22444PA0010145																	
22444PA0010146																	
22444PA0010147																	
22444PA0010148																	
22444PA0010149																	
22444PA0010150																	
22444PA0010151																	
22444PA0010152																	
22444PA0010153																	
22444PA0010154																	
22444PA0010155																	
22444PA0010156																	
22444PA0010157											\$348.84	\$348.84	\$348.84	\$348.84	\$348.84	\$348.84	\$348.84
22444PA0010158																	
22444PA0010159																	
22444PA0010160																	
22444PA0010161																	
22444PA0010163																	
22444PA0010164																	
22444PA0010165																	
22444PA0010166																	
22444PA0010167																	
22444PA0010168																	
22444PA0010169																	
22444PA0010170																	
22444PA0010171											\$327.48	\$327.48	\$327.48	\$327.48	\$327.48	\$327.48	\$327.48
22444PA0010172																	
22444PA0010173																	
22444PA0010174																	
22444PA0010175																	
22444PA0010176																	
22444PA0010177																	
22444PA0010178																	
22444PA0010179																	
22444PA0010180																	
22444PA0010181																	
22444PA0010182																	
22444PA0010183																	

Company Name
Market
RATES FOR AGE 21, NC

HIOS Plan ID	RATING AREA 6										RATING AREA 7				RATING AREA 8				
	663	785	196	296	242	256	664	386	321	236	155	105	349	613	0	0	0	0	0
	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia
22444PA0010111		\$300.53		\$300.53	\$300.53		\$300.53		\$300.53	\$300.53									
22444PA0010112																			
22444PA0010113											\$337.24			\$337.24					
22444PA0010135	\$387.61	\$387.61		\$387.61	\$387.61		\$387.61		\$387.61	\$387.61									
22444PA0010136	\$468.31	\$468.31		\$468.31	\$468.31		\$468.31		\$468.31	\$468.31									
22444PA0010137	\$282.49	\$282.49		\$282.49	\$282.49		\$282.49		\$282.49	\$282.49									
22444PA0010138								\$387.61											
22444PA0010139								\$468.31											
22444PA0010140								\$282.49											
22444PA0010141																			
22444PA0010142																			
22444PA0010143																			
22444PA0010144																			
22444PA0010145																			
22444PA0010146																			
22444PA0010147																			
22444PA0010148	\$476.49																		
22444PA0010149		\$476.49		\$476.49	\$476.49		\$476.49		\$476.49	\$476.49									
22444PA0010150											\$534.70							\$534.70	
22444PA0010151												\$534.70	\$534.70						
22444PA0010152			\$476.49			\$476.49		\$476.49											
22444PA0010153																			
22444PA0010154																			
22444PA0010155																			
22444PA0010156																			
22444PA0010157																			
22444PA0010158																			
22444PA0010159																			
22444PA0010160																			
22444PA0010161	\$402.79																		
22444PA0010163		\$402.79		\$402.79	\$402.79		\$402.79		\$402.79	\$402.79									
22444PA0010164											\$451.99							\$451.99	
22444PA0010165												\$451.99	\$451.99						
22444PA0010166			\$402.79			\$402.79		\$402.79											
22444PA0010167																			
22444PA0010168																			
22444PA0010169																			
22444PA0010170																			
22444PA0010171																			
22444PA0010172																			
22444PA0010173																			
22444PA0010174																			
22444PA0010175	\$378.12																		
22444PA0010176		\$378.12		\$378.12	\$378.12		\$378.12		\$378.12	\$378.12									
22444PA0010177											\$424.31							\$424.31	
22444PA0010178												\$424.31	\$424.31						
22444PA0010179			\$378.12			\$378.12		\$378.12											
22444PA0010180																			
22444PA0010181																			
22444PA0010182																			
22444PA0010183																			

Company Name
Market
RATES FOR AGE 21, NC

HIOS Plan ID	RATING AREA 9						
	439	359	1	19	311	359	128
	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
22444PA0010111							
22444PA0010112							
22444PA0010113							
22444PA0010135							
22444PA0010136							
22444PA0010137							
22444PA0010138							
22444PA0010139							
22444PA0010140							
22444PA0010141							
22444PA0010142							
22444PA0010143							
22444PA0010144							
22444PA0010145							
22444PA0010146							
22444PA0010147						\$494.17	
22444PA0010148							
22444PA0010149							
22444PA0010150							
22444PA0010151							
22444PA0010152							
22444PA0010153	\$494.17	\$494.17		\$494.17	\$494.17		\$494.17
22444PA0010154							
22444PA0010155							
22444PA0010156							
22444PA0010157							
22444PA0010158							
22444PA0010159							
22444PA0010160						\$417.73	
22444PA0010161							
22444PA0010163							
22444PA0010164							
22444PA0010165							
22444PA0010166							
22444PA0010167	\$417.73	\$417.73		\$417.73	\$417.73		\$417.73
22444PA0010168							
22444PA0010169							
22444PA0010170							
22444PA0010171							
22444PA0010172							
22444PA0010173							
22444PA0010174						\$392.15	
22444PA0010175							
22444PA0010176							
22444PA0010177							
22444PA0010178							
22444PA0010179							
22444PA0010180	\$392.15	\$392.15		\$392.15	\$392.15		\$392.15
22444PA0010181							
22444PA0010182							
22444PA0010183							

Company Name Geisinger Health Plan
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2021 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
22444PA0010184	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off
22444PA0010185	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off
22444PA0010186	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off
22444PA0010187	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off
22444PA0010188	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off
22444PA0010189	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off
22444PA0010190	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off
22444PA0010191	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off
22444PA0010192	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off
22444PA0010193	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off
22444PA0010194	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off
22444PA0010195	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off
22444PA0010196	Geisinger Marketplace All-Access HMO 30/60/7000	HMO	Silver	On/Off
22444PA0010197	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off
22444PA0010198	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off
22444PA0010199	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off
22444PA0010200	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off
22444PA0010201	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off
22444PA0010202	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off
22444PA0010203	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off
22444PA0010204	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off
22444PA0010205	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off
22444PA0010206	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off
22444PA0010207	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off
22444PA0010208	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off
22444PA0010209	Geisinger Marketplace All-Access HMO Pharmacy First 8500	HMO	Bronze	On/Off
22444PA0010210	Geisinger Marketplace All-Access HMO Virtual First 500	HMO	Gold	On/Off
22444PA0010211	Geisinger Marketplace All-Access HMO Virtual First 6000	HMO	Bronze	On/Off
22444PA0040080	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040081	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040082	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040083	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040084	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040085	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040086	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040087	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040088	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040089	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040090	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040091	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off
22444PA0040092	Geisinger Marketplace All-Access Value	POS	Catastrophic	On/Off

RATING AREA 1

0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren

RATING AREA 2

21	6	29
Elk	Cameron	Potter

\$414.31 \$414.31 \$414.31

\$245.96 \$245.96 \$245.96

\$239.24 \$239.24 \$239.24

Company Name
Market
RATES FOR AGE 21, NC

RATING AREA 3													
	178	327	191	2,137	3,087	667	1,509	422	61	464	71	600	359
HIOS Plan ID	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
22444PA0010184													
22444PA0010185			\$400.65										
22444PA0010186						\$400.65					\$400.65		
22444PA0010187	\$400.65			\$400.65	\$400.65			\$400.65	\$400.65	\$400.65		\$400.65	\$400.65
22444PA0010188													
22444PA0010189													
22444PA0010190													
22444PA0010191													
22444PA0010192													
22444PA0010193													
22444PA0010194		\$400.65					\$400.65						
22444PA0010195													
22444PA0010196													
22444PA0010197													
22444PA0010198			\$237.86										
22444PA0010199						\$237.86					\$237.86		
22444PA0010200	\$237.86			\$237.86	\$237.86			\$237.86	\$237.86	\$237.86		\$237.86	\$237.86
22444PA0010201													
22444PA0010202													
22444PA0010203													
22444PA0010204													
22444PA0010205													
22444PA0010206													
22444PA0010207		\$237.86					\$237.86						
22444PA0010208													
22444PA0010209													
22444PA0010210													
22444PA0010211													
22444PA0040080	\$231.36			\$231.36	\$231.36			\$231.36	\$231.36	\$231.36		\$231.36	\$231.36
22444PA0040081													
22444PA0040082													
22444PA0040083													
22444PA0040084													
22444PA0040085													
22444PA0040086													
22444PA0040087			\$231.36										
22444PA0040088													
22444PA0040089						\$231.36					\$231.36		
22444PA0040090													
22444PA0040091		\$231.36					\$231.36						
22444PA0040092													

Company Name
Market
RATES FOR AGE 21, NC

HIOS Plan ID	RATING AREA 4										RATING AREA 5						
	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
22444PA0010184											\$408.33		\$408.33	\$408.33	\$408.33	\$408.33	\$408.33
22444PA0010185																	
22444PA0010186																	
22444PA0010187																	
22444PA0010188																	
22444PA0010189																	
22444PA0010190																	
22444PA0010191																	
22444PA0010192																	
22444PA0010193																	
22444PA0010194																	
22444PA0010195																	
22444PA0010196																	
22444PA0010197											\$242.42	\$242.42	\$242.42	\$242.42	\$242.42	\$242.42	\$242.42
22444PA0010198																	
22444PA0010199																	
22444PA0010200																	
22444PA0010201																	
22444PA0010202																	
22444PA0010203																	
22444PA0010204																	
22444PA0010205																	
22444PA0010206																	
22444PA0010207																	
22444PA0010208																	
22444PA0010209																	
22444PA0010210													\$345.70		\$345.70		
22444PA0010211													\$243.30		\$243.30		
22444PA0040080																	
22444PA0040081																	
22444PA0040082																	
22444PA0040083																	
22444PA0040084																	
22444PA0040085											\$235.79	\$235.79	\$235.79	\$235.79	\$235.79	\$235.79	\$235.79
22444PA0040086																	
22444PA0040087																	
22444PA0040088																	
22444PA0040089																	
22444PA0040090																	
22444PA0040091																	
22444PA0040092																	

Company Name
Market
RATES FOR AGE 21, NC

HIOS Plan ID	RATING AREA 6										RATING AREA 7				RATING AREA 8				
	663	785	196	296	242	256	664	386	321	236	155	105	349	613	0	0	0	0	0
	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia
22444PA0010184																			
22444PA0010185																			
22444PA0010186																			
22444PA0010187																			
22444PA0010188																			
22444PA0010189											\$529.08			\$529.08					
22444PA0010190																			
22444PA0010191																			
22444PA0010192	\$471.48																		
22444PA0010193		\$471.48		\$471.48	\$471.48			\$471.48	\$471.48	\$471.48									
22444PA0010194																			
22444PA0010195			\$471.48			\$471.48		\$471.48											
22444PA0010196													\$529.08	\$529.08					
22444PA0010197																			
22444PA0010198																			
22444PA0010199																			
22444PA0010200																			
22444PA0010201																			
22444PA0010202											\$314.10			\$314.10					
22444PA0010203																			
22444PA0010204																			
22444PA0010205	\$279.90																		
22444PA0010206		\$279.90		\$279.90	\$279.90		\$279.90		\$279.90	\$279.90									
22444PA0010207																			
22444PA0010208			\$279.90			\$279.90		\$279.90											
22444PA0010209													\$314.10	\$314.10					
22444PA0010210	\$399.17			\$399.17															
22444PA0010211	\$280.93			\$280.93															
22444PA0040080																			
22444PA0040081																			
22444PA0040082			\$272.26			\$272.26		\$272.26											
22444PA0040083													\$305.52	\$305.52					
22444PA0040084																			
22444PA0040085																			
22444PA0040086																			
22444PA0040087																			
22444PA0040088	\$272.26																		
22444PA0040089																			
22444PA0040090		\$272.26		\$272.26	\$272.26		\$272.26		\$272.26	\$272.26									
22444PA0040091																			
22444PA0040092											\$305.52			\$305.52					

Company Name
Market
RATES FOR AGE 21, NC

HIOS Plan ID	RATING AREA 9						
	439	359	1	19	311	359	128
	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
22444PA0010184							
22444PA0010185							
22444PA0010186							
22444PA0010187							
22444PA0010188	\$488.98	\$488.98		\$488.98	\$488.98		\$488.98
22444PA0010189							
22444PA0010190						\$488.98	
22444PA0010191							
22444PA0010192							
22444PA0010193							
22444PA0010194							
22444PA0010195							
22444PA0010196							
22444PA0010197							
22444PA0010198							
22444PA0010199							
22444PA0010200							
22444PA0010201	\$290.29	\$290.29		\$290.29	\$290.29		\$290.29
22444PA0010202							
22444PA0010203						\$290.29	
22444PA0010204							
22444PA0010205							
22444PA0010206							
22444PA0010207							
22444PA0010208							
22444PA0010209							
22444PA0010210					\$413.98		
22444PA0010211					\$291.35		
22444PA0040080							
22444PA0040081	\$282.36	\$282.36		\$282.36	\$282.36		\$282.36
22444PA0040082							
22444PA0040083							
22444PA0040084						\$282.36	
22444PA0040085							
22444PA0040086							
22444PA0040087							
22444PA0040088							
22444PA0040089							
22444PA0040090							
22444PA0040091							
22444PA0040092							

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
1	Unified Rate Review v5.3																				
2																					
3	Company Legal Name:		Gelsinger Health Plan															State:		PA	
4	HIOS Issuer ID:		22444															Market:		Individual	
5	Effective Date of Rate Change(s):		1/1/2022																		
6																					
7																					
8	Market Level Calculations (Same for all Plans)																				
9																					
10																					
11	Section I: Experience Period Data																				
12	Experience Period:		1/1/2020		to		12/31/2020														
13					Total		PMPM														
14	Allowed Claims				\$162,959,902.30				\$749.72												
15	Reinsurance				\$0.00				\$0.00												
16	Incurred Claims in Experience Period				\$141,559,548.09				\$651.26												
17	Risk Adjustment				\$16,141,402.68				\$74.26												
18	Experience Period Premium				\$168,277,339.69				\$774.18												
19	Experience Period Member Months				217,361																
20																					
21	Section II: Projections																				
22	Benefit Category		Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM													
Cost				Utilization	Cost	Utilization															
24	Inpatient Hospital		\$146.85	1.078	0.950	1.078	0.950	\$154.01													
25	Outpatient Hospital		\$275.65	1.063	1.026	1.063	1.026	\$327.88													
26	Professional		\$159.80	1.092	0.976	1.092	0.976	\$181.52													
27	Other Medical		\$16.01	1.019	1.068	1.019	1.068	\$18.96													
28	Capitation		\$0.04	0.999	1.000	0.999	1.000	\$0.04													
29	Prescription Drug		\$151.38	1.073	1.086	1.073	1.086	\$205.55													
30	Total		\$749.73					\$887.97													
31																					
32	Morbidity Adjustment				1.009																
33	Demographic Shift				1.000																
34	Plan Design Changes				1.000																
35	Other				1.000																
36	Adjusted Trended EHB Allowed Claims PMPM for		1/1/2022						\$895.96												
37																					
38	Manual EHB Allowed Claims PMPM				\$854.19																
39	Applied Credibility %				0.00%																
40																					
41	Projected Period Totals																				
42	Projected Index Rate for		1/1/2022		\$854.19		\$360,625,350.96														
43	Reinsurance				\$40.55		\$17,119,561.20														
44	Risk Adjustment Payment/Charge				\$97.87		\$41,319,148.08														
45	Exchange User Fees				3.21%		\$10,021,894.00														
46	Market Adjusted Index Rate				\$739.51		\$312,208,535.68														
47																					
48	Projected Member Months				422,184																
49																					
50	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																				
51																					

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name															
1.2 Product ID															
1.3 Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
1.4 Plan ID (Standard Component ID)	22444PA0010088	22444PA0010089	22444PA0010090	22444PA0010091	22444PA0010092	22444PA0010093	22444PA0010094	22444PA0010095	22444PA0010096	22444PA0010097	22444PA0010098	22444PA0010099	22444PA0010100	22444PA0010101	22444PA0010101
1.5 Metal	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
1.6 AV Metal Value	0.809	0.809	0.720	0.720	0.720	0.720	0.720	0.720	0.720	0.720	0.720	0.719	0.719	0.719	0.719
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9 Exchange Plan?	Yes	Yes	No	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes
1.10 Effective Date of Proposed Rates	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022
1.11 Cumulative Rate Change % (over 12 mos prior)	-4.80%	-4.80%	-2.89%	-2.89%	-2.89%	-2.89%	-2.89%	-2.89%	-2.89%	-2.89%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%
1.12 Product Rate Increase %															
1.13 Submission Level Rate Increase %															

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level														
2.1 Plan ID (Standard Component ID)	22444PA0010088	22444PA0010089	22444PA0010090	22444PA0010091	22444PA0010092	22444PA0010093	22444PA0010094	22444PA0010095	22444PA0010096	22444PA0010097	22444PA0010098	22444PA0010099	22444PA0010100	22444PA0010101	22444PA0010101
2.2 Allowed Claims	\$1,573,888	\$3,862,192	\$19,814	\$0	\$3,178	\$50,609	\$140,270	\$202,544	\$75,813	\$126,735	\$400,849	\$3,942	\$96,488	\$544,233	\$544,233
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$191,626	\$301,804	\$11,914	\$0	\$1,444	\$18,981	\$30,309	\$54,457	\$22,929	\$14,340	\$46,147	\$1,967	\$17,024	\$24,625	\$24,625
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$1,382,262	\$3,560,388	\$7,900	\$0	\$1,734	\$31,629	\$109,961	\$148,087	\$52,884	\$112,394	\$354,702	\$1,974	\$79,464	\$519,608	\$519,608
2.7 Risk Adjustment Transfer Amount	\$129,814	\$158,172	\$3,565	\$0	\$1,337	\$7,278	\$15,405	\$29,866	\$14,031	\$4,456	\$24,358	\$1,857	\$9,436	\$11,139	\$11,139
2.8 Premium	\$1,415,795	\$1,725,197	\$35,117	\$0	\$13,169	\$71,697	\$151,442	\$294,104	\$138,273	\$43,896	\$287,750	\$21,932	\$111,416	\$131,593	\$131,593
2.9 Experience Period Member Months	1,748	2,130	48	0	18	98	207	402	189	60	328	25	127	150	150
2.10 Current Enrollment	118	167	4	0	2	5	13	32	11	3	25	3	8	12	12
2.11 Current Premium PMPM	\$771.82	\$771.82	\$665.59	\$665.59	\$665.59	\$665.59	\$665.59	\$665.59	\$665.59	\$665.59	\$888.00	\$888.00	\$888.00	\$888.00	\$888.00
2.12 Loss Ratio	89.43%	189.04%	20.42%	#DIV/0!	11.96%	40.05%	65.91%	45.71%	34.72%	232.45%	113.65%	8.30%	65.75%	364.04%	364.04%
Per Member Per Month															
2.13 Allowed Claims	\$900.39	\$1,813.24	\$412.80	#DIV/0!	\$176.57	\$516.42	\$677.63	\$503.84	\$401.13	\$2,112.24	\$1,222.10	\$157.67	\$759.75	\$3,628.22	\$3,628.22
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.15 Member Cost Sharing	\$109.63	\$141.69	\$248.21	#DIV/0!	\$80.22	\$193.68	\$146.42	\$135.47	\$121.32	\$239.00	\$140.69	\$78.69	\$134.05	\$164.17	\$164.17
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$790.77	\$1,671.54	\$164.59	#DIV/0!	\$96.35	\$322.74	\$531.21	\$368.38	\$279.81	\$1,873.24	\$1,081.41	\$78.98	\$625.70	\$3,464.05	\$3,464.05
2.18 Risk Adjustment Transfer Amount	\$74.26	\$74.26	\$74.26	#DIV/0!	\$74.26	\$74.26	\$74.42	\$74.29	\$74.24	\$74.26	\$74.26	\$74.26	\$74.30	\$74.26	\$74.26
2.19 Premium	\$809.95	\$809.95	\$731.60	#DIV/0!	\$731.60	\$731.60	\$731.60	\$731.60	\$731.60	\$731.60	\$877.29	\$877.29	\$877.29	\$877.29	\$877.29

Section III: Plan Adjustment Factors															
3.1 Plan ID (Standard Component ID)	22444PA0010088	22444PA0010089	22444PA0010090	22444PA0010091	22444PA0010092	22444PA0010093	22444PA0010094	22444PA0010095	22444PA0010096	22444PA0010097	22444PA0010098	22444PA0010099	22444PA0010100	22444PA0010101	22444PA0010101
3.2 Market Adjusted Index Rate															
3.3 AV and Cost Sharing Design of Plan	0.8722	0.8722	0.7672	0.7672	0.7672	0.7672	0.7672	0.7672	0.7672	0.7672	0.7672	1.0537	1.0537	1.0537	1.0537
3.4 Provider Network Adjustment	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs															
3.6 Administrative Expense	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%
3.7 Taxes and Fees	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
3.8 Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$734.86	\$734.86	\$646.39	\$646.39	\$646.39	\$646.39	\$646.39	\$646.39	\$646.39	\$646.39	\$646.39	\$887.78	\$887.78	\$887.78	\$887.78
3.11 Age Calibration Factor															
3.12 Geographic Calibration Factor															
3.13 Tobacco Calibration Factor															
3.14 Calibrated Plan Adjusted Index Rate	\$373.20	\$373.20	\$328.27	\$328.27	\$328.27	\$328.27	\$328.27	\$328.27	\$328.27	\$328.27	\$450.86	\$450.86	\$450.86	\$450.86	\$450.86

Section IV: Projected Plan Level Information															
4.1 Plan ID (Standard Component ID)	22444PA0010088	22444PA0010089	22444PA0010090	22444PA0010091	22444PA0010092	22444PA0010093	22444PA0010094	22444PA0010095	22444PA0010096	22444PA0010097	22444PA0010098	22444PA0010099	22444PA0010100	22444PA0010101	22444PA0010101
4.2 Allowed Claims	\$1,703,784	\$2,413,694	\$159,730	\$0	\$79,865	\$195,225	\$505,811	\$1,251,217	\$425,946	\$115,360	\$976,126	\$110,586	\$310,586	\$470,315	\$470,315
4.3 Reinsurance	\$80,797	\$114,462	\$7,575	\$0	\$3,787	\$9,258	\$23,987	\$59,335	\$20,199	\$5,471	\$46,290	\$5,471	\$14,729	\$22,303	\$22,303
4.4 Member Cost Sharing	\$149,361	\$211,594	\$14,003	\$0	\$7,001	\$17,114	\$44,341	\$109,687	\$37,340	\$10,113	\$85,571	\$10,113	\$27,227	\$41,230	\$41,230
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$1,473,627	\$2,087,638	\$138,153	\$0	\$69,076	\$168,853	\$437,483	\$1,082,195	\$368,407	\$99,777	\$844,265	\$99,777	\$268,630	\$406,782	\$406,782
4.7 Risk Adjustment Transfer Amount	\$195,034	\$276,298	\$18,284	\$0	\$9,142	\$22,348	\$57,901	\$143,228	\$48,758	\$13,205	\$111,738	\$13,205	\$35,553	\$53,837	\$53,837
4.8 Premium	\$1,693,119	\$2,398,585	\$139,621	\$0	\$69,811	\$170,648	\$442,134	\$1,093,699	\$372,323	\$100,837	\$1,171,871	\$138,494	\$372,668	\$564,629	\$564,629
4.9 Projected Member Months	2,304	3,264	216	0	108	264	684	1,692	576	156	1,320	156	420	636	636
4.10 Loss Ratio	78.05%	78.05%	87.49%	#DIV/0!	87.49%	87.49%	87.49%	87.49%	87.49%	87.49%	65.77%	65.77%	65.77%	65.77%	65.77%
Per Member Per Month															
4.11 Allowed Claims	\$739.49	\$739.49	\$739.49	#DIV/0!	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49
4.12 Reinsurance	\$35.07	\$35.07	\$35.07	#DIV/0!	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07
4.13 Member Cost Sharing	\$64.83	\$64.83	\$64.83	#DIV/0!	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$639.60	\$639.60	\$639.60	#DIV/0!	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60
4.16 Risk Adjustment Transfer Amount	\$84.65	\$84.65	\$84.65	#DIV/0!	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65
4.17 Premium	\$734.86	\$734.86	\$646.39	#DIV/0!	\$646.39	\$646.39	\$646.39	\$646.39	\$646.39	\$646.39	\$887.78	\$887.78	\$887.78	\$887.78	\$887.78

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name															
1.2 Product ID															
1.3 Plan Name	Gelsinger	Gelsinger	Gelsinger	Gelsinger	Gelsinger	Gelsinger	Gelsinger	Gelsinger	Gelsinger	Gelsinger	Gelsinger	Gelsinger	Gelsinger	Gelsinger	Gelsinger
1.4 Plan ID (Standard Component ID)	22444PA0010102	22444PA0010103	22444PA0010104	22444PA0010105	22444PA0010106	22444PA0010107	22444PA0010108	22444PA0010109	22444PA0010110	22444PA0010111	22444PA0010112	22444PA0010113	22444PA0010134	22444PA0010135	
1.5 Metal	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Gold	
1.6 AV Metal Value	0.719	0.719	0.719	0.719	0.650	0.650	0.650	0.650	0.650	0.650	0.650	0.650	0.716	0.809	
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Renewing	
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
1.10 Effective Date of Proposed Rates	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022
1.11 Cumulative Rate Change % (over 12 mos prior)	-0.03%	-0.03%	-0.03%	-0.03%	10.17%	10.17%	10.17%	10.17%	10.17%	10.17%	10.17%	10.17%	10.17%	0.81%	-4.80%
1.12 Product Rate Increase %															
1.13 Submission Level Rate Increase %															

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	22444PA0010102	22444PA0010103	22444PA0010104	22444PA0010105	22444PA0010106	22444PA0010107	22444PA0010108	22444PA0010109	22444PA0010110	22444PA0010111	22444PA0010112	22444PA0010113	22444PA0010134	22444PA0010135	
2.2 Allowed Claims	\$531,560	\$697,288	\$1,744,443	\$570,473	\$563,079	\$55,561	\$813,243	\$321,451	\$1,206,339	\$3,049,991	\$1,028,731	\$7,737,558	\$273,370	\$4,543,987	
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2.4 Member Cost Sharing	\$66,843	\$122,563	\$117,413	\$50,537	\$126,899	\$9,840	\$97,507	\$71,941	\$278,777	\$547,353	\$321,750	\$1,013,767	\$25,886	\$576,134	
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2.6 Incurred Claims	\$464,717	\$574,725	\$1,627,030	\$519,936	\$436,180	\$45,722	\$715,736	\$249,510	\$927,562	\$2,502,638	\$706,981	\$6,723,791	\$247,485	\$3,967,854	
2.7 Risk Adjustment Transfer Amount	\$52,631	\$89,261	\$105,780	\$49,309	\$58,297	\$9,777	\$50,797	\$52,029	\$135,052	\$319,517	\$211,080	\$489,509	\$21,608	\$420,320	
2.8 Premium	\$621,997	\$1,054,500	\$1,249,258	\$582,519	\$520,467	\$87,518	\$453,502	\$464,773	\$1,206,024	\$2,852,952	\$1,884,288	\$4,370,593	\$247,661	\$4,309,299	
2.9 Experience Period Member Months	709	1,202	1,424	664	785	132	684	701	1,819	4,303	2,842	6,592	291	5,660	
2.10 Current Enrollment	50	73	69	21	89	13	52	58	205	315	211	509	18	505	
2.11 Current Premium PMPM	\$888.00	\$888.00	\$888.00	\$888.00	\$486.06	\$486.06	\$486.06	\$486.06	\$486.06	\$486.06	\$486.06	\$486.06	\$861.45	\$725.51	
2.12 Loss Ratio	68.88%	50.25%	120.07%	82.29%	75.36%	46.99%	141.93%	48.28%	69.17%	78.89%	33.74%	138.35%	91.91%	83.89%	
Per Member Per Month															
2.13 Allowed Claims	\$749.73	\$580.11	\$1,225.03	\$859.15	\$717.30	\$420.92	\$1,188.95	\$458.56	\$663.19	\$708.81	\$361.97	\$1,173.78	\$939.42	\$802.82	
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2.15 Member Cost Sharing	\$94.28	\$101.97	\$82.45	\$76.11	\$161.66	\$74.54	\$142.55	\$102.63	\$153.26	\$127.20	\$113.21	\$153.79	\$88.95	\$101.79	
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2.17 Incurred Claims	\$655.45	\$478.14	\$1,142.58	\$783.04	\$555.64	\$346.38	\$1,046.40	\$355.93	\$509.93	\$581.60	\$248.76	\$1,019.99	\$850.46	\$701.03	
2.18 Risk Adjustment Transfer Amount	\$74.23	\$74.26	\$74.28	\$74.26	\$74.26	\$74.07	\$74.26	\$74.22	\$74.25	\$74.25	\$74.27	\$74.26	\$74.25	\$74.26	
2.19 Premium	\$877.29	\$877.29	\$877.29	\$877.29	\$663.01	\$663.01	\$663.01	\$663.01	\$663.01	\$663.01	\$663.01	\$663.01	\$851.07	\$761.36	

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	22444PA0010102	22444PA0010103	22444PA0010104	22444PA0010105	22444PA0010106	22444PA0010107	22444PA0010108	22444PA0010109	22444PA0010110	22444PA0010111	22444PA0010112	22444PA0010113	22444PA0010134	22444PA0010135	
3.2 Market Adjusted Index Rate															
3.3 AV and Cost Sharing Design of Plan	1.0537	1.0537	1.0537	1.0537	0.6356	0.6356	0.6356	0.6356	0.6356	0.6356	0.6356	0.6356	0.0000	0.8722	
3.4 Provider Network Adjustment	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	0.0000	0.9516	
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000	
Administrative Costs															
3.6 Administrative Expense	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	0.00%	9.07%	
3.7 Taxes and Fees	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.00%	0.07%	
3.8 Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	0.00%	2.00%	
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000	
3.10 Plan Adjusted Index Rate	\$887.78	\$887.78	\$887.78	\$887.78	\$535.52	\$535.52	\$535.52	\$535.52	\$535.52	\$535.52	\$535.52	\$535.52	\$0.00	\$690.73	

3.11 Age Calibration Factor															
3.12 Geographic Calibration Factor															
3.13 Tobacco Calibration Factor															
3.14 Calibrated Plan Adjusted Index Rate	\$450.86	\$450.86	\$450.86	\$450.86	\$271.96	\$271.96	\$271.96	\$271.96	\$271.96	\$271.96	\$271.96	\$271.96	\$0.00	\$350.79	

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	22444PA0010102	22444PA0010103	22444PA0010104	22444PA0010105	22444PA0010106	22444PA0010107	22444PA0010108	22444PA0010109	22444PA0010110	22444PA0010111	22444PA0010112	22444PA0010113	22444PA0010134	22444PA0010135	
4.2 Allowed Claims	\$1,952,253	\$2,848,514	\$2,688,785	\$816,397	\$931,757	\$133,108	\$550,180	\$612,297	\$2,147,478	\$3,309,956	\$2,218,469	\$5,342,074	\$0	\$7,294,326	
4.3 Reinsurance	\$92,580	\$135,082	\$127,507	\$38,715	\$44,186	\$6,312	\$26,091	\$29,036	\$101,838	\$156,965	\$105,204	\$253,332	\$0	\$345,911	
4.4 Member Cost Sharing	\$171,142	\$249,712	\$235,710	\$71,569	\$81,682	\$11,669	\$48,231	\$53,676	\$188,257	\$290,164	\$194,480	\$468,308	\$0	\$639,450	
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.6 Incurred Claims	\$1,688,531	\$2,463,720	\$2,325,567	\$706,113	\$805,890	\$115,127	\$475,859	\$529,585	\$1,857,384	\$2,862,827	\$1,918,785	\$4,620,434	\$0	\$6,308,965	
4.7 Risk Adjustment Transfer Amount	\$223,476	\$326,072	\$307,787	\$93,454	\$106,659	\$15,237	\$62,980	\$70,090	\$245,824	\$378,893	\$253,950	\$611,512	\$0	\$834,988	
4.8 Premium	\$2,343,742	\$3,419,732	\$3,227,971	\$980,110	\$674,751	\$96,393	\$398,424	\$443,408	\$1,555,139	\$2,396,971	\$1,606,549	\$3,868,570	\$0	\$6,813,343	
4.9 Projected Member Months	2,640	3,852	3,636	1,104	1,260	180	744	828	2,904	4,476	3,000	7,224	0	9,864	
4.10 Loss Ratio	65.77%	65.77%	65.77%	65.77%	103.13%	103.13%	103.13%	103.13%	103.13%	103.13%	103.13%	103.13%	#DIV/0!	82.49%	
Per Member Per Month															
4.11 Allowed Claims	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	#DIV/0!	\$739.49	
4.12 Reinsurance	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	#DIV/0!	\$35.07	
4.13 Member Cost Sharing	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	#DIV/0!	\$64.83	
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	
4.15 Incurred Claims	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	#DIV/0!	\$639.60	
4.16 Risk Adjustment Transfer Amount	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	#DIV/0!	\$84.65	
4.17 Premium	\$887.78	\$887.78	\$887.78	\$887.78	\$535.52	\$535.52	\$535.52	\$535.52	\$535.52	\$535.52	\$535.52	\$535.52	#DIV/0!	\$690.73	

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Field #	Section I: General Product and Plan Information
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Worksheet 1 Totals	Section II: Experience Period and Current Plan Level														
	2.1 Plan ID (Standard Component ID)	22444PA0010136	22444PA0010137	22444PA0010138	22444PA0010139	22444PA0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0010144	22444PA0010145	22444PA0010146	22444PA0010147	22444PA0010148	22444PA0010149
\$162,959,902	2.2 Allowed Claims	\$1,599,371	\$3,702,070	\$3,069,685	\$1,202,528	\$1,982,395	\$5,229,350	\$3,440,282	\$3,167,055	\$0	\$0	\$0	\$0	\$0	\$0
\$0	2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2.4 Member Cost Sharing	\$124,586	\$947,268	\$391,459	\$105,310	\$576,630	\$714,845	\$241,722	\$741,639	\$0	\$0	\$0	\$0	\$0	\$0
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$141,559,548	2.6 Incurred Claims	\$1,474,785	\$2,754,802	\$2,678,225	\$1,097,218	\$1,405,765	\$4,514,505	\$3,198,560	\$2,425,416	\$0	\$0	\$0	\$0	\$0	\$0
\$16,141,403	2.7 Risk Adjustment Transfer Amount	\$143,051	\$578,964	\$338,224	\$143,111	\$364,118	\$737,501	\$353,531	\$493,078	\$0	\$0	\$0	\$0	\$0	\$0
\$168,277,340	2.8 Premium	\$1,588,278	\$4,858,695	\$3,467,996	\$1,589,103	\$3,055,693	\$7,561,068	\$3,926,164	\$4,138,242	\$0	\$0	\$0	\$0	\$0	\$0
217,361	2.9 Experience Period Member Months	1,926	7,796	4,555	1,927	4,903	9,931	4,761	6,640	0	0	0	0	0	0
	2.10 Current Enrollment	147	732	344	86	531	731	181	1,088	0	0	0	0	0	0
	2.11 Current Premium PMPM	\$834.72	\$456.89	\$725.51	\$834.72	\$456.89	\$725.51	\$834.72	\$456.89	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.12 Loss Ratio	85.18%	50.66%	70.36%	63.34%	41.11%	54.40%	74.74%	52.37%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	Per Member Per Month														
	2.13 Allowed Claims	\$830.41	\$474.87	\$673.92	\$624.04	\$404.32	\$526.57	\$722.60	\$476.97	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.15 Member Cost Sharing	\$64.69	\$121.51	\$85.94	\$54.65	\$117.61	\$71.98	\$50.77	\$111.69	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.17 Incurred Claims	\$765.72	\$353.36	\$587.97	\$569.39	\$286.72	\$454.59	\$671.83	\$365.27	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.18 Risk Adjustment Transfer Amount	\$74.27	\$74.26	\$74.25	\$74.27	\$74.26	\$74.26	\$74.26	\$74.26	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.19 Premium	\$824.65	\$623.23	\$761.36	\$824.65	\$623.23	\$761.36	\$824.65	\$623.23	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section IV: Projected Plan Level Information														
4.1 Plan ID (Standard Component ID)	22444PA0010136	22444PA0010137	22444PA0010138	22444PA0010139	22444PA0010140	22444PA0010141	22444PA0010142	22444PA0010143	22444PA0010144	22444PA0010145	22444PA0010146	22444PA0010147	22444PA0010148	22444PA0010149
4.2 Allowed Claims	\$5,732,524	\$7,684,777	\$4,969,371	\$3,354,325	\$5,572,794	\$10,559,913	\$7,063,606	\$11,420,679	\$70,991	\$26,622	\$2,111,983	\$97,613	\$204,099	\$647,793
4.3 Reinsurance	\$271,847	\$364,427	\$235,657	\$159,069	\$264,273	\$500,772	\$334,970	\$541,591	\$3,367	\$1,262	\$100,154	\$4,629	\$9,679	\$30,720
4.4 Member Cost Sharing	\$502,536	\$673,679	\$435,635	\$294,054	\$488,534	\$925,725	\$619,224	\$1,001,183	\$6,223	\$2,334	\$185,145	\$8,557	\$17,892	\$56,788
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$4,958,141	\$6,646,671	\$4,298,079	\$2,901,203	\$4,819,988	\$9,133,417	\$6,109,412	\$9,877,905	\$61,401	\$23,025	\$1,826,683	\$84,427	\$176,528	\$560,285
4.7 Risk Adjustment Transfer Amount	\$656,207	\$879,883	\$568,848	\$383,972	\$637,922	\$1,208,802	\$808,577	\$1,307,335	\$8,126	\$3,047	\$241,760	\$11,174	\$23,363	\$74,153
4.8 Premium	\$6,468,702	\$5,230,873	\$4,641,694	\$3,785,133	\$3,793,289	\$9,863,599	\$7,790,809	\$7,773,826	\$81,514	\$30,568	\$2,425,054	\$112,082	\$234,354	\$743,819
4.9 Projected Member Months	7,752	10,392	6,720	4,536	7,536	14,280	9,552	15,444	96	36	2,856	132	276	876
4.10 Loss Ratio	69.59%	108.77%	82.49%	69.59%	108.77%	82.49%	69.59%	108.77%	68.50%	68.50%	68.50%	68.50%	68.50%	68.50%
Per Member Per Month														
4.11 Allowed Claims	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49
4.12 Reinsurance	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07
4.13 Member Cost Sharing	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60
4.16 Risk Adjustment Transfer Amount	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65
4.17 Premium	\$834.46	\$503.36	\$690.73	\$834.46	\$503.36	\$690.73	\$834.46	\$503.36	\$849.11	\$849.11	\$849.11	\$849.11	\$849.11	\$849.11

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Field #	Section I: General Product and Plan Information
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Section IV: Projected Plan Level Information														
4.1 Plan ID (Standard Component ID)	22444PA0010150	22444PA0010151	22444PA0010152	22444PA0010153	22444PA0010154	22444PA0010155	22444PA0010156	22444PA0010157	22444PA0010158	22444PA0010159	22444PA0010160	22444PA0010161	22444PA0010163	22444PA0010164
4.2 Allowed Claims	\$115,360	\$88,739	\$186,351	\$301,712	\$70,991	\$212,973	\$559,054	\$70,991	\$26,622	\$2,111,983	\$97,613	\$204,099	\$647,793	\$115,360
4.3 Reinsurance	\$5,471	\$4,208	\$8,837	\$14,308	\$3,367	\$10,100	\$26,511	\$3,367	\$1,262	\$100,154	\$4,629	\$9,679	\$30,720	\$5,471
4.4 Member Cost Sharing	\$10,113	\$7,779	\$16,336	\$26,449	\$6,223	\$18,670	\$49,009	\$6,223	\$2,334	\$185,145	\$8,557	\$17,892	\$56,788	\$10,113
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$99,777	\$76,751	\$161,178	\$260,955	\$61,401	\$184,203	\$483,534	\$61,401	\$23,025	\$1,826,683	\$84,427	\$176,528	\$560,285	\$99,777
4.7 Risk Adjustment Transfer Amount	\$13,205	\$10,158	\$21,332	\$34,537	\$8,126	\$24,379	\$63,995	\$8,126	\$3,047	\$241,760	\$11,774	\$23,363	\$74,153	\$13,205
4.8 Premium	\$132,461	\$101,893	\$213,975	\$346,436	\$81,514	\$244,543	\$641,926	\$81,514	\$25,839	\$2,049,914	\$94,744	\$198,101	\$628,755	\$111,970
4.9 Projected Member Months	156	120	252	408	96	288	756	96	36	2,856	132	276	876	156
4.10 Loss Ratio	68.50%	68.50%	68.50%	68.50%	68.50%	68.50%	68.50%	68.50%	79.71%	79.71%	79.71%	79.71%	79.71%	79.71%
Per Member Per Month														
4.11 Allowed Claims	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49
4.12 Reinsurance	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07
4.13 Member Cost Sharing	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60
4.16 Risk Adjustment Transfer Amount	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65
4.17 Premium	\$849.11	\$849.11	\$849.11	\$849.11	\$849.11	\$849.11	\$849.11	\$849.11	\$717.76	\$717.76	\$717.76	\$717.76	\$717.76	\$717.76

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Field #	Section I: General Product and Plan Information
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Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name															
1.2 Product ID															
1.3 Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
1.4 Plan ID (Standard Component ID)	22444PA0010179	22444PA0010180	22444PA0010181	22444PA0010182	22444PA0010183	22444PA0010184	22444PA0010185	22444PA0010186	22444PA0010187	22444PA0010188	22444PA0010189	22444PA0010190	22444PA0010191	22444PA0010192	
1.5 Metal	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
1.6 AV Metal Value	0.761	0.761	0.761	0.761	0.761	0.683	0.683	0.683	0.683	0.683	0.683	0.683	0.683	0.683	0.683
1.7 Plan Category	New	New	New	New	New	New	New	New	New	New	New	New	New	New	New
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1.10 Effective Date of Proposed Rates	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.12 Product Rate Increase %															
1.13 Submission Level Rate Increase %															

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	22444PA0010179	22444PA0010180	22444PA0010181	22444PA0010182	22444PA0010183	22444PA0010184	22444PA0010185	22444PA0010186	22444PA0010187	22444PA0010188	22444PA0010189	22444PA0010190	22444PA0010191	22444PA0010192	
2.2 Allowed Claims	\$162,959.902	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$141,559.548	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.7 Risk Adjustment Transfer Amount	\$16,141.403	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.8 Premium	\$168,277.340	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.9 Experience Period Member Months	217.361	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.10 Current Enrollment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.11 Current Premium PMPM	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.12 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month															
2.13 Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.14 Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.15 Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.16 Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.17 Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.18 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.19 Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	22444PA0010179	22444PA0010180	22444PA0010181	22444PA0010182	22444PA0010183	22444PA0010184	22444PA0010185	22444PA0010186	22444PA0010187	22444PA0010188	22444PA0010189	22444PA0010190	22444PA0010191	22444PA0010192	
3.2 Market Adjusted Index Rate															
3.3 AV and Cost Sharing Design of Plan	0.7998	0.7998	0.7998	0.7998	0.7998	0.9972	0.9972	0.9972	0.9972	0.9972	0.9972	0.9972	0.9972	0.9972	0.9972
3.4 Provider Network Adjustment	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs															
3.6 Administrative Expense	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%
3.7 Taxes and Fees	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
3.8 Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$673.86	\$673.86	\$673.86	\$673.86	\$673.86	\$840.18	\$840.18	\$840.18	\$840.18	\$840.18	\$840.18	\$840.18	\$840.18	\$840.18	\$840.18

3.11 Age Calibration Factor															
3.12 Geographic Calibration Factor															
3.13 Tobacco Calibration Factor															
3.14 Calibrated Plan Adjusted Index Rate	\$342.22	\$342.22	\$342.22	\$342.22	\$342.22	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69	\$426.69

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	22444PA0010179	22444PA0010180	22444PA0010181	22444PA0010182	22444PA0010183	22444PA0010184	22444PA0010185	22444PA0010186	22444PA0010187	22444PA0010188	22444PA0010189	22444PA0010190	22444PA0010191	22444PA0010192	
4.2 Allowed Claims	\$186.351	\$301.712	\$70.991	\$212.973	\$559.054	\$159.730	\$159.730	\$550.180	\$4,641.037	\$665.541	\$275.090	\$0	\$0	\$354.955	
4.3 Reinsurance	\$8.837	\$14.308	\$3.367	\$10.100	\$26.511	\$7.575	\$7.575	\$26.091	\$220.087	\$31.561	\$13.045	\$13.045	\$0	\$16.833	
4.4 Member Cost Sharing	\$16.336	\$26.449	\$6.223	\$18.670	\$49.009	\$14.003	\$14.003	\$48.231	\$406.852	\$58.344	\$24.116	\$24.116	\$0	\$31.117	
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.6 Incurred Claims	\$161.178	\$260.955	\$61.401	\$184.203	\$483.534	\$138.153	\$138.153	\$475.859	\$4,014.098	\$575.636	\$237.929	\$237.929	\$0	\$307.006	
4.7 Risk Adjustment Transfer Amount	\$21.332	\$34.537	\$8.126	\$24.379	\$63.995	\$18.284	\$18.284	\$62.980	\$531.263	\$76.185	\$31.490	\$31.490	\$0	\$40.632	
4.8 Premium	\$169.813	\$274.935	\$64.691	\$194.072	\$509.439	\$181.478	\$181.478	\$625.092	\$5,272.955	\$756.160	\$312.546	\$312.546	\$0	\$403.285	
4.9 Projected Member Months	252	408	96	288	756	216	216	744	6,276	900	372	372	0	480	
4.10 Loss Ratio	84.32%	84.32%	84.32%	84.32%	84.32%	69.16%	69.16%	69.16%	69.16%	69.16%	69.16%	69.16%	#DIV/0!	69.16%	
Per Member Per Month															
4.11 Allowed Claims	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49	#DIV/0!	\$739.49	
4.12 Reinsurance	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07	#DIV/0!	\$35.07	
4.13 Member Cost Sharing	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83	#DIV/0!	\$64.83	
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	
4.15 Incurred Claims	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60	#DIV/0!	\$639.60	
4.16 Risk Adjustment Transfer Amount	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	#DIV/0!	\$84.65	
4.17 Premium	\$673.86	\$673.86	\$673.86	\$673.86	\$673.86	\$840.18	\$840.18	\$840.18	\$840.18	\$840.18	\$840.18	\$840.18	#DIV/0!	\$840.18	

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Field #	Section I: General Product and Plan Information
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[illegible][illegible]

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name	Geisinger Health Plan POS														
1.2 Product ID	22444PA004														
1.3 Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
1.4 Plan ID (Standard Component ID)	22444PA0010207	22444PA0010208	22444PA0010209	22444PA0010210	22444PA0010211	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040083	22444PA0040084	22444PA0040085	22444PA0040086	22444PA0040087	22444PA0040088	22444PA0040088
1.5 Metal	Bronze	Bronze	Bronze	Bronze	Gold	Bronze	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic	Catastrophic
1.6 AV Metal Value	0.649	0.649	0.649	0.807	0.649	0.570	0.570	0.570	0.570	0.570	0.570	0.570	0.570	0.570	0.570
1.7 Plan Category	New	New	New	New	New	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	POS	POS	POS	POS	POS	POS	POS	POS	POS	POS
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1.10 Effective Date of Proposed Rates	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%
1.12 Product Rate Increase %	3.29%														
1.13 Submission Level Rate Increase %															

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	22444PA0010207	22444PA0010208	22444PA0010209	22444PA0010210	22444PA0010211	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040083	22444PA0040084	22444PA0040085	22444PA0040086	22444PA0040087	22444PA0040088	22444PA0040088
2.2 Allowed Claims	\$0	\$0	\$0	\$0	\$0	\$44,796	\$2,592	\$2,232	\$109,055	\$132	\$3,567	\$0	\$216	\$1,547	\$0
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$24,303	\$1,701	\$323	\$13,911	\$0	\$1,308	\$0	\$0	\$695	\$0
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$0	\$0	\$0	\$0	\$0	\$20,493	\$892	\$1,909	\$95,144	\$132	\$2,259	\$0	\$216	\$852	\$0
2.7 Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$0	\$0	\$40,893	\$6,788	\$4,820	\$7,369	\$1,114	\$3,565	\$0	\$891	\$3,504	\$0
2.8 Premium	\$0	\$0	\$0	\$0	\$0	\$305,125	\$50,393	\$35,995	\$54,823	\$8,306	\$26,581	\$0	\$6,645	\$26,027	\$0
2.9 Experience Period Member Months	0	0	0	0	0	551	91	65	99	15	48	0	12	47	1
2.10 Current Enrollment	0	0	0	0	0	44	5	3	3	0	7	1	2	1	1
2.11 Current Premium PMPM	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$469.63	\$469.63	\$469.63	\$469.63	\$469.63	\$469.63	\$469.63	\$469.63	\$469.63	\$469.63
2.12 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	5.92%	1.56%	4.68%	152.99%	1.40%	7.49%	#DIV/0!	2.87%	2.88%	2.88%
Per Member Per Month															
2.13 Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$81.30	\$28.48	\$34.34	\$1,101.57	\$8.80	\$74.32	#DIV/0!	\$18.03	\$32.91	\$0.00
2.14 Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00
2.15 Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$44.11	\$18.69	\$4.97	\$140.52	\$0.00	\$27.25	#DIV/0!	\$0.00	\$14.79	\$0.00
2.16 Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$37.19	\$9.80	\$29.36	\$961.05	\$8.80	\$47.06	#DIV/0!	\$18.03	\$18.12	\$0.00
2.18 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$74.22	\$74.60	\$74.16	\$74.43	\$74.26	\$74.26	#DIV/0!	\$74.26	\$74.56	\$0.00
2.19 Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$553.77	\$553.77	\$553.77	\$553.77	\$553.77	\$553.77	#DIV/0!	\$553.77	\$553.77	\$553.77

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	22444PA0010207	22444PA0010208	22444PA0010209	22444PA0010210	22444PA0010211	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040083	22444PA0040084	22444PA0040085	22444PA0040086	22444PA0040087	22444PA0040088	22444PA0040088
3.2 Market Adjusted Index Rate															
3.3 AV and Cost Sharing Design of Plan	0.5920	0.5920	0.5920	0.8443	0.5942	0.6544	0.6544	0.6544	0.6544	0.6544	0.6544	0.6544	0.6544	0.6544	0.6544
3.4 Provider Network Adjustment	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124	1.0124
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs															
3.6 Administrative Expense	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%	9.07%
3.7 Taxes and Fees	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%	0.07%
3.8 Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800	0.8800
3.10 Plan Adjusted Index Rate	\$498.78	\$498.78	\$498.78	\$711.35	\$500.64	\$485.19	\$485.19	\$485.19	\$485.19	\$485.19	\$485.19	\$485.19	\$485.19	\$485.19	\$485.19

3.11 Age Calibration Factor															
3.12 Geographic Calibration Factor															
3.13 Tobacco Calibration Factor															
3.14 Calibrated Plan Adjusted Index Rate	\$253.31	\$253.31	\$253.31	\$361.26	\$254.25	\$246.41	\$246.41	\$246.41	\$246.41	\$246.41	\$246.41	\$246.41	\$246.41	\$246.41	\$246.41

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	22444PA0010207	22444PA0010208	22444PA0010209	22444PA0010210	22444PA0010211	22444PA0040080	22444PA0040081	22444PA0040082	22444PA0040083	22444PA0040084	22444PA0040085	22444PA0040086	22444PA0040087	22444PA0040088	22444PA0040088
4.2 Allowed Claims	\$1,011,622	\$683,288	\$479,189	\$0	\$0	\$390,451	\$44,369	\$26,622	\$26,622	\$0	\$62,117	\$8,874	\$17,748	\$8,874	\$0
4.3 Reinsurance	\$47,973	\$32,403	\$22,724	\$0	\$0	\$18,516	\$2,104	\$1,262	\$1,262	\$0	\$2,946	\$421	\$842	\$421	\$0
4.4 Member Cost Sharing	\$88,683	\$59,900	\$42,008	\$0	\$0	\$34,228	\$3,890	\$2,334	\$2,334	\$0	\$5,445	\$778	\$1,556	\$778	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$874,966	\$590,986	\$414,458	\$0	\$0	\$337,706	\$38,376	\$23,025	\$23,025	\$0	\$53,726	\$7,675	\$15,350	\$7,675	\$0
4.7 Risk Adjustment Transfer Amount	\$115,801	\$78,217	\$54,853	\$0	\$0	\$44,695	\$5,079	\$3,047	\$3,047	\$0	\$7,111	\$1,016	\$2,032	\$1,016	\$0
4.8 Premium	\$682,333	\$460,874	\$323,211	\$0	\$0	\$256,182	\$29,112	\$17,467	\$17,467	\$0	\$40,756	\$5,822	\$11,645	\$5,822	\$0
4.9 Projected Member Months	1,368	924	648	0	0	528	60	36	36	0	84	12	24	12	12
4.10 Loss Ratio	109.63%	109.63%	109.63%	#DIV/0!	#DIV/0!	112.24%	112.24%	112.24%	112.24%	#DIV/0!	112.24%	112.24%	112.24%	112.24%	112.24%
Per Member Per Month															
4.11 Allowed Claims	\$739.49	\$739.49	\$739.49	#DIV/0!	#DIV/0!	\$739.49	\$739.49	\$739.49	\$739.49	#DIV/0!	\$739.49	\$739.49	\$739.49	\$739.49	\$739.49
4.12 Reinsurance	\$35.07	\$35.07	\$35.07	#DIV/0!	#DIV/0!	\$35.07	\$35.07	\$35.07	\$35.07	#DIV/0!	\$35.07	\$35.07	\$35.07	\$35.07	\$35.07
4.13 Member Cost Sharing	\$64.83	\$64.83	\$64.83	#DIV/0!	#DIV/0!	\$64.83	\$64.83	\$64.83	\$64.83	#DIV/0!	\$64.83	\$64.83	\$64.83	\$64.83	\$64.83
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$639.60	\$639.60	\$639.60	#DIV/0!	#DIV/0!	\$639.60	\$639.60	\$639.60	\$639.60	#DIV/0!	\$639.60	\$639.60	\$639.60	\$639.60	\$639.60
4.16 Risk Adjustment Transfer Amount	\$84.65	\$84.65	\$84.65	#DIV/0!	#DIV/0!	\$84.65	\$84.65	\$84.65	\$84.65	#DIV/0!	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65
4.17 Premium	\$498.78	\$498.78	\$498.78	#DIV/0!	#DIV/0!	\$485.19	\$485.19	\$485.19	\$485.19	#DIV/0!	\$485.19	\$485.19	\$485.19	\$485.19	\$485.19

Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name				
1.2 Product ID				
1.3 Plan Name	Gelsinger	Gelsinger	Gelsinger	Gelsinger
1.4 Plan ID (Standard Component ID)	22444PA0040089	22444PA0040090	22444PA0040091	22444PA0040092
1.5 Metal	Catastrophic	Catastrophic	Catastrophic	Catastrophic
1.6 AV Metal Value	0.570	0.570	0.570	0.570
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	POS	POS	POS	POS
1.9 Exchange Plan?	Yes	Yes	Yes	Yes
1.10 Effective Date of Proposed Rates	1/1/2022	1/1/2022	1/1/2022	1/1/2022
1.11 Cumulative Rate Change % (over 12 mos prior)	3.30%	3.30%	3.30%	3.30%
1.12 Product Rate Increase %				
1.13 Submission Level Rate Increase %				

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	22444PA0040089	22444PA0040090	22444PA0040091	22444PA0040092
2.2 Allowed Claims	\$66,267	\$18,366	\$24,717	\$8,410
2.3 Reinsurance	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$7,954	\$7,195	\$15,518	\$6,043
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$58,313	\$11,171	\$9,199	\$2,367
2.7 Risk Adjustment Transfer Amount	\$9,577	\$13,561	\$8,163	\$6,817
2.8 Premium	\$71,436	\$101,339	\$60,914	\$50,946
2.9 Experience Period Member Months	129	183	110	92
2.10 Current Enrollment	6	13	2	7
2.11 Current Premium PMPM	\$469.63	\$469.63	\$469.63	\$469.63
2.12 Loss Ratio	71.98%	9.72%	13.32%	4.10%
Per Member Per Month				
2.13 Allowed Claims	\$513.70	\$100.36	\$224.70	\$91.41
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00
2.15 Member Cost Sharing	\$61.66	\$39.32	\$141.08	\$65.68
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$452.04	\$61.04	\$83.62	\$25.73
2.18 Risk Adjustment Transfer Amount	\$74.24	\$74.10	\$74.21	\$74.10
2.19 Premium	\$553.77	\$553.77	\$553.77	\$553.77

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	22444PA0040089	22444PA0040090	22444PA0040091	22444PA0040092
3.2 Market Adjusted Index Rate				
3.3 AV and Cost Sharing Design of Plan	0.6544	0.6544	0.6544	0.6544
3.4 Provider Network Adjustment	1.0124	1.0124	1.0124	1.0124
3.5 Benefits in Addition to EHB	1.0000	1.0000	1.0000	1.0000
Administrative Costs				
3.6 Administrative Expense	9.07%	9.07%	9.07%	9.07%
3.7 Taxes and Fees	0.07%	0.07%	0.07%	0.07%
3.8 Profit & Risk Load	2.00%	2.00%	2.00%	2.00%
3.9 Catastrophic Adjustment	0.8800	0.8800	0.8800	0.8800
3.10 Plan Adjusted Index Rate	\$485.19	\$485.19	\$485.19	\$485.19

3.11 Age Calibration Factor				
3.12 Geographic Calibration Factor				
3.13 Tobacco Calibration Factor				
3.14 Calibrated Plan Adjusted Index Rate	\$246.41	\$246.41	\$246.41	\$246.41

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	22444PA0040089	22444PA0040090	22444PA0040091	22444PA0040092
4.2 Allowed Claims	\$53,243	\$115,360	\$17,748	\$62,117
4.3 Reinsurance	\$2,525	\$5,471	\$842	\$2,946
4.4 Member Cost Sharing	\$4,668	\$10,113	\$1,556	\$5,445
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$46,051	\$99,777	\$15,350	\$53,726
4.7 Risk Adjustment Transfer Amount	\$6,095	\$13,205	\$2,032	\$7,111
4.8 Premium	\$34,934	\$75,690	\$11,645	\$40,756
4.9 Projected Member Months	72	156	24	84
4.10 Loss Ratio	112.24%	112.24%	112.24%	112.24%
Per Member Per Month				
4.11 Allowed Claims	\$739.49	\$739.49	\$739.49	\$739.49
4.12 Reinsurance	\$35.07	\$35.07	\$35.07	\$35.07
4.13 Member Cost Sharing	\$64.83	\$64.83	\$64.83	\$64.83
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$639.60	\$639.60	\$639.60	\$639.60
4.16 Risk Adjustment Transfer Amount	\$84.65	\$84.65	\$84.65	\$84.65
4.17 Premium	\$485.19	\$485.19	\$485.19	\$485.19

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 2	0.9710
Rating Area 3	0.9390
Rating Area 5	0.9570
Rating Area 6	1.1050
Rating Area 7	1.2400
Rating Area 9	1.1460

RFJ Part II - Consumer Friendly Justification
Geisinger Health Plan
Individual

Geisinger Health Plan has proposed an overall base rate increase of 2.7% for Individual HMO/POS members renewing in the Marketplace effective January 1, 2022 through December 1, 2022. The actual range of proposed rate changes vary from -4.8% to 10.2%. The key drivers of this increase are changes in the normalized risk pool experience and risk adjustment. The total projected 2022 administrative costs are slightly higher than those used for the current 2021 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2022 to maintain compliance with mental health parity and to maintain the desired metallic level.

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*		22444			
Rate Effective Date*		1/1/2022			
Rate Expiration Date*		12/31/2022			
Rating Method*		Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	268.06	268.06
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	15	291.89	291.89
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	16	301.00	301.00
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	17	310.11	310.11
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	18	319.92	319.92
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	19	329.73	329.73
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	20	339.89	339.89
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	21	350.41	385.45
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	22	350.41	385.45
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	23	350.41	385.45
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	24	350.41	385.45
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	25	351.81	386.85
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	26	358.81	394.55
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	27	367.22	404.02
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	28	380.89	419.08
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	29	392.10	431.35
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	30	397.71	437.65
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	31	406.12	446.76
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	32	414.53	455.88
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	33	419.78	461.83
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	34	425.39	467.79
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	35	428.19	470.94
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	36	431.00	474.10
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	37	433.80	477.25
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	38	436.60	480.40
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	39	442.21	486.36
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	40	447.82	492.67
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	41	456.23	501.78
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	42	464.29	510.89
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	43	475.50	523.15
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	44	489.51	538.57
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	45	505.98	556.44
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	46	525.61	578.17
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	47	547.68	602.34
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	48	572.91	630.38
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	49	597.79	657.71
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	50	625.82	688.54
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	51	653.50	719.03
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	52	683.99	752.32
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	53	714.82	786.31
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	54	748.11	822.75
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	55	781.40	859.54
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	56	817.49	899.14
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	57	853.93	939.43
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	58	892.83	982.18
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	59	912.10	1003.21
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	60	951.00	1045.96
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	61	984.63	1083.10
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	62	1006.71	1107.28
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	63	1034.39	1137.76
22444PA0010035	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1051.21	1156.33
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	315.45	315.45
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	15	343.49	343.49
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	16	354.21	354.21
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	17	364.93	364.93
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	18	376.48	376.48
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	19	388.02	388.02
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	20	399.98	399.98
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	21	412.35	453.59
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	22	412.35	453.59
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	23	412.35	453.59
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	24	412.35	453.59
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	25	414.00	455.23
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	26	422.25	464.31
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	27	432.14	475.44
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	28	448.22	493.17
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	29	461.42	507.60
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	30	468.02	515.02
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	31	477.91	525.75
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	32	487.81	536.47
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	33	493.99	543.48
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	34	500.59	550.49
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	35	503.89	554.20
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	36	507.19	557.91
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	37	510.49	561.62
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	38	513.79	565.33
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	39	520.39	572.34
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	40	526.98	579.76
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	41	536.88	590.48
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	42	546.36	601.21
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	43	559.56	615.64
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	44	576.05	633.78
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	45	595.43	654.81
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	46	618.52	680.38
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	47	644.50	708.83
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	48	674.19	741.82
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	49	703.47	773.98
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	50	736.46	810.27
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	51	769.03	846.14
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	52	804.91	885.31
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	53	841.19	925.31
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	54	880.37	968.20
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	55	919.54	1011.49
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	56	962.01	1058.09
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	57	1004.90	1105.51
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	58	1050.67	1155.82
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	59	1073.35	1180.56
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	60	1119.12	1230.86
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	61	1158.70	1274.57
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	62	1184.68	1303.02
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	63	1217.26	1338.90
22444PA0010036	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1237.05	1360.75
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	353.99	353.99
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	15	385.45	385.45
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	16	397.48	397.48
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	17	409.51	409.51
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	18	422.47	422.47
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	19	435.43	435.43
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	20	448.85	448.85
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	21	462.73	509.00

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*		22444			
Rate Effective Date*		1/1/2022			
Rate Expiration Date*		12/31/2022			
Rating Method*		Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
22444PA0010037	Rating Area 7	Tobacco User/Non-Tobacco User	22	462.73	509.00
	Rating Area 7	Tobacco User/Non-Tobacco User	23	462.73	509.00
	Rating Area 7	Tobacco User/Non-Tobacco User	24	462.73	509.00
	Rating Area 7	Tobacco User/Non-Tobacco User	25	464.58	510.85
	Rating Area 7	Tobacco User/Non-Tobacco User	26	473.83	521.03
	Rating Area 7	Tobacco User/Non-Tobacco User	27	484.94	533.52
	Rating Area 7	Tobacco User/Non-Tobacco User	28	502.98	553.42
	Rating Area 7	Tobacco User/Non-Tobacco User	29	517.79	569.62
	Rating Area 7	Tobacco User/Non-Tobacco User	30	525.20	577.95
	Rating Area 7	Tobacco User/Non-Tobacco User	31	536.30	589.98
	Rating Area 7	Tobacco User/Non-Tobacco User	32	547.41	602.01
	Rating Area 7	Tobacco User/Non-Tobacco User	33	554.35	609.87
	Rating Area 7	Tobacco User/Non-Tobacco User	34	561.75	617.74
	Rating Area 7	Tobacco User/Non-Tobacco User	35	565.45	621.91
	Rating Area 7	Tobacco User/Non-Tobacco User	36	569.15	626.07
	Rating Area 7	Tobacco User/Non-Tobacco User	37	572.86	630.23
	Rating Area 7	Tobacco User/Non-Tobacco User	38	576.56	634.40
	Rating Area 7	Tobacco User/Non-Tobacco User	39	583.96	642.27
	Rating Area 7	Tobacco User/Non-Tobacco User	40	591.37	650.59
	Rating Area 7	Tobacco User/Non-Tobacco User	41	602.47	662.63
	Rating Area 7	Tobacco User/Non-Tobacco User	42	613.11	674.66
	Rating Area 7	Tobacco User/Non-Tobacco User	43	627.92	690.85
	Rating Area 7	Tobacco User/Non-Tobacco User	44	646.43	711.21
	Rating Area 7	Tobacco User/Non-Tobacco User	45	668.18	734.81
	Rating Area 7	Tobacco User/Non-Tobacco User	46	694.09	763.50
	Rating Area 7	Tobacco User/Non-Tobacco User	47	723.24	795.43
	Rating Area 7	Tobacco User/Non-Tobacco User	48	756.56	832.45
	Rating Area 7	Tobacco User/Non-Tobacco User	49	789.41	868.54
	Rating Area 7	Tobacco User/Non-Tobacco User	50	826.43	909.26
	Rating Area 7	Tobacco User/Non-Tobacco User	51	862.99	949.52
	Rating Area 7	Tobacco User/Non-Tobacco User	52	903.24	993.48
	Rating Area 7	Tobacco User/Non-Tobacco User	53	943.96	1038.36
	Rating Area 7	Tobacco User/Non-Tobacco User	54	987.92	1086.48
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1031.88	1135.07
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1079.54	1187.36
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1127.67	1240.57
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1179.03	1297.02
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1204.48	1324.79
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1255.84	1381.24
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1300.26	1430.29
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1329.41	1462.22
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1365.97	1502.47
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1388.18	1527.00
22444PA0010038	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	323.87	323.87
	Rating Area 3	Tobacco User/Non-Tobacco User	15	352.65	352.65
	Rating Area 3	Tobacco User/Non-Tobacco User	16	363.66	363.66
	Rating Area 3	Tobacco User/Non-Tobacco User	17	374.67	374.67
	Rating Area 3	Tobacco User/Non-Tobacco User	18	386.52	386.52
	Rating Area 3	Tobacco User/Non-Tobacco User	19	398.38	398.38
	Rating Area 3	Tobacco User/Non-Tobacco User	20	410.65	410.65
	Rating Area 3	Tobacco User/Non-Tobacco User	21	423.36	465.69
	Rating Area 3	Tobacco User/Non-Tobacco User	22	423.36	465.69
	Rating Area 3	Tobacco User/Non-Tobacco User	23	423.36	465.69
	Rating Area 3	Tobacco User/Non-Tobacco User	24	423.36	465.69
	Rating Area 3	Tobacco User/Non-Tobacco User	25	425.05	467.38
	Rating Area 3	Tobacco User/Non-Tobacco User	26	433.51	476.70
	Rating Area 3	Tobacco User/Non-Tobacco User	27	443.67	488.13
	Rating Area 3	Tobacco User/Non-Tobacco User	28	460.19	506.33
	Rating Area 3	Tobacco User/Non-Tobacco User	29	473.73	521.15
	Rating Area 3	Tobacco User/Non-Tobacco User	30	480.51	528.77
	Rating Area 3	Tobacco User/Non-Tobacco User	31	490.67	539.78
	Rating Area 3	Tobacco User/Non-Tobacco User	32	500.83	550.78
	Rating Area 3	Tobacco User/Non-Tobacco User	33	507.18	557.98
	Rating Area 3	Tobacco User/Non-Tobacco User	34	513.95	565.18
	Rating Area 3	Tobacco User/Non-Tobacco User	35	517.34	568.99
	Rating Area 3	Tobacco User/Non-Tobacco User	36	520.73	572.80
	Rating Area 3	Tobacco User/Non-Tobacco User	37	524.11	576.61
	Rating Area 3	Tobacco User/Non-Tobacco User	38	527.50	580.42
	Rating Area 3	Tobacco User/Non-Tobacco User	39	534.27	587.62
	Rating Area 3	Tobacco User/Non-Tobacco User	40	541.05	595.24
	Rating Area 3	Tobacco User/Non-Tobacco User	41	551.21	606.24
	Rating Area 3	Tobacco User/Non-Tobacco User	42	560.94	617.25
	Rating Area 3	Tobacco User/Non-Tobacco User	43	574.49	632.07
	Rating Area 3	Tobacco User/Non-Tobacco User	44	591.43	650.69
	Rating Area 3	Tobacco User/Non-Tobacco User	45	611.32	672.29
	Rating Area 3	Tobacco User/Non-Tobacco User	46	635.03	698.53
	Rating Area 3	Tobacco User/Non-Tobacco User	47	661.70	727.75
	Rating Area 3	Tobacco User/Non-Tobacco User	48	692.18	761.61
	Rating Area 3	Tobacco User/Non-Tobacco User	49	722.24	794.64
	Rating Area 3	Tobacco User/Non-Tobacco User	50	756.11	831.89
	Rating Area 3	Tobacco User/Non-Tobacco User	51	789.55	868.72
	Rating Area 3	Tobacco User/Non-Tobacco User	52	826.39	908.94
	Rating Area 3	Tobacco User/Non-Tobacco User	53	863.64	950.01
	Rating Area 3	Tobacco User/Non-Tobacco User	54	903.86	994.03
	Rating Area 3	Tobacco User/Non-Tobacco User	55	944.08	1038.49
	Rating Area 3	Tobacco User/Non-Tobacco User	56	987.68	1086.33
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1031.71	1135.01
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1078.71	1186.66
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1101.99	1212.06
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1148.98	1263.71
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1189.62	1308.59
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1216.30	1337.80
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1249.74	1374.63
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1270.06	1397.07
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	395.26	395.26
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	15	430.40	430.40
	Rating Area 9	Tobacco User/Non-Tobacco User	16	443.83	443.83
	Rating Area 9	Tobacco User/Non-Tobacco User	17	457.26	457.26
	Rating Area 9	Tobacco User/Non-Tobacco User	18	471.73	471.73
	Rating Area 9	Tobacco User/Non-Tobacco User	19	486.20	486.20
	Rating Area 9	Tobacco User/Non-Tobacco User	20	501.18	501.18
	Rating Area 9	Tobacco User/Non-Tobacco User	21	516.69	568.35
	Rating Area 9	Tobacco User/Non-Tobacco User	21		

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010039	Rating Area 9	Tobacco User/Non-Tobacco User	22	516.69	568.35
	Rating Area 9	Tobacco User/Non-Tobacco User	23	516.69	568.35
	Rating Area 9	Tobacco User/Non-Tobacco User	24	516.69	568.35
	Rating Area 9	Tobacco User/Non-Tobacco User	25	518.75	570.42
	Rating Area 9	Tobacco User/Non-Tobacco User	26	529.08	581.78
	Rating Area 9	Tobacco User/Non-Tobacco User	27	541.48	595.73
	Rating Area 9	Tobacco User/Non-Tobacco User	28	561.63	617.95
	Rating Area 9	Tobacco User/Non-Tobacco User	29	578.17	636.03
	Rating Area 9	Tobacco User/Non-Tobacco User	30	586.43	645.33
	Rating Area 9	Tobacco User/Non-Tobacco User	31	598.83	658.77
	Rating Area 9	Tobacco User/Non-Tobacco User	32	611.23	672.20
	Rating Area 9	Tobacco User/Non-Tobacco User	33	618.98	680.99
	Rating Area 9	Tobacco User/Non-Tobacco User	34	627.25	689.77
	Rating Area 9	Tobacco User/Non-Tobacco User	35	631.38	694.42
	Rating Area 9	Tobacco User/Non-Tobacco User	36	635.52	699.07
	Rating Area 9	Tobacco User/Non-Tobacco User	37	639.65	703.72
	Rating Area 9	Tobacco User/Non-Tobacco User	38	643.78	708.37
	Rating Area 9	Tobacco User/Non-Tobacco User	39	652.05	717.15
	Rating Area 9	Tobacco User/Non-Tobacco User	40	660.32	726.45
	Rating Area 9	Tobacco User/Non-Tobacco User	41	672.72	739.89
	Rating Area 9	Tobacco User/Non-Tobacco User	42	684.60	753.32
	Rating Area 9	Tobacco User/Non-Tobacco User	43	701.14	771.40
	Rating Area 9	Tobacco User/Non-Tobacco User	44	721.80	794.14
	Rating Area 9	Tobacco User/Non-Tobacco User	45	746.09	820.49
	Rating Area 9	Tobacco User/Non-Tobacco User	46	775.02	852.52
	Rating Area 9	Tobacco User/Non-Tobacco User	47	807.57	888.17
	Rating Area 9	Tobacco User/Non-Tobacco User	48	844.77	929.51
	Rating Area 9	Tobacco User/Non-Tobacco User	49	881.46	969.81
	Rating Area 9	Tobacco User/Non-Tobacco User	50	922.79	1015.28
	Rating Area 9	Tobacco User/Non-Tobacco User	51	963.61	1060.23
	Rating Area 9	Tobacco User/Non-Tobacco User	52	1008.56	1109.31
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1054.03	1159.43
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1103.11	1213.17
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1152.20	1267.42
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1205.42	1325.80
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1259.15	1385.22
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1316.50	1448.26
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1344.92	1479.26
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1402.27	1542.29
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1451.87	1597.06
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1484.42	1632.71
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1525.24	1677.66
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1550.04	1705.05
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	381.12	381.12
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	15	415.00	415.00
	Rating Area 6	Tobacco User/Non-Tobacco User	16	427.95	427.95
	Rating Area 6	Tobacco User/Non-Tobacco User	17	440.90	440.90
	Rating Area 6	Tobacco User/Non-Tobacco User	18	454.85	454.85
	Rating Area 6	Tobacco User/Non-Tobacco User	19	468.80	468.80
	Rating Area 6	Tobacco User/Non-Tobacco User	20	483.25	483.25
	Rating Area 6	Tobacco User/Non-Tobacco User	21	498.20	548.02
	Rating Area 6	Tobacco User/Non-Tobacco User	22	498.20	548.02
	Rating Area 6	Tobacco User/Non-Tobacco User	23	498.20	548.02
	Rating Area 6	Tobacco User/Non-Tobacco User	24	498.20	548.02
	Rating Area 6	Tobacco User/Non-Tobacco User	25	500.19	550.01

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010040	Rating Area 6	Tobacco User/Non-Tobacco User	26	510.15	560.97
	Rating Area 6	Tobacco User/Non-Tobacco User	27	522.11	574.42
	Rating Area 6	Tobacco User/Non-Tobacco User	28	541.54	595.84
	Rating Area 6	Tobacco User/Non-Tobacco User	29	557.48	613.28
	Rating Area 6	Tobacco User/Non-Tobacco User	30	565.45	622.25
	Rating Area 6	Tobacco User/Non-Tobacco User	31	577.41	635.20
	Rating Area 6	Tobacco User/Non-Tobacco User	32	589.37	648.15
	Rating Area 6	Tobacco User/Non-Tobacco User	33	596.84	656.62
	Rating Area 6	Tobacco User/Non-Tobacco User	34	604.81	665.09
	Rating Area 6	Tobacco User/Non-Tobacco User	35	608.80	669.58
	Rating Area 6	Tobacco User/Non-Tobacco User	36	612.78	674.06
	Rating Area 6	Tobacco User/Non-Tobacco User	37	616.77	678.54
	Rating Area 6	Tobacco User/Non-Tobacco User	38	620.75	683.03
	Rating Area 6	Tobacco User/Non-Tobacco User	39	628.72	691.50
	Rating Area 6	Tobacco User/Non-Tobacco User	40	636.69	700.46
	Rating Area 6	Tobacco User/Non-Tobacco User	41	648.65	713.42
	Rating Area 6	Tobacco User/Non-Tobacco User	42	660.11	726.37
	Rating Area 6	Tobacco User/Non-Tobacco User	43	676.05	743.81
	Rating Area 6	Tobacco User/Non-Tobacco User	44	695.98	765.73
	Rating Area 6	Tobacco User/Non-Tobacco User	45	719.39	791.14
	Rating Area 6	Tobacco User/Non-Tobacco User	46	747.29	822.02
	Rating Area 6	Tobacco User/Non-Tobacco User	47	778.68	856.40
	Rating Area 6	Tobacco User/Non-Tobacco User	48	814.55	896.25
	Rating Area 6	Tobacco User/Non-Tobacco User	49	849.92	935.11
	Rating Area 6	Tobacco User/Non-Tobacco User	50	889.78	978.95
	Rating Area 6	Tobacco User/Non-Tobacco User	51	929.14	1022.30
	Rating Area 6	Tobacco User/Non-Tobacco User	52	972.48	1069.63
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1016.32	1117.95
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1063.65	1169.76
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1110.98	1222.07
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1162.29	1278.37
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1214.10	1335.66
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1269.40	1396.44
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1296.80	1426.33
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1352.10	1487.11
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1399.93	1539.92
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1431.32	1574.30
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1470.67	1617.64
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1494.59	1644.05
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	427.68	427.68
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	15	465.70	465.70
	Rating Area 7	Tobacco User/Non-Tobacco User	16	480.23	480.23
	Rating Area 7	Tobacco User/Non-Tobacco User	17	494.77	494.77
	Rating Area 7	Tobacco User/Non-Tobacco User	18	510.42	510.42
	Rating Area 7	Tobacco User/Non-Tobacco User	19	526.08	526.08
	Rating Area 7	Tobacco User/Non-Tobacco User	20	542.29	542.29
	Rating Area 7	Tobacco User/Non-Tobacco User	21	559.07	614.97
	Rating Area 7	Tobacco User/Non-Tobacco User	22	559.07	614.97
	Rating Area 7	Tobacco User/Non-Tobacco User	23	559.07	614.97
	Rating Area 7	Tobacco User/Non-Tobacco User	24	559.07	614.97
	Rating Area 7	Tobacco User/Non-Tobacco User	25	561.30	617.20
	Rating Area 7	Tobacco User/Non-Tobacco User	26	572.48	629.50
	Rating Area 7	Tobacco User/Non-Tobacco User	27	585.90	644.60
	Rating Area 7	Tobacco User/Non-Tobacco User	28	607.70	668.64
	Rating Area 7	Tobacco User/Non-Tobacco User	29	625.59	688.20

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		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010041	Rating Area 7	Tobacco User/Non-Tobacco User	30	634.53	698.27
	Rating Area 7	Tobacco User/Non-Tobacco User	31	647.95	712.80
	Rating Area 7	Tobacco User/Non-Tobacco User	32	661.37	727.34
	Rating Area 7	Tobacco User/Non-Tobacco User	33	669.76	736.84
	Rating Area 7	Tobacco User/Non-Tobacco User	34	678.70	746.35
	Rating Area 7	Tobacco User/Non-Tobacco User	35	683.17	751.38
	Rating Area 7	Tobacco User/Non-Tobacco User	36	687.65	756.41
	Rating Area 7	Tobacco User/Non-Tobacco User	37	692.12	761.44
	Rating Area 7	Tobacco User/Non-Tobacco User	38	696.59	766.47
	Rating Area 7	Tobacco User/Non-Tobacco User	39	705.54	775.98
	Rating Area 7	Tobacco User/Non-Tobacco User	40	714.48	786.04
	Rating Area 7	Tobacco User/Non-Tobacco User	41	727.90	800.58
	Rating Area 7	Tobacco User/Non-Tobacco User	42	740.76	815.11
	Rating Area 7	Tobacco User/Non-Tobacco User	43	758.65	834.68
	Rating Area 7	Tobacco User/Non-Tobacco User	44	781.01	859.28
	Rating Area 7	Tobacco User/Non-Tobacco User	45	807.28	887.79
	Rating Area 7	Tobacco User/Non-Tobacco User	46	838.59	922.45
	Rating Area 7	Tobacco User/Non-Tobacco User	47	873.81	961.03
	Rating Area 7	Tobacco User/Non-Tobacco User	48	914.07	1005.75
	Rating Area 7	Tobacco User/Non-Tobacco User	49	953.76	1049.36
	Rating Area 7	Tobacco User/Non-Tobacco User	50	998.48	1098.56
	Rating Area 7	Tobacco User/Non-Tobacco User	51	1042.65	1147.19
	Rating Area 7	Tobacco User/Non-Tobacco User	52	1091.29	1200.30
	Rating Area 7	Tobacco User/Non-Tobacco User	53	1140.49	1254.53
	Rating Area 7	Tobacco User/Non-Tobacco User	54	1193.60	1312.68
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1246.71	1371.38
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1304.29	1434.55
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1362.43	1498.84
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1424.49	1567.05
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1455.24	1600.59
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1517.29	1668.80
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1570.96	1728.06
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1606.18	1766.63
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1650.35	1815.27
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1677.18	1844.90
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	327.15	327.15
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	15	356.23	356.23
	Rating Area 9	Tobacco User/Non-Tobacco User	16	367.35	367.35
	Rating Area 9	Tobacco User/Non-Tobacco User	17	378.47	378.47
	Rating Area 9	Tobacco User/Non-Tobacco User	18	390.44	390.44
	Rating Area 9	Tobacco User/Non-Tobacco User	19	402.42	402.42
	Rating Area 9	Tobacco User/Non-Tobacco User	20	414.82	414.82
	Rating Area 9	Tobacco User/Non-Tobacco User	21	427.65	470.42
	Rating Area 9	Tobacco User/Non-Tobacco User	22	427.65	470.42
	Rating Area 9	Tobacco User/Non-Tobacco User	23	427.65	470.42
	Rating Area 9	Tobacco User/Non-Tobacco User	24	427.65	470.42
	Rating Area 9	Tobacco User/Non-Tobacco User	25	429.36	472.12
	Rating Area 9	Tobacco User/Non-Tobacco User	26	437.91	481.53
	Rating Area 9	Tobacco User/Non-Tobacco User	27	448.18	493.08
	Rating Area 9	Tobacco User/Non-Tobacco User	28	464.85	511.47
	Rating Area 9	Tobacco User/Non-Tobacco User	29	478.54	526.44
	Rating Area 9	Tobacco User/Non-Tobacco User	30	485.38	534.13
	Rating Area 9	Tobacco User/Non-Tobacco User	31	495.65	545.25
	Rating Area 9	Tobacco User/Non-Tobacco User	32	505.91	556.37
	Rating Area 9	Tobacco User/Non-Tobacco User	33	512.32	563.64

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010042	Rating Area 9	Tobacco User/Non-Tobacco User	34	519.17	570.91
	Rating Area 9	Tobacco User/Non-Tobacco User	35	522.59	574.76
	Rating Area 9	Tobacco User/Non-Tobacco User	36	526.01	578.61
	Rating Area 9	Tobacco User/Non-Tobacco User	37	529.43	582.46
	Rating Area 9	Tobacco User/Non-Tobacco User	38	532.85	586.31
	Rating Area 9	Tobacco User/Non-Tobacco User	39	539.69	593.58
	Rating Area 9	Tobacco User/Non-Tobacco User	40	546.54	601.28
	Rating Area 9	Tobacco User/Non-Tobacco User	41	556.80	612.39
	Rating Area 9	Tobacco User/Non-Tobacco User	42	566.64	623.51
	Rating Area 9	Tobacco User/Non-Tobacco User	43	580.32	638.48
	Rating Area 9	Tobacco User/Non-Tobacco User	44	597.43	657.30
	Rating Area 9	Tobacco User/Non-Tobacco User	45	617.53	679.11
	Rating Area 9	Tobacco User/Non-Tobacco User	46	641.47	705.62
	Rating Area 9	Tobacco User/Non-Tobacco User	47	668.42	735.13
	Rating Area 9	Tobacco User/Non-Tobacco User	48	699.21	769.34
	Rating Area 9	Tobacco User/Non-Tobacco User	49	729.57	802.70
	Rating Area 9	Tobacco User/Non-Tobacco User	50	763.78	840.33
	Rating Area 9	Tobacco User/Non-Tobacco User	51	797.57	877.54
	Rating Area 9	Tobacco User/Non-Tobacco User	52	834.77	918.16
	Rating Area 9	Tobacco User/Non-Tobacco User	53	872.40	959.65
	Rating Area 9	Tobacco User/Non-Tobacco User	54	913.03	1004.12
	Rating Area 9	Tobacco User/Non-Tobacco User	55	953.66	1049.02
	Rating Area 9	Tobacco User/Non-Tobacco User	56	997.71	1097.35
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1042.18	1146.53
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1089.65	1198.70
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1113.17	1224.36
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1160.64	1276.53
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1201.69	1321.86
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1228.64	1351.37
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1262.42	1388.58
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1282.95	1411.24
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	285.04	285.04
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	15	310.38	310.38
	Rating Area 3	Tobacco User/Non-Tobacco User	16	320.06	320.06
	Rating Area 3	Tobacco User/Non-Tobacco User	17	329.75	329.75
	Rating Area 3	Tobacco User/Non-Tobacco User	18	340.19	340.19
	Rating Area 3	Tobacco User/Non-Tobacco User	19	350.62	350.62
	Rating Area 3	Tobacco User/Non-Tobacco User	20	361.42	361.42
	Rating Area 3	Tobacco User/Non-Tobacco User	21	372.61	409.87
	Rating Area 3	Tobacco User/Non-Tobacco User	22	372.61	409.87
	Rating Area 3	Tobacco User/Non-Tobacco User	23	372.61	409.87
	Rating Area 3	Tobacco User/Non-Tobacco User	24	372.61	409.87
	Rating Area 3	Tobacco User/Non-Tobacco User	25	374.09	411.35
	Rating Area 3	Tobacco User/Non-Tobacco User	26	381.54	419.55
	Rating Area 3	Tobacco User/Non-Tobacco User	27	390.49	429.61
	Rating Area 3	Tobacco User/Non-Tobacco User	28	405.02	445.63
	Rating Area 3	Tobacco User/Non-Tobacco User	29	416.94	458.67
	Rating Area 3	Tobacco User/Non-Tobacco User	30	422.90	465.38
	Rating Area 3	Tobacco User/Non-Tobacco User	31	431.85	475.07
	Rating Area 3	Tobacco User/Non-Tobacco User	32	440.79	484.75
	Rating Area 3	Tobacco User/Non-Tobacco User	33	446.38	491.09
	Rating Area 3	Tobacco User/Non-Tobacco User	34	452.34	497.42
	Rating Area 3	Tobacco User/Non-Tobacco User	35	455.32	500.78
	Rating Area 3	Tobacco User/Non-Tobacco User	36	458.30	504.13
	Rating Area 3	Tobacco User/Non-Tobacco User	37	461.28	507.48

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010045	Rating Area 3	Tobacco User/Non-Tobacco User	38	464.26	510.84
	Rating Area 3	Tobacco User/Non-Tobacco User	39	470.22	517.17
	Rating Area 3	Tobacco User/Non-Tobacco User	40	476.19	523.88
	Rating Area 3	Tobacco User/Non-Tobacco User	41	485.13	533.57
	Rating Area 3	Tobacco User/Non-Tobacco User	42	493.70	543.25
	Rating Area 3	Tobacco User/Non-Tobacco User	43	505.62	556.29
	Rating Area 3	Tobacco User/Non-Tobacco User	44	520.52	572.69
	Rating Area 3	Tobacco User/Non-Tobacco User	45	538.04	591.69
	Rating Area 3	Tobacco User/Non-Tobacco User	46	558.90	614.79
	Rating Area 3	Tobacco User/Non-Tobacco User	47	582.38	640.50
	Rating Area 3	Tobacco User/Non-Tobacco User	48	609.20	670.31
	Rating Area 3	Tobacco User/Non-Tobacco User	49	635.66	699.37
	Rating Area 3	Tobacco User/Non-Tobacco User	50	665.47	732.16
	Rating Area 3	Tobacco User/Non-Tobacco User	51	694.90	764.58
	Rating Area 3	Tobacco User/Non-Tobacco User	52	727.32	799.98
	Rating Area 3	Tobacco User/Non-Tobacco User	53	760.11	836.12
	Rating Area 3	Tobacco User/Non-Tobacco User	54	795.50	874.87
	Rating Area 3	Tobacco User/Non-Tobacco User	55	830.90	913.99
	Rating Area 3	Tobacco User/Non-Tobacco User	56	869.28	956.10
	Rating Area 3	Tobacco User/Non-Tobacco User	57	908.03	998.95
	Rating Area 3	Tobacco User/Non-Tobacco User	58	949.39	1044.40
	Rating Area 3	Tobacco User/Non-Tobacco User	59	969.88	1066.76
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1011.24	1112.22
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1047.01	1151.71
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1070.48	1177.42
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1099.92	1209.84
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1117.81	1229.59
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	335.43	335.43
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	15	365.25	365.25
	Rating Area 6	Tobacco User/Non-Tobacco User	16	376.65	376.65
	Rating Area 6	Tobacco User/Non-Tobacco User	17	388.05	388.05
	Rating Area 6	Tobacco User/Non-Tobacco User	18	400.32	400.32
	Rating Area 6	Tobacco User/Non-Tobacco User	19	412.60	412.60
	Rating Area 6	Tobacco User/Non-Tobacco User	20	425.32	425.32
	Rating Area 6	Tobacco User/Non-Tobacco User	21	438.48	482.32
	Rating Area 6	Tobacco User/Non-Tobacco User	22	438.48	482.32
	Rating Area 6	Tobacco User/Non-Tobacco User	23	438.48	482.32
	Rating Area 6	Tobacco User/Non-Tobacco User	24	438.48	482.32
	Rating Area 6	Tobacco User/Non-Tobacco User	25	440.23	484.07
	Rating Area 6	Tobacco User/Non-Tobacco User	26	449.00	493.72
	Rating Area 6	Tobacco User/Non-Tobacco User	27	459.52	505.56
	Rating Area 6	Tobacco User/Non-Tobacco User	28	476.62	524.41
	Rating Area 6	Tobacco User/Non-Tobacco User	29	490.65	539.76
	Rating Area 6	Tobacco User/Non-Tobacco User	30	497.67	547.65
	Rating Area 6	Tobacco User/Non-Tobacco User	31	508.19	559.05
	Rating Area 6	Tobacco User/Non-Tobacco User	32	518.71	570.45
	Rating Area 6	Tobacco User/Non-Tobacco User	33	525.29	577.91
	Rating Area 6	Tobacco User/Non-Tobacco User	34	532.30	585.36
	Rating Area 6	Tobacco User/Non-Tobacco User	35	535.81	589.31
	Rating Area 6	Tobacco User/Non-Tobacco User	36	539.32	593.25
	Rating Area 6	Tobacco User/Non-Tobacco User	37	542.83	597.20
	Rating Area 6	Tobacco User/Non-Tobacco User	38	546.34	601.14
	Rating Area 6	Tobacco User/Non-Tobacco User	39	553.35	608.60
	Rating Area 6	Tobacco User/Non-Tobacco User	40	560.37	616.49
	Rating Area 6	Tobacco User/Non-Tobacco User	41	570.89	627.89

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010045	Rating Area 6	Tobacco User/Non-Tobacco User	42	580.98	639.29
	Rating Area 6	Tobacco User/Non-Tobacco User	43	595.01	654.64
	Rating Area 6	Tobacco User/Non-Tobacco User	44	612.55	673.93
	Rating Area 6	Tobacco User/Non-Tobacco User	45	633.15	696.29
	Rating Area 6	Tobacco User/Non-Tobacco User	46	657.71	723.48
	Rating Area 6	Tobacco User/Non-Tobacco User	47	685.33	753.73
	Rating Area 6	Tobacco User/Non-Tobacco User	48	716.90	788.81
	Rating Area 6	Tobacco User/Non-Tobacco User	49	748.03	823.01
	Rating Area 6	Tobacco User/Non-Tobacco User	50	783.11	861.60
	Rating Area 6	Tobacco User/Non-Tobacco User	51	817.75	899.74
	Rating Area 6	Tobacco User/Non-Tobacco User	52	855.90	941.40
	Rating Area 6	Tobacco User/Non-Tobacco User	53	894.48	983.93
	Rating Area 6	Tobacco User/Non-Tobacco User	54	936.14	1029.53
	Rating Area 6	Tobacco User/Non-Tobacco User	55	977.79	1075.57
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1022.95	1125.12
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1068.56	1175.54
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1117.23	1229.04
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1141.34	1255.34
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1190.01	1308.84
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1232.11	1355.32
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1259.73	1385.57
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1294.37	1423.72
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1315.42	1446.96
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	347.88	347.88
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	15	378.80	378.80
	Rating Area 9	Tobacco User/Non-Tobacco User	16	390.62	390.62
	Rating Area 9	Tobacco User/Non-Tobacco User	17	402.45	402.45
	Rating Area 9	Tobacco User/Non-Tobacco User	18	415.18	415.18
	Rating Area 9	Tobacco User/Non-Tobacco User	19	427.91	427.91
	Rating Area 9	Tobacco User/Non-Tobacco User	20	441.10	441.10
	Rating Area 9	Tobacco User/Non-Tobacco User	21	454.75	500.22
	Rating Area 9	Tobacco User/Non-Tobacco User	22	454.75	500.22
	Rating Area 9	Tobacco User/Non-Tobacco User	23	454.75	500.22
	Rating Area 9	Tobacco User/Non-Tobacco User	24	454.75	500.22
	Rating Area 9	Tobacco User/Non-Tobacco User	25	456.56	502.03
	Rating Area 9	Tobacco User/Non-Tobacco User	26	465.65	512.04
	Rating Area 9	Tobacco User/Non-Tobacco User	27	476.57	524.32
	Rating Area 9	Tobacco User/Non-Tobacco User	28	494.30	543.87
	Rating Area 9	Tobacco User/Non-Tobacco User	29	508.85	559.79
	Rating Area 9	Tobacco User/Non-Tobacco User	30	516.13	567.97
	Rating Area 9	Tobacco User/Non-Tobacco User	31	527.04	579.79
	Rating Area 9	Tobacco User/Non-Tobacco User	32	537.96	591.62
	Rating Area 9	Tobacco User/Non-Tobacco User	33	544.78	599.35
	Rating Area 9	Tobacco User/Non-Tobacco User	34	552.06	607.08
	Rating Area 9	Tobacco User/Non-Tobacco User	35	555.69	611.17
	Rating Area 9	Tobacco User/Non-Tobacco User	36	559.33	615.26
	Rating Area 9	Tobacco User/Non-Tobacco User	37	562.97	619.36
	Rating Area 9	Tobacco User/Non-Tobacco User	38	566.61	623.45
	Rating Area 9	Tobacco User/Non-Tobacco User	39	573.88	631.18
	Rating Area 9	Tobacco User/Non-Tobacco User	40	581.16	639.37
	Rating Area 9	Tobacco User/Non-Tobacco User	41	592.07	651.19
	Rating Area 9	Tobacco User/Non-Tobacco User	42	602.53	663.01
	Rating Area 9	Tobacco User/Non-Tobacco User	43	617.08	678.93
	Rating Area 9	Tobacco User/Non-Tobacco User	44	635.27	698.94
	Rating Area 9	Tobacco User/Non-Tobacco User	45	656.65	722.13

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	46	682.11	750.32
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	47	710.76	781.70
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	48	743.50	818.08
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	49	775.79	853.55
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	50	812.17	893.57
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	51	848.09	933.13
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	52	887.65	976.33
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	53	927.67	1020.44
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	54	970.87	1067.73
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	55	1014.07	1115.48
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	56	1060.91	1166.86
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	57	1108.20	1219.16
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	58	1158.68	1274.64
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	59	1183.69	1301.92
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	60	1234.17	1357.40
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	61	1277.82	1405.60
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	62	1306.47	1436.98
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	63	1342.39	1476.54
22444PA0010045	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1364.22	1500.64
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	316.80	316.80
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	15	344.96	344.96
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	16	355.73	355.73
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	17	366.50	366.50
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	18	378.09	378.09
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	19	389.69	389.69
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	20	401.70	401.70
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	21	414.13	455.54
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	22	414.13	455.54
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	23	414.13	455.54
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	24	414.13	455.54
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	25	415.78	457.19
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	26	424.06	466.30
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	27	434.00	477.48
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	28	450.15	495.29
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	29	463.40	509.78
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	30	470.03	517.24
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	31	479.97	528.01
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	32	489.91	538.77
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	33	496.12	545.81
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	34	502.74	552.85
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	35	506.06	556.58
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	36	509.37	560.31
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	37	512.68	564.03
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	38	516.00	567.76
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	39	522.62	574.80
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	40	529.25	582.26
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	41	539.19	593.02
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	42	548.71	603.79
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	43	561.96	618.28
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	44	578.53	636.51
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	45	597.99	657.63
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	46	621.18	683.30
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	47	647.27	711.88
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	48	677.09	745.01
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	49	706.49	777.31

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		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010047	Rating Area 3	Tobacco User/Non-Tobacco User	50	739.62	813.75
	Rating Area 3	Tobacco User/Non-Tobacco User	51	772.34	849.78
	Rating Area 3	Tobacco User/Non-Tobacco User	52	808.37	889.12
	Rating Area 3	Tobacco User/Non-Tobacco User	53	844.81	929.29
	Rating Area 3	Tobacco User/Non-Tobacco User	54	884.15	972.36
	Rating Area 3	Tobacco User/Non-Tobacco User	55	923.49	1015.84
	Rating Area 3	Tobacco User/Non-Tobacco User	56	966.15	1062.64
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1009.22	1110.26
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1055.18	1160.79
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1077.96	1185.63
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1123.93	1236.16
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1163.68	1280.05
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1189.77	1308.63
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1222.49	1344.66
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1242.37	1366.60
22444PA0010047	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	372.81	372.81
22444PA0010047	Rating Area 6	Tobacco User/Non-Tobacco User	15	405.95	405.95
	Rating Area 6	Tobacco User/Non-Tobacco User	16	418.62	418.62
	Rating Area 6	Tobacco User/Non-Tobacco User	17	431.29	431.29
	Rating Area 6	Tobacco User/Non-Tobacco User	18	444.93	444.93
	Rating Area 6	Tobacco User/Non-Tobacco User	19	458.58	458.58
	Rating Area 6	Tobacco User/Non-Tobacco User	20	472.71	472.71
	Rating Area 6	Tobacco User/Non-Tobacco User	21	487.34	536.07
	Rating Area 6	Tobacco User/Non-Tobacco User	22	487.34	536.07
	Rating Area 6	Tobacco User/Non-Tobacco User	23	487.34	536.07
	Rating Area 6	Tobacco User/Non-Tobacco User	24	487.34	536.07
	Rating Area 6	Tobacco User/Non-Tobacco User	25	489.28	538.02
	Rating Area 6	Tobacco User/Non-Tobacco User	26	499.03	548.74
	Rating Area 6	Tobacco User/Non-Tobacco User	27	510.72	561.89
	Rating Area 6	Tobacco User/Non-Tobacco User	28	529.73	582.85
	Rating Area 6	Tobacco User/Non-Tobacco User	29	545.33	599.91
	Rating Area 6	Tobacco User/Non-Tobacco User	30	553.12	608.68
	Rating Area 6	Tobacco User/Non-Tobacco User	31	564.82	621.35
	Rating Area 6	Tobacco User/Non-Tobacco User	32	576.51	634.02
	Rating Area 6	Tobacco User/Non-Tobacco User	33	583.82	642.30
	Rating Area 6	Tobacco User/Non-Tobacco User	34	591.62	650.59
	Rating Area 6	Tobacco User/Non-Tobacco User	35	595.52	654.98
	Rating Area 6	Tobacco User/Non-Tobacco User	36	599.42	659.36
	Rating Area 6	Tobacco User/Non-Tobacco User	37	603.32	663.75
	Rating Area 6	Tobacco User/Non-Tobacco User	38	607.22	668.13
	Rating Area 6	Tobacco User/Non-Tobacco User	39	615.01	676.42
	Rating Area 6	Tobacco User/Non-Tobacco User	40	622.81	685.19
	Rating Area 6	Tobacco User/Non-Tobacco User	41	634.51	697.86
	Rating Area 6	Tobacco User/Non-Tobacco User	42	645.72	710.53
	Rating Area 6	Tobacco User/Non-Tobacco User	43	661.31	727.59
	Rating Area 6	Tobacco User/Non-Tobacco User	44	680.80	749.03
	Rating Area 6	Tobacco User/Non-Tobacco User	45	703.71	773.88
	Rating Area 6	Tobacco User/Non-Tobacco User	46	731.00	804.10
	Rating Area 6	Tobacco User/Non-Tobacco User	47	761.70	837.72
	Rating Area 6	Tobacco User/Non-Tobacco User	48	796.79	876.71
	Rating Area 6	Tobacco User/Non-Tobacco User	49	831.39	914.72
	Rating Area 6	Tobacco User/Non-Tobacco User	50	870.38	957.61
	Rating Area 6	Tobacco User/Non-Tobacco User	51	908.88	1000.01
	Rating Area 6	Tobacco User/Non-Tobacco User	52	951.27	1046.30
	Rating Area 6	Tobacco User/Non-Tobacco User	53	994.16	1093.57

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010047	Rating Area 6	Tobacco User/Non-Tobacco User	54	1040.46	1144.26
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1086.75	1195.43
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1136.95	1250.50
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1187.63	1306.54
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1241.72	1365.99
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1268.53	1395.23
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1322.62	1454.69
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1369.40	1506.35
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1400.11	1539.97
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1438.61	1582.37
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1462.00	1608.20
22444PA0010047	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	386.64	386.64
22444PA0010047	Rating Area 9	Tobacco User/Non-Tobacco User	15	421.01	421.01
	Rating Area 9	Tobacco User/Non-Tobacco User	16	434.15	434.15
	Rating Area 9	Tobacco User/Non-Tobacco User	17	447.29	447.29
	Rating Area 9	Tobacco User/Non-Tobacco User	18	461.44	461.44
	Rating Area 9	Tobacco User/Non-Tobacco User	19	475.60	475.60
	Rating Area 9	Tobacco User/Non-Tobacco User	20	490.25	490.25
	Rating Area 9	Tobacco User/Non-Tobacco User	21	505.42	555.96
	Rating Area 9	Tobacco User/Non-Tobacco User	22	505.42	555.96
	Rating Area 9	Tobacco User/Non-Tobacco User	23	505.42	555.96
	Rating Area 9	Tobacco User/Non-Tobacco User	24	505.42	555.96
	Rating Area 9	Tobacco User/Non-Tobacco User	25	507.44	557.98
	Rating Area 9	Tobacco User/Non-Tobacco User	26	517.54	569.10
	Rating Area 9	Tobacco User/Non-Tobacco User	27	529.67	582.74
	Rating Area 9	Tobacco User/Non-Tobacco User	28	549.39	604.48
	Rating Area 9	Tobacco User/Non-Tobacco User	29	565.56	622.17
	Rating Area 9	Tobacco User/Non-Tobacco User	30	573.65	631.26
	Rating Area 9	Tobacco User/Non-Tobacco User	31	585.78	644.40
	Rating Area 9	Tobacco User/Non-Tobacco User	32	597.91	657.54
	Rating Area 9	Tobacco User/Non-Tobacco User	33	605.49	666.14
	Rating Area 9	Tobacco User/Non-Tobacco User	34	613.57	674.73
	Rating Area 9	Tobacco User/Non-Tobacco User	35	617.62	679.28
	Rating Area 9	Tobacco User/Non-Tobacco User	36	621.66	683.83
	Rating Area 9	Tobacco User/Non-Tobacco User	37	625.70	688.37
	Rating Area 9	Tobacco User/Non-Tobacco User	38	629.75	692.92
	Rating Area 9	Tobacco User/Non-Tobacco User	39	637.83	701.52
	Rating Area 9	Tobacco User/Non-Tobacco User	40	645.92	710.61
	Rating Area 9	Tobacco User/Non-Tobacco User	41	658.05	723.75
	Rating Area 9	Tobacco User/Non-Tobacco User	42	669.67	736.89
	Rating Area 9	Tobacco User/Non-Tobacco User	43	685.85	754.58
	Rating Area 9	Tobacco User/Non-Tobacco User	44	706.06	776.82
	Rating Area 9	Tobacco User/Non-Tobacco User	45	729.82	802.60
	Rating Area 9	Tobacco User/Non-Tobacco User	46	758.12	833.93
	Rating Area 9	Tobacco User/Non-Tobacco User	47	789.96	868.81
	Rating Area 9	Tobacco User/Non-Tobacco User	48	826.35	909.24
	Rating Area 9	Tobacco User/Non-Tobacco User	49	862.24	948.66
	Rating Area 9	Tobacco User/Non-Tobacco User	50	902.67	993.14
	Rating Area 9	Tobacco User/Non-Tobacco User	51	942.60	1037.11
	Rating Area 9	Tobacco User/Non-Tobacco User	52	986.57	1085.13
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1031.05	1134.15
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1079.06	1186.71
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1127.07	1239.78
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1179.13	1296.89
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1231.70	1355.02

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010047	Rating Area 9	Tobacco User/Non-Tobacco User	58	1287.80	1416.68
22444PA0010047	Rating Area 9	Tobacco User/Non-Tobacco User	59	1315.59	1447.00
22444PA0010047	Rating Area 9	Tobacco User/Non-Tobacco User	60	1371.70	1508.66
22444PA0010047	Rating Area 9	Tobacco User/Non-Tobacco User	61	1420.22	1562.24
22444PA0010047	Rating Area 9	Tobacco User/Non-Tobacco User	62	1452.06	1597.11
22444PA0010047	Rating Area 9	Tobacco User/Non-Tobacco User	63	1491.98	1641.08
22444PA0010047	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1516.24	1667.87
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	195.36	195.36
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	15	212.73	212.73
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	16	219.37	219.37
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	17	226.01	226.01
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	18	233.16	233.16
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	19	240.31	240.31
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	20	247.71	247.71
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	21	255.38	280.92
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	22	255.38	280.92
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	23	255.38	280.92
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	24	255.38	280.92
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	25	256.40	281.93
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	26	261.50	287.55
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	27	267.63	294.45
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	28	277.59	305.43
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	29	285.76	314.37
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	30	289.85	318.96
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	31	295.98	325.60
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	32	302.11	332.24
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	33	305.94	336.58
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	34	310.02	340.92
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	35	312.07	343.22
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	36	314.11	345.52
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	37	316.15	347.82
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	38	318.20	350.12
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	39	322.28	354.46
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	40	326.37	359.06
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	41	332.50	365.70
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	42	338.37	372.34
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	43	346.54	381.27
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	44	356.76	392.51
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	45	368.76	405.53
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	46	383.06	421.37
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	47	399.15	438.99
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	48	417.54	459.42
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	49	435.67	479.34
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	50	456.10	501.81
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	51	476.27	524.03
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	52	498.49	548.29
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	53	520.96	573.06
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	54	545.22	599.62
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	55	569.48	626.43
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	56	595.79	655.29
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	57	622.35	684.66
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	58	650.69	715.81
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	59	664.74	731.14
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	60	693.09	762.29
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	61	717.60	789.36

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	62	733.69	806.98
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	63	753.86	829.20
22444PA0010053	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	766.12	842.73
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	238.43	238.43
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	15	259.62	259.62
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	16	267.73	267.73
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	17	275.83	275.83
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	18	284.56	284.56
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	19	293.28	293.28
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	20	302.32	302.32
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	21	311.68	342.84
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	22	311.68	342.84
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	23	311.68	342.84
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	24	311.68	342.84
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	25	312.92	344.08
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	26	319.15	350.94
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	27	326.63	359.36
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	28	338.79	372.76
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	29	348.76	383.67
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	30	353.75	389.28
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	31	361.23	397.38
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	32	368.71	405.48
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	33	373.38	410.78
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	34	378.37	416.08
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	35	380.86	418.89
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	36	383.36	421.69
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	37	385.85	424.50
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	38	388.34	427.30
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	39	393.33	432.60
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	40	398.32	438.21
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	41	405.80	446.31
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	42	412.96	454.42
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	43	422.94	465.32
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	44	435.40	479.04
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	45	450.05	494.93
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	46	467.51	514.26
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	47	487.14	535.76
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	48	509.58	560.70
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	49	531.71	585.01
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	50	556.64	612.43
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	51	581.27	639.55
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	52	608.38	669.16
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	53	635.81	699.39
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	54	665.42	731.80
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	55	695.03	764.53
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	56	727.13	799.75
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	57	759.54	835.59
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	58	794.14	873.61
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	59	811.28	892.31
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	60	845.87	930.34
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	61	875.79	963.37
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	62	895.43	984.88
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	63	920.05	1011.99
22444PA0010054	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	935.01	1028.51
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	229.90	229.90

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		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*	22444				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	15	250.33	250.33
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	16	258.15	258.15
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	17	265.96	265.96
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	18	274.37	274.37
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	19	282.79	282.79
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	20	291.50	291.50
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	21	300.53	330.58
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	22	300.53	330.58
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	23	300.53	330.58
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	24	300.53	330.58
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	25	301.72	331.77
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	26	307.73	338.39
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	27	314.95	346.50
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	28	326.67	359.42
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	29	336.28	369.94
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	30	341.09	375.35
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	31	348.30	383.16
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	32	355.52	390.98
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	33	360.02	396.09
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	34	364.83	401.19
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	35	367.24	403.90
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	36	369.64	406.60
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	37	372.04	409.31
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	38	374.45	412.01
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	39	379.26	417.12
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	40	384.06	422.53
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	41	391.28	430.34
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	42	398.19	438.16
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	43	407.81	448.68
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	44	419.83	461.90
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	45	433.95	477.23
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	46	450.78	495.86
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	47	469.71	516.59
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	48	491.35	540.64
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	49	512.69	564.08
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	50	536.73	590.52
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	51	560.47	616.67
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	52	586.62	645.22
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	53	613.06	674.37
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	54	641.61	705.62
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	55	670.16	737.18
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	56	701.11	771.13
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	57	732.37	805.69
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	58	765.73	842.36
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	59	782.25	860.39
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	60	815.61	897.05
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	61	844.46	928.91
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	62	863.39	949.64
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	63	887.14	975.79
22444PA0010055	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	901.56	991.72
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	257.99	257.99
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	15	280.92	280.92
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	16	289.69	289.69
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	17	298.45	298.45
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	18	307.90	307.90

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010056	Rating Area 7	Tobacco User/Non-Tobacco User	19	317.34	317.34
	Rating Area 7	Tobacco User/Non-Tobacco User	20	327.12	327.12
	Rating Area 7	Tobacco User/Non-Tobacco User	21	337.24	370.96
	Rating Area 7	Tobacco User/Non-Tobacco User	22	337.24	370.96
	Rating Area 7	Tobacco User/Non-Tobacco User	23	337.24	370.96
	Rating Area 7	Tobacco User/Non-Tobacco User	24	337.24	370.96
	Rating Area 7	Tobacco User/Non-Tobacco User	25	338.58	372.31
	Rating Area 7	Tobacco User/Non-Tobacco User	26	345.33	379.73
	Rating Area 7	Tobacco User/Non-Tobacco User	27	353.42	388.83
	Rating Area 7	Tobacco User/Non-Tobacco User	28	366.57	403.33
	Rating Area 7	Tobacco User/Non-Tobacco User	29	377.37	415.14
	Rating Area 7	Tobacco User/Non-Tobacco User	30	382.76	421.21
	Rating Area 7	Tobacco User/Non-Tobacco User	31	390.86	429.98
	Rating Area 7	Tobacco User/Non-Tobacco User	32	398.95	438.74
	Rating Area 7	Tobacco User/Non-Tobacco User	33	404.01	444.48
	Rating Area 7	Tobacco User/Non-Tobacco User	34	409.40	450.21
	Rating Area 7	Tobacco User/Non-Tobacco User	35	412.10	453.24
	Rating Area 7	Tobacco User/Non-Tobacco User	36	414.80	456.28
	Rating Area 7	Tobacco User/Non-Tobacco User	37	417.50	459.31
	Rating Area 7	Tobacco User/Non-Tobacco User	38	420.20	462.35
	Rating Area 7	Tobacco User/Non-Tobacco User	39	425.59	468.08
	Rating Area 7	Tobacco User/Non-Tobacco User	40	430.99	474.15
	Rating Area 7	Tobacco User/Non-Tobacco User	41	439.08	482.92
	Rating Area 7	Tobacco User/Non-Tobacco User	42	446.84	491.69
	Rating Area 7	Tobacco User/Non-Tobacco User	43	457.63	503.49
	Rating Area 7	Tobacco User/Non-Tobacco User	44	471.12	518.33
	Rating Area 7	Tobacco User/Non-Tobacco User	45	486.97	535.53
	Rating Area 7	Tobacco User/Non-Tobacco User	46	505.85	556.44
	Rating Area 7	Tobacco User/Non-Tobacco User	47	527.10	579.71
	Rating Area 7	Tobacco User/Non-Tobacco User	48	551.38	606.69
	Rating Area 7	Tobacco User/Non-Tobacco User	49	575.32	632.99
	Rating Area 7	Tobacco User/Non-Tobacco User	50	602.30	662.67
	Rating Area 7	Tobacco User/Non-Tobacco User	51	628.94	692.01
	Rating Area 7	Tobacco User/Non-Tobacco User	52	658.28	724.04
	Rating Area 7	Tobacco User/Non-Tobacco User	53	687.96	756.76
	Rating Area 7	Tobacco User/Non-Tobacco User	54	720.00	791.83
	Rating Area 7	Tobacco User/Non-Tobacco User	55	752.03	827.24
	Rating Area 7	Tobacco User/Non-Tobacco User	56	786.77	865.35
	Rating Area 7	Tobacco User/Non-Tobacco User	57	821.84	904.13
	Rating Area 7	Tobacco User/Non-Tobacco User	58	859.28	945.27
	Rating Area 7	Tobacco User/Non-Tobacco User	59	877.82	965.50
	Rating Area 7	Tobacco User/Non-Tobacco User	60	915.26	1006.65
	Rating Area 7	Tobacco User/Non-Tobacco User	61	947.63	1042.39
	Rating Area 7	Tobacco User/Non-Tobacco User	62	968.88	1065.66
	Rating Area 7	Tobacco User/Non-Tobacco User	63	995.52	1095.00
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1011.71	1112.88
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	235.81	235.81
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	15	256.77	256.77
	Rating Area 3	Tobacco User/Non-Tobacco User	16	264.78	264.78
	Rating Area 3	Tobacco User/Non-Tobacco User	17	272.79	272.79
	Rating Area 3	Tobacco User/Non-Tobacco User	18	281.43	281.43
	Rating Area 3	Tobacco User/Non-Tobacco User	19	290.06	290.06
	Rating Area 3	Tobacco User/Non-Tobacco User	20	299.00	299.00
	Rating Area 3	Tobacco User/Non-Tobacco User	21	308.25	339.07
	Rating Area 3	Tobacco User/Non-Tobacco User	22	308.25	339.07

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	23	308.25	339.07
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	24	308.25	339.07
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	25	309.48	340.30
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	26	315.64	347.08
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	27	323.04	355.40
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	28	335.06	368.66
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	29	344.92	379.45
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	30	349.86	385.00
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	31	357.25	393.01
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	32	364.65	401.02
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	33	369.27	406.26
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	34	374.21	411.50
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	35	376.67	414.28
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	36	379.14	417.05
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	37	381.60	419.83
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	38	384.07	422.60
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	39	389.00	427.84
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	40	393.93	433.39
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	41	401.33	441.40
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	42	408.42	449.42
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	43	418.29	460.21
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	44	430.62	473.77
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	45	445.10	489.49
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	46	462.36	508.60
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	47	481.78	529.87
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	48	503.98	554.53
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	49	525.86	578.57
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	50	550.52	605.70
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	51	574.87	632.51
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	52	601.69	661.80
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	53	628.82	691.70
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	54	658.10	723.75
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	55	687.38	756.12
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	56	719.13	790.95
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	57	751.19	826.40
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	58	785.40	864.00
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	59	802.36	882.50
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	60	836.57	920.10
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	61	866.16	952.78
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	62	885.58	974.05
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	63	909.93	1000.86
22444PA0010063	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	924.73	1017.20
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	287.79	287.79
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	15	313.37	313.37
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	16	323.15	323.15
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	17	332.93	332.93
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	18	343.47	343.47
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	19	354.00	354.00
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	20	364.91	364.91
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	21	376.20	413.82
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	22	376.20	413.82
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	23	376.20	413.82
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	24	376.20	413.82
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	25	377.70	415.32
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	26	385.22	423.59

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010064	Rating Area 9	Tobacco User/Non-Tobacco User	27	394.25	433.75
	Rating Area 9	Tobacco User/Non-Tobacco User	28	408.92	449.93
	Rating Area 9	Tobacco User/Non-Tobacco User	29	420.96	463.09
	Rating Area 9	Tobacco User/Non-Tobacco User	30	426.98	469.87
	Rating Area 9	Tobacco User/Non-Tobacco User	31	436.01	479.65
	Rating Area 9	Tobacco User/Non-Tobacco User	32	445.04	489.43
	Rating Area 9	Tobacco User/Non-Tobacco User	33	450.68	495.82
	Rating Area 9	Tobacco User/Non-Tobacco User	34	456.70	502.22
	Rating Area 9	Tobacco User/Non-Tobacco User	35	459.71	505.60
	Rating Area 9	Tobacco User/Non-Tobacco User	36	462.72	508.99
	Rating Area 9	Tobacco User/Non-Tobacco User	37	465.73	512.38
	Rating Area 9	Tobacco User/Non-Tobacco User	38	468.74	515.76
	Rating Area 9	Tobacco User/Non-Tobacco User	39	474.76	522.16
	Rating Area 9	Tobacco User/Non-Tobacco User	40	480.78	528.93
	Rating Area 9	Tobacco User/Non-Tobacco User	41	489.80	538.71
	Rating Area 9	Tobacco User/Non-Tobacco User	42	498.46	548.49
	Rating Area 9	Tobacco User/Non-Tobacco User	43	510.50	561.66
	Rating Area 9	Tobacco User/Non-Tobacco User	44	525.54	578.21
	Rating Area 9	Tobacco User/Non-Tobacco User	45	543.22	597.40
	Rating Area 9	Tobacco User/Non-Tobacco User	46	564.29	620.72
	Rating Area 9	Tobacco User/Non-Tobacco User	47	587.99	646.68
	Rating Area 9	Tobacco User/Non-Tobacco User	48	615.08	676.77
	Rating Area 9	Tobacco User/Non-Tobacco User	49	641.79	706.12
	Rating Area 9	Tobacco User/Non-Tobacco User	50	671.88	739.22
	Rating Area 9	Tobacco User/Non-Tobacco User	51	701.60	771.95
	Rating Area 9	Tobacco User/Non-Tobacco User	52	734.33	807.69
	Rating Area 9	Tobacco User/Non-Tobacco User	53	767.44	844.18
	Rating Area 9	Tobacco User/Non-Tobacco User	54	803.17	883.30
	Rating Area 9	Tobacco User/Non-Tobacco User	55	838.91	922.80
	Rating Area 9	Tobacco User/Non-Tobacco User	56	877.66	965.31
	Rating Area 9	Tobacco User/Non-Tobacco User	57	916.78	1008.58
	Rating Area 9	Tobacco User/Non-Tobacco User	58	958.54	1054.47
	Rating Area 9	Tobacco User/Non-Tobacco User	59	979.23	1077.04
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1020.99	1122.94
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1057.11	1162.82
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1080.81	1188.77
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1110.52	1221.50
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1128.58	1241.44
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	277.49	277.49
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	15	302.16	302.16
	Rating Area 6	Tobacco User/Non-Tobacco User	16	311.59	311.59
	Rating Area 6	Tobacco User/Non-Tobacco User	17	321.02	321.02
	Rating Area 6	Tobacco User/Non-Tobacco User	18	331.18	331.18
	Rating Area 6	Tobacco User/Non-Tobacco User	19	341.33	341.33
	Rating Area 6	Tobacco User/Non-Tobacco User	20	351.85	351.85
	Rating Area 6	Tobacco User/Non-Tobacco User	21	362.74	399.01
	Rating Area 6	Tobacco User/Non-Tobacco User	22	362.74	399.01
	Rating Area 6	Tobacco User/Non-Tobacco User	23	362.74	399.01
	Rating Area 6	Tobacco User/Non-Tobacco User	24	362.74	399.01
	Rating Area 6	Tobacco User/Non-Tobacco User	25	364.19	400.46
	Rating Area 6	Tobacco User/Non-Tobacco User	26	371.44	408.44
	Rating Area 6	Tobacco User/Non-Tobacco User	27	380.15	418.23
	Rating Area 6	Tobacco User/Non-Tobacco User	28	394.29	433.83
	Rating Area 6	Tobacco User/Non-Tobacco User	29	405.90	446.53
	Rating Area 6	Tobacco User/Non-Tobacco User	30	411.70	453.06

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010065	Rating Area 6	Tobacco User/Non-Tobacco User	31	420.41	462.49
	Rating Area 6	Tobacco User/Non-Tobacco User	32	429.12	471.92
	Rating Area 6	Tobacco User/Non-Tobacco User	33	434.56	478.08
	Rating Area 6	Tobacco User/Non-Tobacco User	34	440.36	484.25
	Rating Area 6	Tobacco User/Non-Tobacco User	35	443.26	487.52
	Rating Area 6	Tobacco User/Non-Tobacco User	36	446.16	490.78
	Rating Area 6	Tobacco User/Non-Tobacco User	37	449.07	494.05
	Rating Area 6	Tobacco User/Non-Tobacco User	38	451.97	497.31
	Rating Area 6	Tobacco User/Non-Tobacco User	39	457.77	503.48
	Rating Area 6	Tobacco User/Non-Tobacco User	40	463.58	510.01
	Rating Area 6	Tobacco User/Non-Tobacco User	41	472.28	519.44
	Rating Area 6	Tobacco User/Non-Tobacco User	42	480.62	528.87
	Rating Area 6	Tobacco User/Non-Tobacco User	43	492.23	541.56
	Rating Area 6	Tobacco User/Non-Tobacco User	44	506.74	557.52
	Rating Area 6	Tobacco User/Non-Tobacco User	45	523.79	576.02
	Rating Area 6	Tobacco User/Non-Tobacco User	46	544.10	598.51
	Rating Area 6	Tobacco User/Non-Tobacco User	47	566.95	623.54
	Rating Area 6	Tobacco User/Non-Tobacco User	48	593.07	652.56
	Rating Area 6	Tobacco User/Non-Tobacco User	49	618.83	680.85
	Rating Area 6	Tobacco User/Non-Tobacco User	50	647.84	712.77
	Rating Area 6	Tobacco User/Non-Tobacco User	51	676.50	744.33
	Rating Area 6	Tobacco User/Non-Tobacco User	52	708.06	778.79
	Rating Area 6	Tobacco User/Non-Tobacco User	53	739.98	813.98
	Rating Area 6	Tobacco User/Non-Tobacco User	54	774.44	851.70
	Rating Area 6	Tobacco User/Non-Tobacco User	55	808.90	889.79
	Rating Area 6	Tobacco User/Non-Tobacco User	56	846.26	930.78
	Rating Area 6	Tobacco User/Non-Tobacco User	57	883.99	972.49
	Rating Area 6	Tobacco User/Non-Tobacco User	58	924.25	1016.75
	Rating Area 6	Tobacco User/Non-Tobacco User	59	944.20	1038.51
	Rating Area 6	Tobacco User/Non-Tobacco User	60	984.46	1082.76
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1019.29	1121.21
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1042.14	1146.24
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1070.79	1177.80
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1088.21	1197.03
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	311.39	311.39
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	15	339.07	339.07
	Rating Area 7	Tobacco User/Non-Tobacco User	16	349.66	349.66
	Rating Area 7	Tobacco User/Non-Tobacco User	17	360.24	360.24
	Rating Area 7	Tobacco User/Non-Tobacco User	18	371.64	371.64
	Rating Area 7	Tobacco User/Non-Tobacco User	19	383.04	383.04
	Rating Area 7	Tobacco User/Non-Tobacco User	20	394.84	394.84
	Rating Area 7	Tobacco User/Non-Tobacco User	21	407.06	447.76
	Rating Area 7	Tobacco User/Non-Tobacco User	22	407.06	447.76
	Rating Area 7	Tobacco User/Non-Tobacco User	23	407.06	447.76
	Rating Area 7	Tobacco User/Non-Tobacco User	24	407.06	447.76
	Rating Area 7	Tobacco User/Non-Tobacco User	25	408.68	449.38
	Rating Area 7	Tobacco User/Non-Tobacco User	26	416.82	458.34
	Rating Area 7	Tobacco User/Non-Tobacco User	27	426.59	469.33
	Rating Area 7	Tobacco User/Non-Tobacco User	28	442.46	486.83
	Rating Area 7	Tobacco User/Non-Tobacco User	29	455.49	501.08
	Rating Area 7	Tobacco User/Non-Tobacco User	30	462.00	508.41
	Rating Area 7	Tobacco User/Non-Tobacco User	31	471.77	518.99
	Rating Area 7	Tobacco User/Non-Tobacco User	32	481.54	529.57
	Rating Area 7	Tobacco User/Non-Tobacco User	33	487.65	536.49
	Rating Area 7	Tobacco User/Non-Tobacco User	34	494.16	543.41

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010066	Rating Area 7	Tobacco User/Non-Tobacco User	35	497.42	547.08
	Rating Area 7	Tobacco User/Non-Tobacco User	36	500.67	550.74
	Rating Area 7	Tobacco User/Non-Tobacco User	37	503.93	554.40
	Rating Area 7	Tobacco User/Non-Tobacco User	38	507.19	558.07
	Rating Area 7	Tobacco User/Non-Tobacco User	39	513.70	564.99
	Rating Area 7	Tobacco User/Non-Tobacco User	40	520.21	572.31
	Rating Area 7	Tobacco User/Non-Tobacco User	41	529.98	582.90
	Rating Area 7	Tobacco User/Non-Tobacco User	42	539.34	593.48
	Rating Area 7	Tobacco User/Non-Tobacco User	43	552.37	607.73
	Rating Area 7	Tobacco User/Non-Tobacco User	44	568.65	625.64
	Rating Area 7	Tobacco User/Non-Tobacco User	45	587.78	646.40
	Rating Area 7	Tobacco User/Non-Tobacco User	46	610.58	671.63
	Rating Area 7	Tobacco User/Non-Tobacco User	47	636.22	699.72
	Rating Area 7	Tobacco User/Non-Tobacco User	48	665.53	732.28
	Rating Area 7	Tobacco User/Non-Tobacco User	49	694.43	764.03
	Rating Area 7	Tobacco User/Non-Tobacco User	50	726.99	799.86
	Rating Area 7	Tobacco User/Non-Tobacco User	51	759.15	835.27
	Rating Area 7	Tobacco User/Non-Tobacco User	52	794.56	873.94
	Rating Area 7	Tobacco User/Non-Tobacco User	53	830.38	913.42
	Rating Area 7	Tobacco User/Non-Tobacco User	54	869.05	955.76
	Rating Area 7	Tobacco User/Non-Tobacco User	55	907.72	998.50
	Rating Area 7	Tobacco User/Non-Tobacco User	56	949.65	1044.49
	Rating Area 7	Tobacco User/Non-Tobacco User	57	991.98	1091.30
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1037.17	1140.96
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1059.55	1165.39
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1104.74	1215.05
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1143.81	1258.19
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1169.46	1286.28
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1201.61	1321.69
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1221.15	1343.27
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	327.15	327.15
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	15	356.23	356.23
	Rating Area 9	Tobacco User/Non-Tobacco User	16	367.35	367.35
	Rating Area 9	Tobacco User/Non-Tobacco User	17	378.47	378.47
	Rating Area 9	Tobacco User/Non-Tobacco User	18	390.44	390.44
	Rating Area 9	Tobacco User/Non-Tobacco User	19	402.42	402.42
	Rating Area 9	Tobacco User/Non-Tobacco User	20	414.82	414.82
	Rating Area 9	Tobacco User/Non-Tobacco User	21	427.65	470.42
	Rating Area 9	Tobacco User/Non-Tobacco User	22	427.65	470.42
	Rating Area 9	Tobacco User/Non-Tobacco User	23	427.65	470.42
	Rating Area 9	Tobacco User/Non-Tobacco User	24	427.65	470.42
	Rating Area 9	Tobacco User/Non-Tobacco User	25	429.36	472.12
	Rating Area 9	Tobacco User/Non-Tobacco User	26	437.91	481.53
	Rating Area 9	Tobacco User/Non-Tobacco User	27	448.18	493.08
	Rating Area 9	Tobacco User/Non-Tobacco User	28	464.85	511.47
	Rating Area 9	Tobacco User/Non-Tobacco User	29	478.54	526.44
	Rating Area 9	Tobacco User/Non-Tobacco User	30	485.38	534.13
	Rating Area 9	Tobacco User/Non-Tobacco User	31	495.65	545.25
	Rating Area 9	Tobacco User/Non-Tobacco User	32	505.91	556.37
	Rating Area 9	Tobacco User/Non-Tobacco User	33	512.32	563.64
	Rating Area 9	Tobacco User/Non-Tobacco User	34	519.17	570.91
	Rating Area 9	Tobacco User/Non-Tobacco User	35	522.59	574.76
	Rating Area 9	Tobacco User/Non-Tobacco User	36	526.01	578.61
	Rating Area 9	Tobacco User/Non-Tobacco User	37	529.43	582.46
	Rating Area 9	Tobacco User/Non-Tobacco User	38	532.85	586.31

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010067	Rating Area 9	Tobacco User/Non-Tobacco User	39	539.69	593.58
	Rating Area 9	Tobacco User/Non-Tobacco User	40	546.54	601.28
	Rating Area 9	Tobacco User/Non-Tobacco User	41	556.80	612.39
	Rating Area 9	Tobacco User/Non-Tobacco User	42	566.64	623.51
	Rating Area 9	Tobacco User/Non-Tobacco User	43	580.32	638.48
	Rating Area 9	Tobacco User/Non-Tobacco User	44	597.43	657.30
	Rating Area 9	Tobacco User/Non-Tobacco User	45	617.53	679.11
	Rating Area 9	Tobacco User/Non-Tobacco User	46	641.47	705.62
	Rating Area 9	Tobacco User/Non-Tobacco User	47	668.42	735.13
	Rating Area 9	Tobacco User/Non-Tobacco User	48	699.21	769.34
	Rating Area 9	Tobacco User/Non-Tobacco User	49	729.57	802.70
	Rating Area 9	Tobacco User/Non-Tobacco User	50	763.78	840.33
	Rating Area 9	Tobacco User/Non-Tobacco User	51	797.57	877.54
	Rating Area 9	Tobacco User/Non-Tobacco User	52	834.77	918.16
	Rating Area 9	Tobacco User/Non-Tobacco User	53	872.40	959.65
	Rating Area 9	Tobacco User/Non-Tobacco User	54	913.03	1004.12
	Rating Area 9	Tobacco User/Non-Tobacco User	55	953.66	1049.02
	Rating Area 9	Tobacco User/Non-Tobacco User	56	997.71	1097.35
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1042.18	1146.53
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1089.65	1198.70
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1113.17	1224.36
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1160.64	1276.53
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1201.69	1321.86
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1228.64	1351.37
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1262.42	1388.58
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1282.95	1411.24
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	395.26	395.26
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	15	430.40	430.40
	Rating Area 9	Tobacco User/Non-Tobacco User	16	443.83	443.83
	Rating Area 9	Tobacco User/Non-Tobacco User	17	457.26	457.26
	Rating Area 9	Tobacco User/Non-Tobacco User	18	471.73	471.73
	Rating Area 9	Tobacco User/Non-Tobacco User	19	486.20	486.20
	Rating Area 9	Tobacco User/Non-Tobacco User	20	501.18	501.18
	Rating Area 9	Tobacco User/Non-Tobacco User	21	516.69	568.35
	Rating Area 9	Tobacco User/Non-Tobacco User	22	516.69	568.35
	Rating Area 9	Tobacco User/Non-Tobacco User	23	516.69	568.35
	Rating Area 9	Tobacco User/Non-Tobacco User	24	516.69	568.35
	Rating Area 9	Tobacco User/Non-Tobacco User	25	518.75	570.42
	Rating Area 9	Tobacco User/Non-Tobacco User	26	529.08	581.78
	Rating Area 9	Tobacco User/Non-Tobacco User	27	541.48	595.73
	Rating Area 9	Tobacco User/Non-Tobacco User	28	561.63	617.95
	Rating Area 9	Tobacco User/Non-Tobacco User	29	578.17	636.03
	Rating Area 9	Tobacco User/Non-Tobacco User	30	586.43	645.33
	Rating Area 9	Tobacco User/Non-Tobacco User	31	598.83	658.77
	Rating Area 9	Tobacco User/Non-Tobacco User	32	611.23	672.20
	Rating Area 9	Tobacco User/Non-Tobacco User	33	618.98	680.99
	Rating Area 9	Tobacco User/Non-Tobacco User	34	627.25	689.77
	Rating Area 9	Tobacco User/Non-Tobacco User	35	631.38	694.42
	Rating Area 9	Tobacco User/Non-Tobacco User	36	635.52	699.07
	Rating Area 9	Tobacco User/Non-Tobacco User	37	639.65	703.72
	Rating Area 9	Tobacco User/Non-Tobacco User	38	643.78	708.37
	Rating Area 9	Tobacco User/Non-Tobacco User	39	652.05	717.15
	Rating Area 9	Tobacco User/Non-Tobacco User	40	660.32	726.45
	Rating Area 9	Tobacco User/Non-Tobacco User	41	672.72	739.89
	Rating Area 9	Tobacco User/Non-Tobacco User	42	684.60	753.32

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010068	Rating Area 9	Tobacco User/Non-Tobacco User	43	701.14	771.40
	Rating Area 9	Tobacco User/Non-Tobacco User	44	721.80	794.14
	Rating Area 9	Tobacco User/Non-Tobacco User	45	746.09	820.49
	Rating Area 9	Tobacco User/Non-Tobacco User	46	775.02	852.52
	Rating Area 9	Tobacco User/Non-Tobacco User	47	807.57	888.17
	Rating Area 9	Tobacco User/Non-Tobacco User	48	844.77	929.51
	Rating Area 9	Tobacco User/Non-Tobacco User	49	881.46	969.81
	Rating Area 9	Tobacco User/Non-Tobacco User	50	922.79	1015.28
	Rating Area 9	Tobacco User/Non-Tobacco User	51	963.61	1060.23
	Rating Area 9	Tobacco User/Non-Tobacco User	52	1008.56	1109.31
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1054.03	1159.43
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1103.11	1213.17
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1152.20	1267.42
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1205.42	1325.80
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1259.15	1385.22
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1316.50	1448.26
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1344.92	1479.26
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1402.27	1542.29
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1451.87	1597.06
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1484.42	1632.71
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1525.24	1677.66
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1550.04	1705.05
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	238.43	238.43
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	15	259.62	259.62
	Rating Area 9	Tobacco User/Non-Tobacco User	16	267.73	267.73
	Rating Area 9	Tobacco User/Non-Tobacco User	17	275.83	275.83
	Rating Area 9	Tobacco User/Non-Tobacco User	18	284.56	284.56
	Rating Area 9	Tobacco User/Non-Tobacco User	19	293.28	293.28
	Rating Area 9	Tobacco User/Non-Tobacco User	20	302.32	302.32
	Rating Area 9	Tobacco User/Non-Tobacco User	21	311.68	342.84
	Rating Area 9	Tobacco User/Non-Tobacco User	22	311.68	342.84
	Rating Area 9	Tobacco User/Non-Tobacco User	23	311.68	342.84
	Rating Area 9	Tobacco User/Non-Tobacco User	24	311.68	342.84
	Rating Area 9	Tobacco User/Non-Tobacco User	25	312.92	344.08
	Rating Area 9	Tobacco User/Non-Tobacco User	26	319.15	350.94
	Rating Area 9	Tobacco User/Non-Tobacco User	27	326.63	359.36
	Rating Area 9	Tobacco User/Non-Tobacco User	28	338.79	372.76
	Rating Area 9	Tobacco User/Non-Tobacco User	29	348.76	383.67
	Rating Area 9	Tobacco User/Non-Tobacco User	30	353.75	389.28
	Rating Area 9	Tobacco User/Non-Tobacco User	31	361.23	397.38
	Rating Area 9	Tobacco User/Non-Tobacco User	32	368.71	405.48
	Rating Area 9	Tobacco User/Non-Tobacco User	33	373.38	410.78
	Rating Area 9	Tobacco User/Non-Tobacco User	34	378.37	416.08
	Rating Area 9	Tobacco User/Non-Tobacco User	35	380.86	418.89
	Rating Area 9	Tobacco User/Non-Tobacco User	36	383.36	421.69
	Rating Area 9	Tobacco User/Non-Tobacco User	37	385.85	424.50
	Rating Area 9	Tobacco User/Non-Tobacco User	38	388.34	427.30
	Rating Area 9	Tobacco User/Non-Tobacco User	39	393.33	432.60
	Rating Area 9	Tobacco User/Non-Tobacco User	40	398.32	438.21
	Rating Area 9	Tobacco User/Non-Tobacco User	41	405.80	446.31
	Rating Area 9	Tobacco User/Non-Tobacco User	42	412.96	454.42
	Rating Area 9	Tobacco User/Non-Tobacco User	43	422.94	465.32
	Rating Area 9	Tobacco User/Non-Tobacco User	44	435.40	479.04
	Rating Area 9	Tobacco User/Non-Tobacco User	45	450.05	494.93
	Rating Area 9	Tobacco User/Non-Tobacco User	46	467.51	514.26

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010069	Rating Area 9	Tobacco User/Non-Tobacco User	47	487.14	535.76
	Rating Area 9	Tobacco User/Non-Tobacco User	48	509.58	560.70
	Rating Area 9	Tobacco User/Non-Tobacco User	49	531.71	585.01
	Rating Area 9	Tobacco User/Non-Tobacco User	50	556.64	612.43
	Rating Area 9	Tobacco User/Non-Tobacco User	51	581.27	639.55
	Rating Area 9	Tobacco User/Non-Tobacco User	52	608.38	669.16
	Rating Area 9	Tobacco User/Non-Tobacco User	53	635.81	699.39
	Rating Area 9	Tobacco User/Non-Tobacco User	54	665.42	731.80
	Rating Area 9	Tobacco User/Non-Tobacco User	55	695.03	764.53
	Rating Area 9	Tobacco User/Non-Tobacco User	56	727.13	799.75
	Rating Area 9	Tobacco User/Non-Tobacco User	57	759.54	835.59
	Rating Area 9	Tobacco User/Non-Tobacco User	58	794.14	873.61
	Rating Area 9	Tobacco User/Non-Tobacco User	59	811.28	892.31
	Rating Area 9	Tobacco User/Non-Tobacco User	60	845.87	930.34
	Rating Area 9	Tobacco User/Non-Tobacco User	61	875.79	963.37
	Rating Area 9	Tobacco User/Non-Tobacco User	62	895.43	984.88
	Rating Area 9	Tobacco User/Non-Tobacco User	63	920.05	1011.99
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	935.01	1028.51
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	287.79	287.79
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	15	313.37	313.37
	Rating Area 9	Tobacco User/Non-Tobacco User	16	323.15	323.15
	Rating Area 9	Tobacco User/Non-Tobacco User	17	332.93	332.93
	Rating Area 9	Tobacco User/Non-Tobacco User	18	343.47	343.47
	Rating Area 9	Tobacco User/Non-Tobacco User	19	354.00	354.00
	Rating Area 9	Tobacco User/Non-Tobacco User	20	364.91	364.91
	Rating Area 9	Tobacco User/Non-Tobacco User	21	376.20	413.82
	Rating Area 9	Tobacco User/Non-Tobacco User	22	376.20	413.82
	Rating Area 9	Tobacco User/Non-Tobacco User	23	376.20	413.82
	Rating Area 9	Tobacco User/Non-Tobacco User	24	376.20	413.82
	Rating Area 9	Tobacco User/Non-Tobacco User	25	377.70	415.32
	Rating Area 9	Tobacco User/Non-Tobacco User	26	385.22	423.59
	Rating Area 9	Tobacco User/Non-Tobacco User	27	394.25	433.75
	Rating Area 9	Tobacco User/Non-Tobacco User	28	408.92	449.93
	Rating Area 9	Tobacco User/Non-Tobacco User	29	420.96	463.09
	Rating Area 9	Tobacco User/Non-Tobacco User	30	426.98	469.87
	Rating Area 9	Tobacco User/Non-Tobacco User	31	436.01	479.65
	Rating Area 9	Tobacco User/Non-Tobacco User	32	445.04	489.43
	Rating Area 9	Tobacco User/Non-Tobacco User	33	450.68	495.82
	Rating Area 9	Tobacco User/Non-Tobacco User	34	456.70	502.22
	Rating Area 9	Tobacco User/Non-Tobacco User	35	459.71	505.60
	Rating Area 9	Tobacco User/Non-Tobacco User	36	462.72	508.99
	Rating Area 9	Tobacco User/Non-Tobacco User	37	465.73	512.38
	Rating Area 9	Tobacco User/Non-Tobacco User	38	468.74	515.76
	Rating Area 9	Tobacco User/Non-Tobacco User	39	474.76	522.16
	Rating Area 9	Tobacco User/Non-Tobacco User	40	480.78	528.93
	Rating Area 9	Tobacco User/Non-Tobacco User	41	489.80	538.71
	Rating Area 9	Tobacco User/Non-Tobacco User	42	498.46	548.49
	Rating Area 9	Tobacco User/Non-Tobacco User	43	510.50	561.66
	Rating Area 9	Tobacco User/Non-Tobacco User	44	525.54	578.21
	Rating Area 9	Tobacco User/Non-Tobacco User	45	543.22	597.40
	Rating Area 9	Tobacco User/Non-Tobacco User	46	564.29	620.72
	Rating Area 9	Tobacco User/Non-Tobacco User	47	587.99	646.68
	Rating Area 9	Tobacco User/Non-Tobacco User	48	615.08	676.77
	Rating Area 9	Tobacco User/Non-Tobacco User	49	641.79	706.12
	Rating Area 9	Tobacco User/Non-Tobacco User	50	671.88	739.22

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010070	Rating Area 9	Tobacco User/Non-Tobacco User	51	701.60	771.95
	Rating Area 9	Tobacco User/Non-Tobacco User	52	734.33	807.69
	Rating Area 9	Tobacco User/Non-Tobacco User	53	767.44	844.18
	Rating Area 9	Tobacco User/Non-Tobacco User	54	803.17	883.30
	Rating Area 9	Tobacco User/Non-Tobacco User	55	838.91	922.80
	Rating Area 9	Tobacco User/Non-Tobacco User	56	877.66	965.31
	Rating Area 9	Tobacco User/Non-Tobacco User	57	916.78	1008.58
	Rating Area 9	Tobacco User/Non-Tobacco User	58	958.54	1054.47
	Rating Area 9	Tobacco User/Non-Tobacco User	59	979.23	1077.04
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1020.99	1122.94
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1057.11	1162.82
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1080.81	1188.77
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1110.52	1221.50
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1128.58	1241.44
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	273.20	273.20
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	15	297.48	297.48
	Rating Area 5	Tobacco User/Non-Tobacco User	16	306.77	306.77
	Rating Area 5	Tobacco User/Non-Tobacco User	17	316.05	316.05
	Rating Area 5	Tobacco User/Non-Tobacco User	18	326.05	326.05
	Rating Area 5	Tobacco User/Non-Tobacco User	19	336.05	336.05
	Rating Area 5	Tobacco User/Non-Tobacco User	20	346.41	346.41
	Rating Area 5	Tobacco User/Non-Tobacco User	21	357.13	392.84
	Rating Area 5	Tobacco User/Non-Tobacco User	22	357.13	392.84
	Rating Area 5	Tobacco User/Non-Tobacco User	23	357.13	392.84
	Rating Area 5	Tobacco User/Non-Tobacco User	24	357.13	392.84
	Rating Area 5	Tobacco User/Non-Tobacco User	25	358.55	394.26
	Rating Area 5	Tobacco User/Non-Tobacco User	26	365.69	402.12
	Rating Area 5	Tobacco User/Non-Tobacco User	27	374.26	411.76
	Rating Area 5	Tobacco User/Non-Tobacco User	28	388.19	427.12
	Rating Area 5	Tobacco User/Non-Tobacco User	29	399.62	439.62
	Rating Area 5	Tobacco User/Non-Tobacco User	30	405.33	446.04
	Rating Area 5	Tobacco User/Non-Tobacco User	31	413.90	455.33
	Rating Area 5	Tobacco User/Non-Tobacco User	32	422.47	464.61
	Rating Area 5	Tobacco User/Non-Tobacco User	33	427.83	470.69
	Rating Area 5	Tobacco User/Non-Tobacco User	34	433.54	476.76
	Rating Area 5	Tobacco User/Non-Tobacco User	35	436.40	479.97
	Rating Area 5	Tobacco User/Non-Tobacco User	36	439.26	483.18
	Rating Area 5	Tobacco User/Non-Tobacco User	37	442.12	486.40
	Rating Area 5	Tobacco User/Non-Tobacco User	38	444.97	489.61
	Rating Area 5	Tobacco User/Non-Tobacco User	39	450.69	495.68
	Rating Area 5	Tobacco User/Non-Tobacco User	40	456.40	502.11
	Rating Area 5	Tobacco User/Non-Tobacco User	41	464.97	511.40
	Rating Area 5	Tobacco User/Non-Tobacco User	42	473.19	520.68
	Rating Area 5	Tobacco User/Non-Tobacco User	43	484.61	533.18
	Rating Area 5	Tobacco User/Non-Tobacco User	44	498.90	548.89
	Rating Area 5	Tobacco User/Non-Tobacco User	45	515.68	567.11
	Rating Area 5	Tobacco User/Non-Tobacco User	46	535.68	589.25
	Rating Area 5	Tobacco User/Non-Tobacco User	47	558.18	613.89
	Rating Area 5	Tobacco User/Non-Tobacco User	48	583.89	642.46
	Rating Area 5	Tobacco User/Non-Tobacco User	49	609.25	670.32
	Rating Area 5	Tobacco User/Non-Tobacco User	50	637.82	701.74
	Rating Area 5	Tobacco User/Non-Tobacco User	51	666.03	732.81
	Rating Area 5	Tobacco User/Non-Tobacco User	52	697.10	766.74
	Rating Area 5	Tobacco User/Non-Tobacco User	53	728.53	801.38
	Rating Area 5	Tobacco User/Non-Tobacco User	54	762.45	838.52

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010082	Rating Area 5	Tobacco User/Non-Tobacco User	55	796.38	876.02
	Rating Area 5	Tobacco User/Non-Tobacco User	56	833.16	916.37
	Rating Area 5	Tobacco User/Non-Tobacco User	57	870.30	957.44
	Rating Area 5	Tobacco User/Non-Tobacco User	58	909.94	1001.01
	Rating Area 5	Tobacco User/Non-Tobacco User	59	929.59	1022.44
	Rating Area 5	Tobacco User/Non-Tobacco User	60	969.23	1066.01
	Rating Area 5	Tobacco User/Non-Tobacco User	61	1003.51	1103.86
	Rating Area 5	Tobacco User/Non-Tobacco User	62	1026.01	1128.50
	Rating Area 5	Tobacco User/Non-Tobacco User	63	1054.22	1159.57
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1071.36	1178.50
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	277.19	277.19
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	15	301.83	301.83
	Rating Area 2	Tobacco User/Non-Tobacco User	16	311.25	311.25
	Rating Area 2	Tobacco User/Non-Tobacco User	17	320.68	320.68
	Rating Area 2	Tobacco User/Non-Tobacco User	18	330.82	330.82
	Rating Area 2	Tobacco User/Non-Tobacco User	19	340.97	340.97
	Rating Area 2	Tobacco User/Non-Tobacco User	20	351.47	351.47
	Rating Area 2	Tobacco User/Non-Tobacco User	21	362.35	398.58
	Rating Area 2	Tobacco User/Non-Tobacco User	22	362.35	398.58
	Rating Area 2	Tobacco User/Non-Tobacco User	23	362.35	398.58
	Rating Area 2	Tobacco User/Non-Tobacco User	24	362.35	398.58
	Rating Area 2	Tobacco User/Non-Tobacco User	25	363.79	400.03
	Rating Area 2	Tobacco User/Non-Tobacco User	26	371.04	408.00
	Rating Area 2	Tobacco User/Non-Tobacco User	27	379.74	417.78
	Rating Area 2	Tobacco User/Non-Tobacco User	28	393.87	433.36
	Rating Area 2	Tobacco User/Non-Tobacco User	29	405.46	446.05
	Rating Area 2	Tobacco User/Non-Tobacco User	30	411.26	452.57
	Rating Area 2	Tobacco User/Non-Tobacco User	31	419.96	461.99
	Rating Area 2	Tobacco User/Non-Tobacco User	32	428.65	471.41
	Rating Area 2	Tobacco User/Non-Tobacco User	33	434.09	477.57
	Rating Area 2	Tobacco User/Non-Tobacco User	34	439.89	483.73
	Rating Area 2	Tobacco User/Non-Tobacco User	35	442.79	486.99
	Rating Area 2	Tobacco User/Non-Tobacco User	36	445.68	490.25
	Rating Area 2	Tobacco User/Non-Tobacco User	37	448.58	493.51
	Rating Area 2	Tobacco User/Non-Tobacco User	38	451.48	496.78
	Rating Area 2	Tobacco User/Non-Tobacco User	39	457.28	502.94
	Rating Area 2	Tobacco User/Non-Tobacco User	40	463.08	509.46
	Rating Area 2	Tobacco User/Non-Tobacco User	41	471.77	518.88
	Rating Area 2	Tobacco User/Non-Tobacco User	42	480.11	528.30
	Rating Area 2	Tobacco User/Non-Tobacco User	43	491.70	540.98
	Rating Area 2	Tobacco User/Non-Tobacco User	44	506.20	556.92
	Rating Area 2	Tobacco User/Non-Tobacco User	45	523.23	575.40
	Rating Area 2	Tobacco User/Non-Tobacco User	46	543.52	597.87
	Rating Area 2	Tobacco User/Non-Tobacco User	47	566.35	622.87
	Rating Area 2	Tobacco User/Non-Tobacco User	48	592.43	651.86
	Rating Area 2	Tobacco User/Non-Tobacco User	49	618.16	680.12
	Rating Area 2	Tobacco User/Non-Tobacco User	50	647.15	712.01
	Rating Area 2	Tobacco User/Non-Tobacco User	51	675.77	743.53
	Rating Area 2	Tobacco User/Non-Tobacco User	52	707.30	777.96
	Rating Area 2	Tobacco User/Non-Tobacco User	53	739.18	813.10
	Rating Area 2	Tobacco User/Non-Tobacco User	54	773.61	850.79
	Rating Area 2	Tobacco User/Non-Tobacco User	55	808.03	888.83
	Rating Area 2	Tobacco User/Non-Tobacco User	56	845.35	929.78
	Rating Area 2	Tobacco User/Non-Tobacco User	57	883.04	971.45
	Rating Area 2	Tobacco User/Non-Tobacco User	58	923.26	1015.65

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010083	Rating Area 2	Tobacco User/Non-Tobacco User	59	943.18	1037.39
	Rating Area 2	Tobacco User/Non-Tobacco User	60	983.40	1081.60
	Rating Area 2	Tobacco User/Non-Tobacco User	61	1018.19	1120.01
	Rating Area 2	Tobacco User/Non-Tobacco User	62	1041.02	1145.01
	Rating Area 2	Tobacco User/Non-Tobacco User	63	1069.64	1176.53
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1087.04	1195.74
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	268.06	268.06
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	15	291.89	291.89
	Rating Area 3	Tobacco User/Non-Tobacco User	16	301.00	301.00
	Rating Area 3	Tobacco User/Non-Tobacco User	17	310.11	310.11
	Rating Area 3	Tobacco User/Non-Tobacco User	18	319.92	319.92
	Rating Area 3	Tobacco User/Non-Tobacco User	19	329.73	329.73
	Rating Area 3	Tobacco User/Non-Tobacco User	20	339.89	339.89
	Rating Area 3	Tobacco User/Non-Tobacco User	21	350.41	385.45
	Rating Area 3	Tobacco User/Non-Tobacco User	22	350.41	385.45
	Rating Area 3	Tobacco User/Non-Tobacco User	23	350.41	385.45
	Rating Area 3	Tobacco User/Non-Tobacco User	24	350.41	385.45
	Rating Area 3	Tobacco User/Non-Tobacco User	25	351.81	386.85
	Rating Area 3	Tobacco User/Non-Tobacco User	26	358.81	394.55
	Rating Area 3	Tobacco User/Non-Tobacco User	27	367.22	404.02
	Rating Area 3	Tobacco User/Non-Tobacco User	28	380.89	419.08
	Rating Area 3	Tobacco User/Non-Tobacco User	29	392.10	431.35
	Rating Area 3	Tobacco User/Non-Tobacco User	30	397.71	437.65
	Rating Area 3	Tobacco User/Non-Tobacco User	31	406.12	446.76
	Rating Area 3	Tobacco User/Non-Tobacco User	32	414.53	455.88
	Rating Area 3	Tobacco User/Non-Tobacco User	33	419.78	461.83
	Rating Area 3	Tobacco User/Non-Tobacco User	34	425.39	467.79
	Rating Area 3	Tobacco User/Non-Tobacco User	35	428.19	470.94
	Rating Area 3	Tobacco User/Non-Tobacco User	36	431.00	474.10
	Rating Area 3	Tobacco User/Non-Tobacco User	37	433.80	477.25
	Rating Area 3	Tobacco User/Non-Tobacco User	38	436.60	480.40
	Rating Area 3	Tobacco User/Non-Tobacco User	39	442.21	486.36
	Rating Area 3	Tobacco User/Non-Tobacco User	40	447.82	492.67
	Rating Area 3	Tobacco User/Non-Tobacco User	41	456.23	501.78
	Rating Area 3	Tobacco User/Non-Tobacco User	42	464.29	510.89
	Rating Area 3	Tobacco User/Non-Tobacco User	43	475.50	523.15
	Rating Area 3	Tobacco User/Non-Tobacco User	44	489.51	538.57
	Rating Area 3	Tobacco User/Non-Tobacco User	45	505.98	556.44
	Rating Area 3	Tobacco User/Non-Tobacco User	46	525.61	578.17
	Rating Area 3	Tobacco User/Non-Tobacco User	47	547.68	602.34
	Rating Area 3	Tobacco User/Non-Tobacco User	48	572.91	630.38
	Rating Area 3	Tobacco User/Non-Tobacco User	49	597.79	657.71
	Rating Area 3	Tobacco User/Non-Tobacco User	50	625.82	688.54
	Rating Area 3	Tobacco User/Non-Tobacco User	51	653.50	719.03
	Rating Area 3	Tobacco User/Non-Tobacco User	52	683.99	752.32
	Rating Area 3	Tobacco User/Non-Tobacco User	53	714.82	786.31
	Rating Area 3	Tobacco User/Non-Tobacco User	54	748.11	822.75
	Rating Area 3	Tobacco User/Non-Tobacco User	55	781.40	859.54
	Rating Area 3	Tobacco User/Non-Tobacco User	56	817.49	899.14
	Rating Area 3	Tobacco User/Non-Tobacco User	57	853.93	939.43
	Rating Area 3	Tobacco User/Non-Tobacco User	58	892.83	982.18
	Rating Area 3	Tobacco User/Non-Tobacco User	59	912.10	1003.21
	Rating Area 3	Tobacco User/Non-Tobacco User	60	951.00	1045.96
	Rating Area 3	Tobacco User/Non-Tobacco User	61	984.63	1083.10
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1006.71	1107.28

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	63	1034.39	1137.76
22444PA0010084	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1051.21	1156.33
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	315.45	315.45
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	15	343.49	343.49
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	16	354.21	354.21
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	17	364.93	364.93
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	18	376.48	376.48
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	19	388.02	388.02
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	20	399.98	399.98
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	21	412.35	453.59
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	22	412.35	453.59
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	23	412.35	453.59
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	24	412.35	453.59
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	25	414.00	455.23
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	26	422.25	464.31
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	27	432.14	475.44
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	28	448.22	493.17
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	29	461.42	507.60
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	30	468.02	515.02
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	31	477.91	525.75
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	32	487.81	536.47
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	33	493.99	543.48
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	34	500.59	550.49
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	35	503.89	554.20
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	36	507.19	557.91
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	37	510.49	561.62
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	38	513.79	565.33
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	39	520.39	572.34
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	40	526.98	579.76
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	41	536.88	590.48
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	42	546.36	601.21
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	43	559.56	615.64
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	44	576.05	633.78
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	45	595.43	654.81
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	46	618.52	680.38
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	47	644.50	708.83
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	48	674.19	741.82
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	49	703.47	773.98
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	50	736.46	810.27
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	51	769.03	846.14
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	52	804.91	885.31
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	53	841.19	925.31
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	54	880.37	968.20
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	55	919.54	1011.49
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	56	962.01	1058.09
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	57	1004.90	1105.51
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	58	1050.67	1155.82
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	59	1073.35	1180.56
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	60	1119.12	1230.86
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	61	1158.70	1274.57
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	62	1184.68	1303.02
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	63	1217.26	1338.90
22444PA0010085	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1237.05	1360.75
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	268.06	268.06
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	15	291.89	291.89

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010086	Rating Area 3	Tobacco User/Non-Tobacco User	16	301.00	301.00
	Rating Area 3	Tobacco User/Non-Tobacco User	17	310.11	310.11
	Rating Area 3	Tobacco User/Non-Tobacco User	18	319.92	319.92
	Rating Area 3	Tobacco User/Non-Tobacco User	19	329.73	329.73
	Rating Area 3	Tobacco User/Non-Tobacco User	20	339.89	339.89
	Rating Area 3	Tobacco User/Non-Tobacco User	21	350.41	385.45
	Rating Area 3	Tobacco User/Non-Tobacco User	22	350.41	385.45
	Rating Area 3	Tobacco User/Non-Tobacco User	23	350.41	385.45
	Rating Area 3	Tobacco User/Non-Tobacco User	24	350.41	385.45
	Rating Area 3	Tobacco User/Non-Tobacco User	25	351.81	386.85
	Rating Area 3	Tobacco User/Non-Tobacco User	26	358.81	394.55
	Rating Area 3	Tobacco User/Non-Tobacco User	27	367.22	404.02
	Rating Area 3	Tobacco User/Non-Tobacco User	28	380.89	419.08
	Rating Area 3	Tobacco User/Non-Tobacco User	29	392.10	431.35
	Rating Area 3	Tobacco User/Non-Tobacco User	30	397.71	437.65
	Rating Area 3	Tobacco User/Non-Tobacco User	31	406.12	446.76
	Rating Area 3	Tobacco User/Non-Tobacco User	32	414.53	455.88
	Rating Area 3	Tobacco User/Non-Tobacco User	33	419.78	461.83
	Rating Area 3	Tobacco User/Non-Tobacco User	34	425.39	467.79
	Rating Area 3	Tobacco User/Non-Tobacco User	35	428.19	470.94
	Rating Area 3	Tobacco User/Non-Tobacco User	36	431.00	474.10
	Rating Area 3	Tobacco User/Non-Tobacco User	37	433.80	477.25
	Rating Area 3	Tobacco User/Non-Tobacco User	38	436.60	480.40
	Rating Area 3	Tobacco User/Non-Tobacco User	39	442.21	486.36
	Rating Area 3	Tobacco User/Non-Tobacco User	40	447.82	492.67
	Rating Area 3	Tobacco User/Non-Tobacco User	41	456.23	501.78
	Rating Area 3	Tobacco User/Non-Tobacco User	42	464.29	510.89
	Rating Area 3	Tobacco User/Non-Tobacco User	43	475.50	523.15
	Rating Area 3	Tobacco User/Non-Tobacco User	44	489.51	538.57
	Rating Area 3	Tobacco User/Non-Tobacco User	45	505.98	556.44
	Rating Area 3	Tobacco User/Non-Tobacco User	46	525.61	578.17
	Rating Area 3	Tobacco User/Non-Tobacco User	47	547.68	602.34
	Rating Area 3	Tobacco User/Non-Tobacco User	48	572.91	630.38
	Rating Area 3	Tobacco User/Non-Tobacco User	49	597.79	657.71
	Rating Area 3	Tobacco User/Non-Tobacco User	50	625.82	688.54
	Rating Area 3	Tobacco User/Non-Tobacco User	51	653.50	719.03
	Rating Area 3	Tobacco User/Non-Tobacco User	52	683.99	752.32
	Rating Area 3	Tobacco User/Non-Tobacco User	53	714.82	786.31
	Rating Area 3	Tobacco User/Non-Tobacco User	54	748.11	822.75
	Rating Area 3	Tobacco User/Non-Tobacco User	55	781.40	859.54
	Rating Area 3	Tobacco User/Non-Tobacco User	56	817.49	899.14
	Rating Area 3	Tobacco User/Non-Tobacco User	57	853.93	939.43
	Rating Area 3	Tobacco User/Non-Tobacco User	58	892.83	982.18
	Rating Area 3	Tobacco User/Non-Tobacco User	59	912.10	1003.21
	Rating Area 3	Tobacco User/Non-Tobacco User	60	951.00	1045.96
	Rating Area 3	Tobacco User/Non-Tobacco User	61	984.63	1083.10
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1006.71	1107.28
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1034.39	1137.76
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1051.21	1156.33
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	315.45	315.45
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	15	343.49	343.49
	Rating Area 6	Tobacco User/Non-Tobacco User	16	354.21	354.21
	Rating Area 6	Tobacco User/Non-Tobacco User	17	364.93	364.93
	Rating Area 6	Tobacco User/Non-Tobacco User	18	376.48	376.48
	Rating Area 6	Tobacco User/Non-Tobacco User	19	388.02	388.02

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010087	Rating Area 6	Tobacco User/Non-Tobacco User	20	399.98	399.98
	Rating Area 6	Tobacco User/Non-Tobacco User	21	412.35	453.59
	Rating Area 6	Tobacco User/Non-Tobacco User	22	412.35	453.59
	Rating Area 6	Tobacco User/Non-Tobacco User	23	412.35	453.59
	Rating Area 6	Tobacco User/Non-Tobacco User	24	412.35	453.59
	Rating Area 6	Tobacco User/Non-Tobacco User	25	414.00	455.23
	Rating Area 6	Tobacco User/Non-Tobacco User	26	422.25	464.31
	Rating Area 6	Tobacco User/Non-Tobacco User	27	432.14	475.44
	Rating Area 6	Tobacco User/Non-Tobacco User	28	448.22	493.17
	Rating Area 6	Tobacco User/Non-Tobacco User	29	461.42	507.60
	Rating Area 6	Tobacco User/Non-Tobacco User	30	468.02	515.02
	Rating Area 6	Tobacco User/Non-Tobacco User	31	477.91	525.75
	Rating Area 6	Tobacco User/Non-Tobacco User	32	487.81	536.47
	Rating Area 6	Tobacco User/Non-Tobacco User	33	493.99	543.48
	Rating Area 6	Tobacco User/Non-Tobacco User	34	500.59	550.49
	Rating Area 6	Tobacco User/Non-Tobacco User	35	503.89	554.20
	Rating Area 6	Tobacco User/Non-Tobacco User	36	507.19	557.91
	Rating Area 6	Tobacco User/Non-Tobacco User	37	510.49	561.62
	Rating Area 6	Tobacco User/Non-Tobacco User	38	513.79	565.33
	Rating Area 6	Tobacco User/Non-Tobacco User	39	520.39	572.34
	Rating Area 6	Tobacco User/Non-Tobacco User	40	526.98	579.76
	Rating Area 6	Tobacco User/Non-Tobacco User	41	536.88	590.48
	Rating Area 6	Tobacco User/Non-Tobacco User	42	546.36	601.21
	Rating Area 6	Tobacco User/Non-Tobacco User	43	559.56	615.64
	Rating Area 6	Tobacco User/Non-Tobacco User	44	576.05	633.78
	Rating Area 6	Tobacco User/Non-Tobacco User	45	595.43	654.81
	Rating Area 6	Tobacco User/Non-Tobacco User	46	618.52	680.38
	Rating Area 6	Tobacco User/Non-Tobacco User	47	644.50	708.83
	Rating Area 6	Tobacco User/Non-Tobacco User	48	674.19	741.82
	Rating Area 6	Tobacco User/Non-Tobacco User	49	703.47	773.98
	Rating Area 6	Tobacco User/Non-Tobacco User	50	736.46	810.27
	Rating Area 6	Tobacco User/Non-Tobacco User	51	769.03	846.14
	Rating Area 6	Tobacco User/Non-Tobacco User	52	804.91	885.31
	Rating Area 6	Tobacco User/Non-Tobacco User	53	841.19	925.31
	Rating Area 6	Tobacco User/Non-Tobacco User	54	880.37	968.20
	Rating Area 6	Tobacco User/Non-Tobacco User	55	919.54	1011.49
	Rating Area 6	Tobacco User/Non-Tobacco User	56	962.01	1058.09
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1004.90	1105.51
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1050.67	1155.82
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1073.35	1180.56
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1119.12	1230.86
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1158.70	1274.57
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1184.68	1303.02
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1217.26	1338.90
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1237.05	1360.75
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	268.06	268.06
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	15	291.89	291.89
	Rating Area 3	Tobacco User/Non-Tobacco User	16	301.00	301.00
	Rating Area 3	Tobacco User/Non-Tobacco User	17	310.11	310.11
	Rating Area 3	Tobacco User/Non-Tobacco User	18	319.92	319.92
	Rating Area 3	Tobacco User/Non-Tobacco User	19	329.73	329.73
	Rating Area 3	Tobacco User/Non-Tobacco User	20	339.89	339.89
	Rating Area 3	Tobacco User/Non-Tobacco User	21	350.41	385.45
	Rating Area 3	Tobacco User/Non-Tobacco User	22	350.41	385.45
	Rating Area 3	Tobacco User/Non-Tobacco User	23	350.41	385.45

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		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*	22444				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010088	Rating Area 3	Tobacco User/Non-Tobacco User	24	350.41	385.45
	Rating Area 3	Tobacco User/Non-Tobacco User	25	351.81	386.85
	Rating Area 3	Tobacco User/Non-Tobacco User	26	358.81	394.55
	Rating Area 3	Tobacco User/Non-Tobacco User	27	367.22	404.02
	Rating Area 3	Tobacco User/Non-Tobacco User	28	380.89	419.08
	Rating Area 3	Tobacco User/Non-Tobacco User	29	392.10	431.35
	Rating Area 3	Tobacco User/Non-Tobacco User	30	397.71	437.65
	Rating Area 3	Tobacco User/Non-Tobacco User	31	406.12	446.76
	Rating Area 3	Tobacco User/Non-Tobacco User	32	414.53	455.88
	Rating Area 3	Tobacco User/Non-Tobacco User	33	419.78	461.83
	Rating Area 3	Tobacco User/Non-Tobacco User	34	425.39	467.79
	Rating Area 3	Tobacco User/Non-Tobacco User	35	428.19	470.94
	Rating Area 3	Tobacco User/Non-Tobacco User	36	431.00	474.10
	Rating Area 3	Tobacco User/Non-Tobacco User	37	433.80	477.25
	Rating Area 3	Tobacco User/Non-Tobacco User	38	436.60	480.40
	Rating Area 3	Tobacco User/Non-Tobacco User	39	442.21	486.36
	Rating Area 3	Tobacco User/Non-Tobacco User	40	447.82	492.67
	Rating Area 3	Tobacco User/Non-Tobacco User	41	456.23	501.78
	Rating Area 3	Tobacco User/Non-Tobacco User	42	464.29	510.89
	Rating Area 3	Tobacco User/Non-Tobacco User	43	475.50	523.15
	Rating Area 3	Tobacco User/Non-Tobacco User	44	489.51	538.57
	Rating Area 3	Tobacco User/Non-Tobacco User	45	505.98	556.44
	Rating Area 3	Tobacco User/Non-Tobacco User	46	525.61	578.17
	Rating Area 3	Tobacco User/Non-Tobacco User	47	547.68	602.34
	Rating Area 3	Tobacco User/Non-Tobacco User	48	572.91	630.38
	Rating Area 3	Tobacco User/Non-Tobacco User	49	597.79	657.71
	Rating Area 3	Tobacco User/Non-Tobacco User	50	625.82	688.54
	Rating Area 3	Tobacco User/Non-Tobacco User	51	653.50	719.03
	Rating Area 3	Tobacco User/Non-Tobacco User	52	683.99	752.32
	Rating Area 3	Tobacco User/Non-Tobacco User	53	714.82	786.31
	Rating Area 3	Tobacco User/Non-Tobacco User	54	748.11	822.75
	Rating Area 3	Tobacco User/Non-Tobacco User	55	781.40	859.54
	Rating Area 3	Tobacco User/Non-Tobacco User	56	817.49	899.14
	Rating Area 3	Tobacco User/Non-Tobacco User	57	853.93	939.43
	Rating Area 3	Tobacco User/Non-Tobacco User	58	892.83	982.18
	Rating Area 3	Tobacco User/Non-Tobacco User	59	912.10	1003.21
	Rating Area 3	Tobacco User/Non-Tobacco User	60	951.00	1045.96
	Rating Area 3	Tobacco User/Non-Tobacco User	61	984.63	1083.10
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1006.71	1107.28
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1034.39	1137.76
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1051.21	1156.33
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	353.99	353.99
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	15	385.45	385.45
	Rating Area 7	Tobacco User/Non-Tobacco User	16	397.48	397.48
	Rating Area 7	Tobacco User/Non-Tobacco User	17	409.51	409.51
	Rating Area 7	Tobacco User/Non-Tobacco User	18	422.47	422.47
	Rating Area 7	Tobacco User/Non-Tobacco User	19	435.43	435.43
	Rating Area 7	Tobacco User/Non-Tobacco User	20	448.85	448.85
	Rating Area 7	Tobacco User/Non-Tobacco User	21	462.73	509.00
	Rating Area 7	Tobacco User/Non-Tobacco User	22	462.73	509.00
	Rating Area 7	Tobacco User/Non-Tobacco User	23	462.73	509.00
	Rating Area 7	Tobacco User/Non-Tobacco User	24	462.73	509.00
	Rating Area 7	Tobacco User/Non-Tobacco User	25	464.58	510.85
	Rating Area 7	Tobacco User/Non-Tobacco User	26	473.83	521.03
	Rating Area 7	Tobacco User/Non-Tobacco User	27	484.94	533.52
	Rating Area 7	Tobacco User/Non-Tobacco User			

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		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010089	Rating Area 7	Tobacco User/Non-Tobacco User	28	502.98	553.42
	Rating Area 7	Tobacco User/Non-Tobacco User	29	517.79	569.62
	Rating Area 7	Tobacco User/Non-Tobacco User	30	525.20	577.95
	Rating Area 7	Tobacco User/Non-Tobacco User	31	536.30	589.98
	Rating Area 7	Tobacco User/Non-Tobacco User	32	547.41	602.01
	Rating Area 7	Tobacco User/Non-Tobacco User	33	554.35	609.87
	Rating Area 7	Tobacco User/Non-Tobacco User	34	561.75	617.74
	Rating Area 7	Tobacco User/Non-Tobacco User	35	565.45	621.91
	Rating Area 7	Tobacco User/Non-Tobacco User	36	569.15	626.07
	Rating Area 7	Tobacco User/Non-Tobacco User	37	572.86	630.23
	Rating Area 7	Tobacco User/Non-Tobacco User	38	576.56	634.40
	Rating Area 7	Tobacco User/Non-Tobacco User	39	583.96	642.27
	Rating Area 7	Tobacco User/Non-Tobacco User	40	591.37	650.59
	Rating Area 7	Tobacco User/Non-Tobacco User	41	602.47	662.63
	Rating Area 7	Tobacco User/Non-Tobacco User	42	613.11	674.66
	Rating Area 7	Tobacco User/Non-Tobacco User	43	627.92	690.85
	Rating Area 7	Tobacco User/Non-Tobacco User	44	646.43	711.21
	Rating Area 7	Tobacco User/Non-Tobacco User	45	668.18	734.81
	Rating Area 7	Tobacco User/Non-Tobacco User	46	694.09	763.50
	Rating Area 7	Tobacco User/Non-Tobacco User	47	723.24	795.43
	Rating Area 7	Tobacco User/Non-Tobacco User	48	756.56	832.45
	Rating Area 7	Tobacco User/Non-Tobacco User	49	789.41	868.54
	Rating Area 7	Tobacco User/Non-Tobacco User	50	826.43	909.26
	Rating Area 7	Tobacco User/Non-Tobacco User	51	862.99	949.52
	Rating Area 7	Tobacco User/Non-Tobacco User	52	903.24	993.48
	Rating Area 7	Tobacco User/Non-Tobacco User	53	943.96	1038.36
	Rating Area 7	Tobacco User/Non-Tobacco User	54	987.92	1086.48
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1031.88	1135.07
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1079.54	1187.36
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1127.67	1240.57
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1179.03	1297.02
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1204.48	1324.79
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1255.84	1381.24
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1300.26	1430.29
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1329.41	1462.22
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1365.97	1502.47
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1388.18	1527.00
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	240.33	240.33
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	15	261.69	261.69
	Rating Area 5	Tobacco User/Non-Tobacco User	16	269.86	269.86
	Rating Area 5	Tobacco User/Non-Tobacco User	17	278.02	278.02
	Rating Area 5	Tobacco User/Non-Tobacco User	18	286.82	286.82
	Rating Area 5	Tobacco User/Non-Tobacco User	19	295.62	295.62
	Rating Area 5	Tobacco User/Non-Tobacco User	20	304.73	304.73
	Rating Area 5	Tobacco User/Non-Tobacco User	21	314.16	345.57
	Rating Area 5	Tobacco User/Non-Tobacco User	22	314.16	345.57
	Rating Area 5	Tobacco User/Non-Tobacco User	23	314.16	345.57
	Rating Area 5	Tobacco User/Non-Tobacco User	24	314.16	345.57
	Rating Area 5	Tobacco User/Non-Tobacco User	25	315.41	346.82
	Rating Area 5	Tobacco User/Non-Tobacco User	26	321.69	353.73
	Rating Area 5	Tobacco User/Non-Tobacco User	27	329.23	362.22
	Rating Area 5	Tobacco User/Non-Tobacco User	28	341.48	375.73
	Rating Area 5	Tobacco User/Non-Tobacco User	29	351.54	386.72
	Rating Area 5	Tobacco User/Non-Tobacco User	30	356.56	392.38
	Rating Area 5	Tobacco User/Non-Tobacco User	31	364.10	400.54

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010090	Rating Area 5	Tobacco User/Non-Tobacco User	32	371.64	408.71
	Rating Area 5	Tobacco User/Non-Tobacco User	33	376.35	414.05
	Rating Area 5	Tobacco User/Non-Tobacco User	34	381.38	419.39
	Rating Area 5	Tobacco User/Non-Tobacco User	35	383.89	422.22
	Rating Area 5	Tobacco User/Non-Tobacco User	36	386.41	425.05
	Rating Area 5	Tobacco User/Non-Tobacco User	37	388.92	427.87
	Rating Area 5	Tobacco User/Non-Tobacco User	38	391.43	430.70
	Rating Area 5	Tobacco User/Non-Tobacco User	39	396.46	436.04
	Rating Area 5	Tobacco User/Non-Tobacco User	40	401.49	441.70
	Rating Area 5	Tobacco User/Non-Tobacco User	41	409.03	449.86
	Rating Area 5	Tobacco User/Non-Tobacco User	42	416.25	458.03
	Rating Area 5	Tobacco User/Non-Tobacco User	43	426.30	469.03
	Rating Area 5	Tobacco User/Non-Tobacco User	44	438.87	482.85
	Rating Area 5	Tobacco User/Non-Tobacco User	45	453.63	498.87
	Rating Area 5	Tobacco User/Non-Tobacco User	46	471.23	518.35
	Rating Area 5	Tobacco User/Non-Tobacco User	47	491.02	540.03
	Rating Area 5	Tobacco User/Non-Tobacco User	48	513.64	565.16
	Rating Area 5	Tobacco User/Non-Tobacco User	49	535.94	589.66
	Rating Area 5	Tobacco User/Non-Tobacco User	50	561.07	617.31
	Rating Area 5	Tobacco User/Non-Tobacco User	51	585.89	644.64
	Rating Area 5	Tobacco User/Non-Tobacco User	52	613.22	674.48
	Rating Area 5	Tobacco User/Non-Tobacco User	53	640.87	704.96
	Rating Area 5	Tobacco User/Non-Tobacco User	54	670.71	737.63
	Rating Area 5	Tobacco User/Non-Tobacco User	55	700.56	770.61
	Rating Area 5	Tobacco User/Non-Tobacco User	56	732.92	806.11
	Rating Area 5	Tobacco User/Non-Tobacco User	57	765.59	842.24
	Rating Area 5	Tobacco User/Non-Tobacco User	58	800.46	880.57
	Rating Area 5	Tobacco User/Non-Tobacco User	59	817.74	899.42
	Rating Area 5	Tobacco User/Non-Tobacco User	60	852.61	937.74
	Rating Area 5	Tobacco User/Non-Tobacco User	61	882.77	971.04
	Rating Area 5	Tobacco User/Non-Tobacco User	62	902.56	992.72
	Rating Area 5	Tobacco User/Non-Tobacco User	63	927.38	1020.05
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	942.45	1036.70
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	243.84	243.84
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	15	265.52	265.52
	Rating Area 2	Tobacco User/Non-Tobacco User	16	273.80	273.80
	Rating Area 2	Tobacco User/Non-Tobacco User	17	282.09	282.09
	Rating Area 2	Tobacco User/Non-Tobacco User	18	291.02	291.02
	Rating Area 2	Tobacco User/Non-Tobacco User	19	299.94	299.94
	Rating Area 2	Tobacco User/Non-Tobacco User	20	309.18	309.18
	Rating Area 2	Tobacco User/Non-Tobacco User	21	318.75	350.63
	Rating Area 2	Tobacco User/Non-Tobacco User	22	318.75	350.63
	Rating Area 2	Tobacco User/Non-Tobacco User	23	318.75	350.63
	Rating Area 2	Tobacco User/Non-Tobacco User	24	318.75	350.63
	Rating Area 2	Tobacco User/Non-Tobacco User	25	320.02	351.90
	Rating Area 2	Tobacco User/Non-Tobacco User	26	326.40	358.91
	Rating Area 2	Tobacco User/Non-Tobacco User	27	334.05	367.52
	Rating Area 2	Tobacco User/Non-Tobacco User	28	346.48	381.22
	Rating Area 2	Tobacco User/Non-Tobacco User	29	356.68	392.38
	Rating Area 2	Tobacco User/Non-Tobacco User	30	361.78	398.12
	Rating Area 2	Tobacco User/Non-Tobacco User	31	369.43	406.40
	Rating Area 2	Tobacco User/Non-Tobacco User	32	377.08	414.69
	Rating Area 2	Tobacco User/Non-Tobacco User	33	381.86	420.11
	Rating Area 2	Tobacco User/Non-Tobacco User	34	386.96	425.53
	Rating Area 2	Tobacco User/Non-Tobacco User	35	389.51	428.40

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010091	Rating Area 2	Tobacco User/Non-Tobacco User	36	392.06	431.27
	Rating Area 2	Tobacco User/Non-Tobacco User	37	394.61	434.13
	Rating Area 2	Tobacco User/Non-Tobacco User	38	397.16	437.00
	Rating Area 2	Tobacco User/Non-Tobacco User	39	402.26	442.42
	Rating Area 2	Tobacco User/Non-Tobacco User	40	407.36	448.16
	Rating Area 2	Tobacco User/Non-Tobacco User	41	415.01	456.45
	Rating Area 2	Tobacco User/Non-Tobacco User	42	422.34	464.73
	Rating Area 2	Tobacco User/Non-Tobacco User	43	432.54	475.89
	Rating Area 2	Tobacco User/Non-Tobacco User	44	445.29	489.91
	Rating Area 2	Tobacco User/Non-Tobacco User	45	460.27	506.17
	Rating Area 2	Tobacco User/Non-Tobacco User	46	478.12	525.93
	Rating Area 2	Tobacco User/Non-Tobacco User	47	498.20	547.93
	Rating Area 2	Tobacco User/Non-Tobacco User	48	521.15	573.43
	Rating Area 2	Tobacco User/Non-Tobacco User	49	543.78	598.29
	Rating Area 2	Tobacco User/Non-Tobacco User	50	569.28	626.34
	Rating Area 2	Tobacco User/Non-Tobacco User	51	594.46	654.07
	Rating Area 2	Tobacco User/Non-Tobacco User	52	622.19	684.35
	Rating Area 2	Tobacco User/Non-Tobacco User	53	650.24	715.27
	Rating Area 2	Tobacco User/Non-Tobacco User	54	680.53	748.42
	Rating Area 2	Tobacco User/Non-Tobacco User	55	710.81	781.89
	Rating Area 2	Tobacco User/Non-Tobacco User	56	743.64	817.91
	Rating Area 2	Tobacco User/Non-Tobacco User	57	776.79	854.56
	Rating Area 2	Tobacco User/Non-Tobacco User	58	812.17	893.45
	Rating Area 2	Tobacco User/Non-Tobacco User	59	829.70	912.57
	Rating Area 2	Tobacco User/Non-Tobacco User	60	865.08	951.46
	Rating Area 2	Tobacco User/Non-Tobacco User	61	895.68	985.25
	Rating Area 2	Tobacco User/Non-Tobacco User	62	915.76	1007.24
	Rating Area 2	Tobacco User/Non-Tobacco User	63	940.94	1034.97
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	956.24	1051.87
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	235.81	235.81
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	15	256.77	256.77
	Rating Area 3	Tobacco User/Non-Tobacco User	16	264.78	264.78
	Rating Area 3	Tobacco User/Non-Tobacco User	17	272.79	272.79
	Rating Area 3	Tobacco User/Non-Tobacco User	18	281.43	281.43
	Rating Area 3	Tobacco User/Non-Tobacco User	19	290.06	290.06
	Rating Area 3	Tobacco User/Non-Tobacco User	20	299.00	299.00
	Rating Area 3	Tobacco User/Non-Tobacco User	21	308.25	339.07
	Rating Area 3	Tobacco User/Non-Tobacco User	22	308.25	339.07
	Rating Area 3	Tobacco User/Non-Tobacco User	23	308.25	339.07
	Rating Area 3	Tobacco User/Non-Tobacco User	24	308.25	339.07
	Rating Area 3	Tobacco User/Non-Tobacco User	25	309.48	340.30
	Rating Area 3	Tobacco User/Non-Tobacco User	26	315.64	347.08
	Rating Area 3	Tobacco User/Non-Tobacco User	27	323.04	355.40
	Rating Area 3	Tobacco User/Non-Tobacco User	28	335.06	368.66
	Rating Area 3	Tobacco User/Non-Tobacco User	29	344.92	379.45
	Rating Area 3	Tobacco User/Non-Tobacco User	30	349.86	385.00
	Rating Area 3	Tobacco User/Non-Tobacco User	31	357.25	393.01
	Rating Area 3	Tobacco User/Non-Tobacco User	32	364.65	401.02
	Rating Area 3	Tobacco User/Non-Tobacco User	33	369.27	406.26
	Rating Area 3	Tobacco User/Non-Tobacco User	34	374.21	411.50
	Rating Area 3	Tobacco User/Non-Tobacco User	35	376.67	414.28
	Rating Area 3	Tobacco User/Non-Tobacco User	36	379.14	417.05
	Rating Area 3	Tobacco User/Non-Tobacco User	37	381.60	419.83
	Rating Area 3	Tobacco User/Non-Tobacco User	38	384.07	422.60
	Rating Area 3	Tobacco User/Non-Tobacco User	39	389.00	427.84

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010092	Rating Area 3	Tobacco User/Non-Tobacco User	40	393.93	433.39
	Rating Area 3	Tobacco User/Non-Tobacco User	41	401.33	441.40
	Rating Area 3	Tobacco User/Non-Tobacco User	42	408.42	449.42
	Rating Area 3	Tobacco User/Non-Tobacco User	43	418.29	460.21
	Rating Area 3	Tobacco User/Non-Tobacco User	44	430.62	473.77
	Rating Area 3	Tobacco User/Non-Tobacco User	45	445.10	489.49
	Rating Area 3	Tobacco User/Non-Tobacco User	46	462.36	508.60
	Rating Area 3	Tobacco User/Non-Tobacco User	47	481.78	529.87
	Rating Area 3	Tobacco User/Non-Tobacco User	48	503.98	554.53
	Rating Area 3	Tobacco User/Non-Tobacco User	49	525.86	578.57
	Rating Area 3	Tobacco User/Non-Tobacco User	50	550.52	605.70
	Rating Area 3	Tobacco User/Non-Tobacco User	51	574.87	632.51
	Rating Area 3	Tobacco User/Non-Tobacco User	52	601.69	661.80
	Rating Area 3	Tobacco User/Non-Tobacco User	53	628.82	691.70
	Rating Area 3	Tobacco User/Non-Tobacco User	54	658.10	723.75
	Rating Area 3	Tobacco User/Non-Tobacco User	55	687.38	756.12
	Rating Area 3	Tobacco User/Non-Tobacco User	56	719.13	790.95
	Rating Area 3	Tobacco User/Non-Tobacco User	57	751.19	826.40
	Rating Area 3	Tobacco User/Non-Tobacco User	58	785.40	864.00
	Rating Area 3	Tobacco User/Non-Tobacco User	59	802.36	882.50
	Rating Area 3	Tobacco User/Non-Tobacco User	60	836.57	920.10
	Rating Area 3	Tobacco User/Non-Tobacco User	61	866.16	952.78
	Rating Area 3	Tobacco User/Non-Tobacco User	62	885.58	974.05
	Rating Area 3	Tobacco User/Non-Tobacco User	63	909.93	1000.86
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	924.73	1017.20
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	277.49	277.49
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	15	302.16	302.16
	Rating Area 6	Tobacco User/Non-Tobacco User	16	311.59	311.59
	Rating Area 6	Tobacco User/Non-Tobacco User	17	321.02	321.02
	Rating Area 6	Tobacco User/Non-Tobacco User	18	331.18	331.18
	Rating Area 6	Tobacco User/Non-Tobacco User	19	341.33	341.33
	Rating Area 6	Tobacco User/Non-Tobacco User	20	351.85	351.85
	Rating Area 6	Tobacco User/Non-Tobacco User	21	362.74	399.01
	Rating Area 6	Tobacco User/Non-Tobacco User	22	362.74	399.01
	Rating Area 6	Tobacco User/Non-Tobacco User	23	362.74	399.01
	Rating Area 6	Tobacco User/Non-Tobacco User	24	362.74	399.01
	Rating Area 6	Tobacco User/Non-Tobacco User	25	364.19	400.46
	Rating Area 6	Tobacco User/Non-Tobacco User	26	371.44	408.44
	Rating Area 6	Tobacco User/Non-Tobacco User	27	380.15	418.23
	Rating Area 6	Tobacco User/Non-Tobacco User	28	394.29	433.83
	Rating Area 6	Tobacco User/Non-Tobacco User	29	405.90	446.53
	Rating Area 6	Tobacco User/Non-Tobacco User	30	411.70	453.06
	Rating Area 6	Tobacco User/Non-Tobacco User	31	420.41	462.49
	Rating Area 6	Tobacco User/Non-Tobacco User	32	429.12	471.92
	Rating Area 6	Tobacco User/Non-Tobacco User	33	434.56	478.08
	Rating Area 6	Tobacco User/Non-Tobacco User	34	440.36	484.25
	Rating Area 6	Tobacco User/Non-Tobacco User	35	443.26	487.52
	Rating Area 6	Tobacco User/Non-Tobacco User	36	446.16	490.78
	Rating Area 6	Tobacco User/Non-Tobacco User	37	449.07	494.05
	Rating Area 6	Tobacco User/Non-Tobacco User	38	451.97	497.31
	Rating Area 6	Tobacco User/Non-Tobacco User	39	457.77	503.48
	Rating Area 6	Tobacco User/Non-Tobacco User	40	463.58	510.01
	Rating Area 6	Tobacco User/Non-Tobacco User	41	472.28	519.44
	Rating Area 6	Tobacco User/Non-Tobacco User	42	480.62	528.87
	Rating Area 6	Tobacco User/Non-Tobacco User	43	492.23	541.56

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010093	Rating Area 6	Tobacco User/Non-Tobacco User	44	506.74	557.52
	Rating Area 6	Tobacco User/Non-Tobacco User	45	523.79	576.02
	Rating Area 6	Tobacco User/Non-Tobacco User	46	544.10	598.51
	Rating Area 6	Tobacco User/Non-Tobacco User	47	566.95	623.54
	Rating Area 6	Tobacco User/Non-Tobacco User	48	593.07	652.56
	Rating Area 6	Tobacco User/Non-Tobacco User	49	618.83	680.85
	Rating Area 6	Tobacco User/Non-Tobacco User	50	647.84	712.77
	Rating Area 6	Tobacco User/Non-Tobacco User	51	676.50	744.33
	Rating Area 6	Tobacco User/Non-Tobacco User	52	708.06	778.79
	Rating Area 6	Tobacco User/Non-Tobacco User	53	739.98	813.98
	Rating Area 6	Tobacco User/Non-Tobacco User	54	774.44	851.70
	Rating Area 6	Tobacco User/Non-Tobacco User	55	808.90	889.79
	Rating Area 6	Tobacco User/Non-Tobacco User	56	846.26	930.78
	Rating Area 6	Tobacco User/Non-Tobacco User	57	883.99	972.49
	Rating Area 6	Tobacco User/Non-Tobacco User	58	924.25	1016.75
	Rating Area 6	Tobacco User/Non-Tobacco User	59	944.20	1038.51
	Rating Area 6	Tobacco User/Non-Tobacco User	60	984.46	1082.76
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1019.29	1121.21
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1042.14	1146.24
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1070.79	1177.80
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1088.21	1197.03
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	235.81	235.81
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	15	256.77	256.77
	Rating Area 3	Tobacco User/Non-Tobacco User	16	264.78	264.78
	Rating Area 3	Tobacco User/Non-Tobacco User	17	272.79	272.79
	Rating Area 3	Tobacco User/Non-Tobacco User	18	281.43	281.43
	Rating Area 3	Tobacco User/Non-Tobacco User	19	290.06	290.06
	Rating Area 3	Tobacco User/Non-Tobacco User	20	299.00	299.00
	Rating Area 3	Tobacco User/Non-Tobacco User	21	308.25	339.07
	Rating Area 3	Tobacco User/Non-Tobacco User	22	308.25	339.07
	Rating Area 3	Tobacco User/Non-Tobacco User	23	308.25	339.07
	Rating Area 3	Tobacco User/Non-Tobacco User	24	308.25	339.07
	Rating Area 3	Tobacco User/Non-Tobacco User	25	309.48	340.30
	Rating Area 3	Tobacco User/Non-Tobacco User	26	315.64	347.08
	Rating Area 3	Tobacco User/Non-Tobacco User	27	323.04	355.40
	Rating Area 3	Tobacco User/Non-Tobacco User	28	335.06	368.66
	Rating Area 3	Tobacco User/Non-Tobacco User	29	344.92	379.45
	Rating Area 3	Tobacco User/Non-Tobacco User	30	349.86	385.00
	Rating Area 3	Tobacco User/Non-Tobacco User	31	357.25	393.01
	Rating Area 3	Tobacco User/Non-Tobacco User	32	364.65	401.02
	Rating Area 3	Tobacco User/Non-Tobacco User	33	369.27	406.26
	Rating Area 3	Tobacco User/Non-Tobacco User	34	374.21	411.50
	Rating Area 3	Tobacco User/Non-Tobacco User	35	376.67	414.28
	Rating Area 3	Tobacco User/Non-Tobacco User	36	379.14	417.05
	Rating Area 3	Tobacco User/Non-Tobacco User	37	381.60	419.83
	Rating Area 3	Tobacco User/Non-Tobacco User	38	384.07	422.60
	Rating Area 3	Tobacco User/Non-Tobacco User	39	389.00	427.84
	Rating Area 3	Tobacco User/Non-Tobacco User	40	393.93	433.39
	Rating Area 3	Tobacco User/Non-Tobacco User	41	401.33	441.40
	Rating Area 3	Tobacco User/Non-Tobacco User	42	408.42	449.42
	Rating Area 3	Tobacco User/Non-Tobacco User	43	418.29	460.21
	Rating Area 3	Tobacco User/Non-Tobacco User	44	430.62	473.77
	Rating Area 3	Tobacco User/Non-Tobacco User	45	445.10	489.49
	Rating Area 3	Tobacco User/Non-Tobacco User	46	462.36	508.60
	Rating Area 3	Tobacco User/Non-Tobacco User	47	481.78	529.87

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010094	Rating Area 3	Tobacco User/Non-Tobacco User	48	503.98	554.53
	Rating Area 3	Tobacco User/Non-Tobacco User	49	525.86	578.57
	Rating Area 3	Tobacco User/Non-Tobacco User	50	550.52	605.70
	Rating Area 3	Tobacco User/Non-Tobacco User	51	574.87	632.51
	Rating Area 3	Tobacco User/Non-Tobacco User	52	601.69	661.80
	Rating Area 3	Tobacco User/Non-Tobacco User	53	628.82	691.70
	Rating Area 3	Tobacco User/Non-Tobacco User	54	658.10	723.75
	Rating Area 3	Tobacco User/Non-Tobacco User	55	687.38	756.12
	Rating Area 3	Tobacco User/Non-Tobacco User	56	719.13	790.95
	Rating Area 3	Tobacco User/Non-Tobacco User	57	751.19	826.40
	Rating Area 3	Tobacco User/Non-Tobacco User	58	785.40	864.00
	Rating Area 3	Tobacco User/Non-Tobacco User	59	802.36	882.50
	Rating Area 3	Tobacco User/Non-Tobacco User	60	836.57	920.10
	Rating Area 3	Tobacco User/Non-Tobacco User	61	866.16	952.78
	Rating Area 3	Tobacco User/Non-Tobacco User	62	885.58	974.05
	Rating Area 3	Tobacco User/Non-Tobacco User	63	909.93	1000.86
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	924.73	1017.20
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	277.49	277.49
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	15	302.16	302.16
	Rating Area 6	Tobacco User/Non-Tobacco User	16	311.59	311.59
	Rating Area 6	Tobacco User/Non-Tobacco User	17	321.02	321.02
	Rating Area 6	Tobacco User/Non-Tobacco User	18	331.18	331.18
	Rating Area 6	Tobacco User/Non-Tobacco User	19	341.33	341.33
	Rating Area 6	Tobacco User/Non-Tobacco User	20	351.85	351.85
	Rating Area 6	Tobacco User/Non-Tobacco User	21	362.74	399.01
	Rating Area 6	Tobacco User/Non-Tobacco User	22	362.74	399.01
	Rating Area 6	Tobacco User/Non-Tobacco User	23	362.74	399.01
	Rating Area 6	Tobacco User/Non-Tobacco User	24	362.74	399.01
	Rating Area 6	Tobacco User/Non-Tobacco User	25	364.19	400.46
	Rating Area 6	Tobacco User/Non-Tobacco User	26	371.44	408.44
	Rating Area 6	Tobacco User/Non-Tobacco User	27	380.15	418.23
	Rating Area 6	Tobacco User/Non-Tobacco User	28	394.29	433.83
	Rating Area 6	Tobacco User/Non-Tobacco User	29	405.90	446.53
	Rating Area 6	Tobacco User/Non-Tobacco User	30	411.70	453.06
	Rating Area 6	Tobacco User/Non-Tobacco User	31	420.41	462.49
	Rating Area 6	Tobacco User/Non-Tobacco User	32	429.12	471.92
	Rating Area 6	Tobacco User/Non-Tobacco User	33	434.56	478.08
	Rating Area 6	Tobacco User/Non-Tobacco User	34	440.36	484.25
	Rating Area 6	Tobacco User/Non-Tobacco User	35	443.26	487.52
	Rating Area 6	Tobacco User/Non-Tobacco User	36	446.16	490.78
	Rating Area 6	Tobacco User/Non-Tobacco User	37	449.07	494.05
	Rating Area 6	Tobacco User/Non-Tobacco User	38	451.97	497.31
	Rating Area 6	Tobacco User/Non-Tobacco User	39	457.77	503.48
	Rating Area 6	Tobacco User/Non-Tobacco User	40	463.58	510.01
	Rating Area 6	Tobacco User/Non-Tobacco User	41	472.28	519.44
	Rating Area 6	Tobacco User/Non-Tobacco User	42	480.62	528.87
	Rating Area 6	Tobacco User/Non-Tobacco User	43	492.23	541.56
	Rating Area 6	Tobacco User/Non-Tobacco User	44	506.74	557.52
	Rating Area 6	Tobacco User/Non-Tobacco User	45	523.79	576.02
	Rating Area 6	Tobacco User/Non-Tobacco User	46	544.10	598.51
	Rating Area 6	Tobacco User/Non-Tobacco User	47	566.95	623.54
	Rating Area 6	Tobacco User/Non-Tobacco User	48	593.07	652.56
	Rating Area 6	Tobacco User/Non-Tobacco User	49	618.83	680.85
	Rating Area 6	Tobacco User/Non-Tobacco User	50	647.84	712.77
	Rating Area 6	Tobacco User/Non-Tobacco User	51	676.50	744.33

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010095	Rating Area 6	Tobacco User/Non-Tobacco User	52	708.06	778.79
	Rating Area 6	Tobacco User/Non-Tobacco User	53	739.98	813.98
	Rating Area 6	Tobacco User/Non-Tobacco User	54	774.44	851.70
	Rating Area 6	Tobacco User/Non-Tobacco User	55	808.90	889.79
	Rating Area 6	Tobacco User/Non-Tobacco User	56	846.26	930.78
	Rating Area 6	Tobacco User/Non-Tobacco User	57	883.99	972.49
	Rating Area 6	Tobacco User/Non-Tobacco User	58	924.25	1016.75
	Rating Area 6	Tobacco User/Non-Tobacco User	59	944.20	1038.51
	Rating Area 6	Tobacco User/Non-Tobacco User	60	984.46	1082.76
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1019.29	1121.21
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1042.14	1146.24
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1070.79	1177.80
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1088.21	1197.03
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	235.81	235.81
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	15	256.77	256.77
	Rating Area 3	Tobacco User/Non-Tobacco User	16	264.78	264.78
	Rating Area 3	Tobacco User/Non-Tobacco User	17	272.79	272.79
	Rating Area 3	Tobacco User/Non-Tobacco User	18	281.43	281.43
	Rating Area 3	Tobacco User/Non-Tobacco User	19	290.06	290.06
	Rating Area 3	Tobacco User/Non-Tobacco User	20	299.00	299.00
	Rating Area 3	Tobacco User/Non-Tobacco User	21	308.25	339.07
	Rating Area 3	Tobacco User/Non-Tobacco User	22	308.25	339.07
	Rating Area 3	Tobacco User/Non-Tobacco User	23	308.25	339.07
	Rating Area 3	Tobacco User/Non-Tobacco User	24	308.25	339.07
	Rating Area 3	Tobacco User/Non-Tobacco User	25	309.48	340.30
	Rating Area 3	Tobacco User/Non-Tobacco User	26	315.64	347.08
	Rating Area 3	Tobacco User/Non-Tobacco User	27	323.04	355.40
	Rating Area 3	Tobacco User/Non-Tobacco User	28	335.06	368.66
	Rating Area 3	Tobacco User/Non-Tobacco User	29	344.92	379.45
	Rating Area 3	Tobacco User/Non-Tobacco User	30	349.86	385.00
	Rating Area 3	Tobacco User/Non-Tobacco User	31	357.25	393.01
	Rating Area 3	Tobacco User/Non-Tobacco User	32	364.65	401.02
	Rating Area 3	Tobacco User/Non-Tobacco User	33	369.27	406.26
	Rating Area 3	Tobacco User/Non-Tobacco User	34	374.21	411.50
	Rating Area 3	Tobacco User/Non-Tobacco User	35	376.67	414.28
	Rating Area 3	Tobacco User/Non-Tobacco User	36	379.14	417.05
	Rating Area 3	Tobacco User/Non-Tobacco User	37	381.60	419.83
	Rating Area 3	Tobacco User/Non-Tobacco User	38	384.07	422.60
	Rating Area 3	Tobacco User/Non-Tobacco User	39	389.00	427.84
	Rating Area 3	Tobacco User/Non-Tobacco User	40	393.93	433.39
	Rating Area 3	Tobacco User/Non-Tobacco User	41	401.33	441.40
	Rating Area 3	Tobacco User/Non-Tobacco User	42	408.42	449.42
	Rating Area 3	Tobacco User/Non-Tobacco User	43	418.29	460.21
	Rating Area 3	Tobacco User/Non-Tobacco User	44	430.62	473.77
	Rating Area 3	Tobacco User/Non-Tobacco User	45	445.10	489.49
	Rating Area 3	Tobacco User/Non-Tobacco User	46	462.36	508.60
	Rating Area 3	Tobacco User/Non-Tobacco User	47	481.78	529.87
	Rating Area 3	Tobacco User/Non-Tobacco User	48	503.98	554.53
	Rating Area 3	Tobacco User/Non-Tobacco User	49	525.86	578.57
	Rating Area 3	Tobacco User/Non-Tobacco User	50	550.52	605.70
	Rating Area 3	Tobacco User/Non-Tobacco User	51	574.87	632.51
	Rating Area 3	Tobacco User/Non-Tobacco User	52	601.69	661.80
	Rating Area 3	Tobacco User/Non-Tobacco User	53	628.82	691.70
	Rating Area 3	Tobacco User/Non-Tobacco User	54	658.10	723.75
	Rating Area 3	Tobacco User/Non-Tobacco User	55	687.38	756.12

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010096	Rating Area 3	Tobacco User/Non-Tobacco User	56	719.13	790.95
	Rating Area 3	Tobacco User/Non-Tobacco User	57	751.19	826.40
	Rating Area 3	Tobacco User/Non-Tobacco User	58	785.40	864.00
	Rating Area 3	Tobacco User/Non-Tobacco User	59	802.36	882.50
	Rating Area 3	Tobacco User/Non-Tobacco User	60	836.57	920.10
	Rating Area 3	Tobacco User/Non-Tobacco User	61	866.16	952.78
	Rating Area 3	Tobacco User/Non-Tobacco User	62	885.58	974.05
	Rating Area 3	Tobacco User/Non-Tobacco User	63	909.93	1000.86
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	924.73	1017.20
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	311.39	311.39
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	15	339.07	339.07
	Rating Area 7	Tobacco User/Non-Tobacco User	16	349.66	349.66
	Rating Area 7	Tobacco User/Non-Tobacco User	17	360.24	360.24
	Rating Area 7	Tobacco User/Non-Tobacco User	18	371.64	371.64
	Rating Area 7	Tobacco User/Non-Tobacco User	19	383.04	383.04
	Rating Area 7	Tobacco User/Non-Tobacco User	20	394.84	394.84
	Rating Area 7	Tobacco User/Non-Tobacco User	21	407.06	447.76
	Rating Area 7	Tobacco User/Non-Tobacco User	22	407.06	447.76
	Rating Area 7	Tobacco User/Non-Tobacco User	23	407.06	447.76
	Rating Area 7	Tobacco User/Non-Tobacco User	24	407.06	447.76
	Rating Area 7	Tobacco User/Non-Tobacco User	25	408.68	449.38
	Rating Area 7	Tobacco User/Non-Tobacco User	26	416.82	458.34
	Rating Area 7	Tobacco User/Non-Tobacco User	27	426.59	469.33
	Rating Area 7	Tobacco User/Non-Tobacco User	28	442.46	486.83
	Rating Area 7	Tobacco User/Non-Tobacco User	29	455.49	501.08
	Rating Area 7	Tobacco User/Non-Tobacco User	30	462.00	508.41
	Rating Area 7	Tobacco User/Non-Tobacco User	31	471.77	518.99
	Rating Area 7	Tobacco User/Non-Tobacco User	32	481.54	529.57
	Rating Area 7	Tobacco User/Non-Tobacco User	33	487.65	536.49
	Rating Area 7	Tobacco User/Non-Tobacco User	34	494.16	543.41
	Rating Area 7	Tobacco User/Non-Tobacco User	35	497.42	547.08
	Rating Area 7	Tobacco User/Non-Tobacco User	36	500.67	550.74
	Rating Area 7	Tobacco User/Non-Tobacco User	37	503.93	554.40
	Rating Area 7	Tobacco User/Non-Tobacco User	38	507.19	558.07
	Rating Area 7	Tobacco User/Non-Tobacco User	39	513.70	564.99
	Rating Area 7	Tobacco User/Non-Tobacco User	40	520.21	572.31
	Rating Area 7	Tobacco User/Non-Tobacco User	41	529.98	582.90
	Rating Area 7	Tobacco User/Non-Tobacco User	42	539.34	593.48
	Rating Area 7	Tobacco User/Non-Tobacco User	43	552.37	607.73
	Rating Area 7	Tobacco User/Non-Tobacco User	44	568.65	625.64
	Rating Area 7	Tobacco User/Non-Tobacco User	45	587.78	646.40
	Rating Area 7	Tobacco User/Non-Tobacco User	46	610.58	671.63
	Rating Area 7	Tobacco User/Non-Tobacco User	47	636.22	699.72
	Rating Area 7	Tobacco User/Non-Tobacco User	48	665.53	732.28
	Rating Area 7	Tobacco User/Non-Tobacco User	49	694.43	764.03
	Rating Area 7	Tobacco User/Non-Tobacco User	50	726.99	799.86
	Rating Area 7	Tobacco User/Non-Tobacco User	51	759.15	835.27
	Rating Area 7	Tobacco User/Non-Tobacco User	52	794.56	873.94
	Rating Area 7	Tobacco User/Non-Tobacco User	53	830.38	913.42
	Rating Area 7	Tobacco User/Non-Tobacco User	54	869.05	955.76
	Rating Area 7	Tobacco User/Non-Tobacco User	55	907.72	998.50
	Rating Area 7	Tobacco User/Non-Tobacco User	56	949.65	1044.49
	Rating Area 7	Tobacco User/Non-Tobacco User	57	991.98	1091.30
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1037.17	1140.96
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1059.55	1165.39

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010097	Rating Area 7	Tobacco User/Non-Tobacco User	60	1104.74	1215.05
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1143.81	1258.19
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1169.46	1286.28
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1201.61	1321.69
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1221.15	1343.27
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	330.07	330.07
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	15	359.41	359.41
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	16	370.63	370.63
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	17	381.85	381.85
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	18	393.93	393.93
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	19	406.01	406.01
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	20	418.53	418.53
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	21	431.47	474.62
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	22	431.47	474.62
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	23	431.47	474.62
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	24	431.47	474.62
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	25	433.20	476.34
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	26	441.82	485.83
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	27	452.18	497.48
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	28	469.01	516.04
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	29	482.81	531.14
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	30	489.72	538.91
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	31	500.07	550.12
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	32	510.43	561.34
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	33	516.90	568.68
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	34	523.80	576.01
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	35	527.26	579.89
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	36	530.71	583.78
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	37	534.16	587.66
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	38	537.61	591.54
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	39	544.51	598.88
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	40	551.42	606.65
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	41	561.77	617.86
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	42	571.70	629.08
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	43	585.50	644.18
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	44	602.76	663.17
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	45	623.04	685.17
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	46	647.20	711.92
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	47	674.39	741.70
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	48	705.45	776.21
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	49	736.09	809.87
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	50	770.60	847.84
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	51	804.69	885.37
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	52	842.23	926.36
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	53	880.20	968.22
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	54	921.19	1013.09
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	55	962.18	1058.39
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	56	1006.62	1107.15
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	57	1051.49	1156.77
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	58	1099.38	1209.41
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	59	1123.11	1235.30
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	60	1171.01	1287.94
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	61	1212.43	1333.67
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	62	1239.61	1363.44
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	63	1273.70	1400.98

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010098	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1294.41	1423.85
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	334.90	334.90
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	15	364.67	364.67
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	16	376.05	376.05
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	17	387.44	387.44
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	18	399.69	399.69
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	19	411.95	411.95
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	20	424.65	424.65
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	21	437.79	481.56
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	22	437.79	481.56
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	23	437.79	481.56
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	24	437.79	481.56
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	25	439.53	483.31
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	26	448.29	492.94
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	27	458.79	504.76
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	28	475.87	523.59
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	29	489.88	538.91
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	30	496.88	546.79
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	31	507.39	558.17
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	32	517.90	569.55
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	33	524.46	577.00
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	34	531.47	584.44
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	35	534.97	588.38
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	36	538.47	592.32
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	37	541.97	596.26
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	38	545.48	600.20
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	39	552.48	607.64
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	40	559.48	615.52
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	41	569.99	626.90
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	42	580.06	638.28
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	43	594.07	653.61
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	44	611.58	672.87
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	45	632.16	695.20
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	46	656.67	722.34
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	47	684.25	752.55
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	48	715.77	787.57
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	49	746.85	821.72
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	50	781.88	860.24
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	51	816.46	898.33
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	52	854.55	939.92
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	53	893.07	982.38
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	54	934.66	1027.91
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	55	976.25	1073.88
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	56	1021.34	1123.35
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	57	1066.87	1173.69
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	58	1115.47	1227.10
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	59	1139.54	1253.37
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	60	1188.14	1306.78
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	61	1230.17	1353.18
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	62	1257.75	1383.39
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	63	1292.33	1421.48
22444PA0010099	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1313.34	1444.68
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	323.87	323.87
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	15	352.65	352.65
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	16	363.66	363.66

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010100	Rating Area 3	Tobacco User/Non-Tobacco User	17	374.67	374.67
	Rating Area 3	Tobacco User/Non-Tobacco User	18	386.52	386.52
	Rating Area 3	Tobacco User/Non-Tobacco User	19	398.38	398.38
	Rating Area 3	Tobacco User/Non-Tobacco User	20	410.65	410.65
	Rating Area 3	Tobacco User/Non-Tobacco User	21	423.36	465.69
	Rating Area 3	Tobacco User/Non-Tobacco User	22	423.36	465.69
	Rating Area 3	Tobacco User/Non-Tobacco User	23	423.36	465.69
	Rating Area 3	Tobacco User/Non-Tobacco User	24	423.36	465.69
	Rating Area 3	Tobacco User/Non-Tobacco User	25	425.05	467.38
	Rating Area 3	Tobacco User/Non-Tobacco User	26	433.51	476.70
	Rating Area 3	Tobacco User/Non-Tobacco User	27	443.67	488.13
	Rating Area 3	Tobacco User/Non-Tobacco User	28	460.19	506.33
	Rating Area 3	Tobacco User/Non-Tobacco User	29	473.73	521.15
	Rating Area 3	Tobacco User/Non-Tobacco User	30	480.51	528.77
	Rating Area 3	Tobacco User/Non-Tobacco User	31	490.67	539.78
	Rating Area 3	Tobacco User/Non-Tobacco User	32	500.83	550.78
	Rating Area 3	Tobacco User/Non-Tobacco User	33	507.18	557.98
	Rating Area 3	Tobacco User/Non-Tobacco User	34	513.95	565.18
	Rating Area 3	Tobacco User/Non-Tobacco User	35	517.34	568.99
	Rating Area 3	Tobacco User/Non-Tobacco User	36	520.73	572.80
	Rating Area 3	Tobacco User/Non-Tobacco User	37	524.11	576.61
	Rating Area 3	Tobacco User/Non-Tobacco User	38	527.50	580.42
	Rating Area 3	Tobacco User/Non-Tobacco User	39	534.27	587.62
	Rating Area 3	Tobacco User/Non-Tobacco User	40	541.05	595.24
	Rating Area 3	Tobacco User/Non-Tobacco User	41	551.21	606.24
	Rating Area 3	Tobacco User/Non-Tobacco User	42	560.94	617.25
	Rating Area 3	Tobacco User/Non-Tobacco User	43	574.49	632.07
	Rating Area 3	Tobacco User/Non-Tobacco User	44	591.43	650.69
	Rating Area 3	Tobacco User/Non-Tobacco User	45	611.32	672.29
	Rating Area 3	Tobacco User/Non-Tobacco User	46	635.03	698.53
	Rating Area 3	Tobacco User/Non-Tobacco User	47	661.70	727.75
	Rating Area 3	Tobacco User/Non-Tobacco User	48	692.18	761.61
	Rating Area 3	Tobacco User/Non-Tobacco User	49	722.24	794.64
	Rating Area 3	Tobacco User/Non-Tobacco User	50	756.11	831.89
	Rating Area 3	Tobacco User/Non-Tobacco User	51	789.55	868.72
	Rating Area 3	Tobacco User/Non-Tobacco User	52	826.39	908.94
	Rating Area 3	Tobacco User/Non-Tobacco User	53	863.64	950.01
	Rating Area 3	Tobacco User/Non-Tobacco User	54	903.86	994.03
	Rating Area 3	Tobacco User/Non-Tobacco User	55	944.08	1038.49
	Rating Area 3	Tobacco User/Non-Tobacco User	56	987.68	1086.33
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1031.71	1135.01
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1078.71	1186.66
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1101.99	1212.06
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1148.98	1263.71
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1189.62	1308.59
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1216.30	1337.80
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1249.74	1374.63
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1270.06	1397.07
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	381.12	381.12
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	15	415.00	415.00
	Rating Area 6	Tobacco User/Non-Tobacco User	16	427.95	427.95
	Rating Area 6	Tobacco User/Non-Tobacco User	17	440.90	440.90
	Rating Area 6	Tobacco User/Non-Tobacco User	18	454.85	454.85
	Rating Area 6	Tobacco User/Non-Tobacco User	19	468.80	468.80
	Rating Area 6	Tobacco User/Non-Tobacco User	20	483.25	483.25

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010101	Rating Area 6	Tobacco User/Non-Tobacco User	21	498.20	548.02
	Rating Area 6	Tobacco User/Non-Tobacco User	22	498.20	548.02
	Rating Area 6	Tobacco User/Non-Tobacco User	23	498.20	548.02
	Rating Area 6	Tobacco User/Non-Tobacco User	24	498.20	548.02
	Rating Area 6	Tobacco User/Non-Tobacco User	25	500.19	550.01
	Rating Area 6	Tobacco User/Non-Tobacco User	26	510.15	560.97
	Rating Area 6	Tobacco User/Non-Tobacco User	27	522.11	574.42
	Rating Area 6	Tobacco User/Non-Tobacco User	28	541.54	595.84
	Rating Area 6	Tobacco User/Non-Tobacco User	29	557.48	613.28
	Rating Area 6	Tobacco User/Non-Tobacco User	30	565.45	622.25
	Rating Area 6	Tobacco User/Non-Tobacco User	31	577.41	635.20
	Rating Area 6	Tobacco User/Non-Tobacco User	32	589.37	648.15
	Rating Area 6	Tobacco User/Non-Tobacco User	33	596.84	656.62
	Rating Area 6	Tobacco User/Non-Tobacco User	34	604.81	665.09
	Rating Area 6	Tobacco User/Non-Tobacco User	35	608.80	669.58
	Rating Area 6	Tobacco User/Non-Tobacco User	36	612.78	674.06
	Rating Area 6	Tobacco User/Non-Tobacco User	37	616.77	678.54
	Rating Area 6	Tobacco User/Non-Tobacco User	38	620.75	683.03
	Rating Area 6	Tobacco User/Non-Tobacco User	39	628.72	691.50
	Rating Area 6	Tobacco User/Non-Tobacco User	40	636.69	700.46
	Rating Area 6	Tobacco User/Non-Tobacco User	41	648.65	713.42
	Rating Area 6	Tobacco User/Non-Tobacco User	42	660.11	726.37
	Rating Area 6	Tobacco User/Non-Tobacco User	43	676.05	743.81
	Rating Area 6	Tobacco User/Non-Tobacco User	44	695.98	765.73
	Rating Area 6	Tobacco User/Non-Tobacco User	45	719.39	791.14
	Rating Area 6	Tobacco User/Non-Tobacco User	46	747.29	822.02
	Rating Area 6	Tobacco User/Non-Tobacco User	47	778.68	856.40
	Rating Area 6	Tobacco User/Non-Tobacco User	48	814.55	896.25
	Rating Area 6	Tobacco User/Non-Tobacco User	49	849.92	935.11
	Rating Area 6	Tobacco User/Non-Tobacco User	50	889.78	978.95
	Rating Area 6	Tobacco User/Non-Tobacco User	51	929.14	1022.30
	Rating Area 6	Tobacco User/Non-Tobacco User	52	972.48	1069.63
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1016.32	1117.95
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1063.65	1169.76
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1110.98	1222.07
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1162.29	1278.37
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1214.10	1335.66
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1269.40	1396.44
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1296.80	1426.33
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1352.10	1487.11
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1399.93	1539.92
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1431.32	1574.30
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1470.67	1617.64
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1494.59	1644.05
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	323.87	323.87
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	15	352.65	352.65
	Rating Area 3	Tobacco User/Non-Tobacco User	16	363.66	363.66
	Rating Area 3	Tobacco User/Non-Tobacco User	17	374.67	374.67
	Rating Area 3	Tobacco User/Non-Tobacco User	18	386.52	386.52
	Rating Area 3	Tobacco User/Non-Tobacco User	19	398.38	398.38
	Rating Area 3	Tobacco User/Non-Tobacco User	20	410.65	410.65
	Rating Area 3	Tobacco User/Non-Tobacco User	21	423.36	465.69
	Rating Area 3	Tobacco User/Non-Tobacco User	22	423.36	465.69
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	23	423.36	465.69
	Rating Area 3	Tobacco User/Non-Tobacco User	24	423.36	465.69

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010102	Rating Area 3	Tobacco User/Non-Tobacco User	25	425.05	467.38
	Rating Area 3	Tobacco User/Non-Tobacco User	26	433.51	476.70
	Rating Area 3	Tobacco User/Non-Tobacco User	27	443.67	488.13
	Rating Area 3	Tobacco User/Non-Tobacco User	28	460.19	506.33
	Rating Area 3	Tobacco User/Non-Tobacco User	29	473.73	521.15
	Rating Area 3	Tobacco User/Non-Tobacco User	30	480.51	528.77
	Rating Area 3	Tobacco User/Non-Tobacco User	31	490.67	539.78
	Rating Area 3	Tobacco User/Non-Tobacco User	32	500.83	550.78
	Rating Area 3	Tobacco User/Non-Tobacco User	33	507.18	557.98
	Rating Area 3	Tobacco User/Non-Tobacco User	34	513.95	565.18
	Rating Area 3	Tobacco User/Non-Tobacco User	35	517.34	568.99
	Rating Area 3	Tobacco User/Non-Tobacco User	36	520.73	572.80
	Rating Area 3	Tobacco User/Non-Tobacco User	37	524.11	576.61
	Rating Area 3	Tobacco User/Non-Tobacco User	38	527.50	580.42
	Rating Area 3	Tobacco User/Non-Tobacco User	39	534.27	587.62
	Rating Area 3	Tobacco User/Non-Tobacco User	40	541.05	595.24
	Rating Area 3	Tobacco User/Non-Tobacco User	41	551.21	606.24
	Rating Area 3	Tobacco User/Non-Tobacco User	42	560.94	617.25
	Rating Area 3	Tobacco User/Non-Tobacco User	43	574.49	632.07
	Rating Area 3	Tobacco User/Non-Tobacco User	44	591.43	650.69
	Rating Area 3	Tobacco User/Non-Tobacco User	45	611.32	672.29
	Rating Area 3	Tobacco User/Non-Tobacco User	46	635.03	698.53
	Rating Area 3	Tobacco User/Non-Tobacco User	47	661.70	727.75
	Rating Area 3	Tobacco User/Non-Tobacco User	48	692.18	761.61
	Rating Area 3	Tobacco User/Non-Tobacco User	49	722.24	794.64
	Rating Area 3	Tobacco User/Non-Tobacco User	50	756.11	831.89
	Rating Area 3	Tobacco User/Non-Tobacco User	51	789.55	868.72
	Rating Area 3	Tobacco User/Non-Tobacco User	52	826.39	908.94
	Rating Area 3	Tobacco User/Non-Tobacco User	53	863.64	950.01
	Rating Area 3	Tobacco User/Non-Tobacco User	54	903.86	994.03
	Rating Area 3	Tobacco User/Non-Tobacco User	55	944.08	1038.49
	Rating Area 3	Tobacco User/Non-Tobacco User	56	987.68	1086.33
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1031.71	1135.01
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1078.71	1186.66
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1101.99	1212.06
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1148.98	1263.71
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1189.62	1308.59
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1216.30	1337.80
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1249.74	1374.63
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1270.06	1397.07
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	381.12	381.12
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	15	415.00	415.00
	Rating Area 6	Tobacco User/Non-Tobacco User	16	427.95	427.95
	Rating Area 6	Tobacco User/Non-Tobacco User	17	440.90	440.90
	Rating Area 6	Tobacco User/Non-Tobacco User	18	454.85	454.85
	Rating Area 6	Tobacco User/Non-Tobacco User	19	468.80	468.80
	Rating Area 6	Tobacco User/Non-Tobacco User	20	483.25	483.25
	Rating Area 6	Tobacco User/Non-Tobacco User	21	498.20	548.02
	Rating Area 6	Tobacco User/Non-Tobacco User	22	498.20	548.02
	Rating Area 6	Tobacco User/Non-Tobacco User	23	498.20	548.02
	Rating Area 6	Tobacco User/Non-Tobacco User	24	498.20	548.02
	Rating Area 6	Tobacco User/Non-Tobacco User	25	500.19	550.01
	Rating Area 6	Tobacco User/Non-Tobacco User	26	510.15	560.97
	Rating Area 6	Tobacco User/Non-Tobacco User	27	522.11	574.42
	Rating Area 6	Tobacco User/Non-Tobacco User	28	541.54	595.84

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010103	Rating Area 6	Tobacco User/Non-Tobacco User	29	557.48	613.28
	Rating Area 6	Tobacco User/Non-Tobacco User	30	565.45	622.25
	Rating Area 6	Tobacco User/Non-Tobacco User	31	577.41	635.20
	Rating Area 6	Tobacco User/Non-Tobacco User	32	589.37	648.15
	Rating Area 6	Tobacco User/Non-Tobacco User	33	596.84	656.62
	Rating Area 6	Tobacco User/Non-Tobacco User	34	604.81	665.09
	Rating Area 6	Tobacco User/Non-Tobacco User	35	608.80	669.58
	Rating Area 6	Tobacco User/Non-Tobacco User	36	612.78	674.06
	Rating Area 6	Tobacco User/Non-Tobacco User	37	616.77	678.54
	Rating Area 6	Tobacco User/Non-Tobacco User	38	620.75	683.03
	Rating Area 6	Tobacco User/Non-Tobacco User	39	628.72	691.50
	Rating Area 6	Tobacco User/Non-Tobacco User	40	636.69	700.46
	Rating Area 6	Tobacco User/Non-Tobacco User	41	648.65	713.42
	Rating Area 6	Tobacco User/Non-Tobacco User	42	660.11	726.37
	Rating Area 6	Tobacco User/Non-Tobacco User	43	676.05	743.81
	Rating Area 6	Tobacco User/Non-Tobacco User	44	695.98	765.73
	Rating Area 6	Tobacco User/Non-Tobacco User	45	719.39	791.14
	Rating Area 6	Tobacco User/Non-Tobacco User	46	747.29	822.02
	Rating Area 6	Tobacco User/Non-Tobacco User	47	778.68	856.40
	Rating Area 6	Tobacco User/Non-Tobacco User	48	814.55	896.25
	Rating Area 6	Tobacco User/Non-Tobacco User	49	849.92	935.11
	Rating Area 6	Tobacco User/Non-Tobacco User	50	889.78	978.95
	Rating Area 6	Tobacco User/Non-Tobacco User	51	929.14	1022.30
	Rating Area 6	Tobacco User/Non-Tobacco User	52	972.48	1069.63
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1016.32	1117.95
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1063.65	1169.76
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1110.98	1222.07
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1162.29	1278.37
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1214.10	1335.66
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1269.40	1396.44
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1296.80	1426.33
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1352.10	1487.11
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1399.93	1539.92
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1431.32	1574.30
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1470.67	1617.64
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1494.59	1644.05
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	323.87	323.87
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	15	352.65	352.65
	Rating Area 3	Tobacco User/Non-Tobacco User	16	363.66	363.66
	Rating Area 3	Tobacco User/Non-Tobacco User	17	374.67	374.67
	Rating Area 3	Tobacco User/Non-Tobacco User	18	386.52	386.52
	Rating Area 3	Tobacco User/Non-Tobacco User	19	398.38	398.38
	Rating Area 3	Tobacco User/Non-Tobacco User	20	410.65	410.65
	Rating Area 3	Tobacco User/Non-Tobacco User	21	423.36	465.69
	Rating Area 3	Tobacco User/Non-Tobacco User	22	423.36	465.69
	Rating Area 3	Tobacco User/Non-Tobacco User	23	423.36	465.69
	Rating Area 3	Tobacco User/Non-Tobacco User	24	423.36	465.69
	Rating Area 3	Tobacco User/Non-Tobacco User	25	425.05	467.38
	Rating Area 3	Tobacco User/Non-Tobacco User	26	433.51	476.70
	Rating Area 3	Tobacco User/Non-Tobacco User	27	443.67	488.13
	Rating Area 3	Tobacco User/Non-Tobacco User	28	460.19	506.33
	Rating Area 3	Tobacco User/Non-Tobacco User	29	473.73	521.15
	Rating Area 3	Tobacco User/Non-Tobacco User	30	480.51	528.77
	Rating Area 3	Tobacco User/Non-Tobacco User	31	490.67	539.78
	Rating Area 3	Tobacco User/Non-Tobacco User	32	500.83	550.78

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010104	Rating Area 3	Tobacco User/Non-Tobacco User	33	507.18	557.98
	Rating Area 3	Tobacco User/Non-Tobacco User	34	513.95	565.18
	Rating Area 3	Tobacco User/Non-Tobacco User	35	517.34	568.99
	Rating Area 3	Tobacco User/Non-Tobacco User	36	520.73	572.80
	Rating Area 3	Tobacco User/Non-Tobacco User	37	524.11	576.61
	Rating Area 3	Tobacco User/Non-Tobacco User	38	527.50	580.42
	Rating Area 3	Tobacco User/Non-Tobacco User	39	534.27	587.62
	Rating Area 3	Tobacco User/Non-Tobacco User	40	541.05	595.24
	Rating Area 3	Tobacco User/Non-Tobacco User	41	551.21	606.24
	Rating Area 3	Tobacco User/Non-Tobacco User	42	560.94	617.25
	Rating Area 3	Tobacco User/Non-Tobacco User	43	574.49	632.07
	Rating Area 3	Tobacco User/Non-Tobacco User	44	591.43	650.69
	Rating Area 3	Tobacco User/Non-Tobacco User	45	611.32	672.29
	Rating Area 3	Tobacco User/Non-Tobacco User	46	635.03	698.53
	Rating Area 3	Tobacco User/Non-Tobacco User	47	661.70	727.75
	Rating Area 3	Tobacco User/Non-Tobacco User	48	692.18	761.61
	Rating Area 3	Tobacco User/Non-Tobacco User	49	722.24	794.64
	Rating Area 3	Tobacco User/Non-Tobacco User	50	756.11	831.89
	Rating Area 3	Tobacco User/Non-Tobacco User	51	789.55	868.72
	Rating Area 3	Tobacco User/Non-Tobacco User	52	826.39	908.94
	Rating Area 3	Tobacco User/Non-Tobacco User	53	863.64	950.01
	Rating Area 3	Tobacco User/Non-Tobacco User	54	903.86	994.03
	Rating Area 3	Tobacco User/Non-Tobacco User	55	944.08	1038.49
	Rating Area 3	Tobacco User/Non-Tobacco User	56	987.68	1086.33
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1031.71	1135.01
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1078.71	1186.66
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1101.99	1212.06
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1148.98	1263.71
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1189.62	1308.59
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1216.30	1337.80
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1249.74	1374.63
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1270.06	1397.07
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	427.68	427.68
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	15	465.70	465.70
	Rating Area 7	Tobacco User/Non-Tobacco User	16	480.23	480.23
	Rating Area 7	Tobacco User/Non-Tobacco User	17	494.77	494.77
	Rating Area 7	Tobacco User/Non-Tobacco User	18	510.42	510.42
	Rating Area 7	Tobacco User/Non-Tobacco User	19	526.08	526.08
	Rating Area 7	Tobacco User/Non-Tobacco User	20	542.29	542.29
	Rating Area 7	Tobacco User/Non-Tobacco User	21	559.07	614.97
	Rating Area 7	Tobacco User/Non-Tobacco User	22	559.07	614.97
	Rating Area 7	Tobacco User/Non-Tobacco User	23	559.07	614.97
	Rating Area 7	Tobacco User/Non-Tobacco User	24	559.07	614.97
	Rating Area 7	Tobacco User/Non-Tobacco User	25	561.30	617.20
	Rating Area 7	Tobacco User/Non-Tobacco User	26	572.48	629.50
	Rating Area 7	Tobacco User/Non-Tobacco User	27	585.90	644.60
	Rating Area 7	Tobacco User/Non-Tobacco User	28	607.70	668.64
	Rating Area 7	Tobacco User/Non-Tobacco User	29	625.59	688.20
	Rating Area 7	Tobacco User/Non-Tobacco User	30	634.53	698.27
	Rating Area 7	Tobacco User/Non-Tobacco User	31	647.95	712.80
	Rating Area 7	Tobacco User/Non-Tobacco User	32	661.37	727.34
	Rating Area 7	Tobacco User/Non-Tobacco User	33	669.76	736.84
	Rating Area 7	Tobacco User/Non-Tobacco User	34	678.70	746.35
	Rating Area 7	Tobacco User/Non-Tobacco User	35	683.17	751.38
	Rating Area 7	Tobacco User/Non-Tobacco User	36	687.65	756.41

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010105	Rating Area 7	Tobacco User/Non-Tobacco User	37	692.12	761.44
	Rating Area 7	Tobacco User/Non-Tobacco User	38	696.59	766.47
	Rating Area 7	Tobacco User/Non-Tobacco User	39	705.54	775.98
	Rating Area 7	Tobacco User/Non-Tobacco User	40	714.48	786.04
	Rating Area 7	Tobacco User/Non-Tobacco User	41	727.90	800.58
	Rating Area 7	Tobacco User/Non-Tobacco User	42	740.76	815.11
	Rating Area 7	Tobacco User/Non-Tobacco User	43	758.65	834.68
	Rating Area 7	Tobacco User/Non-Tobacco User	44	781.01	859.28
	Rating Area 7	Tobacco User/Non-Tobacco User	45	807.28	887.79
	Rating Area 7	Tobacco User/Non-Tobacco User	46	838.59	922.45
	Rating Area 7	Tobacco User/Non-Tobacco User	47	873.81	961.03
	Rating Area 7	Tobacco User/Non-Tobacco User	48	914.07	1005.75
	Rating Area 7	Tobacco User/Non-Tobacco User	49	953.76	1049.36
	Rating Area 7	Tobacco User/Non-Tobacco User	50	998.48	1098.56
	Rating Area 7	Tobacco User/Non-Tobacco User	51	1042.65	1147.19
	Rating Area 7	Tobacco User/Non-Tobacco User	52	1091.29	1200.30
	Rating Area 7	Tobacco User/Non-Tobacco User	53	1140.49	1254.53
	Rating Area 7	Tobacco User/Non-Tobacco User	54	1193.60	1312.68
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1246.71	1371.38
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1304.29	1434.55
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1362.43	1498.84
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1424.49	1567.05
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1455.24	1600.59
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1517.29	1668.80
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1570.96	1728.06
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1606.18	1766.63
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1650.35	1815.27
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1677.18	1844.90
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	199.11	199.11
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	15	216.80	216.80
	Rating Area 5	Tobacco User/Non-Tobacco User	16	223.57	223.57
	Rating Area 5	Tobacco User/Non-Tobacco User	17	230.34	230.34
	Rating Area 5	Tobacco User/Non-Tobacco User	18	237.63	237.63
	Rating Area 5	Tobacco User/Non-Tobacco User	19	244.91	244.91
	Rating Area 5	Tobacco User/Non-Tobacco User	20	252.46	252.46
	Rating Area 5	Tobacco User/Non-Tobacco User	21	260.27	286.30
	Rating Area 5	Tobacco User/Non-Tobacco User	22	260.27	286.30
	Rating Area 5	Tobacco User/Non-Tobacco User	23	260.27	286.30
	Rating Area 5	Tobacco User/Non-Tobacco User	24	260.27	286.30
	Rating Area 5	Tobacco User/Non-Tobacco User	25	261.31	287.34
	Rating Area 5	Tobacco User/Non-Tobacco User	26	266.52	293.06
	Rating Area 5	Tobacco User/Non-Tobacco User	27	272.76	300.09
	Rating Area 5	Tobacco User/Non-Tobacco User	28	282.91	311.28
	Rating Area 5	Tobacco User/Non-Tobacco User	29	291.24	320.39
	Rating Area 5	Tobacco User/Non-Tobacco User	30	295.41	325.08
	Rating Area 5	Tobacco User/Non-Tobacco User	31	301.65	331.84
	Rating Area 5	Tobacco User/Non-Tobacco User	32	307.90	338.61
	Rating Area 5	Tobacco User/Non-Tobacco User	33	311.80	343.04
	Rating Area 5	Tobacco User/Non-Tobacco User	34	315.97	347.46
	Rating Area 5	Tobacco User/Non-Tobacco User	35	318.05	349.80
	Rating Area 5	Tobacco User/Non-Tobacco User	36	320.13	352.14
	Rating Area 5	Tobacco User/Non-Tobacco User	37	322.21	354.49
	Rating Area 5	Tobacco User/Non-Tobacco User	38	324.30	356.83
	Rating Area 5	Tobacco User/Non-Tobacco User	39	328.46	361.25
	Rating Area 5	Tobacco User/Non-Tobacco User	40	332.62	365.94

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010106	Rating Area 5	Tobacco User/Non-Tobacco User	41	338.87	372.71
	Rating Area 5	Tobacco User/Non-Tobacco User	42	344.86	379.47
	Rating Area 5	Tobacco User/Non-Tobacco User	43	353.19	388.58
	Rating Area 5	Tobacco User/Non-Tobacco User	44	363.60	400.03
	Rating Area 5	Tobacco User/Non-Tobacco User	45	375.83	413.31
	Rating Area 5	Tobacco User/Non-Tobacco User	46	390.40	429.44
	Rating Area 5	Tobacco User/Non-Tobacco User	47	406.80	447.40
	Rating Area 5	Tobacco User/Non-Tobacco User	48	425.54	468.22
	Rating Area 5	Tobacco User/Non-Tobacco User	49	444.02	488.53
	Rating Area 5	Tobacco User/Non-Tobacco User	50	464.84	511.43
	Rating Area 5	Tobacco User/Non-Tobacco User	51	485.40	534.07
	Rating Area 5	Tobacco User/Non-Tobacco User	52	508.05	558.80
	Rating Area 5	Tobacco User/Non-Tobacco User	53	530.95	584.04
	Rating Area 5	Tobacco User/Non-Tobacco User	54	555.68	611.11
	Rating Area 5	Tobacco User/Non-Tobacco User	55	580.40	638.44
	Rating Area 5	Tobacco User/Non-Tobacco User	56	607.21	667.85
	Rating Area 5	Tobacco User/Non-Tobacco User	57	634.28	697.78
	Rating Area 5	Tobacco User/Non-Tobacco User	58	663.17	729.54
	Rating Area 5	Tobacco User/Non-Tobacco User	59	677.48	745.15
	Rating Area 5	Tobacco User/Non-Tobacco User	60	706.37	776.90
	Rating Area 5	Tobacco User/Non-Tobacco User	61	731.36	804.49
	Rating Area 5	Tobacco User/Non-Tobacco User	62	747.75	822.45
	Rating Area 5	Tobacco User/Non-Tobacco User	63	768.32	845.10
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	780.81	858.89
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	202.02	202.02
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	15	219.98	219.98
	Rating Area 2	Tobacco User/Non-Tobacco User	16	226.84	226.84
	Rating Area 2	Tobacco User/Non-Tobacco User	17	233.71	233.71
	Rating Area 2	Tobacco User/Non-Tobacco User	18	241.10	241.10
	Rating Area 2	Tobacco User/Non-Tobacco User	19	248.50	248.50
	Rating Area 2	Tobacco User/Non-Tobacco User	20	256.15	256.15
	Rating Area 2	Tobacco User/Non-Tobacco User	21	264.08	290.49
	Rating Area 2	Tobacco User/Non-Tobacco User	22	264.08	290.49
	Rating Area 2	Tobacco User/Non-Tobacco User	23	264.08	290.49
	Rating Area 2	Tobacco User/Non-Tobacco User	24	264.08	290.49
	Rating Area 2	Tobacco User/Non-Tobacco User	25	265.13	291.54
	Rating Area 2	Tobacco User/Non-Tobacco User	26	270.41	297.35
	Rating Area 2	Tobacco User/Non-Tobacco User	27	276.75	304.48
	Rating Area 2	Tobacco User/Non-Tobacco User	28	287.05	315.84
	Rating Area 2	Tobacco User/Non-Tobacco User	29	295.50	325.08
	Rating Area 2	Tobacco User/Non-Tobacco User	30	299.73	329.83
	Rating Area 2	Tobacco User/Non-Tobacco User	31	306.07	336.70
	Rating Area 2	Tobacco User/Non-Tobacco User	32	312.40	343.56
	Rating Area 2	Tobacco User/Non-Tobacco User	33	316.36	348.05
	Rating Area 2	Tobacco User/Non-Tobacco User	34	320.59	352.54
	Rating Area 2	Tobacco User/Non-Tobacco User	35	322.70	354.92
	Rating Area 2	Tobacco User/Non-Tobacco User	36	324.81	357.30
	Rating Area 2	Tobacco User/Non-Tobacco User	37	326.93	359.67
	Rating Area 2	Tobacco User/Non-Tobacco User	38	329.04	362.05
	Rating Area 2	Tobacco User/Non-Tobacco User	39	333.27	366.54
	Rating Area 2	Tobacco User/Non-Tobacco User	40	337.49	371.29
	Rating Area 2	Tobacco User/Non-Tobacco User	41	343.83	378.16
	Rating Area 2	Tobacco User/Non-Tobacco User	42	349.90	385.02
	Rating Area 2	Tobacco User/Non-Tobacco User	43	358.35	394.27
	Rating Area 2	Tobacco User/Non-Tobacco User	44	368.92	405.89

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010107	Rating Area 2	Tobacco User/Non-Tobacco User	45	381.33	419.35
	Rating Area 2	Tobacco User/Non-Tobacco User	46	396.12	435.73
	Rating Area 2	Tobacco User/Non-Tobacco User	47	412.75	453.95
	Rating Area 2	Tobacco User/Non-Tobacco User	48	431.77	475.07
	Rating Area 2	Tobacco User/Non-Tobacco User	49	450.52	495.67
	Rating Area 2	Tobacco User/Non-Tobacco User	50	471.64	518.91
	Rating Area 2	Tobacco User/Non-Tobacco User	51	492.50	541.89
	Rating Area 2	Tobacco User/Non-Tobacco User	52	515.48	566.97
	Rating Area 2	Tobacco User/Non-Tobacco User	53	538.72	592.59
	Rating Area 2	Tobacco User/Non-Tobacco User	54	563.80	620.05
	Rating Area 2	Tobacco User/Non-Tobacco User	55	588.89	647.78
	Rating Area 2	Tobacco User/Non-Tobacco User	56	616.09	677.62
	Rating Area 2	Tobacco User/Non-Tobacco User	57	643.56	707.99
	Rating Area 2	Tobacco User/Non-Tobacco User	58	672.87	740.21
	Rating Area 2	Tobacco User/Non-Tobacco User	59	687.39	756.05
	Rating Area 2	Tobacco User/Non-Tobacco User	60	716.71	788.27
	Rating Area 2	Tobacco User/Non-Tobacco User	61	742.06	816.26
	Rating Area 2	Tobacco User/Non-Tobacco User	62	758.69	834.48
	Rating Area 2	Tobacco User/Non-Tobacco User	63	779.56	857.46
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	792.23	871.45
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	195.36	195.36
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	15	212.73	212.73
	Rating Area 3	Tobacco User/Non-Tobacco User	16	219.37	219.37
	Rating Area 3	Tobacco User/Non-Tobacco User	17	226.01	226.01
	Rating Area 3	Tobacco User/Non-Tobacco User	18	233.16	233.16
	Rating Area 3	Tobacco User/Non-Tobacco User	19	240.31	240.31
	Rating Area 3	Tobacco User/Non-Tobacco User	20	247.71	247.71
	Rating Area 3	Tobacco User/Non-Tobacco User	21	255.38	280.92
	Rating Area 3	Tobacco User/Non-Tobacco User	22	255.38	280.92
	Rating Area 3	Tobacco User/Non-Tobacco User	23	255.38	280.92
	Rating Area 3	Tobacco User/Non-Tobacco User	24	255.38	280.92
	Rating Area 3	Tobacco User/Non-Tobacco User	25	256.40	281.93
	Rating Area 3	Tobacco User/Non-Tobacco User	26	261.50	287.55
	Rating Area 3	Tobacco User/Non-Tobacco User	27	267.63	294.45
	Rating Area 3	Tobacco User/Non-Tobacco User	28	277.59	305.43
	Rating Area 3	Tobacco User/Non-Tobacco User	29	285.76	314.37
	Rating Area 3	Tobacco User/Non-Tobacco User	30	289.85	318.96
	Rating Area 3	Tobacco User/Non-Tobacco User	31	295.98	325.60
	Rating Area 3	Tobacco User/Non-Tobacco User	32	302.11	332.24
	Rating Area 3	Tobacco User/Non-Tobacco User	33	305.94	336.58
	Rating Area 3	Tobacco User/Non-Tobacco User	34	310.02	340.92
	Rating Area 3	Tobacco User/Non-Tobacco User	35	312.07	343.22
	Rating Area 3	Tobacco User/Non-Tobacco User	36	314.11	345.52
	Rating Area 3	Tobacco User/Non-Tobacco User	37	316.15	347.82
	Rating Area 3	Tobacco User/Non-Tobacco User	38	318.20	350.12
	Rating Area 3	Tobacco User/Non-Tobacco User	39	322.28	354.46
	Rating Area 3	Tobacco User/Non-Tobacco User	40	326.37	359.06
	Rating Area 3	Tobacco User/Non-Tobacco User	41	332.50	365.70
	Rating Area 3	Tobacco User/Non-Tobacco User	42	338.37	372.34
	Rating Area 3	Tobacco User/Non-Tobacco User	43	346.54	381.27
	Rating Area 3	Tobacco User/Non-Tobacco User	44	356.76	392.51
	Rating Area 3	Tobacco User/Non-Tobacco User	45	368.76	405.53
	Rating Area 3	Tobacco User/Non-Tobacco User	46	383.06	421.37
	Rating Area 3	Tobacco User/Non-Tobacco User	47	399.15	438.99
	Rating Area 3	Tobacco User/Non-Tobacco User	48	417.54	459.42

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010108	Rating Area 3	Tobacco User/Non-Tobacco User	49	435.67	479.34
	Rating Area 3	Tobacco User/Non-Tobacco User	50	456.10	501.81
	Rating Area 3	Tobacco User/Non-Tobacco User	51	476.27	524.03
	Rating Area 3	Tobacco User/Non-Tobacco User	52	498.49	548.29
	Rating Area 3	Tobacco User/Non-Tobacco User	53	520.96	573.06
	Rating Area 3	Tobacco User/Non-Tobacco User	54	545.22	599.62
	Rating Area 3	Tobacco User/Non-Tobacco User	55	569.48	626.43
	Rating Area 3	Tobacco User/Non-Tobacco User	56	595.79	655.29
	Rating Area 3	Tobacco User/Non-Tobacco User	57	622.35	684.66
	Rating Area 3	Tobacco User/Non-Tobacco User	58	650.69	715.81
	Rating Area 3	Tobacco User/Non-Tobacco User	59	664.74	731.14
	Rating Area 3	Tobacco User/Non-Tobacco User	60	693.09	762.29
	Rating Area 3	Tobacco User/Non-Tobacco User	61	717.60	789.36
	Rating Area 3	Tobacco User/Non-Tobacco User	62	733.69	806.98
	Rating Area 3	Tobacco User/Non-Tobacco User	63	753.86	829.20
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	766.12	842.73
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	229.90	229.90
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	15	250.33	250.33
	Rating Area 6	Tobacco User/Non-Tobacco User	16	258.15	258.15
	Rating Area 6	Tobacco User/Non-Tobacco User	17	265.96	265.96
	Rating Area 6	Tobacco User/Non-Tobacco User	18	274.37	274.37
	Rating Area 6	Tobacco User/Non-Tobacco User	19	282.79	282.79
	Rating Area 6	Tobacco User/Non-Tobacco User	20	291.50	291.50
	Rating Area 6	Tobacco User/Non-Tobacco User	21	300.53	330.58
	Rating Area 6	Tobacco User/Non-Tobacco User	22	300.53	330.58
	Rating Area 6	Tobacco User/Non-Tobacco User	23	300.53	330.58
	Rating Area 6	Tobacco User/Non-Tobacco User	24	300.53	330.58
	Rating Area 6	Tobacco User/Non-Tobacco User	25	301.72	331.77
	Rating Area 6	Tobacco User/Non-Tobacco User	26	307.73	338.39
	Rating Area 6	Tobacco User/Non-Tobacco User	27	314.95	346.50
	Rating Area 6	Tobacco User/Non-Tobacco User	28	326.67	359.42
	Rating Area 6	Tobacco User/Non-Tobacco User	29	336.28	369.94
	Rating Area 6	Tobacco User/Non-Tobacco User	30	341.09	375.35
	Rating Area 6	Tobacco User/Non-Tobacco User	31	348.30	383.16
	Rating Area 6	Tobacco User/Non-Tobacco User	32	355.52	390.98
	Rating Area 6	Tobacco User/Non-Tobacco User	33	360.02	396.09
	Rating Area 6	Tobacco User/Non-Tobacco User	34	364.83	401.19
	Rating Area 6	Tobacco User/Non-Tobacco User	35	367.24	403.90
	Rating Area 6	Tobacco User/Non-Tobacco User	36	369.64	406.60
	Rating Area 6	Tobacco User/Non-Tobacco User	37	372.04	409.31
	Rating Area 6	Tobacco User/Non-Tobacco User	38	374.45	412.01
	Rating Area 6	Tobacco User/Non-Tobacco User	39	379.26	417.12
	Rating Area 6	Tobacco User/Non-Tobacco User	40	384.06	422.53
	Rating Area 6	Tobacco User/Non-Tobacco User	41	391.28	430.34
	Rating Area 6	Tobacco User/Non-Tobacco User	42	398.19	438.16
	Rating Area 6	Tobacco User/Non-Tobacco User	43	407.81	448.68
	Rating Area 6	Tobacco User/Non-Tobacco User	44	419.83	461.90
	Rating Area 6	Tobacco User/Non-Tobacco User	45	433.95	477.23
	Rating Area 6	Tobacco User/Non-Tobacco User	46	450.78	495.86
	Rating Area 6	Tobacco User/Non-Tobacco User	47	469.71	516.59
	Rating Area 6	Tobacco User/Non-Tobacco User	48	491.35	540.64
	Rating Area 6	Tobacco User/Non-Tobacco User	49	512.69	564.08
	Rating Area 6	Tobacco User/Non-Tobacco User	50	536.73	590.52
	Rating Area 6	Tobacco User/Non-Tobacco User	51	560.47	616.67
	Rating Area 6	Tobacco User/Non-Tobacco User	52	586.62	645.22

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010109	Rating Area 6	Tobacco User/Non-Tobacco User	53	613.06	674.37
	Rating Area 6	Tobacco User/Non-Tobacco User	54	641.61	705.62
	Rating Area 6	Tobacco User/Non-Tobacco User	55	670.16	737.18
	Rating Area 6	Tobacco User/Non-Tobacco User	56	701.11	771.13
	Rating Area 6	Tobacco User/Non-Tobacco User	57	732.37	805.69
	Rating Area 6	Tobacco User/Non-Tobacco User	58	765.73	842.36
	Rating Area 6	Tobacco User/Non-Tobacco User	59	782.25	860.39
	Rating Area 6	Tobacco User/Non-Tobacco User	60	815.61	897.05
	Rating Area 6	Tobacco User/Non-Tobacco User	61	844.46	928.91
	Rating Area 6	Tobacco User/Non-Tobacco User	62	863.39	949.64
	Rating Area 6	Tobacco User/Non-Tobacco User	63	887.14	975.79
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	901.56	991.72
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	195.36	195.36
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	15	212.73	212.73
	Rating Area 3	Tobacco User/Non-Tobacco User	16	219.37	219.37
	Rating Area 3	Tobacco User/Non-Tobacco User	17	226.01	226.01
	Rating Area 3	Tobacco User/Non-Tobacco User	18	233.16	233.16
	Rating Area 3	Tobacco User/Non-Tobacco User	19	240.31	240.31
	Rating Area 3	Tobacco User/Non-Tobacco User	20	247.71	247.71
	Rating Area 3	Tobacco User/Non-Tobacco User	21	255.38	280.92
	Rating Area 3	Tobacco User/Non-Tobacco User	22	255.38	280.92
	Rating Area 3	Tobacco User/Non-Tobacco User	23	255.38	280.92
	Rating Area 3	Tobacco User/Non-Tobacco User	24	255.38	280.92
	Rating Area 3	Tobacco User/Non-Tobacco User	25	256.40	281.93
	Rating Area 3	Tobacco User/Non-Tobacco User	26	261.50	287.55
	Rating Area 3	Tobacco User/Non-Tobacco User	27	267.63	294.45
	Rating Area 3	Tobacco User/Non-Tobacco User	28	277.59	305.43
	Rating Area 3	Tobacco User/Non-Tobacco User	29	285.76	314.37
	Rating Area 3	Tobacco User/Non-Tobacco User	30	289.85	318.96
	Rating Area 3	Tobacco User/Non-Tobacco User	31	295.98	325.60
	Rating Area 3	Tobacco User/Non-Tobacco User	32	302.11	332.24
	Rating Area 3	Tobacco User/Non-Tobacco User	33	305.94	336.58
	Rating Area 3	Tobacco User/Non-Tobacco User	34	310.02	340.92
	Rating Area 3	Tobacco User/Non-Tobacco User	35	312.07	343.22
	Rating Area 3	Tobacco User/Non-Tobacco User	36	314.11	345.52
	Rating Area 3	Tobacco User/Non-Tobacco User	37	316.15	347.82
	Rating Area 3	Tobacco User/Non-Tobacco User	38	318.20	350.12
	Rating Area 3	Tobacco User/Non-Tobacco User	39	322.28	354.46
	Rating Area 3	Tobacco User/Non-Tobacco User	40	326.37	359.06
	Rating Area 3	Tobacco User/Non-Tobacco User	41	332.50	365.70
	Rating Area 3	Tobacco User/Non-Tobacco User	42	338.37	372.34
	Rating Area 3	Tobacco User/Non-Tobacco User	43	346.54	381.27
	Rating Area 3	Tobacco User/Non-Tobacco User	44	356.76	392.51
	Rating Area 3	Tobacco User/Non-Tobacco User	45	368.76	405.53
	Rating Area 3	Tobacco User/Non-Tobacco User	46	383.06	421.37
	Rating Area 3	Tobacco User/Non-Tobacco User	47	399.15	438.99
	Rating Area 3	Tobacco User/Non-Tobacco User	48	417.54	459.42
	Rating Area 3	Tobacco User/Non-Tobacco User	49	435.67	479.34
	Rating Area 3	Tobacco User/Non-Tobacco User	50	456.10	501.81
	Rating Area 3	Tobacco User/Non-Tobacco User	51	476.27	524.03
	Rating Area 3	Tobacco User/Non-Tobacco User	52	498.49	548.29
	Rating Area 3	Tobacco User/Non-Tobacco User	53	520.96	573.06
	Rating Area 3	Tobacco User/Non-Tobacco User	54	545.22	599.62
	Rating Area 3	Tobacco User/Non-Tobacco User	55	569.48	626.43
	Rating Area 3	Tobacco User/Non-Tobacco User	56	595.79	655.29

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010110	Rating Area 3	Tobacco User/Non-Tobacco User	57	622.35	684.66
	Rating Area 3	Tobacco User/Non-Tobacco User	58	650.69	715.81
	Rating Area 3	Tobacco User/Non-Tobacco User	59	664.74	731.14
	Rating Area 3	Tobacco User/Non-Tobacco User	60	693.09	762.29
	Rating Area 3	Tobacco User/Non-Tobacco User	61	717.60	789.36
	Rating Area 3	Tobacco User/Non-Tobacco User	62	733.69	806.98
	Rating Area 3	Tobacco User/Non-Tobacco User	63	753.86	829.20
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	766.12	842.73
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	229.90	229.90
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	15	250.33	250.33
	Rating Area 6	Tobacco User/Non-Tobacco User	16	258.15	258.15
	Rating Area 6	Tobacco User/Non-Tobacco User	17	265.96	265.96
	Rating Area 6	Tobacco User/Non-Tobacco User	18	274.37	274.37
	Rating Area 6	Tobacco User/Non-Tobacco User	19	282.79	282.79
	Rating Area 6	Tobacco User/Non-Tobacco User	20	291.50	291.50
	Rating Area 6	Tobacco User/Non-Tobacco User	21	300.53	330.58
	Rating Area 6	Tobacco User/Non-Tobacco User	22	300.53	330.58
	Rating Area 6	Tobacco User/Non-Tobacco User	23	300.53	330.58
	Rating Area 6	Tobacco User/Non-Tobacco User	24	300.53	330.58
	Rating Area 6	Tobacco User/Non-Tobacco User	25	301.72	331.77
	Rating Area 6	Tobacco User/Non-Tobacco User	26	307.73	338.39
	Rating Area 6	Tobacco User/Non-Tobacco User	27	314.95	346.50
	Rating Area 6	Tobacco User/Non-Tobacco User	28	326.67	359.42
	Rating Area 6	Tobacco User/Non-Tobacco User	29	336.28	369.94
	Rating Area 6	Tobacco User/Non-Tobacco User	30	341.09	375.35
	Rating Area 6	Tobacco User/Non-Tobacco User	31	348.30	383.16
	Rating Area 6	Tobacco User/Non-Tobacco User	32	355.52	390.98
	Rating Area 6	Tobacco User/Non-Tobacco User	33	360.02	396.09
	Rating Area 6	Tobacco User/Non-Tobacco User	34	364.83	401.19
	Rating Area 6	Tobacco User/Non-Tobacco User	35	367.24	403.90
	Rating Area 6	Tobacco User/Non-Tobacco User	36	369.64	406.60
	Rating Area 6	Tobacco User/Non-Tobacco User	37	372.04	409.31
	Rating Area 6	Tobacco User/Non-Tobacco User	38	374.45	412.01
	Rating Area 6	Tobacco User/Non-Tobacco User	39	379.26	417.12
	Rating Area 6	Tobacco User/Non-Tobacco User	40	384.06	422.53
	Rating Area 6	Tobacco User/Non-Tobacco User	41	391.28	430.34
	Rating Area 6	Tobacco User/Non-Tobacco User	42	398.19	438.16
	Rating Area 6	Tobacco User/Non-Tobacco User	43	407.81	448.68
	Rating Area 6	Tobacco User/Non-Tobacco User	44	419.83	461.90
	Rating Area 6	Tobacco User/Non-Tobacco User	45	433.95	477.23
	Rating Area 6	Tobacco User/Non-Tobacco User	46	450.78	495.86
	Rating Area 6	Tobacco User/Non-Tobacco User	47	469.71	516.59
	Rating Area 6	Tobacco User/Non-Tobacco User	48	491.35	540.64
	Rating Area 6	Tobacco User/Non-Tobacco User	49	512.69	564.08
	Rating Area 6	Tobacco User/Non-Tobacco User	50	536.73	590.52
	Rating Area 6	Tobacco User/Non-Tobacco User	51	560.47	616.67
	Rating Area 6	Tobacco User/Non-Tobacco User	52	586.62	645.22
	Rating Area 6	Tobacco User/Non-Tobacco User	53	613.06	674.37
	Rating Area 6	Tobacco User/Non-Tobacco User	54	641.61	705.62
	Rating Area 6	Tobacco User/Non-Tobacco User	55	670.16	737.18
	Rating Area 6	Tobacco User/Non-Tobacco User	56	701.11	771.13
	Rating Area 6	Tobacco User/Non-Tobacco User	57	732.37	805.69
	Rating Area 6	Tobacco User/Non-Tobacco User	58	765.73	842.36
	Rating Area 6	Tobacco User/Non-Tobacco User	59	782.25	860.39
	Rating Area 6	Tobacco User/Non-Tobacco User	60	815.61	897.05

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	61	844.46	928.91
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	62	863.39	949.64
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	63	887.14	975.79
22444PA0010111	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	901.56	991.72
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	195.36	195.36
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	15	212.73	212.73
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	16	219.37	219.37
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	17	226.01	226.01
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	18	233.16	233.16
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	19	240.31	240.31
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	20	247.71	247.71
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	21	255.38	280.92
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	22	255.38	280.92
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	23	255.38	280.92
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	24	255.38	280.92
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	25	256.40	281.93
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	26	261.50	287.55
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	27	267.63	294.45
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	28	277.59	305.43
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	29	285.76	314.37
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	30	289.85	318.96
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	31	295.98	325.60
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	32	302.11	332.24
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	33	305.94	336.58
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	34	310.02	340.92
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	35	312.07	343.22
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	36	314.11	345.52
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	37	316.15	347.82
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	38	318.20	350.12
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	39	322.28	354.46
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	40	326.37	359.06
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	41	332.50	365.70
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	42	338.37	372.34
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	43	346.54	381.27
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	44	356.76	392.51
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	45	368.76	405.53
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	46	383.06	421.37
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	47	399.15	438.99
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	48	417.54	459.42
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	49	435.67	479.34
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	50	456.10	501.81
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	51	476.27	524.03
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	52	498.49	548.29
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	53	520.96	573.06
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	54	545.22	599.62
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	55	569.48	626.43
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	56	595.79	655.29
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	57	622.35	684.66
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	58	650.69	715.81
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	59	664.74	731.14
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	60	693.09	762.29
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	61	717.60	789.36
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	62	733.69	806.98
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	63	753.86	829.20
22444PA0010112	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	766.12	842.73

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	257.99	257.99
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	15	280.92	280.92
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	16	289.69	289.69
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	17	298.45	298.45
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	18	307.90	307.90
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	19	317.34	317.34
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	20	327.12	327.12
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	21	337.24	370.96
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	22	337.24	370.96
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	23	337.24	370.96
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	24	337.24	370.96
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	25	338.58	372.31
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	26	345.33	379.73
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	27	353.42	388.83
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	28	366.57	403.33
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	29	377.37	415.14
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	30	382.76	421.21
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	31	390.86	429.98
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	32	398.95	438.74
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	33	404.01	444.48
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	34	409.40	450.21
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	35	412.10	453.24
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	36	414.80	456.28
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	37	417.50	459.31
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	38	420.20	462.35
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	39	425.59	468.08
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	40	430.99	474.15
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	41	439.08	482.92
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	42	446.84	491.69
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	43	457.63	503.49
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	44	471.12	518.33
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	45	486.97	535.53
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	46	505.85	556.44
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	47	527.10	579.71
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	48	551.38	606.69
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	49	575.32	632.99
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	50	602.30	662.67
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	51	628.94	692.01
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	52	658.28	724.04
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	53	687.96	756.76
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	54	720.00	791.83
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	55	752.03	827.24
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	56	786.77	865.35
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	57	821.84	904.13
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	58	859.28	945.27
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	59	877.82	965.50
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	60	915.26	1006.65
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	61	947.63	1042.39
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	62	968.88	1065.66
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	63	995.52	1095.00
22444PA0010113	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1011.71	1112.88
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	296.52	296.52
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	15	322.88	322.88
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	16	332.96	332.96
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	17	343.03	343.03

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010135	Rating Area 6	Tobacco User/Non-Tobacco User	18	353.89	353.89
	Rating Area 6	Tobacco User/Non-Tobacco User	19	364.74	364.74
	Rating Area 6	Tobacco User/Non-Tobacco User	20	375.98	375.98
	Rating Area 6	Tobacco User/Non-Tobacco User	21	387.61	426.37
	Rating Area 6	Tobacco User/Non-Tobacco User	22	387.61	426.37
	Rating Area 6	Tobacco User/Non-Tobacco User	23	387.61	426.37
	Rating Area 6	Tobacco User/Non-Tobacco User	24	387.61	426.37
	Rating Area 6	Tobacco User/Non-Tobacco User	25	389.16	427.92
	Rating Area 6	Tobacco User/Non-Tobacco User	26	396.91	436.45
	Rating Area 6	Tobacco User/Non-Tobacco User	27	406.21	446.91
	Rating Area 6	Tobacco User/Non-Tobacco User	28	421.33	463.58
	Rating Area 6	Tobacco User/Non-Tobacco User	29	433.73	477.15
	Rating Area 6	Tobacco User/Non-Tobacco User	30	439.94	484.12
	Rating Area 6	Tobacco User/Non-Tobacco User	31	449.24	494.20
	Rating Area 6	Tobacco User/Non-Tobacco User	32	458.54	504.28
	Rating Area 6	Tobacco User/Non-Tobacco User	33	464.36	510.87
	Rating Area 6	Tobacco User/Non-Tobacco User	34	470.56	517.46
	Rating Area 6	Tobacco User/Non-Tobacco User	35	473.66	520.95
	Rating Area 6	Tobacco User/Non-Tobacco User	36	476.76	524.43
	Rating Area 6	Tobacco User/Non-Tobacco User	37	479.86	527.92
	Rating Area 6	Tobacco User/Non-Tobacco User	38	482.96	531.41
	Rating Area 6	Tobacco User/Non-Tobacco User	39	489.16	538.00
	Rating Area 6	Tobacco User/Non-Tobacco User	40	495.36	544.98
	Rating Area 6	Tobacco User/Non-Tobacco User	41	504.67	555.06
	Rating Area 6	Tobacco User/Non-Tobacco User	42	513.58	565.13
	Rating Area 6	Tobacco User/Non-Tobacco User	43	525.98	578.70
	Rating Area 6	Tobacco User/Non-Tobacco User	44	541.49	595.75
	Rating Area 6	Tobacco User/Non-Tobacco User	45	559.71	615.52
	Rating Area 6	Tobacco User/Non-Tobacco User	46	581.41	639.55
	Rating Area 6	Tobacco User/Non-Tobacco User	47	605.83	666.30
	Rating Area 6	Tobacco User/Non-Tobacco User	48	633.74	697.31
	Rating Area 6	Tobacco User/Non-Tobacco User	49	661.26	727.54
	Rating Area 6	Tobacco User/Non-Tobacco User	50	692.27	761.65
	Rating Area 6	Tobacco User/Non-Tobacco User	51	722.89	795.37
	Rating Area 6	Tobacco User/Non-Tobacco User	52	756.61	832.20
	Rating Area 6	Tobacco User/Non-Tobacco User	53	790.72	869.79
	Rating Area 6	Tobacco User/Non-Tobacco User	54	827.54	910.10
	Rating Area 6	Tobacco User/Non-Tobacco User	55	864.37	950.80
	Rating Area 6	Tobacco User/Non-Tobacco User	56	904.29	994.60
	Rating Area 6	Tobacco User/Non-Tobacco User	57	944.60	1039.18
	Rating Area 6	Tobacco User/Non-Tobacco User	58	987.63	1086.47
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1008.95	1109.72
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1051.97	1157.01
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1089.18	1198.10
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1113.60	1224.84
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1144.22	1258.57
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1162.83	1279.11
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	358.25	358.25
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	15	390.10	390.10
	Rating Area 6	Tobacco User/Non-Tobacco User	16	402.27	402.27
	Rating Area 6	Tobacco User/Non-Tobacco User	17	414.45	414.45
	Rating Area 6	Tobacco User/Non-Tobacco User	18	427.56	427.56
	Rating Area 6	Tobacco User/Non-Tobacco User	19	440.67	440.67
	Rating Area 6	Tobacco User/Non-Tobacco User	20	454.26	454.26
	Rating Area 6	Tobacco User/Non-Tobacco User	21	468.31	515.14

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010136	Rating Area 6	Tobacco User/Non-Tobacco User	22	468.31	515.14
	Rating Area 6	Tobacco User/Non-Tobacco User	23	468.31	515.14
	Rating Area 6	Tobacco User/Non-Tobacco User	24	468.31	515.14
	Rating Area 6	Tobacco User/Non-Tobacco User	25	470.18	517.01
	Rating Area 6	Tobacco User/Non-Tobacco User	26	479.54	527.31
	Rating Area 6	Tobacco User/Non-Tobacco User	27	490.78	539.96
	Rating Area 6	Tobacco User/Non-Tobacco User	28	509.05	560.09
	Rating Area 6	Tobacco User/Non-Tobacco User	29	524.03	576.48
	Rating Area 6	Tobacco User/Non-Tobacco User	30	531.53	584.91
	Rating Area 6	Tobacco User/Non-Tobacco User	31	542.76	597.09
	Rating Area 6	Tobacco User/Non-Tobacco User	32	554.00	609.26
	Rating Area 6	Tobacco User/Non-Tobacco User	33	561.03	617.23
	Rating Area 6	Tobacco User/Non-Tobacco User	34	568.52	625.19
	Rating Area 6	Tobacco User/Non-Tobacco User	35	572.27	629.40
	Rating Area 6	Tobacco User/Non-Tobacco User	36	576.01	633.62
	Rating Area 6	Tobacco User/Non-Tobacco User	37	579.76	637.83
	Rating Area 6	Tobacco User/Non-Tobacco User	38	583.51	642.05
	Rating Area 6	Tobacco User/Non-Tobacco User	39	591.00	650.01
	Rating Area 6	Tobacco User/Non-Tobacco User	40	598.49	658.44
	Rating Area 6	Tobacco User/Non-Tobacco User	41	609.73	670.61
	Rating Area 6	Tobacco User/Non-Tobacco User	42	620.50	682.79
	Rating Area 6	Tobacco User/Non-Tobacco User	43	635.49	699.18
	Rating Area 6	Tobacco User/Non-Tobacco User	44	654.22	719.78
	Rating Area 6	Tobacco User/Non-Tobacco User	45	676.23	743.67
	Rating Area 6	Tobacco User/Non-Tobacco User	46	702.46	772.70
	Rating Area 6	Tobacco User/Non-Tobacco User	47	731.96	805.02
	Rating Area 6	Tobacco User/Non-Tobacco User	48	765.68	842.48
	Rating Area 6	Tobacco User/Non-Tobacco User	49	798.93	879.01
	Rating Area 6	Tobacco User/Non-Tobacco User	50	836.39	920.22
	Rating Area 6	Tobacco User/Non-Tobacco User	51	873.39	960.96
	Rating Area 6	Tobacco User/Non-Tobacco User	52	914.13	1005.45
	Rating Area 6	Tobacco User/Non-Tobacco User	53	955.34	1050.88
	Rating Area 6	Tobacco User/Non-Tobacco User	54	999.83	1099.58
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1044.32	1148.75
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1092.55	1201.67
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1141.26	1255.52
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1193.24	1312.66
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1219.00	1340.76
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1270.98	1397.89
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1315.94	1447.53
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1345.44	1479.84
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1382.43	1520.58
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1404.91	1545.40
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	216.10	216.10
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	15	235.31	235.31
	Rating Area 6	Tobacco User/Non-Tobacco User	16	242.66	242.66
	Rating Area 6	Tobacco User/Non-Tobacco User	17	250.00	250.00
	Rating Area 6	Tobacco User/Non-Tobacco User	18	257.91	257.91
	Rating Area 6	Tobacco User/Non-Tobacco User	19	265.82	265.82
	Rating Area 6	Tobacco User/Non-Tobacco User	20	274.02	274.02
	Rating Area 6	Tobacco User/Non-Tobacco User	21	282.49	310.74
	Rating Area 6	Tobacco User/Non-Tobacco User	22	282.49	310.74
	Rating Area 6	Tobacco User/Non-Tobacco User	23	282.49	310.74
	Rating Area 6	Tobacco User/Non-Tobacco User	24	282.49	310.74
	Rating Area 6	Tobacco User/Non-Tobacco User	25	283.62	311.87

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		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*	22444				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010137	Rating Area 6	Tobacco User/Non-Tobacco User	26	289.27	318.08
	Rating Area 6	Tobacco User/Non-Tobacco User	27	296.05	325.71
	Rating Area 6	Tobacco User/Non-Tobacco User	28	307.07	337.86
	Rating Area 6	Tobacco User/Non-Tobacco User	29	316.11	347.75
	Rating Area 6	Tobacco User/Non-Tobacco User	30	320.63	352.83
	Rating Area 6	Tobacco User/Non-Tobacco User	31	327.41	360.17
	Rating Area 6	Tobacco User/Non-Tobacco User	32	334.19	367.52
	Rating Area 6	Tobacco User/Non-Tobacco User	33	338.42	372.32
	Rating Area 6	Tobacco User/Non-Tobacco User	34	342.94	377.12
	Rating Area 6	Tobacco User/Non-Tobacco User	35	345.20	379.67
	Rating Area 6	Tobacco User/Non-Tobacco User	36	347.46	382.21
	Rating Area 6	Tobacco User/Non-Tobacco User	37	349.72	384.75
	Rating Area 6	Tobacco User/Non-Tobacco User	38	351.98	387.29
	Rating Area 6	Tobacco User/Non-Tobacco User	39	356.50	392.10
	Rating Area 6	Tobacco User/Non-Tobacco User	40	361.02	397.18
	Rating Area 6	Tobacco User/Non-Tobacco User	41	367.80	404.53
	Rating Area 6	Tobacco User/Non-Tobacco User	42	374.30	411.87
	Rating Area 6	Tobacco User/Non-Tobacco User	43	383.34	421.76
	Rating Area 6	Tobacco User/Non-Tobacco User	44	394.64	434.19
	Rating Area 6	Tobacco User/Non-Tobacco User	45	407.92	448.59
	Rating Area 6	Tobacco User/Non-Tobacco User	46	423.73	466.11
	Rating Area 6	Tobacco User/Non-Tobacco User	47	441.53	485.60
	Rating Area 6	Tobacco User/Non-Tobacco User	48	461.87	508.20
	Rating Area 6	Tobacco User/Non-Tobacco User	49	481.93	530.23
	Rating Area 6	Tobacco User/Non-Tobacco User	50	504.53	555.09
	Rating Area 6	Tobacco User/Non-Tobacco User	51	526.84	579.67
	Rating Area 6	Tobacco User/Non-Tobacco User	52	551.42	606.51
	Rating Area 6	Tobacco User/Non-Tobacco User	53	576.28	633.91
	Rating Area 6	Tobacco User/Non-Tobacco User	54	603.12	663.29
	Rating Area 6	Tobacco User/Non-Tobacco User	55	629.95	692.95
	Rating Area 6	Tobacco User/Non-Tobacco User	56	659.05	724.87
	Rating Area 6	Tobacco User/Non-Tobacco User	57	688.43	757.36
	Rating Area 6	Tobacco User/Non-Tobacco User	58	719.78	791.82
	Rating Area 6	Tobacco User/Non-Tobacco User	59	735.32	808.77
	Rating Area 6	Tobacco User/Non-Tobacco User	60	766.68	843.23
	Rating Area 6	Tobacco User/Non-Tobacco User	61	793.80	873.18
	Rating Area 6	Tobacco User/Non-Tobacco User	62	811.59	892.67
	Rating Area 6	Tobacco User/Non-Tobacco User	63	833.91	917.24
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	847.47	932.22
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	251.98	251.98
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	15	274.37	274.37
	Rating Area 3	Tobacco User/Non-Tobacco User	16	282.94	282.94
	Rating Area 3	Tobacco User/Non-Tobacco User	17	291.50	291.50
	Rating Area 3	Tobacco User/Non-Tobacco User	18	300.72	300.72
	Rating Area 3	Tobacco User/Non-Tobacco User	19	309.95	309.95
	Rating Area 3	Tobacco User/Non-Tobacco User	20	319.50	319.50
	Rating Area 3	Tobacco User/Non-Tobacco User	21	329.38	362.32
	Rating Area 3	Tobacco User/Non-Tobacco User	22	329.38	362.32
	Rating Area 3	Tobacco User/Non-Tobacco User	23	329.38	362.32
	Rating Area 3	Tobacco User/Non-Tobacco User	24	329.38	362.32
	Rating Area 3	Tobacco User/Non-Tobacco User	25	330.70	363.64
	Rating Area 3	Tobacco User/Non-Tobacco User	26	337.28	370.88
	Rating Area 3	Tobacco User/Non-Tobacco User	27	345.19	379.77
	Rating Area 3	Tobacco User/Non-Tobacco User	28	358.04	393.94
	Rating Area 3	Tobacco User/Non-Tobacco User	29	368.58	405.47

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010138	Rating Area 3	Tobacco User/Non-Tobacco User	30	373.85	411.40
	Rating Area 3	Tobacco User/Non-Tobacco User	31	381.75	419.96
	Rating Area 3	Tobacco User/Non-Tobacco User	32	389.66	428.52
	Rating Area 3	Tobacco User/Non-Tobacco User	33	394.60	434.12
	Rating Area 3	Tobacco User/Non-Tobacco User	34	399.87	439.72
	Rating Area 3	Tobacco User/Non-Tobacco User	35	402.50	442.69
	Rating Area 3	Tobacco User/Non-Tobacco User	36	405.14	445.65
	Rating Area 3	Tobacco User/Non-Tobacco User	37	407.77	448.62
	Rating Area 3	Tobacco User/Non-Tobacco User	38	410.41	451.58
	Rating Area 3	Tobacco User/Non-Tobacco User	39	415.68	457.18
	Rating Area 3	Tobacco User/Non-Tobacco User	40	420.95	463.11
	Rating Area 3	Tobacco User/Non-Tobacco User	41	428.85	471.67
	Rating Area 3	Tobacco User/Non-Tobacco User	42	436.43	480.24
	Rating Area 3	Tobacco User/Non-Tobacco User	43	446.97	491.76
	Rating Area 3	Tobacco User/Non-Tobacco User	44	460.14	506.26
	Rating Area 3	Tobacco User/Non-Tobacco User	45	475.62	523.05
	Rating Area 3	Tobacco User/Non-Tobacco User	46	494.07	543.48
	Rating Area 3	Tobacco User/Non-Tobacco User	47	514.82	566.20
	Rating Area 3	Tobacco User/Non-Tobacco User	48	538.54	592.55
	Rating Area 3	Tobacco User/Non-Tobacco User	49	561.92	618.25
	Rating Area 3	Tobacco User/Non-Tobacco User	50	588.27	647.23
	Rating Area 3	Tobacco User/Non-Tobacco User	51	614.29	675.89
	Rating Area 3	Tobacco User/Non-Tobacco User	52	642.95	707.18
	Rating Area 3	Tobacco User/Non-Tobacco User	53	671.93	739.13
	Rating Area 3	Tobacco User/Non-Tobacco User	54	703.23	773.38
	Rating Area 3	Tobacco User/Non-Tobacco User	55	734.52	807.97
	Rating Area 3	Tobacco User/Non-Tobacco User	56	768.44	845.19
	Rating Area 3	Tobacco User/Non-Tobacco User	57	802.70	883.07
	Rating Area 3	Tobacco User/Non-Tobacco User	58	839.26	923.25
	Rating Area 3	Tobacco User/Non-Tobacco User	59	857.38	943.01
	Rating Area 3	Tobacco User/Non-Tobacco User	60	893.94	983.20
	Rating Area 3	Tobacco User/Non-Tobacco User	61	925.56	1018.11
	Rating Area 3	Tobacco User/Non-Tobacco User	62	946.31	1040.84
	Rating Area 3	Tobacco User/Non-Tobacco User	63	972.33	1069.50
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	988.14	1086.95
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	296.52	296.52
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	15	322.88	322.88
	Rating Area 6	Tobacco User/Non-Tobacco User	16	332.96	332.96
	Rating Area 6	Tobacco User/Non-Tobacco User	17	343.03	343.03
	Rating Area 6	Tobacco User/Non-Tobacco User	18	353.89	353.89
	Rating Area 6	Tobacco User/Non-Tobacco User	19	364.74	364.74
	Rating Area 6	Tobacco User/Non-Tobacco User	20	375.98	375.98
	Rating Area 6	Tobacco User/Non-Tobacco User	21	387.61	426.37
	Rating Area 6	Tobacco User/Non-Tobacco User	22	387.61	426.37
	Rating Area 6	Tobacco User/Non-Tobacco User	23	387.61	426.37
	Rating Area 6	Tobacco User/Non-Tobacco User	24	387.61	426.37
	Rating Area 6	Tobacco User/Non-Tobacco User	25	389.16	427.92
	Rating Area 6	Tobacco User/Non-Tobacco User	26	396.91	436.45
	Rating Area 6	Tobacco User/Non-Tobacco User	27	406.21	446.91
	Rating Area 6	Tobacco User/Non-Tobacco User	28	421.33	463.58
	Rating Area 6	Tobacco User/Non-Tobacco User	29	433.73	477.15
	Rating Area 6	Tobacco User/Non-Tobacco User	30	439.94	484.12
	Rating Area 6	Tobacco User/Non-Tobacco User	31	449.24	494.20
	Rating Area 6	Tobacco User/Non-Tobacco User	32	458.54	504.28
	Rating Area 6	Tobacco User/Non-Tobacco User	33	464.36	510.87

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	34	470.56	517.46
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	35	473.66	520.95
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	36	476.76	524.43
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	37	479.86	527.92
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	38	482.96	531.41
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	39	489.16	538.00
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	40	495.36	544.98
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	41	504.67	555.06
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	42	513.58	565.13
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	43	525.98	578.70
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	44	541.49	595.75
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	45	559.71	615.52
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	46	581.41	639.55
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	47	605.83	666.30
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	48	633.74	697.31
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	49	661.26	727.54
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	50	692.27	761.65
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	51	722.89	795.37
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	52	756.61	832.20
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	53	790.72	869.79
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	54	827.54	910.10
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	55	864.37	950.80
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	56	904.29	994.60
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	57	944.60	1039.18
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	58	987.63	1086.47
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	59	1008.95	1109.72
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	60	1051.97	1157.01
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	61	1089.18	1198.10
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	62	1113.60	1224.84
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	63	1144.22	1258.57
22444PA0010138	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1162.83	1279.11
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	304.43	304.43
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	15	331.49	331.49
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	16	341.84	341.84
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	17	352.19	352.19
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	18	363.33	363.33
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	19	374.47	374.47
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	20	386.01	386.01
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	21	397.96	437.75
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	22	397.96	437.75
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	23	397.96	437.75
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	24	397.96	437.75
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	25	399.54	439.34
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	26	407.50	448.09
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	27	417.05	458.84
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	28	432.57	475.95
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	29	445.31	489.88
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	30	451.68	497.04
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	31	461.23	507.39
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	32	470.78	517.74
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	33	476.75	524.50
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	34	483.11	531.27
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	35	486.30	534.85
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	36	489.48	538.43
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	37	492.67	542.01

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010139	Rating Area 3	Tobacco User/Non-Tobacco User	38	495.85	545.59
	Rating Area 3	Tobacco User/Non-Tobacco User	39	502.22	552.36
	Rating Area 3	Tobacco User/Non-Tobacco User	40	508.58	559.52
	Rating Area 3	Tobacco User/Non-Tobacco User	41	518.13	569.87
	Rating Area 3	Tobacco User/Non-Tobacco User	42	527.29	580.22
	Rating Area 3	Tobacco User/Non-Tobacco User	43	540.02	594.14
	Rating Area 3	Tobacco User/Non-Tobacco User	44	555.94	611.65
	Rating Area 3	Tobacco User/Non-Tobacco User	45	574.64	631.95
	Rating Area 3	Tobacco User/Non-Tobacco User	46	596.93	656.62
	Rating Area 3	Tobacco User/Non-Tobacco User	47	622.00	684.08
	Rating Area 3	Tobacco User/Non-Tobacco User	48	650.65	715.92
	Rating Area 3	Tobacco User/Non-Tobacco User	49	678.91	746.96
	Rating Area 3	Tobacco User/Non-Tobacco User	50	710.74	781.98
	Rating Area 3	Tobacco User/Non-Tobacco User	51	742.18	816.60
	Rating Area 3	Tobacco User/Non-Tobacco User	52	776.80	854.40
	Rating Area 3	Tobacco User/Non-Tobacco User	53	811.82	893.01
	Rating Area 3	Tobacco User/Non-Tobacco User	54	849.63	934.39
	Rating Area 3	Tobacco User/Non-Tobacco User	55	887.43	976.18
	Rating Area 3	Tobacco User/Non-Tobacco User	56	928.42	1021.15
	Rating Area 3	Tobacco User/Non-Tobacco User	57	969.81	1066.91
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1013.98	1115.46
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1035.87	1139.34
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1080.04	1187.89
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1118.25	1230.07
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1143.32	1257.53
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1174.76	1292.15
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1193.86	1313.24
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	358.25	358.25
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	15	390.10	390.10
	Rating Area 6	Tobacco User/Non-Tobacco User	16	402.27	402.27
	Rating Area 6	Tobacco User/Non-Tobacco User	17	414.45	414.45
	Rating Area 6	Tobacco User/Non-Tobacco User	18	427.56	427.56
	Rating Area 6	Tobacco User/Non-Tobacco User	19	440.67	440.67
	Rating Area 6	Tobacco User/Non-Tobacco User	20	454.26	454.26
	Rating Area 6	Tobacco User/Non-Tobacco User	21	468.31	515.14
	Rating Area 6	Tobacco User/Non-Tobacco User	22	468.31	515.14
	Rating Area 6	Tobacco User/Non-Tobacco User	23	468.31	515.14
	Rating Area 6	Tobacco User/Non-Tobacco User	24	468.31	515.14
	Rating Area 6	Tobacco User/Non-Tobacco User	25	470.18	517.01
	Rating Area 6	Tobacco User/Non-Tobacco User	26	479.54	527.31
	Rating Area 6	Tobacco User/Non-Tobacco User	27	490.78	539.96
	Rating Area 6	Tobacco User/Non-Tobacco User	28	509.05	560.09
	Rating Area 6	Tobacco User/Non-Tobacco User	29	524.03	576.48
	Rating Area 6	Tobacco User/Non-Tobacco User	30	531.53	584.91
	Rating Area 6	Tobacco User/Non-Tobacco User	31	542.76	597.09
	Rating Area 6	Tobacco User/Non-Tobacco User	32	554.00	609.26
	Rating Area 6	Tobacco User/Non-Tobacco User	33	561.03	617.23
	Rating Area 6	Tobacco User/Non-Tobacco User	34	568.52	625.19
	Rating Area 6	Tobacco User/Non-Tobacco User	35	572.27	629.40
	Rating Area 6	Tobacco User/Non-Tobacco User	36	576.01	633.62
	Rating Area 6	Tobacco User/Non-Tobacco User	37	579.76	637.83
	Rating Area 6	Tobacco User/Non-Tobacco User	38	583.51	642.05
	Rating Area 6	Tobacco User/Non-Tobacco User	39	591.00	650.01
	Rating Area 6	Tobacco User/Non-Tobacco User	40	598.49	658.44
	Rating Area 6	Tobacco User/Non-Tobacco User	41	609.73	670.61

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010139	Rating Area 6	Tobacco User/Non-Tobacco User	42	620.50	682.79
	Rating Area 6	Tobacco User/Non-Tobacco User	43	635.49	699.18
	Rating Area 6	Tobacco User/Non-Tobacco User	44	654.22	719.78
	Rating Area 6	Tobacco User/Non-Tobacco User	45	676.23	743.67
	Rating Area 6	Tobacco User/Non-Tobacco User	46	702.46	772.70
	Rating Area 6	Tobacco User/Non-Tobacco User	47	731.96	805.02
	Rating Area 6	Tobacco User/Non-Tobacco User	48	765.68	842.48
	Rating Area 6	Tobacco User/Non-Tobacco User	49	798.93	879.01
	Rating Area 6	Tobacco User/Non-Tobacco User	50	836.39	920.22
	Rating Area 6	Tobacco User/Non-Tobacco User	51	873.39	960.96
	Rating Area 6	Tobacco User/Non-Tobacco User	52	914.13	1005.45
	Rating Area 6	Tobacco User/Non-Tobacco User	53	955.34	1050.88
	Rating Area 6	Tobacco User/Non-Tobacco User	54	999.83	1099.58
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1044.32	1148.75
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1092.55	1201.67
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1141.26	1255.52
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1193.24	1312.66
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1219.00	1340.76
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1270.98	1397.89
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1315.94	1447.53
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1345.44	1479.84
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1382.43	1520.58
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1404.91	1545.40
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	183.64	183.64
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	15	199.96	199.96
	Rating Area 3	Tobacco User/Non-Tobacco User	16	206.21	206.21
	Rating Area 3	Tobacco User/Non-Tobacco User	17	212.45	212.45
	Rating Area 3	Tobacco User/Non-Tobacco User	18	219.17	219.17
	Rating Area 3	Tobacco User/Non-Tobacco User	19	225.89	225.89
	Rating Area 3	Tobacco User/Non-Tobacco User	20	232.85	232.85
	Rating Area 3	Tobacco User/Non-Tobacco User	21	240.06	264.06
	Rating Area 3	Tobacco User/Non-Tobacco User	22	240.06	264.06
	Rating Area 3	Tobacco User/Non-Tobacco User	23	240.06	264.06
	Rating Area 3	Tobacco User/Non-Tobacco User	24	240.06	264.06
	Rating Area 3	Tobacco User/Non-Tobacco User	25	241.01	265.02
	Rating Area 3	Tobacco User/Non-Tobacco User	26	245.81	270.30
	Rating Area 3	Tobacco User/Non-Tobacco User	27	251.58	276.78
	Rating Area 3	Tobacco User/Non-Tobacco User	28	260.94	287.10
	Rating Area 3	Tobacco User/Non-Tobacco User	29	268.62	295.50
	Rating Area 3	Tobacco User/Non-Tobacco User	30	272.46	299.83
	Rating Area 3	Tobacco User/Non-Tobacco User	31	278.22	306.07
	Rating Area 3	Tobacco User/Non-Tobacco User	32	283.98	312.31
	Rating Area 3	Tobacco User/Non-Tobacco User	33	287.58	316.39
	Rating Area 3	Tobacco User/Non-Tobacco User	34	291.42	320.47
	Rating Area 3	Tobacco User/Non-Tobacco User	35	293.34	322.63
	Rating Area 3	Tobacco User/Non-Tobacco User	36	295.26	324.79
	Rating Area 3	Tobacco User/Non-Tobacco User	37	297.19	326.95
	Rating Area 3	Tobacco User/Non-Tobacco User	38	299.11	329.11
	Rating Area 3	Tobacco User/Non-Tobacco User	39	302.95	333.19
	Rating Area 3	Tobacco User/Non-Tobacco User	40	306.79	337.51
	Rating Area 3	Tobacco User/Non-Tobacco User	41	312.55	343.76
	Rating Area 3	Tobacco User/Non-Tobacco User	42	318.07	350.00
	Rating Area 3	Tobacco User/Non-Tobacco User	43	325.75	358.40
	Rating Area 3	Tobacco User/Non-Tobacco User	44	335.35	368.96
	Rating Area 3	Tobacco User/Non-Tobacco User	45	346.64	381.20

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010140	Rating Area 3	Tobacco User/Non-Tobacco User	46	360.08	396.09
	Rating Area 3	Tobacco User/Non-Tobacco User	47	375.20	412.65
	Rating Area 3	Tobacco User/Non-Tobacco User	48	392.49	431.85
	Rating Area 3	Tobacco User/Non-Tobacco User	49	409.53	450.58
	Rating Area 3	Tobacco User/Non-Tobacco User	50	428.73	471.70
	Rating Area 3	Tobacco User/Non-Tobacco User	51	447.70	492.59
	Rating Area 3	Tobacco User/Non-Tobacco User	52	468.58	515.39
	Rating Area 3	Tobacco User/Non-Tobacco User	53	489.71	538.68
	Rating Area 3	Tobacco User/Non-Tobacco User	54	512.51	563.64
	Rating Area 3	Tobacco User/Non-Tobacco User	55	535.32	588.85
	Rating Area 3	Tobacco User/Non-Tobacco User	56	560.04	615.97
	Rating Area 3	Tobacco User/Non-Tobacco User	57	585.01	643.58
	Rating Area 3	Tobacco User/Non-Tobacco User	58	611.65	672.87
	Rating Area 3	Tobacco User/Non-Tobacco User	59	624.86	687.27
	Rating Area 3	Tobacco User/Non-Tobacco User	60	651.50	716.56
	Rating Area 3	Tobacco User/Non-Tobacco User	61	674.55	742.00
	Rating Area 3	Tobacco User/Non-Tobacco User	62	689.67	758.57
	Rating Area 3	Tobacco User/Non-Tobacco User	63	708.64	779.45
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	720.16	792.17
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	216.10	216.10
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	15	235.31	235.31
	Rating Area 6	Tobacco User/Non-Tobacco User	16	242.66	242.66
	Rating Area 6	Tobacco User/Non-Tobacco User	17	250.00	250.00
	Rating Area 6	Tobacco User/Non-Tobacco User	18	257.91	257.91
	Rating Area 6	Tobacco User/Non-Tobacco User	19	265.82	265.82
	Rating Area 6	Tobacco User/Non-Tobacco User	20	274.02	274.02
	Rating Area 6	Tobacco User/Non-Tobacco User	21	282.49	310.74
	Rating Area 6	Tobacco User/Non-Tobacco User	22	282.49	310.74
	Rating Area 6	Tobacco User/Non-Tobacco User	23	282.49	310.74
	Rating Area 6	Tobacco User/Non-Tobacco User	24	282.49	310.74
	Rating Area 6	Tobacco User/Non-Tobacco User	25	283.62	311.87
	Rating Area 6	Tobacco User/Non-Tobacco User	26	289.27	318.08
	Rating Area 6	Tobacco User/Non-Tobacco User	27	296.05	325.71
	Rating Area 6	Tobacco User/Non-Tobacco User	28	307.07	337.86
	Rating Area 6	Tobacco User/Non-Tobacco User	29	316.11	347.75
	Rating Area 6	Tobacco User/Non-Tobacco User	30	320.63	352.83
	Rating Area 6	Tobacco User/Non-Tobacco User	31	327.41	360.17
	Rating Area 6	Tobacco User/Non-Tobacco User	32	334.19	367.52
	Rating Area 6	Tobacco User/Non-Tobacco User	33	338.42	372.32
	Rating Area 6	Tobacco User/Non-Tobacco User	34	342.94	377.12
	Rating Area 6	Tobacco User/Non-Tobacco User	35	345.20	379.67
	Rating Area 6	Tobacco User/Non-Tobacco User	36	347.46	382.21
	Rating Area 6	Tobacco User/Non-Tobacco User	37	349.72	384.75
	Rating Area 6	Tobacco User/Non-Tobacco User	38	351.98	387.29
	Rating Area 6	Tobacco User/Non-Tobacco User	39	356.50	392.10
	Rating Area 6	Tobacco User/Non-Tobacco User	40	361.02	397.18
	Rating Area 6	Tobacco User/Non-Tobacco User	41	367.80	404.53
	Rating Area 6	Tobacco User/Non-Tobacco User	42	374.30	411.87
	Rating Area 6	Tobacco User/Non-Tobacco User	43	383.34	421.76
	Rating Area 6	Tobacco User/Non-Tobacco User	44	394.64	434.19
	Rating Area 6	Tobacco User/Non-Tobacco User	45	407.92	448.59
	Rating Area 6	Tobacco User/Non-Tobacco User	46	423.73	466.11
	Rating Area 6	Tobacco User/Non-Tobacco User	47	441.53	485.60
	Rating Area 6	Tobacco User/Non-Tobacco User	48	461.87	508.20
	Rating Area 6	Tobacco User/Non-Tobacco User	49	481.93	530.23

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010140	Rating Area 6	Tobacco User/Non-Tobacco User	50	504.53	555.09
	Rating Area 6	Tobacco User/Non-Tobacco User	51	526.84	579.67
	Rating Area 6	Tobacco User/Non-Tobacco User	52	551.42	606.51
	Rating Area 6	Tobacco User/Non-Tobacco User	53	576.28	633.91
	Rating Area 6	Tobacco User/Non-Tobacco User	54	603.12	663.29
	Rating Area 6	Tobacco User/Non-Tobacco User	55	629.95	692.95
	Rating Area 6	Tobacco User/Non-Tobacco User	56	659.05	724.87
	Rating Area 6	Tobacco User/Non-Tobacco User	57	688.43	757.36
	Rating Area 6	Tobacco User/Non-Tobacco User	58	719.78	791.82
	Rating Area 6	Tobacco User/Non-Tobacco User	59	735.32	808.77
	Rating Area 6	Tobacco User/Non-Tobacco User	60	766.68	843.23
	Rating Area 6	Tobacco User/Non-Tobacco User	61	793.80	873.18
	Rating Area 6	Tobacco User/Non-Tobacco User	62	811.59	892.67
	Rating Area 6	Tobacco User/Non-Tobacco User	63	833.91	917.24
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	847.47	932.22
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	251.98	251.98
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	15	274.37	274.37
	Rating Area 3	Tobacco User/Non-Tobacco User	16	282.94	282.94
	Rating Area 3	Tobacco User/Non-Tobacco User	17	291.50	291.50
	Rating Area 3	Tobacco User/Non-Tobacco User	18	300.72	300.72
	Rating Area 3	Tobacco User/Non-Tobacco User	19	309.95	309.95
	Rating Area 3	Tobacco User/Non-Tobacco User	20	319.50	319.50
	Rating Area 3	Tobacco User/Non-Tobacco User	21	329.38	362.32
	Rating Area 3	Tobacco User/Non-Tobacco User	22	329.38	362.32
	Rating Area 3	Tobacco User/Non-Tobacco User	23	329.38	362.32
	Rating Area 3	Tobacco User/Non-Tobacco User	24	329.38	362.32
	Rating Area 3	Tobacco User/Non-Tobacco User	25	330.70	363.64
	Rating Area 3	Tobacco User/Non-Tobacco User	26	337.28	370.88
	Rating Area 3	Tobacco User/Non-Tobacco User	27	345.19	379.77
	Rating Area 3	Tobacco User/Non-Tobacco User	28	358.04	393.94
	Rating Area 3	Tobacco User/Non-Tobacco User	29	368.58	405.47
	Rating Area 3	Tobacco User/Non-Tobacco User	30	373.85	411.40
	Rating Area 3	Tobacco User/Non-Tobacco User	31	381.75	419.96
	Rating Area 3	Tobacco User/Non-Tobacco User	32	389.66	428.52
	Rating Area 3	Tobacco User/Non-Tobacco User	33	394.60	434.12
	Rating Area 3	Tobacco User/Non-Tobacco User	34	399.87	439.72
	Rating Area 3	Tobacco User/Non-Tobacco User	35	402.50	442.69
	Rating Area 3	Tobacco User/Non-Tobacco User	36	405.14	445.65
	Rating Area 3	Tobacco User/Non-Tobacco User	37	407.77	448.62
	Rating Area 3	Tobacco User/Non-Tobacco User	38	410.41	451.58
	Rating Area 3	Tobacco User/Non-Tobacco User	39	415.68	457.18
	Rating Area 3	Tobacco User/Non-Tobacco User	40	420.95	463.11
	Rating Area 3	Tobacco User/Non-Tobacco User	41	428.85	471.67
	Rating Area 3	Tobacco User/Non-Tobacco User	42	436.43	480.24
	Rating Area 3	Tobacco User/Non-Tobacco User	43	446.97	491.76
	Rating Area 3	Tobacco User/Non-Tobacco User	44	460.14	506.26
	Rating Area 3	Tobacco User/Non-Tobacco User	45	475.62	523.05
	Rating Area 3	Tobacco User/Non-Tobacco User	46	494.07	543.48
	Rating Area 3	Tobacco User/Non-Tobacco User	47	514.82	566.20
	Rating Area 3	Tobacco User/Non-Tobacco User	48	538.54	592.55
	Rating Area 3	Tobacco User/Non-Tobacco User	49	561.92	618.25
	Rating Area 3	Tobacco User/Non-Tobacco User	50	588.27	647.23
	Rating Area 3	Tobacco User/Non-Tobacco User	51	614.29	675.89
	Rating Area 3	Tobacco User/Non-Tobacco User	52	642.95	707.18
	Rating Area 3	Tobacco User/Non-Tobacco User	53	671.93	739.13

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010141	Rating Area 3	Tobacco User/Non-Tobacco User	54	703.23	773.38
	Rating Area 3	Tobacco User/Non-Tobacco User	55	734.52	807.97
	Rating Area 3	Tobacco User/Non-Tobacco User	56	768.44	845.19
	Rating Area 3	Tobacco User/Non-Tobacco User	57	802.70	883.07
	Rating Area 3	Tobacco User/Non-Tobacco User	58	839.26	923.25
	Rating Area 3	Tobacco User/Non-Tobacco User	59	857.38	943.01
	Rating Area 3	Tobacco User/Non-Tobacco User	60	893.94	983.20
	Rating Area 3	Tobacco User/Non-Tobacco User	61	925.56	1018.11
	Rating Area 3	Tobacco User/Non-Tobacco User	62	946.31	1040.84
	Rating Area 3	Tobacco User/Non-Tobacco User	63	972.33	1069.50
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	988.14	1086.95
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	304.43	304.43
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	15	331.49	331.49
	Rating Area 3	Tobacco User/Non-Tobacco User	16	341.84	341.84
	Rating Area 3	Tobacco User/Non-Tobacco User	17	352.19	352.19
	Rating Area 3	Tobacco User/Non-Tobacco User	18	363.33	363.33
	Rating Area 3	Tobacco User/Non-Tobacco User	19	374.47	374.47
	Rating Area 3	Tobacco User/Non-Tobacco User	20	386.01	386.01
	Rating Area 3	Tobacco User/Non-Tobacco User	21	397.96	437.75
	Rating Area 3	Tobacco User/Non-Tobacco User	22	397.96	437.75
	Rating Area 3	Tobacco User/Non-Tobacco User	23	397.96	437.75
	Rating Area 3	Tobacco User/Non-Tobacco User	24	397.96	437.75
	Rating Area 3	Tobacco User/Non-Tobacco User	25	399.54	439.34
	Rating Area 3	Tobacco User/Non-Tobacco User	26	407.50	448.09
	Rating Area 3	Tobacco User/Non-Tobacco User	27	417.05	458.84
	Rating Area 3	Tobacco User/Non-Tobacco User	28	432.57	475.95
	Rating Area 3	Tobacco User/Non-Tobacco User	29	445.31	489.88
	Rating Area 3	Tobacco User/Non-Tobacco User	30	451.68	497.04
	Rating Area 3	Tobacco User/Non-Tobacco User	31	461.23	507.39
	Rating Area 3	Tobacco User/Non-Tobacco User	32	470.78	517.74
	Rating Area 3	Tobacco User/Non-Tobacco User	33	476.75	524.50
	Rating Area 3	Tobacco User/Non-Tobacco User	34	483.11	531.27
	Rating Area 3	Tobacco User/Non-Tobacco User	35	486.30	534.85
	Rating Area 3	Tobacco User/Non-Tobacco User	36	489.48	538.43
	Rating Area 3	Tobacco User/Non-Tobacco User	37	492.67	542.01
	Rating Area 3	Tobacco User/Non-Tobacco User	38	495.85	545.59
	Rating Area 3	Tobacco User/Non-Tobacco User	39	502.22	552.36
	Rating Area 3	Tobacco User/Non-Tobacco User	40	508.58	559.52
	Rating Area 3	Tobacco User/Non-Tobacco User	41	518.13	569.87
	Rating Area 3	Tobacco User/Non-Tobacco User	42	527.29	580.22
	Rating Area 3	Tobacco User/Non-Tobacco User	43	540.02	594.14
	Rating Area 3	Tobacco User/Non-Tobacco User	44	555.94	611.65
	Rating Area 3	Tobacco User/Non-Tobacco User	45	574.64	631.95
	Rating Area 3	Tobacco User/Non-Tobacco User	46	596.93	656.62
	Rating Area 3	Tobacco User/Non-Tobacco User	47	622.00	684.08
	Rating Area 3	Tobacco User/Non-Tobacco User	48	650.65	715.92
	Rating Area 3	Tobacco User/Non-Tobacco User	49	678.91	746.96
	Rating Area 3	Tobacco User/Non-Tobacco User	50	710.74	781.98
	Rating Area 3	Tobacco User/Non-Tobacco User	51	742.18	816.60
	Rating Area 3	Tobacco User/Non-Tobacco User	52	776.80	854.40
	Rating Area 3	Tobacco User/Non-Tobacco User	53	811.82	893.01
	Rating Area 3	Tobacco User/Non-Tobacco User	54	849.63	934.39
	Rating Area 3	Tobacco User/Non-Tobacco User	55	887.43	976.18
	Rating Area 3	Tobacco User/Non-Tobacco User	56	928.42	1021.15
	Rating Area 3	Tobacco User/Non-Tobacco User	57	969.81	1066.91

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010142	Rating Area 3	Tobacco User/Non-Tobacco User	58	1013.98	1115.46
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1035.87	1139.34
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1080.04	1187.89
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1118.25	1230.07
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1143.32	1257.53
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1174.76	1292.15
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1193.86	1313.24
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	183.64	183.64
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	15	199.96	199.96
	Rating Area 3	Tobacco User/Non-Tobacco User	16	206.21	206.21
	Rating Area 3	Tobacco User/Non-Tobacco User	17	212.45	212.45
	Rating Area 3	Tobacco User/Non-Tobacco User	18	219.17	219.17
	Rating Area 3	Tobacco User/Non-Tobacco User	19	225.89	225.89
	Rating Area 3	Tobacco User/Non-Tobacco User	20	232.85	232.85
	Rating Area 3	Tobacco User/Non-Tobacco User	21	240.06	264.06
	Rating Area 3	Tobacco User/Non-Tobacco User	22	240.06	264.06
	Rating Area 3	Tobacco User/Non-Tobacco User	23	240.06	264.06
	Rating Area 3	Tobacco User/Non-Tobacco User	24	240.06	264.06
	Rating Area 3	Tobacco User/Non-Tobacco User	25	241.01	265.02
	Rating Area 3	Tobacco User/Non-Tobacco User	26	245.81	270.30
	Rating Area 3	Tobacco User/Non-Tobacco User	27	251.58	276.78
	Rating Area 3	Tobacco User/Non-Tobacco User	28	260.94	287.10
	Rating Area 3	Tobacco User/Non-Tobacco User	29	268.62	295.50
	Rating Area 3	Tobacco User/Non-Tobacco User	30	272.46	299.83
	Rating Area 3	Tobacco User/Non-Tobacco User	31	278.22	306.07
	Rating Area 3	Tobacco User/Non-Tobacco User	32	283.98	312.31
	Rating Area 3	Tobacco User/Non-Tobacco User	33	287.58	316.39
	Rating Area 3	Tobacco User/Non-Tobacco User	34	291.42	320.47
	Rating Area 3	Tobacco User/Non-Tobacco User	35	293.34	322.63
	Rating Area 3	Tobacco User/Non-Tobacco User	36	295.26	324.79
	Rating Area 3	Tobacco User/Non-Tobacco User	37	297.19	326.95
	Rating Area 3	Tobacco User/Non-Tobacco User	38	299.11	329.11
	Rating Area 3	Tobacco User/Non-Tobacco User	39	302.95	333.19
	Rating Area 3	Tobacco User/Non-Tobacco User	40	306.79	337.51
	Rating Area 3	Tobacco User/Non-Tobacco User	41	312.55	343.76
	Rating Area 3	Tobacco User/Non-Tobacco User	42	318.07	350.00
	Rating Area 3	Tobacco User/Non-Tobacco User	43	325.75	358.40
	Rating Area 3	Tobacco User/Non-Tobacco User	44	335.35	368.96
	Rating Area 3	Tobacco User/Non-Tobacco User	45	346.64	381.20
	Rating Area 3	Tobacco User/Non-Tobacco User	46	360.08	396.09
	Rating Area 3	Tobacco User/Non-Tobacco User	47	375.20	412.65
	Rating Area 3	Tobacco User/Non-Tobacco User	48	392.49	431.85
	Rating Area 3	Tobacco User/Non-Tobacco User	49	409.53	450.58
	Rating Area 3	Tobacco User/Non-Tobacco User	50	428.73	471.70
	Rating Area 3	Tobacco User/Non-Tobacco User	51	447.70	492.59
	Rating Area 3	Tobacco User/Non-Tobacco User	52	468.58	515.39
	Rating Area 3	Tobacco User/Non-Tobacco User	53	489.71	538.68
	Rating Area 3	Tobacco User/Non-Tobacco User	54	512.51	563.64
	Rating Area 3	Tobacco User/Non-Tobacco User	55	535.32	588.85
	Rating Area 3	Tobacco User/Non-Tobacco User	56	560.04	615.97
	Rating Area 3	Tobacco User/Non-Tobacco User	57	585.01	643.58
	Rating Area 3	Tobacco User/Non-Tobacco User	58	611.65	672.87
	Rating Area 3	Tobacco User/Non-Tobacco User	59	624.86	687.27
	Rating Area 3	Tobacco User/Non-Tobacco User	60	651.50	716.56
	Rating Area 3	Tobacco User/Non-Tobacco User	61	674.55	742.00

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	62	689.67	758.57
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	63	708.64	779.45
22444PA0010143	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	720.16	792.17
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	315.69	315.69
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	15	343.75	343.75
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	16	354.48	354.48
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	17	365.21	365.21
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	18	376.76	376.76
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	19	388.32	388.32
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	20	400.28	400.28
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	21	412.67	453.93
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	22	412.67	453.93
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	23	412.67	453.93
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	24	412.67	453.93
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	25	414.31	455.58
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	26	422.57	464.66
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	27	432.47	475.80
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	28	448.56	493.55
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	29	461.77	507.99
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	30	468.37	515.42
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	31	478.28	526.15
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	32	488.18	536.87
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	33	494.37	543.89
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	34	500.97	550.91
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	35	504.27	554.62
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	36	507.58	558.33
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	37	510.88	562.05
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	38	514.18	565.76
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	39	520.78	572.78
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	40	527.38	580.20
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	41	537.29	590.93
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	42	546.78	601.66
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	43	559.98	616.11
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	44	576.49	634.26
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	45	595.89	655.31
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	46	618.99	680.89
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	47	644.99	709.37
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	48	674.70	742.38
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	49	704.00	774.57
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	50	737.02	810.88
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	51	769.62	846.78
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	52	805.52	885.99
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	53	841.83	926.02
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	54	881.04	968.93
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	55	920.24	1012.26
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	56	962.74	1058.89
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	57	1005.66	1106.35
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	58	1051.47	1156.69
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	59	1074.16	1181.45
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	60	1119.97	1231.80
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	61	1159.58	1275.54
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	62	1185.58	1304.02
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	63	1218.18	1339.92
22444PA0010144	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1237.99	1361.79
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	320.31	320.31

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	15	348.78	348.78
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	16	359.66	359.66
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	17	370.55	370.55
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	18	382.27	382.27
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	19	394.00	394.00
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	20	406.14	406.14
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	21	418.71	460.58
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	22	418.71	460.58
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	23	418.71	460.58
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	24	418.71	460.58
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	25	420.37	462.24
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	26	428.75	471.46
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	27	438.80	482.76
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	28	455.13	500.77
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	29	468.53	515.42
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	30	475.22	522.96
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	31	485.27	533.84
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	32	495.32	544.73
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	33	501.60	551.85
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	34	508.30	558.96
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	35	511.65	562.73
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	36	515.00	566.50
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	37	518.35	570.27
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	38	521.70	574.04
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	39	528.40	581.16
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	40	535.10	588.69
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	41	545.15	599.58
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	42	554.78	610.46
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	43	568.18	625.12
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	44	584.92	643.54
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	45	604.60	664.90
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	46	628.05	690.86
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	47	654.43	719.75
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	48	684.57	753.24
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	49	714.30	785.90
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	50	747.80	822.75
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	51	780.88	859.17
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	52	817.30	898.95
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	53	854.15	939.56
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	54	893.92	983.11
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	55	933.70	1027.07
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	56	976.83	1074.38
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	57	1020.37	1122.53
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	58	1066.85	1173.62
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	59	1089.88	1198.74
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	60	1136.35	1249.82
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	61	1176.55	1294.20
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	62	1202.93	1323.09
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	63	1236.00	1359.52
22444PA0010145	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1256.10	1381.71
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	309.75	309.75
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	15	337.28	337.28
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	16	347.81	347.81
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	17	358.34	358.34
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	18	369.68	369.68

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		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*	22444				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010146	Rating Area 3	Tobacco User/Non-Tobacco User	19	381.01	381.01
	Rating Area 3	Tobacco User/Non-Tobacco User	20	392.75	392.75
	Rating Area 3	Tobacco User/Non-Tobacco User	21	404.91	445.40
	Rating Area 3	Tobacco User/Non-Tobacco User	22	404.91	445.40
	Rating Area 3	Tobacco User/Non-Tobacco User	23	404.91	445.40
	Rating Area 3	Tobacco User/Non-Tobacco User	24	404.91	445.40
	Rating Area 3	Tobacco User/Non-Tobacco User	25	406.52	447.01
	Rating Area 3	Tobacco User/Non-Tobacco User	26	414.62	455.92
	Rating Area 3	Tobacco User/Non-Tobacco User	27	424.34	466.85
	Rating Area 3	Tobacco User/Non-Tobacco User	28	440.13	484.26
	Rating Area 3	Tobacco User/Non-Tobacco User	29	453.08	498.43
	Rating Area 3	Tobacco User/Non-Tobacco User	30	459.56	505.72
	Rating Area 3	Tobacco User/Non-Tobacco User	31	469.28	516.25
	Rating Area 3	Tobacco User/Non-Tobacco User	32	479.00	526.78
	Rating Area 3	Tobacco User/Non-Tobacco User	33	485.07	533.66
	Rating Area 3	Tobacco User/Non-Tobacco User	34	491.55	540.54
	Rating Area 3	Tobacco User/Non-Tobacco User	35	494.79	544.19
	Rating Area 3	Tobacco User/Non-Tobacco User	36	498.03	547.83
	Rating Area 3	Tobacco User/Non-Tobacco User	37	501.27	551.48
	Rating Area 3	Tobacco User/Non-Tobacco User	38	504.51	555.12
	Rating Area 3	Tobacco User/Non-Tobacco User	39	510.99	562.00
	Rating Area 3	Tobacco User/Non-Tobacco User	40	517.46	569.29
	Rating Area 3	Tobacco User/Non-Tobacco User	41	527.18	579.82
	Rating Area 3	Tobacco User/Non-Tobacco User	42	536.49	590.35
	Rating Area 3	Tobacco User/Non-Tobacco User	43	549.45	604.52
	Rating Area 3	Tobacco User/Non-Tobacco User	44	565.65	622.33
	Rating Area 3	Tobacco User/Non-Tobacco User	45	584.68	642.98
	Rating Area 3	Tobacco User/Non-Tobacco User	46	607.35	668.09
	Rating Area 3	Tobacco User/Non-Tobacco User	47	632.86	696.03
	Rating Area 3	Tobacco User/Non-Tobacco User	48	662.01	728.42
	Rating Area 3	Tobacco User/Non-Tobacco User	49	690.76	760.00
	Rating Area 3	Tobacco User/Non-Tobacco User	50	723.15	795.63
	Rating Area 3	Tobacco User/Non-Tobacco User	51	755.14	830.86
	Rating Area 3	Tobacco User/Non-Tobacco User	52	790.37	869.32
	Rating Area 3	Tobacco User/Non-Tobacco User	53	826.00	908.60
	Rating Area 3	Tobacco User/Non-Tobacco User	54	864.46	950.71
	Rating Area 3	Tobacco User/Non-Tobacco User	55	902.93	993.22
	Rating Area 3	Tobacco User/Non-Tobacco User	56	944.64	1038.98
	Rating Area 3	Tobacco User/Non-Tobacco User	57	986.74	1085.54
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1031.69	1134.94
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1053.96	1159.23
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1098.90	1208.63
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1137.77	1251.55
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1163.28	1279.49
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1195.27	1314.72
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1214.70	1336.17
22444PA0010147	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	378.03	378.03
22444PA0010147	Rating Area 9	Tobacco User/Non-Tobacco User	15	411.64	411.64
	Rating Area 9	Tobacco User/Non-Tobacco User	16	424.48	424.48
	Rating Area 9	Tobacco User/Non-Tobacco User	17	437.33	437.33
	Rating Area 9	Tobacco User/Non-Tobacco User	18	451.17	451.17
	Rating Area 9	Tobacco User/Non-Tobacco User	19	465.01	465.01
	Rating Area 9	Tobacco User/Non-Tobacco User	20	479.34	479.34
	Rating Area 9	Tobacco User/Non-Tobacco User	21	494.17	543.58
	Rating Area 9	Tobacco User/Non-Tobacco User	22	494.17	543.58

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010147	Rating Area 9	Tobacco User/Non-Tobacco User	23	494.17	543.58
	Rating Area 9	Tobacco User/Non-Tobacco User	24	494.17	543.58
	Rating Area 9	Tobacco User/Non-Tobacco User	25	496.14	545.55
	Rating Area 9	Tobacco User/Non-Tobacco User	26	506.02	556.43
	Rating Area 9	Tobacco User/Non-Tobacco User	27	517.88	569.77
	Rating Area 9	Tobacco User/Non-Tobacco User	28	537.15	591.02
	Rating Area 9	Tobacco User/Non-Tobacco User	29	552.97	608.31
	Rating Area 9	Tobacco User/Non-Tobacco User	30	560.87	617.21
	Rating Area 9	Tobacco User/Non-Tobacco User	31	572.73	630.06
	Rating Area 9	Tobacco User/Non-Tobacco User	32	584.59	642.90
	Rating Area 9	Tobacco User/Non-Tobacco User	33	592.00	651.30
	Rating Area 9	Tobacco User/Non-Tobacco User	34	599.91	659.70
	Rating Area 9	Tobacco User/Non-Tobacco User	35	603.86	664.15
	Rating Area 9	Tobacco User/Non-Tobacco User	36	607.82	668.60
	Rating Area 9	Tobacco User/Non-Tobacco User	37	611.77	673.05
	Rating Area 9	Tobacco User/Non-Tobacco User	38	615.72	677.49
	Rating Area 9	Tobacco User/Non-Tobacco User	39	623.63	685.90
	Rating Area 9	Tobacco User/Non-Tobacco User	40	631.54	694.79
	Rating Area 9	Tobacco User/Non-Tobacco User	41	643.40	707.64
	Rating Area 9	Tobacco User/Non-Tobacco User	42	654.76	720.49
	Rating Area 9	Tobacco User/Non-Tobacco User	43	670.58	737.78
	Rating Area 9	Tobacco User/Non-Tobacco User	44	690.34	759.53
	Rating Area 9	Tobacco User/Non-Tobacco User	45	713.57	784.73
	Rating Area 9	Tobacco User/Non-Tobacco User	46	741.24	815.37
	Rating Area 9	Tobacco User/Non-Tobacco User	47	772.37	849.46
	Rating Area 9	Tobacco User/Non-Tobacco User	48	807.95	889.00
	Rating Area 9	Tobacco User/Non-Tobacco User	49	843.04	927.54
	Rating Area 9	Tobacco User/Non-Tobacco User	50	882.57	971.03
	Rating Area 9	Tobacco User/Non-Tobacco User	51	921.61	1014.02
	Rating Area 9	Tobacco User/Non-Tobacco User	52	964.60	1060.96
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1008.09	1108.90
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1055.03	1160.29
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1101.98	1212.18
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1152.88	1268.02
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1204.27	1324.85
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1259.12	1385.13
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1286.30	1414.78
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1341.15	1475.07
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1388.59	1527.45
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1419.72	1561.55
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1458.76	1604.54
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1482.48	1630.73
22444PA0010148	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	364.51	364.51
22444PA0010148	Rating Area 6	Tobacco User/Non-Tobacco User	15	396.91	396.91
	Rating Area 6	Tobacco User/Non-Tobacco User	16	409.30	409.30
	Rating Area 6	Tobacco User/Non-Tobacco User	17	421.69	421.69
	Rating Area 6	Tobacco User/Non-Tobacco User	18	435.03	435.03
	Rating Area 6	Tobacco User/Non-Tobacco User	19	448.37	448.37
	Rating Area 6	Tobacco User/Non-Tobacco User	20	462.19	462.19
	Rating Area 6	Tobacco User/Non-Tobacco User	21	476.49	524.13
	Rating Area 6	Tobacco User/Non-Tobacco User	22	476.49	524.13
	Rating Area 6	Tobacco User/Non-Tobacco User	23	476.49	524.13
	Rating Area 6	Tobacco User/Non-Tobacco User	24	476.49	524.13
	Rating Area 6	Tobacco User/Non-Tobacco User	25	478.39	526.04
	Rating Area 6	Tobacco User/Non-Tobacco User	26	487.92	536.52

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010148	Rating Area 6	Tobacco User/Non-Tobacco User	27	499.35	549.38
	Rating Area 6	Tobacco User/Non-Tobacco User	28	517.94	569.87
	Rating Area 6	Tobacco User/Non-Tobacco User	29	533.18	586.55
	Rating Area 6	Tobacco User/Non-Tobacco User	30	540.81	595.13
	Rating Area 6	Tobacco User/Non-Tobacco User	31	552.24	607.51
	Rating Area 6	Tobacco User/Non-Tobacco User	32	563.68	619.90
	Rating Area 6	Tobacco User/Non-Tobacco User	33	570.82	628.00
	Rating Area 6	Tobacco User/Non-Tobacco User	34	578.45	636.10
	Rating Area 6	Tobacco User/Non-Tobacco User	35	582.26	640.39
	Rating Area 6	Tobacco User/Non-Tobacco User	36	586.07	644.68
	Rating Area 6	Tobacco User/Non-Tobacco User	37	589.88	648.97
	Rating Area 6	Tobacco User/Non-Tobacco User	38	593.70	653.26
	Rating Area 6	Tobacco User/Non-Tobacco User	39	601.32	661.36
	Rating Area 6	Tobacco User/Non-Tobacco User	40	608.94	669.93
	Rating Area 6	Tobacco User/Non-Tobacco User	41	620.38	682.32
	Rating Area 6	Tobacco User/Non-Tobacco User	42	631.34	694.71
	Rating Area 6	Tobacco User/Non-Tobacco User	43	646.59	711.39
	Rating Area 6	Tobacco User/Non-Tobacco User	44	665.64	732.35
	Rating Area 6	Tobacco User/Non-Tobacco User	45	688.04	756.65
	Rating Area 6	Tobacco User/Non-Tobacco User	46	714.72	786.19
	Rating Area 6	Tobacco User/Non-Tobacco User	47	744.74	819.07
	Rating Area 6	Tobacco User/Non-Tobacco User	48	779.05	857.19
	Rating Area 6	Tobacco User/Non-Tobacco User	49	812.88	894.36
	Rating Area 6	Tobacco User/Non-Tobacco User	50	851.00	936.29
	Rating Area 6	Tobacco User/Non-Tobacco User	51	888.64	977.74
	Rating Area 6	Tobacco User/Non-Tobacco User	52	930.09	1023.01
	Rating Area 6	Tobacco User/Non-Tobacco User	53	972.02	1069.22
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1017.29	1118.78
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1062.55	1168.81
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1111.63	1222.65
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1161.19	1277.45
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1214.07	1335.58
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1240.28	1364.17
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1293.17	1422.30
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1338.91	1472.80
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1368.93	1505.68
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1406.57	1547.14
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1429.44	1572.39
22444PA0010149	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	364.51	364.51
22444PA0010149	Rating Area 6	Tobacco User/Non-Tobacco User	15	396.91	396.91
	Rating Area 6	Tobacco User/Non-Tobacco User	16	409.30	409.30
	Rating Area 6	Tobacco User/Non-Tobacco User	17	421.69	421.69
	Rating Area 6	Tobacco User/Non-Tobacco User	18	435.03	435.03
	Rating Area 6	Tobacco User/Non-Tobacco User	19	448.37	448.37
	Rating Area 6	Tobacco User/Non-Tobacco User	20	462.19	462.19
	Rating Area 6	Tobacco User/Non-Tobacco User	21	476.49	524.13
	Rating Area 6	Tobacco User/Non-Tobacco User	22	476.49	524.13
	Rating Area 6	Tobacco User/Non-Tobacco User	23	476.49	524.13
	Rating Area 6	Tobacco User/Non-Tobacco User	24	476.49	524.13
	Rating Area 6	Tobacco User/Non-Tobacco User	25	478.39	526.04
	Rating Area 6	Tobacco User/Non-Tobacco User	26	487.92	536.52
	Rating Area 6	Tobacco User/Non-Tobacco User	27	499.35	549.38
	Rating Area 6	Tobacco User/Non-Tobacco User	28	517.94	569.87
	Rating Area 6	Tobacco User/Non-Tobacco User	29	533.18	586.55
	Rating Area 6	Tobacco User/Non-Tobacco User	30	540.81	595.13

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010149	Rating Area 6	Tobacco User/Non-Tobacco User	31	552.24	607.51
	Rating Area 6	Tobacco User/Non-Tobacco User	32	563.68	619.90
	Rating Area 6	Tobacco User/Non-Tobacco User	33	570.82	628.00
	Rating Area 6	Tobacco User/Non-Tobacco User	34	578.45	636.10
	Rating Area 6	Tobacco User/Non-Tobacco User	35	582.26	640.39
	Rating Area 6	Tobacco User/Non-Tobacco User	36	586.07	644.68
	Rating Area 6	Tobacco User/Non-Tobacco User	37	589.88	648.97
	Rating Area 6	Tobacco User/Non-Tobacco User	38	593.70	653.26
	Rating Area 6	Tobacco User/Non-Tobacco User	39	601.32	661.36
	Rating Area 6	Tobacco User/Non-Tobacco User	40	608.94	669.93
	Rating Area 6	Tobacco User/Non-Tobacco User	41	620.38	682.32
	Rating Area 6	Tobacco User/Non-Tobacco User	42	631.34	694.71
	Rating Area 6	Tobacco User/Non-Tobacco User	43	646.59	711.39
	Rating Area 6	Tobacco User/Non-Tobacco User	44	665.64	732.35
	Rating Area 6	Tobacco User/Non-Tobacco User	45	688.04	756.65
	Rating Area 6	Tobacco User/Non-Tobacco User	46	714.72	786.19
	Rating Area 6	Tobacco User/Non-Tobacco User	47	744.74	819.07
	Rating Area 6	Tobacco User/Non-Tobacco User	48	779.05	857.19
	Rating Area 6	Tobacco User/Non-Tobacco User	49	812.88	894.36
	Rating Area 6	Tobacco User/Non-Tobacco User	50	851.00	936.29
	Rating Area 6	Tobacco User/Non-Tobacco User	51	888.64	977.74
	Rating Area 6	Tobacco User/Non-Tobacco User	52	930.09	1023.01
	Rating Area 6	Tobacco User/Non-Tobacco User	53	972.02	1069.22
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1017.29	1118.78
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1062.55	1168.81
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1111.63	1222.65
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1161.19	1277.45
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1214.07	1335.58
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1240.28	1364.17
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1293.17	1422.30
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1338.91	1472.80
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1368.93	1505.68
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1406.57	1547.14
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1429.44	1572.39
22444PA0010150	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	409.04	409.04
22444PA0010150	Rating Area 7	Tobacco User/Non-Tobacco User	15	445.40	445.40
	Rating Area 7	Tobacco User/Non-Tobacco User	16	459.30	459.30
	Rating Area 7	Tobacco User/Non-Tobacco User	17	473.20	473.20
	Rating Area 7	Tobacco User/Non-Tobacco User	18	488.18	488.18
	Rating Area 7	Tobacco User/Non-Tobacco User	19	503.15	503.15
	Rating Area 7	Tobacco User/Non-Tobacco User	20	518.65	518.65
	Rating Area 7	Tobacco User/Non-Tobacco User	21	534.70	588.17
	Rating Area 7	Tobacco User/Non-Tobacco User	22	534.70	588.17
	Rating Area 7	Tobacco User/Non-Tobacco User	23	534.70	588.17
	Rating Area 7	Tobacco User/Non-Tobacco User	24	534.70	588.17
	Rating Area 7	Tobacco User/Non-Tobacco User	25	536.83	590.30
	Rating Area 7	Tobacco User/Non-Tobacco User	26	547.53	602.07
	Rating Area 7	Tobacco User/Non-Tobacco User	27	560.36	616.50
	Rating Area 7	Tobacco User/Non-Tobacco User	28	581.21	639.49
	Rating Area 7	Tobacco User/Non-Tobacco User	29	598.32	658.21
	Rating Area 7	Tobacco User/Non-Tobacco User	30	606.88	667.83
	Rating Area 7	Tobacco User/Non-Tobacco User	31	619.71	681.74
	Rating Area 7	Tobacco User/Non-Tobacco User	32	632.54	695.64
	Rating Area 7	Tobacco User/Non-Tobacco User	33	640.56	704.73
	Rating Area 7	Tobacco User/Non-Tobacco User	34	649.12	713.82

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010150	Rating Area 7	Tobacco User/Non-Tobacco User	35	653.40	718.63
	Rating Area 7	Tobacco User/Non-Tobacco User	36	657.67	723.44
	Rating Area 7	Tobacco User/Non-Tobacco User	37	661.95	728.25
	Rating Area 7	Tobacco User/Non-Tobacco User	38	666.23	733.07
	Rating Area 7	Tobacco User/Non-Tobacco User	39	674.78	742.16
	Rating Area 7	Tobacco User/Non-Tobacco User	40	683.34	751.78
	Rating Area 7	Tobacco User/Non-Tobacco User	41	696.17	765.68
	Rating Area 7	Tobacco User/Non-Tobacco User	42	708.47	779.58
	Rating Area 7	Tobacco User/Non-Tobacco User	43	725.58	798.30
	Rating Area 7	Tobacco User/Non-Tobacco User	44	746.97	821.82
	Rating Area 7	Tobacco User/Non-Tobacco User	45	772.10	849.09
	Rating Area 7	Tobacco User/Non-Tobacco User	46	802.04	882.25
	Rating Area 7	Tobacco User/Non-Tobacco User	47	835.73	919.14
	Rating Area 7	Tobacco User/Non-Tobacco User	48	874.23	961.91
	Rating Area 7	Tobacco User/Non-Tobacco User	49	912.19	1003.62
	Rating Area 7	Tobacco User/Non-Tobacco User	50	954.96	1050.67
	Rating Area 7	Tobacco User/Non-Tobacco User	51	997.20	1097.19
	Rating Area 7	Tobacco User/Non-Tobacco User	52	1043.72	1147.99
	Rating Area 7	Tobacco User/Non-Tobacco User	53	1090.78	1199.85
	Rating Area 7	Tobacco User/Non-Tobacco User	54	1141.57	1255.46
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1192.37	1311.60
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1247.44	1372.03
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1303.05	1433.52
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1362.40	1498.75
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1391.81	1530.83
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1451.16	1596.06
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1502.49	1652.74
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1536.18	1689.63
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1578.42	1736.15
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1604.08	1764.49
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	409.04	409.04
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	15	445.40	445.40
	Rating Area 7	Tobacco User/Non-Tobacco User	16	459.30	459.30
	Rating Area 7	Tobacco User/Non-Tobacco User	17	473.20	473.20
	Rating Area 7	Tobacco User/Non-Tobacco User	18	488.18	488.18
	Rating Area 7	Tobacco User/Non-Tobacco User	19	503.15	503.15
	Rating Area 7	Tobacco User/Non-Tobacco User	20	518.65	518.65
	Rating Area 7	Tobacco User/Non-Tobacco User	21	534.70	588.17
	Rating Area 7	Tobacco User/Non-Tobacco User	22	534.70	588.17
	Rating Area 7	Tobacco User/Non-Tobacco User	23	534.70	588.17
	Rating Area 7	Tobacco User/Non-Tobacco User	24	534.70	588.17
	Rating Area 7	Tobacco User/Non-Tobacco User	25	536.83	590.30
	Rating Area 7	Tobacco User/Non-Tobacco User	26	547.53	602.07
	Rating Area 7	Tobacco User/Non-Tobacco User	27	560.36	616.50
	Rating Area 7	Tobacco User/Non-Tobacco User	28	581.21	639.49
	Rating Area 7	Tobacco User/Non-Tobacco User	29	598.32	658.21
	Rating Area 7	Tobacco User/Non-Tobacco User	30	606.88	667.83
	Rating Area 7	Tobacco User/Non-Tobacco User	31	619.71	681.74
	Rating Area 7	Tobacco User/Non-Tobacco User	32	632.54	695.64
	Rating Area 7	Tobacco User/Non-Tobacco User	33	640.56	704.73
	Rating Area 7	Tobacco User/Non-Tobacco User	34	649.12	713.82
	Rating Area 7	Tobacco User/Non-Tobacco User	35	653.40	718.63
	Rating Area 7	Tobacco User/Non-Tobacco User	36	657.67	723.44
	Rating Area 7	Tobacco User/Non-Tobacco User	37	661.95	728.25
	Rating Area 7	Tobacco User/Non-Tobacco User	38	666.23	733.07

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	39	674.78	742.16
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	40	683.34	751.78
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	41	696.17	765.68
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	42	708.47	779.58
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	43	725.58	798.30
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	44	746.97	821.82
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	45	772.10	849.09
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	46	802.04	882.25
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	47	835.73	919.14
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	48	874.23	961.91
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	49	912.19	1003.62
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	50	954.96	1050.67
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	51	997.20	1097.19
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	52	1043.72	1147.99
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	53	1090.78	1199.85
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	54	1141.57	1255.46
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	55	1192.37	1311.60
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	56	1247.44	1372.03
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	57	1303.05	1433.52
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	58	1362.40	1498.75
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	59	1391.81	1530.83
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	60	1451.16	1596.06
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	61	1502.49	1652.74
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	62	1536.18	1689.63
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	63	1578.42	1736.15
22444PA0010151	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1604.08	1764.49
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	364.51	364.51
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	15	396.91	396.91
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	16	409.30	409.30
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	17	421.69	421.69
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	18	435.03	435.03
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	19	448.37	448.37
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	20	462.19	462.19
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	21	476.49	524.13
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	22	476.49	524.13
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	23	476.49	524.13
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	24	476.49	524.13
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	25	478.39	526.04
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	26	487.92	536.52
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	27	499.35	549.38
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	28	517.94	569.87
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	29	533.18	586.55
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	30	540.81	595.13
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	31	552.24	607.51
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	32	563.68	619.90
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	33	570.82	628.00
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	34	578.45	636.10
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	35	582.26	640.39
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	36	586.07	644.68
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	37	589.88	648.97
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	38	593.70	653.26
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	39	601.32	661.36
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	40	608.94	669.93
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	41	620.38	682.32
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	42	631.34	694.71

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010152	Rating Area 6	Tobacco User/Non-Tobacco User	43	646.59	711.39
	Rating Area 6	Tobacco User/Non-Tobacco User	44	665.64	732.35
	Rating Area 6	Tobacco User/Non-Tobacco User	45	688.04	756.65
	Rating Area 6	Tobacco User/Non-Tobacco User	46	714.72	786.19
	Rating Area 6	Tobacco User/Non-Tobacco User	47	744.74	819.07
	Rating Area 6	Tobacco User/Non-Tobacco User	48	779.05	857.19
	Rating Area 6	Tobacco User/Non-Tobacco User	49	812.88	894.36
	Rating Area 6	Tobacco User/Non-Tobacco User	50	851.00	936.29
	Rating Area 6	Tobacco User/Non-Tobacco User	51	888.64	977.74
	Rating Area 6	Tobacco User/Non-Tobacco User	52	930.09	1023.01
	Rating Area 6	Tobacco User/Non-Tobacco User	53	972.02	1069.22
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1017.29	1118.78
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1062.55	1168.81
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1111.63	1222.65
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1161.19	1277.45
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1214.07	1335.58
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1240.28	1364.17
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1293.17	1422.30
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1338.91	1472.80
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1368.93	1505.68
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1406.57	1547.14
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1429.44	1572.39
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	378.03	378.03
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	15	411.64	411.64
	Rating Area 9	Tobacco User/Non-Tobacco User	16	424.48	424.48
	Rating Area 9	Tobacco User/Non-Tobacco User	17	437.33	437.33
	Rating Area 9	Tobacco User/Non-Tobacco User	18	451.17	451.17
	Rating Area 9	Tobacco User/Non-Tobacco User	19	465.01	465.01
	Rating Area 9	Tobacco User/Non-Tobacco User	20	479.34	479.34
	Rating Area 9	Tobacco User/Non-Tobacco User	21	494.17	543.58
	Rating Area 9	Tobacco User/Non-Tobacco User	22	494.17	543.58
	Rating Area 9	Tobacco User/Non-Tobacco User	23	494.17	543.58
	Rating Area 9	Tobacco User/Non-Tobacco User	24	494.17	543.58
	Rating Area 9	Tobacco User/Non-Tobacco User	25	496.14	545.55
	Rating Area 9	Tobacco User/Non-Tobacco User	26	506.02	556.43
	Rating Area 9	Tobacco User/Non-Tobacco User	27	517.88	569.77
	Rating Area 9	Tobacco User/Non-Tobacco User	28	537.15	591.02
	Rating Area 9	Tobacco User/Non-Tobacco User	29	552.97	608.31
	Rating Area 9	Tobacco User/Non-Tobacco User	30	560.87	617.21
	Rating Area 9	Tobacco User/Non-Tobacco User	31	572.73	630.06
	Rating Area 9	Tobacco User/Non-Tobacco User	32	584.59	642.90
	Rating Area 9	Tobacco User/Non-Tobacco User	33	592.00	651.30
	Rating Area 9	Tobacco User/Non-Tobacco User	34	599.91	659.70
	Rating Area 9	Tobacco User/Non-Tobacco User	35	603.86	664.15
	Rating Area 9	Tobacco User/Non-Tobacco User	36	607.82	668.60
	Rating Area 9	Tobacco User/Non-Tobacco User	37	611.77	673.05
	Rating Area 9	Tobacco User/Non-Tobacco User	38	615.72	677.49
	Rating Area 9	Tobacco User/Non-Tobacco User	39	623.63	685.90
	Rating Area 9	Tobacco User/Non-Tobacco User	40	631.54	694.79
	Rating Area 9	Tobacco User/Non-Tobacco User	41	643.40	707.64
	Rating Area 9	Tobacco User/Non-Tobacco User	42	654.76	720.49
	Rating Area 9	Tobacco User/Non-Tobacco User	43	670.58	737.78
	Rating Area 9	Tobacco User/Non-Tobacco User	44	690.34	759.53
	Rating Area 9	Tobacco User/Non-Tobacco User	45	713.57	784.73
	Rating Area 9	Tobacco User/Non-Tobacco User	46	741.24	815.37

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	47	772.37	849.46
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	48	807.95	889.00
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	49	843.04	927.54
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	50	882.57	971.03
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	51	921.61	1014.02
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	52	964.60	1060.96
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	53	1008.09	1108.90
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	54	1055.03	1160.29
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	55	1101.98	1212.18
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	56	1152.88	1268.02
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	57	1204.27	1324.85
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	58	1259.12	1385.13
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	59	1286.30	1414.78
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	60	1341.15	1475.07
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	61	1388.59	1527.45
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	62	1419.72	1561.55
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	63	1458.76	1604.54
22444PA0010153	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1482.48	1630.73
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	309.75	309.75
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	15	337.28	337.28
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	16	347.81	347.81
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	17	358.34	358.34
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	18	369.68	369.68
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	19	381.01	381.01
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	20	392.75	392.75
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	21	404.91	445.40
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	22	404.91	445.40
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	23	404.91	445.40
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	24	404.91	445.40
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	25	406.52	447.01
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	26	414.62	455.92
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	27	424.34	466.85
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	28	440.13	484.26
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	29	453.08	498.43
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	30	459.56	505.72
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	31	469.28	516.25
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	32	479.00	526.78
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	33	485.07	533.66
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	34	491.55	540.54
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	35	494.79	544.19
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	36	498.03	547.83
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	37	501.27	551.48
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	38	504.51	555.12
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	39	510.99	562.00
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	40	517.46	569.29
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	41	527.18	579.82
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	42	536.49	590.35
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	43	549.45	604.52
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	44	565.65	622.33
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	45	584.68	642.98
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	46	607.35	668.09
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	47	632.86	696.03
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	48	662.01	728.42
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	49	690.76	760.00
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	50	723.15	795.63

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010154	Rating Area 3	Tobacco User/Non-Tobacco User	51	755.14	830.86
	Rating Area 3	Tobacco User/Non-Tobacco User	52	790.37	869.32
	Rating Area 3	Tobacco User/Non-Tobacco User	53	826.00	908.60
	Rating Area 3	Tobacco User/Non-Tobacco User	54	864.46	950.71
	Rating Area 3	Tobacco User/Non-Tobacco User	55	902.93	993.22
	Rating Area 3	Tobacco User/Non-Tobacco User	56	944.64	1038.98
	Rating Area 3	Tobacco User/Non-Tobacco User	57	986.74	1085.54
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1031.69	1134.94
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1053.96	1159.23
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1098.90	1208.63
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1137.77	1251.55
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1163.28	1279.49
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1195.27	1314.72
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1214.70	1336.17
22444PA0010155	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	309.75	309.75
22444PA0010155	Rating Area 3	Tobacco User/Non-Tobacco User	15	337.28	337.28
	Rating Area 3	Tobacco User/Non-Tobacco User	16	347.81	347.81
	Rating Area 3	Tobacco User/Non-Tobacco User	17	358.34	358.34
	Rating Area 3	Tobacco User/Non-Tobacco User	18	369.68	369.68
	Rating Area 3	Tobacco User/Non-Tobacco User	19	381.01	381.01
	Rating Area 3	Tobacco User/Non-Tobacco User	20	392.75	392.75
	Rating Area 3	Tobacco User/Non-Tobacco User	21	404.91	445.40
	Rating Area 3	Tobacco User/Non-Tobacco User	22	404.91	445.40
	Rating Area 3	Tobacco User/Non-Tobacco User	23	404.91	445.40
	Rating Area 3	Tobacco User/Non-Tobacco User	24	404.91	445.40
	Rating Area 3	Tobacco User/Non-Tobacco User	25	406.52	447.01
	Rating Area 3	Tobacco User/Non-Tobacco User	26	414.62	455.92
	Rating Area 3	Tobacco User/Non-Tobacco User	27	424.34	466.85
	Rating Area 3	Tobacco User/Non-Tobacco User	28	440.13	484.26
	Rating Area 3	Tobacco User/Non-Tobacco User	29	453.08	498.43
	Rating Area 3	Tobacco User/Non-Tobacco User	30	459.56	505.72
	Rating Area 3	Tobacco User/Non-Tobacco User	31	469.28	516.25
	Rating Area 3	Tobacco User/Non-Tobacco User	32	479.00	526.78
	Rating Area 3	Tobacco User/Non-Tobacco User	33	485.07	533.66
	Rating Area 3	Tobacco User/Non-Tobacco User	34	491.55	540.54
	Rating Area 3	Tobacco User/Non-Tobacco User	35	494.79	544.19
	Rating Area 3	Tobacco User/Non-Tobacco User	36	498.03	547.83
	Rating Area 3	Tobacco User/Non-Tobacco User	37	501.27	551.48
	Rating Area 3	Tobacco User/Non-Tobacco User	38	504.51	555.12
	Rating Area 3	Tobacco User/Non-Tobacco User	39	510.99	562.00
	Rating Area 3	Tobacco User/Non-Tobacco User	40	517.46	569.29
	Rating Area 3	Tobacco User/Non-Tobacco User	41	527.18	579.82
	Rating Area 3	Tobacco User/Non-Tobacco User	42	536.49	590.35
	Rating Area 3	Tobacco User/Non-Tobacco User	43	549.45	604.52
	Rating Area 3	Tobacco User/Non-Tobacco User	44	565.65	622.33
	Rating Area 3	Tobacco User/Non-Tobacco User	45	584.68	642.98
	Rating Area 3	Tobacco User/Non-Tobacco User	46	607.35	668.09
	Rating Area 3	Tobacco User/Non-Tobacco User	47	632.86	696.03
	Rating Area 3	Tobacco User/Non-Tobacco User	48	662.01	728.42
	Rating Area 3	Tobacco User/Non-Tobacco User	49	690.76	760.00
	Rating Area 3	Tobacco User/Non-Tobacco User	50	723.15	795.63
	Rating Area 3	Tobacco User/Non-Tobacco User	51	755.14	830.86
	Rating Area 3	Tobacco User/Non-Tobacco User	52	790.37	869.32
	Rating Area 3	Tobacco User/Non-Tobacco User	53	826.00	908.60
	Rating Area 3	Tobacco User/Non-Tobacco User	54	864.46	950.71

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010155	Rating Area 3	Tobacco User/Non-Tobacco User	55	902.93	993.22
	Rating Area 3	Tobacco User/Non-Tobacco User	56	944.64	1038.98
	Rating Area 3	Tobacco User/Non-Tobacco User	57	986.74	1085.54
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1031.69	1134.94
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1053.96	1159.23
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1098.90	1208.63
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1137.77	1251.55
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1163.28	1279.49
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1195.27	1314.72
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1214.70	1336.17
22444PA0010156	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	309.75	309.75
22444PA0010156	Rating Area 3	Tobacco User/Non-Tobacco User	15	337.28	337.28
	Rating Area 3	Tobacco User/Non-Tobacco User	16	347.81	347.81
	Rating Area 3	Tobacco User/Non-Tobacco User	17	358.34	358.34
	Rating Area 3	Tobacco User/Non-Tobacco User	18	369.68	369.68
	Rating Area 3	Tobacco User/Non-Tobacco User	19	381.01	381.01
	Rating Area 3	Tobacco User/Non-Tobacco User	20	392.75	392.75
	Rating Area 3	Tobacco User/Non-Tobacco User	21	404.91	445.40
	Rating Area 3	Tobacco User/Non-Tobacco User	22	404.91	445.40
	Rating Area 3	Tobacco User/Non-Tobacco User	23	404.91	445.40
	Rating Area 3	Tobacco User/Non-Tobacco User	24	404.91	445.40
	Rating Area 3	Tobacco User/Non-Tobacco User	25	406.52	447.01
	Rating Area 3	Tobacco User/Non-Tobacco User	26	414.62	455.92
	Rating Area 3	Tobacco User/Non-Tobacco User	27	424.34	466.85
	Rating Area 3	Tobacco User/Non-Tobacco User	28	440.13	484.26
	Rating Area 3	Tobacco User/Non-Tobacco User	29	453.08	498.43
	Rating Area 3	Tobacco User/Non-Tobacco User	30	459.56	505.72
	Rating Area 3	Tobacco User/Non-Tobacco User	31	469.28	516.25
	Rating Area 3	Tobacco User/Non-Tobacco User	32	479.00	526.78
	Rating Area 3	Tobacco User/Non-Tobacco User	33	485.07	533.66
	Rating Area 3	Tobacco User/Non-Tobacco User	34	491.55	540.54
	Rating Area 3	Tobacco User/Non-Tobacco User	35	494.79	544.19
	Rating Area 3	Tobacco User/Non-Tobacco User	36	498.03	547.83
	Rating Area 3	Tobacco User/Non-Tobacco User	37	501.27	551.48
	Rating Area 3	Tobacco User/Non-Tobacco User	38	504.51	555.12
	Rating Area 3	Tobacco User/Non-Tobacco User	39	510.99	562.00
	Rating Area 3	Tobacco User/Non-Tobacco User	40	517.46	569.29
	Rating Area 3	Tobacco User/Non-Tobacco User	41	527.18	579.82
	Rating Area 3	Tobacco User/Non-Tobacco User	42	536.49	590.35
	Rating Area 3	Tobacco User/Non-Tobacco User	43	549.45	604.52
	Rating Area 3	Tobacco User/Non-Tobacco User	44	565.65	622.33
	Rating Area 3	Tobacco User/Non-Tobacco User	45	584.68	642.98
	Rating Area 3	Tobacco User/Non-Tobacco User	46	607.35	668.09
	Rating Area 3	Tobacco User/Non-Tobacco User	47	632.86	696.03
	Rating Area 3	Tobacco User/Non-Tobacco User	48	662.01	728.42
	Rating Area 3	Tobacco User/Non-Tobacco User	49	690.76	760.00
	Rating Area 3	Tobacco User/Non-Tobacco User	50	723.15	795.63
	Rating Area 3	Tobacco User/Non-Tobacco User	51	755.14	830.86
	Rating Area 3	Tobacco User/Non-Tobacco User	52	790.37	869.32
	Rating Area 3	Tobacco User/Non-Tobacco User	53	826.00	908.60
	Rating Area 3	Tobacco User/Non-Tobacco User	54	864.46	950.71
	Rating Area 3	Tobacco User/Non-Tobacco User	55	902.93	993.22
	Rating Area 3	Tobacco User/Non-Tobacco User	56	944.64	1038.98
	Rating Area 3	Tobacco User/Non-Tobacco User	57	986.74	1085.54
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1031.69	1134.94

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010156	Rating Area 3	Tobacco User/Non-Tobacco User	59	1053.96	1159.23
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1098.90	1208.63
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1137.77	1251.55
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1163.28	1279.49
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1195.27	1314.72
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1214.70	1336.17
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	266.86	266.86
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	15	290.58	290.58
	Rating Area 5	Tobacco User/Non-Tobacco User	16	299.65	299.65
	Rating Area 5	Tobacco User/Non-Tobacco User	17	308.72	308.72
	Rating Area 5	Tobacco User/Non-Tobacco User	18	318.49	318.49
	Rating Area 5	Tobacco User/Non-Tobacco User	19	328.25	328.25
	Rating Area 5	Tobacco User/Non-Tobacco User	20	338.37	338.37
	Rating Area 5	Tobacco User/Non-Tobacco User	21	348.84	383.72
	Rating Area 5	Tobacco User/Non-Tobacco User	22	348.84	383.72
	Rating Area 5	Tobacco User/Non-Tobacco User	23	348.84	383.72
	Rating Area 5	Tobacco User/Non-Tobacco User	24	348.84	383.72
	Rating Area 5	Tobacco User/Non-Tobacco User	25	350.23	385.11
	Rating Area 5	Tobacco User/Non-Tobacco User	26	357.21	392.79
	Rating Area 5	Tobacco User/Non-Tobacco User	27	365.58	402.21
	Rating Area 5	Tobacco User/Non-Tobacco User	28	379.18	417.21
	Rating Area 5	Tobacco User/Non-Tobacco User	29	390.35	429.41
	Rating Area 5	Tobacco User/Non-Tobacco User	30	395.93	435.69
	Rating Area 5	Tobacco User/Non-Tobacco User	31	404.30	444.76
	Rating Area 5	Tobacco User/Non-Tobacco User	32	412.67	453.83
	Rating Area 5	Tobacco User/Non-Tobacco User	33	417.90	459.76
	Rating Area 5	Tobacco User/Non-Tobacco User	34	423.48	465.69
	Rating Area 5	Tobacco User/Non-Tobacco User	35	426.28	468.83
	Rating Area 5	Tobacco User/Non-Tobacco User	36	429.07	471.97
	Rating Area 5	Tobacco User/Non-Tobacco User	37	431.86	475.11
	Rating Area 5	Tobacco User/Non-Tobacco User	38	434.65	478.25
	Rating Area 5	Tobacco User/Non-Tobacco User	39	440.23	484.18
	Rating Area 5	Tobacco User/Non-Tobacco User	40	445.81	490.46
	Rating Area 5	Tobacco User/Non-Tobacco User	41	454.18	499.53
	Rating Area 5	Tobacco User/Non-Tobacco User	42	462.21	508.60
	Rating Area 5	Tobacco User/Non-Tobacco User	43	473.37	520.81
	Rating Area 5	Tobacco User/Non-Tobacco User	44	487.32	536.16
	Rating Area 5	Tobacco User/Non-Tobacco User	45	503.72	553.95
	Rating Area 5	Tobacco User/Non-Tobacco User	46	523.25	575.58
	Rating Area 5	Tobacco User/Non-Tobacco User	47	545.23	599.65
	Rating Area 5	Tobacco User/Non-Tobacco User	48	570.34	627.55
	Rating Area 5	Tobacco User/Non-Tobacco User	49	595.11	654.76
	Rating Area 5	Tobacco User/Non-Tobacco User	50	623.02	685.46
	Rating Area 5	Tobacco User/Non-Tobacco User	51	650.58	715.81
	Rating Area 5	Tobacco User/Non-Tobacco User	52	680.92	748.95
	Rating Area 5	Tobacco User/Non-Tobacco User	53	711.62	782.78
	Rating Area 5	Tobacco User/Non-Tobacco User	54	744.76	819.06
	Rating Area 5	Tobacco User/Non-Tobacco User	55	777.90	855.69
	Rating Area 5	Tobacco User/Non-Tobacco User	56	813.83	895.11
	Rating Area 5	Tobacco User/Non-Tobacco User	57	850.11	935.22
	Rating Area 5	Tobacco User/Non-Tobacco User	58	888.83	977.78
	Rating Area 5	Tobacco User/Non-Tobacco User	59	908.02	998.71
	Rating Area 5	Tobacco User/Non-Tobacco User	60	946.74	1041.27
	Rating Area 5	Tobacco User/Non-Tobacco User	61	980.22	1078.25
	Rating Area 5	Tobacco User/Non-Tobacco User	62	1002.20	1102.32

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	63	1029.76	1132.66
22444PA0010157	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1046.50	1151.15
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	270.76	270.76
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	15	294.83	294.83
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	16	304.03	304.03
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	17	313.23	313.23
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	18	323.14	323.14
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	19	333.05	333.05
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	20	343.32	343.32
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	21	353.94	389.34
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	22	353.94	389.34
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	23	353.94	389.34
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	24	353.94	389.34
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	25	355.35	390.75
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	26	362.43	398.53
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	27	370.93	408.09
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	28	384.73	423.31
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	29	396.06	435.70
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	30	401.72	442.07
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	31	410.21	451.27
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	32	418.71	460.47
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	33	424.02	466.49
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	34	429.68	472.51
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	35	432.51	475.69
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	36	435.34	478.88
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	37	438.17	482.06
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	38	441.01	485.25
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	39	446.67	491.26
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	40	452.33	497.64
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	41	460.83	506.84
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	42	468.97	516.04
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	43	480.29	528.43
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	44	494.45	544.00
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	45	511.09	562.05
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	46	530.91	584.00
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	47	553.20	608.42
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	48	578.69	636.73
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	49	603.82	664.34
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	50	632.13	695.49
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	51	660.09	726.28
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	52	690.89	759.90
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	53	722.03	794.24
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	54	755.66	831.04
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	55	789.28	868.21
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	56	825.74	908.20
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	57	862.55	948.91
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	58	901.83	992.09
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	59	921.30	1013.32
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	60	960.59	1056.50
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	61	994.56	1094.02
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	62	1016.86	1118.44
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	63	1044.82	1149.23
22444PA0010158	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1061.81	1167.99
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	261.84	261.84
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	15	285.11	285.11

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010159	Rating Area 3	Tobacco User/Non-Tobacco User	16	294.01	294.01
	Rating Area 3	Tobacco User/Non-Tobacco User	17	302.91	302.91
	Rating Area 3	Tobacco User/Non-Tobacco User	18	312.50	312.50
	Rating Area 3	Tobacco User/Non-Tobacco User	19	322.08	322.08
	Rating Area 3	Tobacco User/Non-Tobacco User	20	332.00	332.00
	Rating Area 3	Tobacco User/Non-Tobacco User	21	342.28	376.51
	Rating Area 3	Tobacco User/Non-Tobacco User	22	342.28	376.51
	Rating Area 3	Tobacco User/Non-Tobacco User	23	342.28	376.51
	Rating Area 3	Tobacco User/Non-Tobacco User	24	342.28	376.51
	Rating Area 3	Tobacco User/Non-Tobacco User	25	343.64	377.87
	Rating Area 3	Tobacco User/Non-Tobacco User	26	350.49	385.40
	Rating Area 3	Tobacco User/Non-Tobacco User	27	358.70	394.64
	Rating Area 3	Tobacco User/Non-Tobacco User	28	372.05	409.36
	Rating Area 3	Tobacco User/Non-Tobacco User	29	383.00	421.34
	Rating Area 3	Tobacco User/Non-Tobacco User	30	388.48	427.50
	Rating Area 3	Tobacco User/Non-Tobacco User	31	396.69	436.40
	Rating Area 3	Tobacco User/Non-Tobacco User	32	404.91	445.30
	Rating Area 3	Tobacco User/Non-Tobacco User	33	410.04	451.12
	Rating Area 3	Tobacco User/Non-Tobacco User	34	415.52	456.93
	Rating Area 3	Tobacco User/Non-Tobacco User	35	418.26	460.01
	Rating Area 3	Tobacco User/Non-Tobacco User	36	421.00	463.10
	Rating Area 3	Tobacco User/Non-Tobacco User	37	423.73	466.18
	Rating Area 3	Tobacco User/Non-Tobacco User	38	426.47	469.26
	Rating Area 3	Tobacco User/Non-Tobacco User	39	431.95	475.07
	Rating Area 3	Tobacco User/Non-Tobacco User	40	437.42	481.24
	Rating Area 3	Tobacco User/Non-Tobacco User	41	445.64	490.13
	Rating Area 3	Tobacco User/Non-Tobacco User	42	453.51	499.03
	Rating Area 3	Tobacco User/Non-Tobacco User	43	464.46	511.01
	Rating Area 3	Tobacco User/Non-Tobacco User	44	478.16	526.07
	Rating Area 3	Tobacco User/Non-Tobacco User	45	494.24	543.53
	Rating Area 3	Tobacco User/Non-Tobacco User	46	513.41	564.75
	Rating Area 3	Tobacco User/Non-Tobacco User	47	534.97	588.37
	Rating Area 3	Tobacco User/Non-Tobacco User	48	559.62	615.75
	Rating Area 3	Tobacco User/Non-Tobacco User	49	583.92	642.45
	Rating Area 3	Tobacco User/Non-Tobacco User	50	611.30	672.57
	Rating Area 3	Tobacco User/Non-Tobacco User	51	638.34	702.34
	Rating Area 3	Tobacco User/Non-Tobacco User	52	668.12	734.86
	Rating Area 3	Tobacco User/Non-Tobacco User	53	698.24	768.06
	Rating Area 3	Tobacco User/Non-Tobacco User	54	730.75	803.66
	Rating Area 3	Tobacco User/Non-Tobacco User	55	763.27	839.60
	Rating Area 3	Tobacco User/Non-Tobacco User	56	798.52	878.27
	Rating Area 3	Tobacco User/Non-Tobacco User	57	834.12	917.63
	Rating Area 3	Tobacco User/Non-Tobacco User	58	872.11	959.39
	Rating Area 3	Tobacco User/Non-Tobacco User	59	890.94	979.93
	Rating Area 3	Tobacco User/Non-Tobacco User	60	928.93	1021.68
	Rating Area 3	Tobacco User/Non-Tobacco User	61	961.79	1057.97
	Rating Area 3	Tobacco User/Non-Tobacco User	62	983.35	1081.58
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1010.39	1111.36
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1026.82	1129.50
22444PA0010160	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	319.56	319.56
22444PA0010160	Rating Area 9	Tobacco User/Non-Tobacco User	15	347.97	347.97
	Rating Area 9	Tobacco User/Non-Tobacco User	16	358.83	358.83
	Rating Area 9	Tobacco User/Non-Tobacco User	17	369.69	369.69
	Rating Area 9	Tobacco User/Non-Tobacco User	18	381.38	381.38
	Rating Area 9	Tobacco User/Non-Tobacco User	19	393.08	393.08

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010160	Rating Area 9	Tobacco User/Non-Tobacco User	20	405.19	405.19
	Rating Area 9	Tobacco User/Non-Tobacco User	21	417.73	459.50
	Rating Area 9	Tobacco User/Non-Tobacco User	22	417.73	459.50
	Rating Area 9	Tobacco User/Non-Tobacco User	23	417.73	459.50
	Rating Area 9	Tobacco User/Non-Tobacco User	24	417.73	459.50
	Rating Area 9	Tobacco User/Non-Tobacco User	25	419.40	461.17
	Rating Area 9	Tobacco User/Non-Tobacco User	26	427.75	470.36
	Rating Area 9	Tobacco User/Non-Tobacco User	27	437.78	481.64
	Rating Area 9	Tobacco User/Non-Tobacco User	28	454.07	499.60
	Rating Area 9	Tobacco User/Non-Tobacco User	29	467.44	514.22
	Rating Area 9	Tobacco User/Non-Tobacco User	30	474.12	521.74
	Rating Area 9	Tobacco User/Non-Tobacco User	31	484.14	532.60
	Rating Area 9	Tobacco User/Non-Tobacco User	32	494.17	543.46
	Rating Area 9	Tobacco User/Non-Tobacco User	33	500.44	550.56
	Rating Area 9	Tobacco User/Non-Tobacco User	34	507.12	557.66
	Rating Area 9	Tobacco User/Non-Tobacco User	35	510.46	561.42
	Rating Area 9	Tobacco User/Non-Tobacco User	36	513.80	565.18
	Rating Area 9	Tobacco User/Non-Tobacco User	37	517.14	568.94
	Rating Area 9	Tobacco User/Non-Tobacco User	38	520.49	572.70
	Rating Area 9	Tobacco User/Non-Tobacco User	39	527.17	579.80
	Rating Area 9	Tobacco User/Non-Tobacco User	40	533.85	587.32
	Rating Area 9	Tobacco User/Non-Tobacco User	41	543.88	598.18
	Rating Area 9	Tobacco User/Non-Tobacco User	42	553.49	609.04
	Rating Area 9	Tobacco User/Non-Tobacco User	43	566.85	623.67
	Rating Area 9	Tobacco User/Non-Tobacco User	44	583.56	642.05
	Rating Area 9	Tobacco User/Non-Tobacco User	45	603.20	663.35
	Rating Area 9	Tobacco User/Non-Tobacco User	46	626.59	689.25
	Rating Area 9	Tobacco User/Non-Tobacco User	47	652.91	718.07
	Rating Area 9	Tobacco User/Non-Tobacco User	48	682.98	751.49
	Rating Area 9	Tobacco User/Non-Tobacco User	49	712.64	784.07
	Rating Area 9	Tobacco User/Non-Tobacco User	50	746.06	820.83
	Rating Area 9	Tobacco User/Non-Tobacco User	51	779.06	857.17
	Rating Area 9	Tobacco User/Non-Tobacco User	52	815.40	896.86
	Rating Area 9	Tobacco User/Non-Tobacco User	53	852.16	937.38
	Rating Area 9	Tobacco User/Non-Tobacco User	54	891.85	980.82
	Rating Area 9	Tobacco User/Non-Tobacco User	55	931.53	1024.68
	Rating Area 9	Tobacco User/Non-Tobacco User	56	974.56	1071.89
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1018.00	1119.92
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1064.37	1170.89
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1087.34	1195.95
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1133.71	1246.91
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1173.81	1291.19
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1200.13	1320.01
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1233.13	1356.36
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1253.18	1378.50
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	308.13	308.13
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	15	335.52	335.52
	Rating Area 6	Tobacco User/Non-Tobacco User	16	345.99	345.99
	Rating Area 6	Tobacco User/Non-Tobacco User	17	356.46	356.46
	Rating Area 6	Tobacco User/Non-Tobacco User	18	367.74	367.74
	Rating Area 6	Tobacco User/Non-Tobacco User	19	379.02	379.02
	Rating Area 6	Tobacco User/Non-Tobacco User	20	390.70	390.70
	Rating Area 6	Tobacco User/Non-Tobacco User	21	402.79	443.06
	Rating Area 6	Tobacco User/Non-Tobacco User	22	402.79	443.06
	Rating Area 6	Tobacco User/Non-Tobacco User	23	402.79	443.06
	Rating Area 6	Tobacco User/Non-Tobacco User			

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	24	402.79	443.06
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	25	404.39	444.67
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	26	412.45	453.53
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	27	422.11	464.41
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	28	437.82	481.73
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	29	450.71	495.82
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	30	457.16	503.07
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	31	466.82	513.55
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	32	476.49	524.02
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	33	482.53	530.87
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	34	488.98	537.71
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	35	492.20	541.34
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	36	495.42	544.96
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	37	498.64	548.59
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	38	501.87	552.21
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	39	508.31	559.06
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	40	514.75	566.31
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	41	524.42	576.78
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	42	533.69	587.26
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	43	546.57	601.35
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	44	562.69	619.07
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	45	581.62	639.62
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	46	604.17	664.59
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	47	629.55	692.38
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	48	658.55	724.60
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	49	687.14	756.02
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	50	719.37	791.47
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	51	751.19	826.51
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	52	786.23	864.77
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	53	821.67	903.84
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	54	859.94	945.73
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	55	898.20	988.02
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	56	939.69	1033.54
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	57	981.58	1079.86
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	58	1026.29	1129.00
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	59	1048.44	1153.16
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	60	1093.15	1202.30
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	61	1131.82	1245.00
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	62	1157.19	1272.79
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	63	1189.01	1307.83
22444PA0010161	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1208.34	1329.18
22444PA0010163	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	308.13	308.13
22444PA0010163	Rating Area 6	Tobacco User/Non-Tobacco User	15	335.52	335.52
22444PA0010163	Rating Area 6	Tobacco User/Non-Tobacco User	16	345.99	345.99
22444PA0010163	Rating Area 6	Tobacco User/Non-Tobacco User	17	356.46	356.46
22444PA0010163	Rating Area 6	Tobacco User/Non-Tobacco User	18	367.74	367.74
22444PA0010163	Rating Area 6	Tobacco User/Non-Tobacco User	19	379.02	379.02
22444PA0010163	Rating Area 6	Tobacco User/Non-Tobacco User	20	390.70	390.70
22444PA0010163	Rating Area 6	Tobacco User/Non-Tobacco User	21	402.79	443.06
22444PA0010163	Rating Area 6	Tobacco User/Non-Tobacco User	22	402.79	443.06
22444PA0010163	Rating Area 6	Tobacco User/Non-Tobacco User	23	402.79	443.06
22444PA0010163	Rating Area 6	Tobacco User/Non-Tobacco User	24	402.79	443.06
22444PA0010163	Rating Area 6	Tobacco User/Non-Tobacco User	25	404.39	444.67
22444PA0010163	Rating Area 6	Tobacco User/Non-Tobacco User	26	412.45	453.53
22444PA0010163	Rating Area 6	Tobacco User/Non-Tobacco User	27	422.11	464.41

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010163	Rating Area 6	Tobacco User/Non-Tobacco User	28	437.82	481.73
	Rating Area 6	Tobacco User/Non-Tobacco User	29	450.71	495.82
	Rating Area 6	Tobacco User/Non-Tobacco User	30	457.16	503.07
	Rating Area 6	Tobacco User/Non-Tobacco User	31	466.82	513.55
	Rating Area 6	Tobacco User/Non-Tobacco User	32	476.49	524.02
	Rating Area 6	Tobacco User/Non-Tobacco User	33	482.53	530.87
	Rating Area 6	Tobacco User/Non-Tobacco User	34	488.98	537.71
	Rating Area 6	Tobacco User/Non-Tobacco User	35	492.20	541.34
	Rating Area 6	Tobacco User/Non-Tobacco User	36	495.42	544.96
	Rating Area 6	Tobacco User/Non-Tobacco User	37	498.64	548.59
	Rating Area 6	Tobacco User/Non-Tobacco User	38	501.87	552.21
	Rating Area 6	Tobacco User/Non-Tobacco User	39	508.31	559.06
	Rating Area 6	Tobacco User/Non-Tobacco User	40	514.75	566.31
	Rating Area 6	Tobacco User/Non-Tobacco User	41	524.42	576.78
	Rating Area 6	Tobacco User/Non-Tobacco User	42	533.69	587.26
	Rating Area 6	Tobacco User/Non-Tobacco User	43	546.57	601.35
	Rating Area 6	Tobacco User/Non-Tobacco User	44	562.69	619.07
	Rating Area 6	Tobacco User/Non-Tobacco User	45	581.62	639.62
	Rating Area 6	Tobacco User/Non-Tobacco User	46	604.17	664.59
	Rating Area 6	Tobacco User/Non-Tobacco User	47	629.55	692.38
	Rating Area 6	Tobacco User/Non-Tobacco User	48	658.55	724.60
	Rating Area 6	Tobacco User/Non-Tobacco User	49	687.14	756.02
	Rating Area 6	Tobacco User/Non-Tobacco User	50	719.37	791.47
	Rating Area 6	Tobacco User/Non-Tobacco User	51	751.19	826.51
	Rating Area 6	Tobacco User/Non-Tobacco User	52	786.23	864.77
	Rating Area 6	Tobacco User/Non-Tobacco User	53	821.67	903.84
	Rating Area 6	Tobacco User/Non-Tobacco User	54	859.94	945.73
	Rating Area 6	Tobacco User/Non-Tobacco User	55	898.20	988.02
	Rating Area 6	Tobacco User/Non-Tobacco User	56	939.69	1033.54
	Rating Area 6	Tobacco User/Non-Tobacco User	57	981.58	1079.86
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1026.29	1129.00
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1048.44	1153.16
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1093.15	1202.30
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1131.82	1245.00
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1157.19	1272.79
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1189.01	1307.83
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1208.34	1329.18
22444PA0010164	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	345.77	345.77
22444PA0010164	Rating Area 7	Tobacco User/Non-Tobacco User	15	376.51	376.51
	Rating Area 7	Tobacco User/Non-Tobacco User	16	388.26	388.26
	Rating Area 7	Tobacco User/Non-Tobacco User	17	400.01	400.01
	Rating Area 7	Tobacco User/Non-Tobacco User	18	412.67	412.67
	Rating Area 7	Tobacco User/Non-Tobacco User	19	425.32	425.32
	Rating Area 7	Tobacco User/Non-Tobacco User	20	438.43	438.43
	Rating Area 7	Tobacco User/Non-Tobacco User	21	451.99	497.19
	Rating Area 7	Tobacco User/Non-Tobacco User	22	451.99	497.19
	Rating Area 7	Tobacco User/Non-Tobacco User	23	451.99	497.19
	Rating Area 7	Tobacco User/Non-Tobacco User	24	451.99	497.19
	Rating Area 7	Tobacco User/Non-Tobacco User	25	453.80	499.00
	Rating Area 7	Tobacco User/Non-Tobacco User	26	462.84	508.94
	Rating Area 7	Tobacco User/Non-Tobacco User	27	473.69	521.14
	Rating Area 7	Tobacco User/Non-Tobacco User	28	491.31	540.58
	Rating Area 7	Tobacco User/Non-Tobacco User	29	505.78	556.40
	Rating Area 7	Tobacco User/Non-Tobacco User	30	513.01	564.54
	Rating Area 7	Tobacco User/Non-Tobacco User	31	523.86	576.29

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010164	Rating Area 7	Tobacco User/Non-Tobacco User	32	534.70	588.04
	Rating Area 7	Tobacco User/Non-Tobacco User	33	541.48	595.72
	Rating Area 7	Tobacco User/Non-Tobacco User	34	548.72	603.41
	Rating Area 7	Tobacco User/Non-Tobacco User	35	552.33	607.47
	Rating Area 7	Tobacco User/Non-Tobacco User	36	555.95	611.54
	Rating Area 7	Tobacco User/Non-Tobacco User	37	559.56	615.61
	Rating Area 7	Tobacco User/Non-Tobacco User	38	563.18	619.68
	Rating Area 7	Tobacco User/Non-Tobacco User	39	570.41	627.36
	Rating Area 7	Tobacco User/Non-Tobacco User	40	577.64	635.50
	Rating Area 7	Tobacco User/Non-Tobacco User	41	588.49	647.25
	Rating Area 7	Tobacco User/Non-Tobacco User	42	598.89	659.00
	Rating Area 7	Tobacco User/Non-Tobacco User	43	613.35	674.82
	Rating Area 7	Tobacco User/Non-Tobacco User	44	631.43	694.71
	Rating Area 7	Tobacco User/Non-Tobacco User	45	652.67	717.76
	Rating Area 7	Tobacco User/Non-Tobacco User	46	677.98	745.78
	Rating Area 7	Tobacco User/Non-Tobacco User	47	706.46	776.97
	Rating Area 7	Tobacco User/Non-Tobacco User	48	739.00	813.13
	Rating Area 7	Tobacco User/Non-Tobacco User	49	771.09	848.39
	Rating Area 7	Tobacco User/Non-Tobacco User	50	807.25	888.16
	Rating Area 7	Tobacco User/Non-Tobacco User	51	842.96	927.48
	Rating Area 7	Tobacco User/Non-Tobacco User	52	882.28	970.42
	Rating Area 7	Tobacco User/Non-Tobacco User	53	922.06	1014.27
	Rating Area 7	Tobacco User/Non-Tobacco User	54	965.00	1061.27
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1007.94	1108.73
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1054.49	1159.81
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1101.50	1211.78
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1151.67	1266.93
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1176.53	1294.05
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1226.70	1349.19
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1270.09	1397.10
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1298.57	1428.29
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1334.27	1467.61
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1355.97	1491.57
22444PA0010165	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	345.77	345.77
22444PA0010165	Rating Area 7	Tobacco User/Non-Tobacco User	15	376.51	376.51
	Rating Area 7	Tobacco User/Non-Tobacco User	16	388.26	388.26
	Rating Area 7	Tobacco User/Non-Tobacco User	17	400.01	400.01
	Rating Area 7	Tobacco User/Non-Tobacco User	18	412.67	412.67
	Rating Area 7	Tobacco User/Non-Tobacco User	19	425.32	425.32
	Rating Area 7	Tobacco User/Non-Tobacco User	20	438.43	438.43
	Rating Area 7	Tobacco User/Non-Tobacco User	21	451.99	497.19
	Rating Area 7	Tobacco User/Non-Tobacco User	22	451.99	497.19
	Rating Area 7	Tobacco User/Non-Tobacco User	23	451.99	497.19
	Rating Area 7	Tobacco User/Non-Tobacco User	24	451.99	497.19
	Rating Area 7	Tobacco User/Non-Tobacco User	25	453.80	499.00
	Rating Area 7	Tobacco User/Non-Tobacco User	26	462.84	508.94
	Rating Area 7	Tobacco User/Non-Tobacco User	27	473.69	521.14
	Rating Area 7	Tobacco User/Non-Tobacco User	28	491.31	540.58
	Rating Area 7	Tobacco User/Non-Tobacco User	29	505.78	556.40
	Rating Area 7	Tobacco User/Non-Tobacco User	30	513.01	564.54
	Rating Area 7	Tobacco User/Non-Tobacco User	31	523.86	576.29
	Rating Area 7	Tobacco User/Non-Tobacco User	32	534.70	588.04
	Rating Area 7	Tobacco User/Non-Tobacco User	33	541.48	595.72
	Rating Area 7	Tobacco User/Non-Tobacco User	34	548.72	603.41
	Rating Area 7	Tobacco User/Non-Tobacco User	35	552.33	607.47

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010165	Rating Area 7	Tobacco User/Non-Tobacco User	36	555.95	611.54
	Rating Area 7	Tobacco User/Non-Tobacco User	37	559.56	615.61
	Rating Area 7	Tobacco User/Non-Tobacco User	38	563.18	619.68
	Rating Area 7	Tobacco User/Non-Tobacco User	39	570.41	627.36
	Rating Area 7	Tobacco User/Non-Tobacco User	40	577.64	635.50
	Rating Area 7	Tobacco User/Non-Tobacco User	41	588.49	647.25
	Rating Area 7	Tobacco User/Non-Tobacco User	42	598.89	659.00
	Rating Area 7	Tobacco User/Non-Tobacco User	43	613.35	674.82
	Rating Area 7	Tobacco User/Non-Tobacco User	44	631.43	694.71
	Rating Area 7	Tobacco User/Non-Tobacco User	45	652.67	717.76
	Rating Area 7	Tobacco User/Non-Tobacco User	46	677.98	745.78
	Rating Area 7	Tobacco User/Non-Tobacco User	47	706.46	776.97
	Rating Area 7	Tobacco User/Non-Tobacco User	48	739.00	813.13
	Rating Area 7	Tobacco User/Non-Tobacco User	49	771.09	848.39
	Rating Area 7	Tobacco User/Non-Tobacco User	50	807.25	888.16
	Rating Area 7	Tobacco User/Non-Tobacco User	51	842.96	927.48
	Rating Area 7	Tobacco User/Non-Tobacco User	52	882.28	970.42
	Rating Area 7	Tobacco User/Non-Tobacco User	53	922.06	1014.27
	Rating Area 7	Tobacco User/Non-Tobacco User	54	965.00	1061.27
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1007.94	1108.73
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1054.49	1159.81
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1101.50	1211.78
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1151.67	1266.93
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1176.53	1294.05
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1226.70	1349.19
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1270.09	1397.10
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1298.57	1428.29
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1334.27	1467.61
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1355.97	1491.57
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	308.13	308.13
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	15	335.52	335.52
	Rating Area 6	Tobacco User/Non-Tobacco User	16	345.99	345.99
	Rating Area 6	Tobacco User/Non-Tobacco User	17	356.46	356.46
	Rating Area 6	Tobacco User/Non-Tobacco User	18	367.74	367.74
	Rating Area 6	Tobacco User/Non-Tobacco User	19	379.02	379.02
	Rating Area 6	Tobacco User/Non-Tobacco User	20	390.70	390.70
	Rating Area 6	Tobacco User/Non-Tobacco User	21	402.79	443.06
	Rating Area 6	Tobacco User/Non-Tobacco User	22	402.79	443.06
	Rating Area 6	Tobacco User/Non-Tobacco User	23	402.79	443.06
	Rating Area 6	Tobacco User/Non-Tobacco User	24	402.79	443.06
	Rating Area 6	Tobacco User/Non-Tobacco User	25	404.39	444.67
	Rating Area 6	Tobacco User/Non-Tobacco User	26	412.45	453.53
	Rating Area 6	Tobacco User/Non-Tobacco User	27	422.11	464.41
	Rating Area 6	Tobacco User/Non-Tobacco User	28	437.82	481.73
	Rating Area 6	Tobacco User/Non-Tobacco User	29	450.71	495.82
	Rating Area 6	Tobacco User/Non-Tobacco User	30	457.16	503.07
	Rating Area 6	Tobacco User/Non-Tobacco User	31	466.82	513.55
	Rating Area 6	Tobacco User/Non-Tobacco User	32	476.49	524.02
	Rating Area 6	Tobacco User/Non-Tobacco User	33	482.53	530.87
	Rating Area 6	Tobacco User/Non-Tobacco User	34	488.98	537.71
	Rating Area 6	Tobacco User/Non-Tobacco User	35	492.20	541.34
	Rating Area 6	Tobacco User/Non-Tobacco User	36	495.42	544.96
	Rating Area 6	Tobacco User/Non-Tobacco User	37	498.64	548.59
	Rating Area 6	Tobacco User/Non-Tobacco User	38	501.87	552.21
	Rating Area 6	Tobacco User/Non-Tobacco User	39	508.31	559.06

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010166	Rating Area 6	Tobacco User/Non-Tobacco User	40	514.75	566.31
	Rating Area 6	Tobacco User/Non-Tobacco User	41	524.42	576.78
	Rating Area 6	Tobacco User/Non-Tobacco User	42	533.69	587.26
	Rating Area 6	Tobacco User/Non-Tobacco User	43	546.57	601.35
	Rating Area 6	Tobacco User/Non-Tobacco User	44	562.69	619.07
	Rating Area 6	Tobacco User/Non-Tobacco User	45	581.62	639.62
	Rating Area 6	Tobacco User/Non-Tobacco User	46	604.17	664.59
	Rating Area 6	Tobacco User/Non-Tobacco User	47	629.55	692.38
	Rating Area 6	Tobacco User/Non-Tobacco User	48	658.55	724.60
	Rating Area 6	Tobacco User/Non-Tobacco User	49	687.14	756.02
	Rating Area 6	Tobacco User/Non-Tobacco User	50	719.37	791.47
	Rating Area 6	Tobacco User/Non-Tobacco User	51	751.19	826.51
	Rating Area 6	Tobacco User/Non-Tobacco User	52	786.23	864.77
	Rating Area 6	Tobacco User/Non-Tobacco User	53	821.67	903.84
	Rating Area 6	Tobacco User/Non-Tobacco User	54	859.94	945.73
	Rating Area 6	Tobacco User/Non-Tobacco User	55	898.20	988.02
	Rating Area 6	Tobacco User/Non-Tobacco User	56	939.69	1033.54
	Rating Area 6	Tobacco User/Non-Tobacco User	57	981.58	1079.86
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1026.29	1129.00
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1048.44	1153.16
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1093.15	1202.30
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1131.82	1245.00
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1157.19	1272.79
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1189.01	1307.83
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1208.34	1329.18
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	319.56	319.56
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	15	347.97	347.97
	Rating Area 9	Tobacco User/Non-Tobacco User	16	358.83	358.83
	Rating Area 9	Tobacco User/Non-Tobacco User	17	369.69	369.69
	Rating Area 9	Tobacco User/Non-Tobacco User	18	381.38	381.38
	Rating Area 9	Tobacco User/Non-Tobacco User	19	393.08	393.08
	Rating Area 9	Tobacco User/Non-Tobacco User	20	405.19	405.19
	Rating Area 9	Tobacco User/Non-Tobacco User	21	417.73	459.50
	Rating Area 9	Tobacco User/Non-Tobacco User	22	417.73	459.50
	Rating Area 9	Tobacco User/Non-Tobacco User	23	417.73	459.50
	Rating Area 9	Tobacco User/Non-Tobacco User	24	417.73	459.50
	Rating Area 9	Tobacco User/Non-Tobacco User	25	419.40	461.17
	Rating Area 9	Tobacco User/Non-Tobacco User	26	427.75	470.36
	Rating Area 9	Tobacco User/Non-Tobacco User	27	437.78	481.64
	Rating Area 9	Tobacco User/Non-Tobacco User	28	454.07	499.60
	Rating Area 9	Tobacco User/Non-Tobacco User	29	467.44	514.22
	Rating Area 9	Tobacco User/Non-Tobacco User	30	474.12	521.74
	Rating Area 9	Tobacco User/Non-Tobacco User	31	484.14	532.60
	Rating Area 9	Tobacco User/Non-Tobacco User	32	494.17	543.46
	Rating Area 9	Tobacco User/Non-Tobacco User	33	500.44	550.56
	Rating Area 9	Tobacco User/Non-Tobacco User	34	507.12	557.66
	Rating Area 9	Tobacco User/Non-Tobacco User	35	510.46	561.42
	Rating Area 9	Tobacco User/Non-Tobacco User	36	513.80	565.18
	Rating Area 9	Tobacco User/Non-Tobacco User	37	517.14	568.94
	Rating Area 9	Tobacco User/Non-Tobacco User	38	520.49	572.70
	Rating Area 9	Tobacco User/Non-Tobacco User	39	527.17	579.80
	Rating Area 9	Tobacco User/Non-Tobacco User	40	533.85	587.32
	Rating Area 9	Tobacco User/Non-Tobacco User	41	543.88	598.18
	Rating Area 9	Tobacco User/Non-Tobacco User	42	553.49	609.04
	Rating Area 9	Tobacco User/Non-Tobacco User	43	566.85	623.67

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010167	Rating Area 9	Tobacco User/Non-Tobacco User	44	583.56	642.05
	Rating Area 9	Tobacco User/Non-Tobacco User	45	603.20	663.35
	Rating Area 9	Tobacco User/Non-Tobacco User	46	626.59	689.25
	Rating Area 9	Tobacco User/Non-Tobacco User	47	652.91	718.07
	Rating Area 9	Tobacco User/Non-Tobacco User	48	682.98	751.49
	Rating Area 9	Tobacco User/Non-Tobacco User	49	712.64	784.07
	Rating Area 9	Tobacco User/Non-Tobacco User	50	746.06	820.83
	Rating Area 9	Tobacco User/Non-Tobacco User	51	779.06	857.17
	Rating Area 9	Tobacco User/Non-Tobacco User	52	815.40	896.86
	Rating Area 9	Tobacco User/Non-Tobacco User	53	852.16	937.38
	Rating Area 9	Tobacco User/Non-Tobacco User	54	891.85	980.82
	Rating Area 9	Tobacco User/Non-Tobacco User	55	931.53	1024.68
	Rating Area 9	Tobacco User/Non-Tobacco User	56	974.56	1071.89
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1018.00	1119.92
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1064.37	1170.89
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1087.34	1195.95
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1133.71	1246.91
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1173.81	1291.19
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1200.13	1320.01
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1233.13	1356.36
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1253.18	1378.50
22444PA0010168	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	261.84	261.84
22444PA0010168	Rating Area 3	Tobacco User/Non-Tobacco User	15	285.11	285.11
	Rating Area 3	Tobacco User/Non-Tobacco User	16	294.01	294.01
	Rating Area 3	Tobacco User/Non-Tobacco User	17	302.91	302.91
	Rating Area 3	Tobacco User/Non-Tobacco User	18	312.50	312.50
	Rating Area 3	Tobacco User/Non-Tobacco User	19	322.08	322.08
	Rating Area 3	Tobacco User/Non-Tobacco User	20	332.00	332.00
	Rating Area 3	Tobacco User/Non-Tobacco User	21	342.28	376.51
	Rating Area 3	Tobacco User/Non-Tobacco User	22	342.28	376.51
	Rating Area 3	Tobacco User/Non-Tobacco User	23	342.28	376.51
	Rating Area 3	Tobacco User/Non-Tobacco User	24	342.28	376.51
	Rating Area 3	Tobacco User/Non-Tobacco User	25	343.64	377.87
	Rating Area 3	Tobacco User/Non-Tobacco User	26	350.49	385.40
	Rating Area 3	Tobacco User/Non-Tobacco User	27	358.70	394.64
	Rating Area 3	Tobacco User/Non-Tobacco User	28	372.05	409.36
	Rating Area 3	Tobacco User/Non-Tobacco User	29	383.00	421.34
	Rating Area 3	Tobacco User/Non-Tobacco User	30	388.48	427.50
	Rating Area 3	Tobacco User/Non-Tobacco User	31	396.69	436.40
	Rating Area 3	Tobacco User/Non-Tobacco User	32	404.91	445.30
	Rating Area 3	Tobacco User/Non-Tobacco User	33	410.04	451.12
	Rating Area 3	Tobacco User/Non-Tobacco User	34	415.52	456.93
	Rating Area 3	Tobacco User/Non-Tobacco User	35	418.26	460.01
	Rating Area 3	Tobacco User/Non-Tobacco User	36	421.00	463.10
	Rating Area 3	Tobacco User/Non-Tobacco User	37	423.73	466.18
	Rating Area 3	Tobacco User/Non-Tobacco User	38	426.47	469.26
	Rating Area 3	Tobacco User/Non-Tobacco User	39	431.95	475.07
	Rating Area 3	Tobacco User/Non-Tobacco User	40	437.42	481.24
	Rating Area 3	Tobacco User/Non-Tobacco User	41	445.64	490.13
	Rating Area 3	Tobacco User/Non-Tobacco User	42	453.51	499.03
	Rating Area 3	Tobacco User/Non-Tobacco User	43	464.46	511.01
	Rating Area 3	Tobacco User/Non-Tobacco User	44	478.16	526.07
	Rating Area 3	Tobacco User/Non-Tobacco User	45	494.24	543.53
	Rating Area 3	Tobacco User/Non-Tobacco User	46	513.41	564.75
	Rating Area 3	Tobacco User/Non-Tobacco User	47	534.97	588.37

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010168	Rating Area 3	Tobacco User/Non-Tobacco User	48	559.62	615.75
	Rating Area 3	Tobacco User/Non-Tobacco User	49	583.92	642.45
	Rating Area 3	Tobacco User/Non-Tobacco User	50	611.30	672.57
	Rating Area 3	Tobacco User/Non-Tobacco User	51	638.34	702.34
	Rating Area 3	Tobacco User/Non-Tobacco User	52	668.12	734.86
	Rating Area 3	Tobacco User/Non-Tobacco User	53	698.24	768.06
	Rating Area 3	Tobacco User/Non-Tobacco User	54	730.75	803.66
	Rating Area 3	Tobacco User/Non-Tobacco User	55	763.27	839.60
	Rating Area 3	Tobacco User/Non-Tobacco User	56	798.52	878.27
	Rating Area 3	Tobacco User/Non-Tobacco User	57	834.12	917.63
	Rating Area 3	Tobacco User/Non-Tobacco User	58	872.11	959.39
	Rating Area 3	Tobacco User/Non-Tobacco User	59	890.94	979.93
	Rating Area 3	Tobacco User/Non-Tobacco User	60	928.93	1021.68
	Rating Area 3	Tobacco User/Non-Tobacco User	61	961.79	1057.97
	Rating Area 3	Tobacco User/Non-Tobacco User	62	983.35	1081.58
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1010.39	1111.36
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1026.82	1129.50
22444PA0010169	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	261.84	261.84
22444PA0010169	Rating Area 3	Tobacco User/Non-Tobacco User	15	285.11	285.11
	Rating Area 3	Tobacco User/Non-Tobacco User	16	294.01	294.01
	Rating Area 3	Tobacco User/Non-Tobacco User	17	302.91	302.91
	Rating Area 3	Tobacco User/Non-Tobacco User	18	312.50	312.50
	Rating Area 3	Tobacco User/Non-Tobacco User	19	322.08	322.08
	Rating Area 3	Tobacco User/Non-Tobacco User	20	332.00	332.00
	Rating Area 3	Tobacco User/Non-Tobacco User	21	342.28	376.51
	Rating Area 3	Tobacco User/Non-Tobacco User	22	342.28	376.51
	Rating Area 3	Tobacco User/Non-Tobacco User	23	342.28	376.51
	Rating Area 3	Tobacco User/Non-Tobacco User	24	342.28	376.51
	Rating Area 3	Tobacco User/Non-Tobacco User	25	343.64	377.87
	Rating Area 3	Tobacco User/Non-Tobacco User	26	350.49	385.40
	Rating Area 3	Tobacco User/Non-Tobacco User	27	358.70	394.64
	Rating Area 3	Tobacco User/Non-Tobacco User	28	372.05	409.36
	Rating Area 3	Tobacco User/Non-Tobacco User	29	383.00	421.34
	Rating Area 3	Tobacco User/Non-Tobacco User	30	388.48	427.50
	Rating Area 3	Tobacco User/Non-Tobacco User	31	396.69	436.40
	Rating Area 3	Tobacco User/Non-Tobacco User	32	404.91	445.30
	Rating Area 3	Tobacco User/Non-Tobacco User	33	410.04	451.12
	Rating Area 3	Tobacco User/Non-Tobacco User	34	415.52	456.93
	Rating Area 3	Tobacco User/Non-Tobacco User	35	418.26	460.01
	Rating Area 3	Tobacco User/Non-Tobacco User	36	421.00	463.10
	Rating Area 3	Tobacco User/Non-Tobacco User	37	423.73	466.18
	Rating Area 3	Tobacco User/Non-Tobacco User	38	426.47	469.26
	Rating Area 3	Tobacco User/Non-Tobacco User	39	431.95	475.07
	Rating Area 3	Tobacco User/Non-Tobacco User	40	437.42	481.24
	Rating Area 3	Tobacco User/Non-Tobacco User	41	445.64	490.13
	Rating Area 3	Tobacco User/Non-Tobacco User	42	453.51	499.03
	Rating Area 3	Tobacco User/Non-Tobacco User	43	464.46	511.01
	Rating Area 3	Tobacco User/Non-Tobacco User	44	478.16	526.07
	Rating Area 3	Tobacco User/Non-Tobacco User	45	494.24	543.53
	Rating Area 3	Tobacco User/Non-Tobacco User	46	513.41	564.75
	Rating Area 3	Tobacco User/Non-Tobacco User	47	534.97	588.37
	Rating Area 3	Tobacco User/Non-Tobacco User	48	559.62	615.75
	Rating Area 3	Tobacco User/Non-Tobacco User	49	583.92	642.45
	Rating Area 3	Tobacco User/Non-Tobacco User	50	611.30	672.57
	Rating Area 3	Tobacco User/Non-Tobacco User	51	638.34	702.34

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010169	Rating Area 3	Tobacco User/Non-Tobacco User	52	668.12	734.86
	Rating Area 3	Tobacco User/Non-Tobacco User	53	698.24	768.06
	Rating Area 3	Tobacco User/Non-Tobacco User	54	730.75	803.66
	Rating Area 3	Tobacco User/Non-Tobacco User	55	763.27	839.60
	Rating Area 3	Tobacco User/Non-Tobacco User	56	798.52	878.27
	Rating Area 3	Tobacco User/Non-Tobacco User	57	834.12	917.63
	Rating Area 3	Tobacco User/Non-Tobacco User	58	872.11	959.39
	Rating Area 3	Tobacco User/Non-Tobacco User	59	890.94	979.93
	Rating Area 3	Tobacco User/Non-Tobacco User	60	928.93	1021.68
	Rating Area 3	Tobacco User/Non-Tobacco User	61	961.79	1057.97
	Rating Area 3	Tobacco User/Non-Tobacco User	62	983.35	1081.58
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1010.39	1111.36
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1026.82	1129.50
22444PA0010170	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	261.84	261.84
22444PA0010170	Rating Area 3	Tobacco User/Non-Tobacco User	15	285.11	285.11
	Rating Area 3	Tobacco User/Non-Tobacco User	16	294.01	294.01
	Rating Area 3	Tobacco User/Non-Tobacco User	17	302.91	302.91
	Rating Area 3	Tobacco User/Non-Tobacco User	18	312.50	312.50
	Rating Area 3	Tobacco User/Non-Tobacco User	19	322.08	322.08
	Rating Area 3	Tobacco User/Non-Tobacco User	20	332.00	332.00
	Rating Area 3	Tobacco User/Non-Tobacco User	21	342.28	376.51
	Rating Area 3	Tobacco User/Non-Tobacco User	22	342.28	376.51
	Rating Area 3	Tobacco User/Non-Tobacco User	23	342.28	376.51
	Rating Area 3	Tobacco User/Non-Tobacco User	24	342.28	376.51
	Rating Area 3	Tobacco User/Non-Tobacco User	25	343.64	377.87
	Rating Area 3	Tobacco User/Non-Tobacco User	26	350.49	385.40
	Rating Area 3	Tobacco User/Non-Tobacco User	27	358.70	394.64
	Rating Area 3	Tobacco User/Non-Tobacco User	28	372.05	409.36
	Rating Area 3	Tobacco User/Non-Tobacco User	29	383.00	421.34
	Rating Area 3	Tobacco User/Non-Tobacco User	30	388.48	427.50
	Rating Area 3	Tobacco User/Non-Tobacco User	31	396.69	436.40
	Rating Area 3	Tobacco User/Non-Tobacco User	32	404.91	445.30
	Rating Area 3	Tobacco User/Non-Tobacco User	33	410.04	451.12
	Rating Area 3	Tobacco User/Non-Tobacco User	34	415.52	456.93
	Rating Area 3	Tobacco User/Non-Tobacco User	35	418.26	460.01
	Rating Area 3	Tobacco User/Non-Tobacco User	36	421.00	463.10
	Rating Area 3	Tobacco User/Non-Tobacco User	37	423.73	466.18
	Rating Area 3	Tobacco User/Non-Tobacco User	38	426.47	469.26
	Rating Area 3	Tobacco User/Non-Tobacco User	39	431.95	475.07
	Rating Area 3	Tobacco User/Non-Tobacco User	40	437.42	481.24
	Rating Area 3	Tobacco User/Non-Tobacco User	41	445.64	490.13
	Rating Area 3	Tobacco User/Non-Tobacco User	42	453.51	499.03
	Rating Area 3	Tobacco User/Non-Tobacco User	43	464.46	511.01
	Rating Area 3	Tobacco User/Non-Tobacco User	44	478.16	526.07
	Rating Area 3	Tobacco User/Non-Tobacco User	45	494.24	543.53
	Rating Area 3	Tobacco User/Non-Tobacco User	46	513.41	564.75
	Rating Area 3	Tobacco User/Non-Tobacco User	47	534.97	588.37
	Rating Area 3	Tobacco User/Non-Tobacco User	48	559.62	615.75
	Rating Area 3	Tobacco User/Non-Tobacco User	49	583.92	642.45
	Rating Area 3	Tobacco User/Non-Tobacco User	50	611.30	672.57
	Rating Area 3	Tobacco User/Non-Tobacco User	51	638.34	702.34
	Rating Area 3	Tobacco User/Non-Tobacco User	52	668.12	734.86
	Rating Area 3	Tobacco User/Non-Tobacco User	53	698.24	768.06
	Rating Area 3	Tobacco User/Non-Tobacco User	54	730.75	803.66
	Rating Area 3	Tobacco User/Non-Tobacco User	55	763.27	839.60

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010170	Rating Area 3	Tobacco User/Non-Tobacco User	56	798.52	878.27
	Rating Area 3	Tobacco User/Non-Tobacco User	57	834.12	917.63
	Rating Area 3	Tobacco User/Non-Tobacco User	58	872.11	959.39
	Rating Area 3	Tobacco User/Non-Tobacco User	59	890.94	979.93
	Rating Area 3	Tobacco User/Non-Tobacco User	60	928.93	1021.68
	Rating Area 3	Tobacco User/Non-Tobacco User	61	961.79	1057.97
	Rating Area 3	Tobacco User/Non-Tobacco User	62	983.35	1081.58
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1010.39	1111.36
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1026.82	1129.50
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	250.52	250.52
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	15	272.78	272.78
	Rating Area 5	Tobacco User/Non-Tobacco User	16	281.30	281.30
	Rating Area 5	Tobacco User/Non-Tobacco User	17	289.81	289.81
	Rating Area 5	Tobacco User/Non-Tobacco User	18	298.98	298.98
	Rating Area 5	Tobacco User/Non-Tobacco User	19	308.15	308.15
	Rating Area 5	Tobacco User/Non-Tobacco User	20	317.65	317.65
	Rating Area 5	Tobacco User/Non-Tobacco User	21	327.48	360.22
	Rating Area 5	Tobacco User/Non-Tobacco User	22	327.48	360.22
	Rating Area 5	Tobacco User/Non-Tobacco User	23	327.48	360.22
	Rating Area 5	Tobacco User/Non-Tobacco User	24	327.48	360.22
	Rating Area 5	Tobacco User/Non-Tobacco User	25	328.78	361.53
	Rating Area 5	Tobacco User/Non-Tobacco User	26	335.33	368.73
	Rating Area 5	Tobacco User/Non-Tobacco User	27	343.19	377.57
	Rating Area 5	Tobacco User/Non-Tobacco User	28	355.96	391.66
	Rating Area 5	Tobacco User/Non-Tobacco User	29	366.44	403.12
	Rating Area 5	Tobacco User/Non-Tobacco User	30	371.68	409.01
	Rating Area 5	Tobacco User/Non-Tobacco User	31	379.54	417.53
	Rating Area 5	Tobacco User/Non-Tobacco User	32	387.40	426.04
	Rating Area 5	Tobacco User/Non-Tobacco User	33	392.31	431.61
	Rating Area 5	Tobacco User/Non-Tobacco User	34	397.55	437.17
	Rating Area 5	Tobacco User/Non-Tobacco User	35	400.17	440.12
	Rating Area 5	Tobacco User/Non-Tobacco User	36	402.79	443.07
	Rating Area 5	Tobacco User/Non-Tobacco User	37	405.41	446.02
	Rating Area 5	Tobacco User/Non-Tobacco User	38	408.03	448.96
	Rating Area 5	Tobacco User/Non-Tobacco User	39	413.27	454.53
	Rating Area 5	Tobacco User/Non-Tobacco User	40	418.51	460.42
	Rating Area 5	Tobacco User/Non-Tobacco User	41	426.37	468.94
	Rating Area 5	Tobacco User/Non-Tobacco User	42	433.90	477.45
	Rating Area 5	Tobacco User/Non-Tobacco User	43	444.38	488.91
	Rating Area 5	Tobacco User/Non-Tobacco User	44	457.48	503.32
	Rating Area 5	Tobacco User/Non-Tobacco User	45	472.87	520.02
	Rating Area 5	Tobacco User/Non-Tobacco User	46	491.21	540.33
	Rating Area 5	Tobacco User/Non-Tobacco User	47	511.84	562.92
	Rating Area 5	Tobacco User/Non-Tobacco User	48	535.42	589.12
	Rating Area 5	Tobacco User/Non-Tobacco User	49	558.67	614.66
	Rating Area 5	Tobacco User/Non-Tobacco User	50	584.86	643.48
	Rating Area 5	Tobacco User/Non-Tobacco User	51	610.73	671.97
	Rating Area 5	Tobacco User/Non-Tobacco User	52	639.22	703.08
	Rating Area 5	Tobacco User/Non-Tobacco User	53	668.04	734.85
	Rating Area 5	Tobacco User/Non-Tobacco User	54	699.15	768.90
	Rating Area 5	Tobacco User/Non-Tobacco User	55	730.26	803.29
	Rating Area 5	Tobacco User/Non-Tobacco User	56	763.99	840.29
	Rating Area 5	Tobacco User/Non-Tobacco User	57	798.05	877.95
	Rating Area 5	Tobacco User/Non-Tobacco User	58	834.40	917.90
	Rating Area 5	Tobacco User/Non-Tobacco User	59	852.41	937.55

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	60	888.76	977.50
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	61	920.19	1012.21
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	62	940.82	1034.81
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	63	966.69	1063.30
22444PA0010171	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	982.41	1080.65
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	254.18	254.18
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	15	276.77	276.77
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	16	285.41	285.41
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	17	294.05	294.05
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	18	303.35	303.35
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	19	312.66	312.66
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	20	322.29	322.29
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	21	332.27	365.49
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	22	332.27	365.49
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	23	332.27	365.49
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	24	332.27	365.49
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	25	333.59	366.82
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	26	340.24	374.13
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	27	348.21	383.10
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	28	361.17	397.38
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	29	371.80	409.01
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	30	377.12	414.99
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	31	385.09	423.63
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	32	393.07	432.27
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	33	398.05	437.92
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	34	403.37	443.57
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	35	406.02	446.56
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	36	408.68	449.55
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	37	411.34	452.54
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	38	414.00	455.53
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	39	419.31	461.18
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	40	424.63	467.16
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	41	432.60	475.80
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	42	440.25	484.44
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	43	450.88	496.07
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	44	464.17	510.69
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	45	479.79	527.63
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	46	498.39	548.23
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	47	519.32	571.16
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	48	543.25	597.74
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	49	566.84	623.66
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	50	593.42	652.89
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	51	619.67	681.80
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	52	648.57	713.37
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	53	677.81	745.60
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	54	709.38	780.15
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	55	740.94	815.04
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	56	775.17	852.58
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	57	809.72	890.79
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	58	846.60	931.33
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	59	864.88	951.27
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	60	901.76	991.80
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	61	933.66	1027.02
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	62	954.59	1049.95
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	63	980.84	1078.85

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010172	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	996.78	1096.46
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	245.80	245.80
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	15	267.65	267.65
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	16	276.01	276.01
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	17	284.36	284.36
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	18	293.36	293.36
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	19	302.35	302.35
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	20	311.67	311.67
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	21	321.32	353.45
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	22	321.32	353.45
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	23	321.32	353.45
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	24	321.32	353.45
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	25	322.60	354.73
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	26	329.02	361.80
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	27	336.73	370.47
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	28	349.27	384.29
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	29	359.55	395.53
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	30	364.69	401.32
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	31	372.40	409.67
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	32	380.11	418.03
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	33	384.93	423.49
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	34	390.07	428.95
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	35	392.64	431.84
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	36	395.21	434.73
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	37	397.78	437.63
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	38	400.35	440.52
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	39	405.50	445.98
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	40	410.64	451.76
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	41	418.35	460.12
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	42	425.74	468.47
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	43	436.02	479.72
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	44	448.87	493.86
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	45	463.97	510.24
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	46	481.97	530.16
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	47	502.21	552.33
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	48	525.34	578.04
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	49	548.16	603.10
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	50	573.86	631.38
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	51	599.25	659.33
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	52	627.20	689.86
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	53	655.48	721.02
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	54	686.00	754.44
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	55	716.53	788.18
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	56	749.62	824.49
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	57	783.04	861.44
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	58	818.70	900.64
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	59	836.37	919.92
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	60	872.04	959.12
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	61	902.89	993.17
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	62	923.13	1015.35
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	63	948.51	1043.30
22444PA0010173	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	963.94	1060.33
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	299.99	299.99
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	15	326.66	326.66
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	16	336.85	336.85

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		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*	22444				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	17	347.05	347.05
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	18	358.03	358.03
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	19	369.01	369.01
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	20	380.38	380.38
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	21	392.15	431.36
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	22	392.15	431.36
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	23	392.15	431.36
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	24	392.15	431.36
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	25	393.71	432.93
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	26	401.56	441.55
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	27	410.97	452.14
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	28	426.26	469.00
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	29	438.81	482.73
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	30	445.08	489.79
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	31	454.49	499.98
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	32	463.91	510.18
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	33	469.79	516.85
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	34	476.06	523.51
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	35	479.20	527.04
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	36	482.34	530.57
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	37	485.47	534.10
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	38	488.61	537.63
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	39	494.89	544.30
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	40	501.16	551.35
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	41	510.57	561.55
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	42	519.59	571.75
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	43	532.14	585.47
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	44	547.83	602.73
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	45	566.26	622.72
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	46	588.22	647.04
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	47	612.92	674.10
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	48	641.16	705.47
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	49	669.00	736.05
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	50	700.37	770.56
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	51	731.35	804.68
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	52	765.47	841.93
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	53	799.97	879.97
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	54	837.23	920.75
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	55	874.48	961.93
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	56	914.87	1006.24
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	57	955.65	1051.34
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	58	999.18	1099.18
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	59	1020.75	1122.71
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	60	1064.28	1170.55
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	61	1101.92	1212.12
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	62	1126.63	1239.18
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	63	1157.61	1273.29
22444PA0010174	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1176.43	1294.08
22444PA0010175	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	289.26	289.26
22444PA0010175	Rating Area 6	Tobacco User/Non-Tobacco User	15	314.97	314.97
22444PA0010175	Rating Area 6	Tobacco User/Non-Tobacco User	16	324.80	324.80
22444PA0010175	Rating Area 6	Tobacco User/Non-Tobacco User	17	334.63	334.63
22444PA0010175	Rating Area 6	Tobacco User/Non-Tobacco User	18	345.22	345.22
22444PA0010175	Rating Area 6	Tobacco User/Non-Tobacco User	19	355.81	355.81
22444PA0010175	Rating Area 6	Tobacco User/Non-Tobacco User	20	366.77	366.77

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010175	Rating Area 6	Tobacco User/Non-Tobacco User	21	378.12	415.93
	Rating Area 6	Tobacco User/Non-Tobacco User	22	378.12	415.93
	Rating Area 6	Tobacco User/Non-Tobacco User	23	378.12	415.93
	Rating Area 6	Tobacco User/Non-Tobacco User	24	378.12	415.93
	Rating Area 6	Tobacco User/Non-Tobacco User	25	379.63	417.44
	Rating Area 6	Tobacco User/Non-Tobacco User	26	387.19	425.76
	Rating Area 6	Tobacco User/Non-Tobacco User	27	396.26	435.97
	Rating Area 6	Tobacco User/Non-Tobacco User	28	411.01	452.22
	Rating Area 6	Tobacco User/Non-Tobacco User	29	423.11	465.46
	Rating Area 6	Tobacco User/Non-Tobacco User	30	429.16	472.26
	Rating Area 6	Tobacco User/Non-Tobacco User	31	438.23	482.10
	Rating Area 6	Tobacco User/Non-Tobacco User	32	447.31	491.93
	Rating Area 6	Tobacco User/Non-Tobacco User	33	452.98	498.35
	Rating Area 6	Tobacco User/Non-Tobacco User	34	459.03	504.78
	Rating Area 6	Tobacco User/Non-Tobacco User	35	462.06	508.19
	Rating Area 6	Tobacco User/Non-Tobacco User	36	465.08	511.59
	Rating Area 6	Tobacco User/Non-Tobacco User	37	468.11	514.99
	Rating Area 6	Tobacco User/Non-Tobacco User	38	471.13	518.39
	Rating Area 6	Tobacco User/Non-Tobacco User	39	477.18	524.82
	Rating Area 6	Tobacco User/Non-Tobacco User	40	483.23	531.63
	Rating Area 6	Tobacco User/Non-Tobacco User	41	492.30	541.46
	Rating Area 6	Tobacco User/Non-Tobacco User	42	501.00	551.29
	Rating Area 6	Tobacco User/Non-Tobacco User	43	513.10	564.52
	Rating Area 6	Tobacco User/Non-Tobacco User	44	528.23	581.16
	Rating Area 6	Tobacco User/Non-Tobacco User	45	546.00	600.45
	Rating Area 6	Tobacco User/Non-Tobacco User	46	567.17	623.89
	Rating Area 6	Tobacco User/Non-Tobacco User	47	590.99	649.98
	Rating Area 6	Tobacco User/Non-Tobacco User	48	618.22	680.23
	Rating Area 6	Tobacco User/Non-Tobacco User	49	645.06	709.72
	Rating Area 6	Tobacco User/Non-Tobacco User	50	675.31	742.99
	Rating Area 6	Tobacco User/Non-Tobacco User	51	705.18	775.89
	Rating Area 6	Tobacco User/Non-Tobacco User	52	738.08	811.81
	Rating Area 6	Tobacco User/Non-Tobacco User	53	771.35	848.49
	Rating Area 6	Tobacco User/Non-Tobacco User	54	807.27	887.81
	Rating Area 6	Tobacco User/Non-Tobacco User	55	843.20	927.51
	Rating Area 6	Tobacco User/Non-Tobacco User	56	882.14	970.24
	Rating Area 6	Tobacco User/Non-Tobacco User	57	921.46	1013.72
	Rating Area 6	Tobacco User/Non-Tobacco User	58	963.44	1059.85
	Rating Area 6	Tobacco User/Non-Tobacco User	59	984.23	1082.54
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1026.20	1128.67
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1062.50	1168.75
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1086.32	1194.84
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1116.19	1227.74
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1134.34	1247.78
22444PA0010176	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	289.26	289.26
22444PA0010176	Rating Area 6	Tobacco User/Non-Tobacco User	15	314.97	314.97
	Rating Area 6	Tobacco User/Non-Tobacco User	16	324.80	324.80
	Rating Area 6	Tobacco User/Non-Tobacco User	17	334.63	334.63
	Rating Area 6	Tobacco User/Non-Tobacco User	18	345.22	345.22
	Rating Area 6	Tobacco User/Non-Tobacco User	19	355.81	355.81
	Rating Area 6	Tobacco User/Non-Tobacco User	20	366.77	366.77
	Rating Area 6	Tobacco User/Non-Tobacco User	21	378.12	415.93
	Rating Area 6	Tobacco User/Non-Tobacco User	22	378.12	415.93
22444PA0010176	Rating Area 6	Tobacco User/Non-Tobacco User	23	378.12	415.93
	Rating Area 6	Tobacco User/Non-Tobacco User	24	378.12	415.93

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HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010176	Rating Area 6	Tobacco User/Non-Tobacco User	25	379.63	417.44
	Rating Area 6	Tobacco User/Non-Tobacco User	26	387.19	425.76
	Rating Area 6	Tobacco User/Non-Tobacco User	27	396.26	435.97
	Rating Area 6	Tobacco User/Non-Tobacco User	28	411.01	452.22
	Rating Area 6	Tobacco User/Non-Tobacco User	29	423.11	465.46
	Rating Area 6	Tobacco User/Non-Tobacco User	30	429.16	472.26
	Rating Area 6	Tobacco User/Non-Tobacco User	31	438.23	482.10
	Rating Area 6	Tobacco User/Non-Tobacco User	32	447.31	491.93
	Rating Area 6	Tobacco User/Non-Tobacco User	33	452.98	498.35
	Rating Area 6	Tobacco User/Non-Tobacco User	34	459.03	504.78
	Rating Area 6	Tobacco User/Non-Tobacco User	35	462.06	508.19
	Rating Area 6	Tobacco User/Non-Tobacco User	36	465.08	511.59
	Rating Area 6	Tobacco User/Non-Tobacco User	37	468.11	514.99
	Rating Area 6	Tobacco User/Non-Tobacco User	38	471.13	518.39
	Rating Area 6	Tobacco User/Non-Tobacco User	39	477.18	524.82
	Rating Area 6	Tobacco User/Non-Tobacco User	40	483.23	531.63
	Rating Area 6	Tobacco User/Non-Tobacco User	41	492.30	541.46
	Rating Area 6	Tobacco User/Non-Tobacco User	42	501.00	551.29
	Rating Area 6	Tobacco User/Non-Tobacco User	43	513.10	564.52
	Rating Area 6	Tobacco User/Non-Tobacco User	44	528.23	581.16
	Rating Area 6	Tobacco User/Non-Tobacco User	45	546.00	600.45
	Rating Area 6	Tobacco User/Non-Tobacco User	46	567.17	623.89
	Rating Area 6	Tobacco User/Non-Tobacco User	47	590.99	649.98
	Rating Area 6	Tobacco User/Non-Tobacco User	48	618.22	680.23
	Rating Area 6	Tobacco User/Non-Tobacco User	49	645.06	709.72
	Rating Area 6	Tobacco User/Non-Tobacco User	50	675.31	742.99
	Rating Area 6	Tobacco User/Non-Tobacco User	51	705.18	775.89
	Rating Area 6	Tobacco User/Non-Tobacco User	52	738.08	811.81
	Rating Area 6	Tobacco User/Non-Tobacco User	53	771.35	848.49
	Rating Area 6	Tobacco User/Non-Tobacco User	54	807.27	887.81
	Rating Area 6	Tobacco User/Non-Tobacco User	55	843.20	927.51
	Rating Area 6	Tobacco User/Non-Tobacco User	56	882.14	970.24
	Rating Area 6	Tobacco User/Non-Tobacco User	57	921.46	1013.72
	Rating Area 6	Tobacco User/Non-Tobacco User	58	963.44	1059.85
	Rating Area 6	Tobacco User/Non-Tobacco User	59	984.23	1082.54
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1026.20	1128.67
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1062.50	1168.75
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1086.32	1194.84
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1116.19	1227.74
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1134.34	1247.78
22444PA0010177	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	324.60	324.60
22444PA0010177	Rating Area 7	Tobacco User/Non-Tobacco User	15	353.45	353.45
	Rating Area 7	Tobacco User/Non-Tobacco User	16	364.48	364.48
	Rating Area 7	Tobacco User/Non-Tobacco User	17	375.51	375.51
	Rating Area 7	Tobacco User/Non-Tobacco User	18	387.39	387.39
	Rating Area 7	Tobacco User/Non-Tobacco User	19	399.28	399.28
	Rating Area 7	Tobacco User/Non-Tobacco User	20	411.58	411.58
	Rating Area 7	Tobacco User/Non-Tobacco User	21	424.31	466.75
	Rating Area 7	Tobacco User/Non-Tobacco User	22	424.31	466.75
	Rating Area 7	Tobacco User/Non-Tobacco User	23	424.31	466.75
	Rating Area 7	Tobacco User/Non-Tobacco User	24	424.31	466.75
	Rating Area 7	Tobacco User/Non-Tobacco User	25	426.01	468.44
	Rating Area 7	Tobacco User/Non-Tobacco User	26	434.49	477.77
	Rating Area 7	Tobacco User/Non-Tobacco User	27	444.68	489.23
	Rating Area 7	Tobacco User/Non-Tobacco User	28	461.22	507.47

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HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010177	Rating Area 7	Tobacco User/Non-Tobacco User	29	474.80	522.32
	Rating Area 7	Tobacco User/Non-Tobacco User	30	481.59	529.96
	Rating Area 7	Tobacco User/Non-Tobacco User	31	491.77	540.99
	Rating Area 7	Tobacco User/Non-Tobacco User	32	501.96	552.03
	Rating Area 7	Tobacco User/Non-Tobacco User	33	508.32	559.24
	Rating Area 7	Tobacco User/Non-Tobacco User	34	515.11	566.45
	Rating Area 7	Tobacco User/Non-Tobacco User	35	518.51	570.27
	Rating Area 7	Tobacco User/Non-Tobacco User	36	521.90	574.09
	Rating Area 7	Tobacco User/Non-Tobacco User	37	525.30	577.91
	Rating Area 7	Tobacco User/Non-Tobacco User	38	528.69	581.73
	Rating Area 7	Tobacco User/Non-Tobacco User	39	535.48	588.94
	Rating Area 7	Tobacco User/Non-Tobacco User	40	542.27	596.58
	Rating Area 7	Tobacco User/Non-Tobacco User	41	552.45	607.61
	Rating Area 7	Tobacco User/Non-Tobacco User	42	562.21	618.64
	Rating Area 7	Tobacco User/Non-Tobacco User	43	575.79	633.49
	Rating Area 7	Tobacco User/Non-Tobacco User	44	592.76	652.16
	Rating Area 7	Tobacco User/Non-Tobacco User	45	612.70	673.80
	Rating Area 7	Tobacco User/Non-Tobacco User	46	636.46	700.11
	Rating Area 7	Tobacco User/Non-Tobacco User	47	663.20	729.39
	Rating Area 7	Tobacco User/Non-Tobacco User	48	693.75	763.33
	Rating Area 7	Tobacco User/Non-Tobacco User	49	723.87	796.43
	Rating Area 7	Tobacco User/Non-Tobacco User	50	757.82	833.77
	Rating Area 7	Tobacco User/Non-Tobacco User	51	791.34	870.68
	Rating Area 7	Tobacco User/Non-Tobacco User	52	828.25	910.99
	Rating Area 7	Tobacco User/Non-Tobacco User	53	865.59	952.15
	Rating Area 7	Tobacco User/Non-Tobacco User	54	905.90	996.28
	Rating Area 7	Tobacco User/Non-Tobacco User	55	946.21	1040.83
	Rating Area 7	Tobacco User/Non-Tobacco User	56	989.91	1088.78
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1034.04	1137.57
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1081.14	1189.34
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1104.48	1214.80
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1151.58	1266.56
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1192.31	1311.54
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1219.04	1340.82
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1252.56	1377.73
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1272.93	1400.22
22444PA0010178	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	324.60	324.60
22444PA0010178	Rating Area 7	Tobacco User/Non-Tobacco User	15	353.45	353.45
	Rating Area 7	Tobacco User/Non-Tobacco User	16	364.48	364.48
	Rating Area 7	Tobacco User/Non-Tobacco User	17	375.51	375.51
	Rating Area 7	Tobacco User/Non-Tobacco User	18	387.39	387.39
	Rating Area 7	Tobacco User/Non-Tobacco User	19	399.28	399.28
	Rating Area 7	Tobacco User/Non-Tobacco User	20	411.58	411.58
	Rating Area 7	Tobacco User/Non-Tobacco User	21	424.31	466.75
	Rating Area 7	Tobacco User/Non-Tobacco User	22	424.31	466.75
	Rating Area 7	Tobacco User/Non-Tobacco User	23	424.31	466.75
	Rating Area 7	Tobacco User/Non-Tobacco User	24	424.31	466.75
	Rating Area 7	Tobacco User/Non-Tobacco User	25	426.01	468.44
	Rating Area 7	Tobacco User/Non-Tobacco User	26	434.49	477.77
	Rating Area 7	Tobacco User/Non-Tobacco User	27	444.68	489.23
	Rating Area 7	Tobacco User/Non-Tobacco User	28	461.22	507.47
	Rating Area 7	Tobacco User/Non-Tobacco User	29	474.80	522.32
	Rating Area 7	Tobacco User/Non-Tobacco User	30	481.59	529.96
	Rating Area 7	Tobacco User/Non-Tobacco User	31	491.77	540.99
	Rating Area 7	Tobacco User/Non-Tobacco User	32	501.96	552.03

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HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010178	Rating Area 7	Tobacco User/Non-Tobacco User	33	508.32	559.24
	Rating Area 7	Tobacco User/Non-Tobacco User	34	515.11	566.45
	Rating Area 7	Tobacco User/Non-Tobacco User	35	518.51	570.27
	Rating Area 7	Tobacco User/Non-Tobacco User	36	521.90	574.09
	Rating Area 7	Tobacco User/Non-Tobacco User	37	525.30	577.91
	Rating Area 7	Tobacco User/Non-Tobacco User	38	528.69	581.73
	Rating Area 7	Tobacco User/Non-Tobacco User	39	535.48	588.94
	Rating Area 7	Tobacco User/Non-Tobacco User	40	542.27	596.58
	Rating Area 7	Tobacco User/Non-Tobacco User	41	552.45	607.61
	Rating Area 7	Tobacco User/Non-Tobacco User	42	562.21	618.64
	Rating Area 7	Tobacco User/Non-Tobacco User	43	575.79	633.49
	Rating Area 7	Tobacco User/Non-Tobacco User	44	592.76	652.16
	Rating Area 7	Tobacco User/Non-Tobacco User	45	612.70	673.80
	Rating Area 7	Tobacco User/Non-Tobacco User	46	636.46	700.11
	Rating Area 7	Tobacco User/Non-Tobacco User	47	663.20	729.39
	Rating Area 7	Tobacco User/Non-Tobacco User	48	693.75	763.33
	Rating Area 7	Tobacco User/Non-Tobacco User	49	723.87	796.43
	Rating Area 7	Tobacco User/Non-Tobacco User	50	757.82	833.77
	Rating Area 7	Tobacco User/Non-Tobacco User	51	791.34	870.68
	Rating Area 7	Tobacco User/Non-Tobacco User	52	828.25	910.99
	Rating Area 7	Tobacco User/Non-Tobacco User	53	865.59	952.15
	Rating Area 7	Tobacco User/Non-Tobacco User	54	905.90	996.28
	Rating Area 7	Tobacco User/Non-Tobacco User	55	946.21	1040.83
	Rating Area 7	Tobacco User/Non-Tobacco User	56	989.91	1088.78
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1034.04	1137.57
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1081.14	1189.34
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1104.48	1214.80
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1151.58	1266.56
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1192.31	1311.54
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1219.04	1340.82
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1252.56	1377.73
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1272.93	1400.22
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	289.26	289.26
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	15	314.97	314.97
	Rating Area 6	Tobacco User/Non-Tobacco User	16	324.80	324.80
	Rating Area 6	Tobacco User/Non-Tobacco User	17	334.63	334.63
	Rating Area 6	Tobacco User/Non-Tobacco User	18	345.22	345.22
	Rating Area 6	Tobacco User/Non-Tobacco User	19	355.81	355.81
	Rating Area 6	Tobacco User/Non-Tobacco User	20	366.77	366.77
	Rating Area 6	Tobacco User/Non-Tobacco User	21	378.12	415.93
	Rating Area 6	Tobacco User/Non-Tobacco User	22	378.12	415.93
	Rating Area 6	Tobacco User/Non-Tobacco User	23	378.12	415.93
	Rating Area 6	Tobacco User/Non-Tobacco User	24	378.12	415.93
	Rating Area 6	Tobacco User/Non-Tobacco User	25	379.63	417.44
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	Rating Area 6	Tobacco User/Non-Tobacco User	27	396.26	435.97
	Rating Area 6	Tobacco User/Non-Tobacco User	28	411.01	452.22
	Rating Area 6	Tobacco User/Non-Tobacco User	29	423.11	465.46
	Rating Area 6	Tobacco User/Non-Tobacco User	30	429.16	472.26
	Rating Area 6	Tobacco User/Non-Tobacco User	31	438.23	482.10
	Rating Area 6	Tobacco User/Non-Tobacco User	32	447.31	491.93
	Rating Area 6	Tobacco User/Non-Tobacco User	33	452.98	498.35
	Rating Area 6	Tobacco User/Non-Tobacco User	34	459.03	504.78
	Rating Area 6	Tobacco User/Non-Tobacco User	35	462.06	508.19
	Rating Area 6	Tobacco User/Non-Tobacco User	36	465.08	511.59

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010179	Rating Area 6	Tobacco User/Non-Tobacco User	37	468.11	514.99
	Rating Area 6	Tobacco User/Non-Tobacco User	38	471.13	518.39
	Rating Area 6	Tobacco User/Non-Tobacco User	39	477.18	524.82
	Rating Area 6	Tobacco User/Non-Tobacco User	40	483.23	531.63
	Rating Area 6	Tobacco User/Non-Tobacco User	41	492.30	541.46
	Rating Area 6	Tobacco User/Non-Tobacco User	42	501.00	551.29
	Rating Area 6	Tobacco User/Non-Tobacco User	43	513.10	564.52
	Rating Area 6	Tobacco User/Non-Tobacco User	44	528.23	581.16
	Rating Area 6	Tobacco User/Non-Tobacco User	45	546.00	600.45
	Rating Area 6	Tobacco User/Non-Tobacco User	46	567.17	623.89
	Rating Area 6	Tobacco User/Non-Tobacco User	47	590.99	649.98
	Rating Area 6	Tobacco User/Non-Tobacco User	48	618.22	680.23
	Rating Area 6	Tobacco User/Non-Tobacco User	49	645.06	709.72
	Rating Area 6	Tobacco User/Non-Tobacco User	50	675.31	742.99
	Rating Area 6	Tobacco User/Non-Tobacco User	51	705.18	775.89
	Rating Area 6	Tobacco User/Non-Tobacco User	52	738.08	811.81
	Rating Area 6	Tobacco User/Non-Tobacco User	53	771.35	848.49
	Rating Area 6	Tobacco User/Non-Tobacco User	54	807.27	887.81
	Rating Area 6	Tobacco User/Non-Tobacco User	55	843.20	927.51
	Rating Area 6	Tobacco User/Non-Tobacco User	56	882.14	970.24
	Rating Area 6	Tobacco User/Non-Tobacco User	57	921.46	1013.72
	Rating Area 6	Tobacco User/Non-Tobacco User	58	963.44	1059.85
	Rating Area 6	Tobacco User/Non-Tobacco User	59	984.23	1082.54
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1026.20	1128.67
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1062.50	1168.75
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1086.32	1194.84
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1116.19	1227.74
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1134.34	1247.78
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	299.99	299.99
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	15	326.66	326.66
	Rating Area 9	Tobacco User/Non-Tobacco User	16	336.85	336.85
	Rating Area 9	Tobacco User/Non-Tobacco User	17	347.05	347.05
	Rating Area 9	Tobacco User/Non-Tobacco User	18	358.03	358.03
	Rating Area 9	Tobacco User/Non-Tobacco User	19	369.01	369.01
	Rating Area 9	Tobacco User/Non-Tobacco User	20	380.38	380.38
	Rating Area 9	Tobacco User/Non-Tobacco User	21	392.15	431.36
	Rating Area 9	Tobacco User/Non-Tobacco User	22	392.15	431.36
	Rating Area 9	Tobacco User/Non-Tobacco User	23	392.15	431.36
	Rating Area 9	Tobacco User/Non-Tobacco User	24	392.15	431.36
	Rating Area 9	Tobacco User/Non-Tobacco User	25	393.71	432.93
	Rating Area 9	Tobacco User/Non-Tobacco User	26	401.56	441.55
	Rating Area 9	Tobacco User/Non-Tobacco User	27	410.97	452.14
	Rating Area 9	Tobacco User/Non-Tobacco User	28	426.26	469.00
	Rating Area 9	Tobacco User/Non-Tobacco User	29	438.81	482.73
	Rating Area 9	Tobacco User/Non-Tobacco User	30	445.08	489.79
	Rating Area 9	Tobacco User/Non-Tobacco User	31	454.49	499.98
	Rating Area 9	Tobacco User/Non-Tobacco User	32	463.91	510.18
	Rating Area 9	Tobacco User/Non-Tobacco User	33	469.79	516.85
	Rating Area 9	Tobacco User/Non-Tobacco User	34	476.06	523.51
	Rating Area 9	Tobacco User/Non-Tobacco User	35	479.20	527.04
	Rating Area 9	Tobacco User/Non-Tobacco User	36	482.34	530.57
	Rating Area 9	Tobacco User/Non-Tobacco User	37	485.47	534.10
	Rating Area 9	Tobacco User/Non-Tobacco User	38	488.61	537.63
	Rating Area 9	Tobacco User/Non-Tobacco User	39	494.89	544.30
	Rating Area 9	Tobacco User/Non-Tobacco User	40	501.16	551.35

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010180	Rating Area 9	Tobacco User/Non-Tobacco User	41	510.57	561.55
	Rating Area 9	Tobacco User/Non-Tobacco User	42	519.59	571.75
	Rating Area 9	Tobacco User/Non-Tobacco User	43	532.14	585.47
	Rating Area 9	Tobacco User/Non-Tobacco User	44	547.83	602.73
	Rating Area 9	Tobacco User/Non-Tobacco User	45	566.26	622.72
	Rating Area 9	Tobacco User/Non-Tobacco User	46	588.22	647.04
	Rating Area 9	Tobacco User/Non-Tobacco User	47	612.92	674.10
	Rating Area 9	Tobacco User/Non-Tobacco User	48	641.16	705.47
	Rating Area 9	Tobacco User/Non-Tobacco User	49	669.00	736.05
	Rating Area 9	Tobacco User/Non-Tobacco User	50	700.37	770.56
	Rating Area 9	Tobacco User/Non-Tobacco User	51	731.35	804.68
	Rating Area 9	Tobacco User/Non-Tobacco User	52	765.47	841.93
	Rating Area 9	Tobacco User/Non-Tobacco User	53	799.97	879.97
	Rating Area 9	Tobacco User/Non-Tobacco User	54	837.23	920.75
	Rating Area 9	Tobacco User/Non-Tobacco User	55	874.48	961.93
	Rating Area 9	Tobacco User/Non-Tobacco User	56	914.87	1006.24
	Rating Area 9	Tobacco User/Non-Tobacco User	57	955.65	1051.34
	Rating Area 9	Tobacco User/Non-Tobacco User	58	999.18	1099.18
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1020.75	1122.71
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1064.28	1170.55
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1101.92	1212.12
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1126.63	1239.18
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1157.61	1273.29
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1176.43	1294.08
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	245.80	245.80
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	15	267.65	267.65
	Rating Area 3	Tobacco User/Non-Tobacco User	16	276.01	276.01
	Rating Area 3	Tobacco User/Non-Tobacco User	17	284.36	284.36
	Rating Area 3	Tobacco User/Non-Tobacco User	18	293.36	293.36
	Rating Area 3	Tobacco User/Non-Tobacco User	19	302.35	302.35
	Rating Area 3	Tobacco User/Non-Tobacco User	20	311.67	311.67
	Rating Area 3	Tobacco User/Non-Tobacco User	21	321.32	353.45
	Rating Area 3	Tobacco User/Non-Tobacco User	22	321.32	353.45
	Rating Area 3	Tobacco User/Non-Tobacco User	23	321.32	353.45
	Rating Area 3	Tobacco User/Non-Tobacco User	24	321.32	353.45
	Rating Area 3	Tobacco User/Non-Tobacco User	25	322.60	354.73
	Rating Area 3	Tobacco User/Non-Tobacco User	26	329.02	361.80
	Rating Area 3	Tobacco User/Non-Tobacco User	27	336.73	370.47
	Rating Area 3	Tobacco User/Non-Tobacco User	28	349.27	384.29
	Rating Area 3	Tobacco User/Non-Tobacco User	29	359.55	395.53
	Rating Area 3	Tobacco User/Non-Tobacco User	30	364.69	401.32
	Rating Area 3	Tobacco User/Non-Tobacco User	31	372.40	409.67
	Rating Area 3	Tobacco User/Non-Tobacco User	32	380.11	418.03
	Rating Area 3	Tobacco User/Non-Tobacco User	33	384.93	423.49
	Rating Area 3	Tobacco User/Non-Tobacco User	34	390.07	428.95
	Rating Area 3	Tobacco User/Non-Tobacco User	35	392.64	431.84
	Rating Area 3	Tobacco User/Non-Tobacco User	36	395.21	434.73
	Rating Area 3	Tobacco User/Non-Tobacco User	37	397.78	437.63
	Rating Area 3	Tobacco User/Non-Tobacco User	38	400.35	440.52
	Rating Area 3	Tobacco User/Non-Tobacco User	39	405.50	445.98
	Rating Area 3	Tobacco User/Non-Tobacco User	40	410.64	451.76
	Rating Area 3	Tobacco User/Non-Tobacco User	41	418.35	460.12
	Rating Area 3	Tobacco User/Non-Tobacco User	42	425.74	468.47
	Rating Area 3	Tobacco User/Non-Tobacco User	43	436.02	479.72
	Rating Area 3	Tobacco User/Non-Tobacco User	44	448.87	493.86

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	45	463.97	510.24
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	46	481.97	530.16
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	47	502.21	552.33
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	48	525.34	578.04
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	49	548.16	603.10
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	50	573.86	631.38
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	51	599.25	659.33
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	52	627.20	689.86
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	53	655.48	721.02
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	54	686.00	754.44
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	55	716.53	788.18
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	56	749.62	824.49
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	57	783.04	861.44
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	58	818.70	900.64
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	59	836.37	919.92
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	60	872.04	959.12
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	61	902.89	993.17
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	62	923.13	1015.35
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	63	948.51	1043.30
22444PA0010181	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	963.94	1060.33
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	245.80	245.80
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	15	267.65	267.65
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	16	276.01	276.01
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	17	284.36	284.36
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	18	293.36	293.36
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	19	302.35	302.35
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	20	311.67	311.67
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	21	321.32	353.45
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	22	321.32	353.45
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	23	321.32	353.45
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	24	321.32	353.45
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	25	322.60	354.73
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	26	329.02	361.80
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	27	336.73	370.47
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	28	349.27	384.29
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	29	359.55	395.53
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	30	364.69	401.32
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	31	372.40	409.67
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	32	380.11	418.03
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	33	384.93	423.49
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	34	390.07	428.95
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	35	392.64	431.84
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	36	395.21	434.73
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	37	397.78	437.63
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	38	400.35	440.52
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	39	405.50	445.98
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	40	410.64	451.76
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	41	418.35	460.12
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	42	425.74	468.47
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	43	436.02	479.72
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	44	448.87	493.86
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	45	463.97	510.24
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	46	481.97	530.16
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	47	502.21	552.33
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	48	525.34	578.04

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010182	Rating Area 3	Tobacco User/Non-Tobacco User	49	548.16	603.10
	Rating Area 3	Tobacco User/Non-Tobacco User	50	573.86	631.38
	Rating Area 3	Tobacco User/Non-Tobacco User	51	599.25	659.33
	Rating Area 3	Tobacco User/Non-Tobacco User	52	627.20	689.86
	Rating Area 3	Tobacco User/Non-Tobacco User	53	655.48	721.02
	Rating Area 3	Tobacco User/Non-Tobacco User	54	686.00	754.44
	Rating Area 3	Tobacco User/Non-Tobacco User	55	716.53	788.18
	Rating Area 3	Tobacco User/Non-Tobacco User	56	749.62	824.49
	Rating Area 3	Tobacco User/Non-Tobacco User	57	783.04	861.44
	Rating Area 3	Tobacco User/Non-Tobacco User	58	818.70	900.64
	Rating Area 3	Tobacco User/Non-Tobacco User	59	836.37	919.92
	Rating Area 3	Tobacco User/Non-Tobacco User	60	872.04	959.12
	Rating Area 3	Tobacco User/Non-Tobacco User	61	902.89	993.17
	Rating Area 3	Tobacco User/Non-Tobacco User	62	923.13	1015.35
	Rating Area 3	Tobacco User/Non-Tobacco User	63	948.51	1043.30
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	963.94	1060.33
22444PA0010183	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	245.80	245.80
22444PA0010183	Rating Area 3	Tobacco User/Non-Tobacco User	15	267.65	267.65
	Rating Area 3	Tobacco User/Non-Tobacco User	16	276.01	276.01
	Rating Area 3	Tobacco User/Non-Tobacco User	17	284.36	284.36
	Rating Area 3	Tobacco User/Non-Tobacco User	18	293.36	293.36
	Rating Area 3	Tobacco User/Non-Tobacco User	19	302.35	302.35
	Rating Area 3	Tobacco User/Non-Tobacco User	20	311.67	311.67
	Rating Area 3	Tobacco User/Non-Tobacco User	21	321.32	353.45
	Rating Area 3	Tobacco User/Non-Tobacco User	22	321.32	353.45
	Rating Area 3	Tobacco User/Non-Tobacco User	23	321.32	353.45
	Rating Area 3	Tobacco User/Non-Tobacco User	24	321.32	353.45
	Rating Area 3	Tobacco User/Non-Tobacco User	25	322.60	354.73
	Rating Area 3	Tobacco User/Non-Tobacco User	26	329.02	361.80
	Rating Area 3	Tobacco User/Non-Tobacco User	27	336.73	370.47
	Rating Area 3	Tobacco User/Non-Tobacco User	28	349.27	384.29
	Rating Area 3	Tobacco User/Non-Tobacco User	29	359.55	395.53
	Rating Area 3	Tobacco User/Non-Tobacco User	30	364.69	401.32
	Rating Area 3	Tobacco User/Non-Tobacco User	31	372.40	409.67
	Rating Area 3	Tobacco User/Non-Tobacco User	32	380.11	418.03
	Rating Area 3	Tobacco User/Non-Tobacco User	33	384.93	423.49
	Rating Area 3	Tobacco User/Non-Tobacco User	34	390.07	428.95
	Rating Area 3	Tobacco User/Non-Tobacco User	35	392.64	431.84
	Rating Area 3	Tobacco User/Non-Tobacco User	36	395.21	434.73
	Rating Area 3	Tobacco User/Non-Tobacco User	37	397.78	437.63
	Rating Area 3	Tobacco User/Non-Tobacco User	38	400.35	440.52
	Rating Area 3	Tobacco User/Non-Tobacco User	39	405.50	445.98
	Rating Area 3	Tobacco User/Non-Tobacco User	40	410.64	451.76
	Rating Area 3	Tobacco User/Non-Tobacco User	41	418.35	460.12
	Rating Area 3	Tobacco User/Non-Tobacco User	42	425.74	468.47
	Rating Area 3	Tobacco User/Non-Tobacco User	43	436.02	479.72
	Rating Area 3	Tobacco User/Non-Tobacco User	44	448.87	493.86
	Rating Area 3	Tobacco User/Non-Tobacco User	45	463.97	510.24
	Rating Area 3	Tobacco User/Non-Tobacco User	46	481.97	530.16
	Rating Area 3	Tobacco User/Non-Tobacco User	47	502.21	552.33
	Rating Area 3	Tobacco User/Non-Tobacco User	48	525.34	578.04
	Rating Area 3	Tobacco User/Non-Tobacco User	49	548.16	603.10
	Rating Area 3	Tobacco User/Non-Tobacco User	50	573.86	631.38
	Rating Area 3	Tobacco User/Non-Tobacco User	51	599.25	659.33
	Rating Area 3	Tobacco User/Non-Tobacco User	52	627.20	689.86

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010183	Rating Area 3	Tobacco User/Non-Tobacco User	53	655.48	721.02
	Rating Area 3	Tobacco User/Non-Tobacco User	54	686.00	754.44
	Rating Area 3	Tobacco User/Non-Tobacco User	55	716.53	788.18
	Rating Area 3	Tobacco User/Non-Tobacco User	56	749.62	824.49
	Rating Area 3	Tobacco User/Non-Tobacco User	57	783.04	861.44
	Rating Area 3	Tobacco User/Non-Tobacco User	58	818.70	900.64
	Rating Area 3	Tobacco User/Non-Tobacco User	59	836.37	919.92
	Rating Area 3	Tobacco User/Non-Tobacco User	60	872.04	959.12
	Rating Area 3	Tobacco User/Non-Tobacco User	61	902.89	993.17
	Rating Area 3	Tobacco User/Non-Tobacco User	62	923.13	1015.35
	Rating Area 3	Tobacco User/Non-Tobacco User	63	948.51	1043.30
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	963.94	1060.33
22444PA0010184	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	312.37	312.37
22444PA0010184	Rating Area 5	Tobacco User/Non-Tobacco User	15	340.14	340.14
	Rating Area 5	Tobacco User/Non-Tobacco User	16	350.76	350.76
	Rating Area 5	Tobacco User/Non-Tobacco User	17	361.37	361.37
	Rating Area 5	Tobacco User/Non-Tobacco User	18	372.81	372.81
	Rating Area 5	Tobacco User/Non-Tobacco User	19	384.24	384.24
	Rating Area 5	Tobacco User/Non-Tobacco User	20	396.08	396.08
	Rating Area 5	Tobacco User/Non-Tobacco User	21	408.33	449.17
	Rating Area 5	Tobacco User/Non-Tobacco User	22	408.33	449.17
	Rating Area 5	Tobacco User/Non-Tobacco User	23	408.33	449.17
	Rating Area 5	Tobacco User/Non-Tobacco User	24	408.33	449.17
	Rating Area 5	Tobacco User/Non-Tobacco User	25	409.96	450.80
	Rating Area 5	Tobacco User/Non-Tobacco User	26	418.13	459.78
	Rating Area 5	Tobacco User/Non-Tobacco User	27	427.93	470.80
	Rating Area 5	Tobacco User/Non-Tobacco User	28	443.85	488.36
	Rating Area 5	Tobacco User/Non-Tobacco User	29	456.92	502.65
	Rating Area 5	Tobacco User/Non-Tobacco User	30	463.45	510.00
	Rating Area 5	Tobacco User/Non-Tobacco User	31	473.25	520.62
	Rating Area 5	Tobacco User/Non-Tobacco User	32	483.05	531.24
	Rating Area 5	Tobacco User/Non-Tobacco User	33	489.18	538.18
	Rating Area 5	Tobacco User/Non-Tobacco User	34	495.71	545.12
	Rating Area 5	Tobacco User/Non-Tobacco User	35	498.98	548.80
	Rating Area 5	Tobacco User/Non-Tobacco User	36	502.25	552.47
	Rating Area 5	Tobacco User/Non-Tobacco User	37	505.51	556.15
	Rating Area 5	Tobacco User/Non-Tobacco User	38	508.78	559.82
	Rating Area 5	Tobacco User/Non-Tobacco User	39	515.31	566.76
	Rating Area 5	Tobacco User/Non-Tobacco User	40	521.85	574.11
	Rating Area 5	Tobacco User/Non-Tobacco User	41	531.65	584.73
	Rating Area 5	Tobacco User/Non-Tobacco User	42	541.04	595.34
	Rating Area 5	Tobacco User/Non-Tobacco User	43	554.10	609.64
	Rating Area 5	Tobacco User/Non-Tobacco User	44	570.44	627.60
	Rating Area 5	Tobacco User/Non-Tobacco User	45	589.63	648.43
	Rating Area 5	Tobacco User/Non-Tobacco User	46	612.49	673.74
	Rating Area 5	Tobacco User/Non-Tobacco User	47	638.22	701.92
	Rating Area 5	Tobacco User/Non-Tobacco User	48	667.62	734.59
	Rating Area 5	Tobacco User/Non-Tobacco User	49	696.61	766.44
	Rating Area 5	Tobacco User/Non-Tobacco User	50	729.28	802.37
	Rating Area 5	Tobacco User/Non-Tobacco User	51	761.54	837.89
	Rating Area 5	Tobacco User/Non-Tobacco User	52	797.06	876.68
	Rating Area 5	Tobacco User/Non-Tobacco User	53	832.99	916.29
	Rating Area 5	Tobacco User/Non-Tobacco User	54	871.78	958.76
	Rating Area 5	Tobacco User/Non-Tobacco User	55	910.58	1001.63
	Rating Area 5	Tobacco User/Non-Tobacco User	56	952.63	1047.77

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010184	Rating Area 5	Tobacco User/Non-Tobacco User	57	995.10	1094.73
	Rating Area 5	Tobacco User/Non-Tobacco User	58	1040.42	1144.55
	Rating Area 5	Tobacco User/Non-Tobacco User	59	1062.88	1169.05
	Rating Area 5	Tobacco User/Non-Tobacco User	60	1108.21	1218.86
	Rating Area 5	Tobacco User/Non-Tobacco User	61	1147.41	1262.15
	Rating Area 5	Tobacco User/Non-Tobacco User	62	1173.13	1290.32
	Rating Area 5	Tobacco User/Non-Tobacco User	63	1205.39	1325.85
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1224.99	1347.49
22444PA0010185	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	306.50	306.50
22444PA0010185	Rating Area 3	Tobacco User/Non-Tobacco User	15	333.74	333.74
	Rating Area 3	Tobacco User/Non-Tobacco User	16	344.16	344.16
	Rating Area 3	Tobacco User/Non-Tobacco User	17	354.57	354.57
	Rating Area 3	Tobacco User/Non-Tobacco User	18	365.79	365.79
	Rating Area 3	Tobacco User/Non-Tobacco User	19	377.01	377.01
	Rating Area 3	Tobacco User/Non-Tobacco User	20	388.63	388.63
	Rating Area 3	Tobacco User/Non-Tobacco User	21	400.65	440.72
	Rating Area 3	Tobacco User/Non-Tobacco User	22	400.65	440.72
	Rating Area 3	Tobacco User/Non-Tobacco User	23	400.65	440.72
	Rating Area 3	Tobacco User/Non-Tobacco User	24	400.65	440.72
	Rating Area 3	Tobacco User/Non-Tobacco User	25	402.25	442.32
	Rating Area 3	Tobacco User/Non-Tobacco User	26	410.27	451.13
	Rating Area 3	Tobacco User/Non-Tobacco User	27	419.88	461.95
	Rating Area 3	Tobacco User/Non-Tobacco User	28	435.51	479.18
	Rating Area 3	Tobacco User/Non-Tobacco User	29	448.33	493.20
	Rating Area 3	Tobacco User/Non-Tobacco User	30	454.74	500.41
	Rating Area 3	Tobacco User/Non-Tobacco User	31	464.35	510.83
	Rating Area 3	Tobacco User/Non-Tobacco User	32	473.97	521.25
	Rating Area 3	Tobacco User/Non-Tobacco User	33	479.98	528.06
	Rating Area 3	Tobacco User/Non-Tobacco User	34	486.39	534.87
	Rating Area 3	Tobacco User/Non-Tobacco User	35	489.59	538.47
	Rating Area 3	Tobacco User/Non-Tobacco User	36	492.80	542.08
	Rating Area 3	Tobacco User/Non-Tobacco User	37	496.00	545.68
	Rating Area 3	Tobacco User/Non-Tobacco User	38	499.21	549.29
	Rating Area 3	Tobacco User/Non-Tobacco User	39	505.62	556.10
	Rating Area 3	Tobacco User/Non-Tobacco User	40	512.03	563.31
	Rating Area 3	Tobacco User/Non-Tobacco User	41	521.65	573.73
	Rating Area 3	Tobacco User/Non-Tobacco User	42	530.86	584.15
	Rating Area 3	Tobacco User/Non-Tobacco User	43	543.68	598.17
	Rating Area 3	Tobacco User/Non-Tobacco User	44	559.71	615.80
	Rating Area 3	Tobacco User/Non-Tobacco User	45	578.54	636.23
	Rating Area 3	Tobacco User/Non-Tobacco User	46	600.97	661.07
	Rating Area 3	Tobacco User/Non-Tobacco User	47	626.22	688.72
	Rating Area 3	Tobacco User/Non-Tobacco User	48	655.06	720.77
	Rating Area 3	Tobacco User/Non-Tobacco User	49	683.51	752.02
	Rating Area 3	Tobacco User/Non-Tobacco User	50	715.56	787.28
	Rating Area 3	Tobacco User/Non-Tobacco User	51	747.21	822.13
	Rating Area 3	Tobacco User/Non-Tobacco User	52	782.07	860.19
	Rating Area 3	Tobacco User/Non-Tobacco User	53	817.33	899.06
	Rating Area 3	Tobacco User/Non-Tobacco User	54	855.39	940.73
	Rating Area 3	Tobacco User/Non-Tobacco User	55	893.45	982.79
	Rating Area 3	Tobacco User/Non-Tobacco User	56	934.72	1028.07
	Rating Area 3	Tobacco User/Non-Tobacco User	57	976.38	1074.14
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1020.86	1123.02
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1042.89	1147.06
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1087.36	1195.94

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010185	Rating Area 3	Tobacco User/Non-Tobacco User	61	1125.83	1238.41
22444PA0010185	Rating Area 3	Tobacco User/Non-Tobacco User	62	1151.07	1266.05
22444PA0010185	Rating Area 3	Tobacco User/Non-Tobacco User	63	1182.72	1300.91
22444PA0010185	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1201.95	1322.14
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	306.50	306.50
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	15	333.74	333.74
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	16	344.16	344.16
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	17	354.57	354.57
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	18	365.79	365.79
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	19	377.01	377.01
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	20	388.63	388.63
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	21	400.65	440.72
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	22	400.65	440.72
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	23	400.65	440.72
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	24	400.65	440.72
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	25	402.25	442.32
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	26	410.27	451.13
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	27	419.88	461.95
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	28	435.51	479.18
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	29	448.33	493.20
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	30	454.74	500.41
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	31	464.35	510.83
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	32	473.97	521.25
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	33	479.98	528.06
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	34	486.39	534.87
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	35	489.59	538.47
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	36	492.80	542.08
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	37	496.00	545.68
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	38	499.21	549.29
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	39	505.62	556.10
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	40	512.03	563.31
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	41	521.65	573.73
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	42	530.86	584.15
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	43	543.68	598.17
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	44	559.71	615.80
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	45	578.54	636.23
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	46	600.97	661.07
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	47	626.22	688.72
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	48	655.06	720.77
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	49	683.51	752.02
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	50	715.56	787.28
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	51	747.21	822.13
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	52	782.07	860.19
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	53	817.33	899.06
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	54	855.39	940.73
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	55	893.45	982.79
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	56	934.72	1028.07
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	57	976.38	1074.14
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	58	1020.86	1123.02
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	59	1042.89	1147.06
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	60	1087.36	1195.94
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	61	1125.83	1238.41
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	62	1151.07	1266.05
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	63	1182.72	1300.91
22444PA0010186	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1201.95	1322.14

2022 Rates Table Template v11.0	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	22444				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	306.50	306.50
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	15	333.74	333.74
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	16	344.16	344.16
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	17	354.57	354.57
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	18	365.79	365.79
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	19	377.01	377.01
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	20	388.63	388.63
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	21	400.65	440.72
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	22	400.65	440.72
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	23	400.65	440.72
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	24	400.65	440.72
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	25	402.25	442.32
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	26	410.27	451.13
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	27	419.88	461.95
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	28	435.51	479.18
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	29	448.33	493.20
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	30	454.74	500.41
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	31	464.35	510.83
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	32	473.97	521.25
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	33	479.98	528.06
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	34	486.39	534.87
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	35	489.59	538.47
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	36	492.80	542.08
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	37	496.00	545.68
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	38	499.21	549.29
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	39	505.62	556.10
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	40	512.03	563.31
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	41	521.65	573.73
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	42	530.86	584.15
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	43	543.68	598.17
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	44	559.71	615.80
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	45	578.54	636.23
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	46	600.97	661.07
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	47	626.22	688.72
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	48	655.06	720.77
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	49	683.51	752.02
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	50	715.56	787.28
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	51	747.21	822.13
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	52	782.07	860.19
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	53	817.33	899.06
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	54	855.39	940.73
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	55	893.45	982.79
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	56	934.72	1028.07
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	57	976.38	1074.14
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	58	1020.86	1123.02
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	59	1042.89	1147.06
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	60	1087.36	1195.94
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	61	1125.83	1238.41
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	62	1151.07	1266.05
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	63	1182.72	1300.91
22444PA0010187	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1201.95	1322.14
22444PA0010188	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	374.06	374.06
22444PA0010188	Rating Area 9	Tobacco User/Non-Tobacco User	15	407.31	407.31
22444PA0010188	Rating Area 9	Tobacco User/Non-Tobacco User	16	420.03	420.03
22444PA0010188	Rating Area 9	Tobacco User/Non-Tobacco User	17	432.74	432.74

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010188	Rating Area 9	Tobacco User/Non-Tobacco User	18	446.43	446.43
	Rating Area 9	Tobacco User/Non-Tobacco User	19	460.12	460.12
	Rating Area 9	Tobacco User/Non-Tobacco User	20	474.30	474.30
	Rating Area 9	Tobacco User/Non-Tobacco User	21	488.98	537.87
	Rating Area 9	Tobacco User/Non-Tobacco User	22	488.98	537.87
	Rating Area 9	Tobacco User/Non-Tobacco User	23	488.98	537.87
	Rating Area 9	Tobacco User/Non-Tobacco User	24	488.98	537.87
	Rating Area 9	Tobacco User/Non-Tobacco User	25	490.93	539.82
	Rating Area 9	Tobacco User/Non-Tobacco User	26	500.71	550.58
	Rating Area 9	Tobacco User/Non-Tobacco User	27	512.44	563.78
	Rating Area 9	Tobacco User/Non-Tobacco User	28	531.51	584.81
	Rating Area 9	Tobacco User/Non-Tobacco User	29	547.16	601.92
	Rating Area 9	Tobacco User/Non-Tobacco User	30	554.98	610.73
	Rating Area 9	Tobacco User/Non-Tobacco User	31	566.72	623.44
	Rating Area 9	Tobacco User/Non-Tobacco User	32	578.45	636.15
	Rating Area 9	Tobacco User/Non-Tobacco User	33	585.79	644.46
	Rating Area 9	Tobacco User/Non-Tobacco User	34	593.61	652.78
	Rating Area 9	Tobacco User/Non-Tobacco User	35	597.52	657.18
	Rating Area 9	Tobacco User/Non-Tobacco User	36	601.44	661.58
	Rating Area 9	Tobacco User/Non-Tobacco User	37	605.35	665.98
	Rating Area 9	Tobacco User/Non-Tobacco User	38	609.26	670.38
	Rating Area 9	Tobacco User/Non-Tobacco User	39	617.08	678.69
	Rating Area 9	Tobacco User/Non-Tobacco User	40	624.91	687.49
	Rating Area 9	Tobacco User/Non-Tobacco User	41	636.64	700.21
	Rating Area 9	Tobacco User/Non-Tobacco User	42	647.89	712.92
	Rating Area 9	Tobacco User/Non-Tobacco User	43	663.53	730.03
	Rating Area 9	Tobacco User/Non-Tobacco User	44	683.09	751.55
	Rating Area 9	Tobacco User/Non-Tobacco User	45	706.08	776.49
	Rating Area 9	Tobacco User/Non-Tobacco User	46	733.46	806.80
	Rating Area 9	Tobacco User/Non-Tobacco User	47	764.26	840.54
	Rating Area 9	Tobacco User/Non-Tobacco User	48	799.47	879.66
	Rating Area 9	Tobacco User/Non-Tobacco User	49	834.19	917.80
	Rating Area 9	Tobacco User/Non-Tobacco User	50	873.30	960.83
	Rating Area 9	Tobacco User/Non-Tobacco User	51	911.93	1003.37
	Rating Area 9	Tobacco User/Non-Tobacco User	52	954.47	1049.82
	Rating Area 9	Tobacco User/Non-Tobacco User	53	997.50	1097.25
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1043.95	1148.11
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1090.41	1199.45
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1140.77	1254.70
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1191.62	1310.93
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1245.90	1370.59
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1272.79	1399.93
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1327.07	1459.58
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1374.01	1511.41
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1404.82	1545.15
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1443.44	1587.69
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1466.92	1613.61
22444PA0010189	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	404.75	404.75
22444PA0010189	Rating Area 7	Tobacco User/Non-Tobacco User	15	440.72	440.72
	Rating Area 7	Tobacco User/Non-Tobacco User	16	454.48	454.48
	Rating Area 7	Tobacco User/Non-Tobacco User	17	468.24	468.24
	Rating Area 7	Tobacco User/Non-Tobacco User	18	483.05	483.05
	Rating Area 7	Tobacco User/Non-Tobacco User	19	497.86	497.86
	Rating Area 7	Tobacco User/Non-Tobacco User	20	513.21	513.21
	Rating Area 7	Tobacco User/Non-Tobacco User	21	529.08	581.99

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010189	Rating Area 7	Tobacco User/Non-Tobacco User	22	529.08	581.99
	Rating Area 7	Tobacco User/Non-Tobacco User	23	529.08	581.99
	Rating Area 7	Tobacco User/Non-Tobacco User	24	529.08	581.99
	Rating Area 7	Tobacco User/Non-Tobacco User	25	531.20	584.10
	Rating Area 7	Tobacco User/Non-Tobacco User	26	541.78	595.74
	Rating Area 7	Tobacco User/Non-Tobacco User	27	554.48	610.03
	Rating Area 7	Tobacco User/Non-Tobacco User	28	575.11	632.78
	Rating Area 7	Tobacco User/Non-Tobacco User	29	592.04	651.30
	Rating Area 7	Tobacco User/Non-Tobacco User	30	600.51	660.82
	Rating Area 7	Tobacco User/Non-Tobacco User	31	613.20	674.58
	Rating Area 7	Tobacco User/Non-Tobacco User	32	625.90	688.33
	Rating Area 7	Tobacco User/Non-Tobacco User	33	633.84	697.33
	Rating Area 7	Tobacco User/Non-Tobacco User	34	642.30	706.32
	Rating Area 7	Tobacco User/Non-Tobacco User	35	646.54	711.08
	Rating Area 7	Tobacco User/Non-Tobacco User	36	650.77	715.84
	Rating Area 7	Tobacco User/Non-Tobacco User	37	655.00	720.61
	Rating Area 7	Tobacco User/Non-Tobacco User	38	659.23	725.37
	Rating Area 7	Tobacco User/Non-Tobacco User	39	667.70	734.36
	Rating Area 7	Tobacco User/Non-Tobacco User	40	676.16	743.89
	Rating Area 7	Tobacco User/Non-Tobacco User	41	688.86	757.64
	Rating Area 7	Tobacco User/Non-Tobacco User	42	701.03	771.40
	Rating Area 7	Tobacco User/Non-Tobacco User	43	717.96	789.92
	Rating Area 7	Tobacco User/Non-Tobacco User	44	739.12	813.20
	Rating Area 7	Tobacco User/Non-Tobacco User	45	763.99	840.18
	Rating Area 7	Tobacco User/Non-Tobacco User	46	793.62	872.98
	Rating Area 7	Tobacco User/Non-Tobacco User	47	826.95	909.49
	Rating Area 7	Tobacco User/Non-Tobacco User	48	865.04	951.81
	Rating Area 7	Tobacco User/Non-Tobacco User	49	902.61	993.08
	Rating Area 7	Tobacco User/Non-Tobacco User	50	944.94	1039.64
	Rating Area 7	Tobacco User/Non-Tobacco User	51	986.73	1085.67
	Rating Area 7	Tobacco User/Non-Tobacco User	52	1032.76	1135.93
	Rating Area 7	Tobacco User/Non-Tobacco User	53	1079.32	1187.25
	Rating Area 7	Tobacco User/Non-Tobacco User	54	1129.58	1242.28
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1179.85	1297.83
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1234.34	1357.62
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1289.37	1418.46
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1348.09	1483.01
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1377.19	1514.75
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1435.92	1579.30
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1486.71	1635.38
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1520.05	1671.89
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1561.84	1717.92
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1587.24	1745.96
22444PA0010190	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	374.06	374.06
22444PA0010190	Rating Area 9	Tobacco User/Non-Tobacco User	15	407.31	407.31
	Rating Area 9	Tobacco User/Non-Tobacco User	16	420.03	420.03
	Rating Area 9	Tobacco User/Non-Tobacco User	17	432.74	432.74
	Rating Area 9	Tobacco User/Non-Tobacco User	18	446.43	446.43
	Rating Area 9	Tobacco User/Non-Tobacco User	19	460.12	460.12
	Rating Area 9	Tobacco User/Non-Tobacco User	20	474.30	474.30
	Rating Area 9	Tobacco User/Non-Tobacco User	21	488.98	537.87
	Rating Area 9	Tobacco User/Non-Tobacco User	22	488.98	537.87
	Rating Area 9	Tobacco User/Non-Tobacco User	23	488.98	537.87
	Rating Area 9	Tobacco User/Non-Tobacco User	24	488.98	537.87
	Rating Area 9	Tobacco User/Non-Tobacco User	25	490.93	539.82

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010190	Rating Area 9	Tobacco User/Non-Tobacco User	26	500.71	550.58
	Rating Area 9	Tobacco User/Non-Tobacco User	27	512.44	563.78
	Rating Area 9	Tobacco User/Non-Tobacco User	28	531.51	584.81
	Rating Area 9	Tobacco User/Non-Tobacco User	29	547.16	601.92
	Rating Area 9	Tobacco User/Non-Tobacco User	30	554.98	610.73
	Rating Area 9	Tobacco User/Non-Tobacco User	31	566.72	623.44
	Rating Area 9	Tobacco User/Non-Tobacco User	32	578.45	636.15
	Rating Area 9	Tobacco User/Non-Tobacco User	33	585.79	644.46
	Rating Area 9	Tobacco User/Non-Tobacco User	34	593.61	652.78
	Rating Area 9	Tobacco User/Non-Tobacco User	35	597.52	657.18
	Rating Area 9	Tobacco User/Non-Tobacco User	36	601.44	661.58
	Rating Area 9	Tobacco User/Non-Tobacco User	37	605.35	665.98
	Rating Area 9	Tobacco User/Non-Tobacco User	38	609.26	670.38
	Rating Area 9	Tobacco User/Non-Tobacco User	39	617.08	678.69
	Rating Area 9	Tobacco User/Non-Tobacco User	40	624.91	687.49
	Rating Area 9	Tobacco User/Non-Tobacco User	41	636.64	700.21
	Rating Area 9	Tobacco User/Non-Tobacco User	42	647.89	712.92
	Rating Area 9	Tobacco User/Non-Tobacco User	43	663.53	730.03
	Rating Area 9	Tobacco User/Non-Tobacco User	44	683.09	751.55
	Rating Area 9	Tobacco User/Non-Tobacco User	45	706.08	776.49
	Rating Area 9	Tobacco User/Non-Tobacco User	46	733.46	806.80
	Rating Area 9	Tobacco User/Non-Tobacco User	47	764.26	840.54
	Rating Area 9	Tobacco User/Non-Tobacco User	48	799.47	879.66
	Rating Area 9	Tobacco User/Non-Tobacco User	49	834.19	917.80
	Rating Area 9	Tobacco User/Non-Tobacco User	50	873.30	960.83
	Rating Area 9	Tobacco User/Non-Tobacco User	51	911.93	1003.37
	Rating Area 9	Tobacco User/Non-Tobacco User	52	954.47	1049.82
	Rating Area 9	Tobacco User/Non-Tobacco User	53	997.50	1097.25
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1043.95	1148.11
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1090.41	1199.45
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1140.77	1254.70
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1191.62	1310.93
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1245.90	1370.59
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1272.79	1399.93
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1327.07	1459.58
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1374.01	1511.41
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1404.82	1545.15
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1443.44	1587.69
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1466.92	1613.61
22444PA0010191	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	316.94	316.94
22444PA0010191	Rating Area 2	Tobacco User/Non-Tobacco User	15	345.11	345.11
	Rating Area 2	Tobacco User/Non-Tobacco User	16	355.89	355.89
	Rating Area 2	Tobacco User/Non-Tobacco User	17	366.66	366.66
	Rating Area 2	Tobacco User/Non-Tobacco User	18	378.26	378.26
	Rating Area 2	Tobacco User/Non-Tobacco User	19	389.86	389.86
	Rating Area 2	Tobacco User/Non-Tobacco User	20	401.87	401.87
	Rating Area 2	Tobacco User/Non-Tobacco User	21	414.31	455.74
	Rating Area 2	Tobacco User/Non-Tobacco User	22	414.31	455.74
	Rating Area 2	Tobacco User/Non-Tobacco User	23	414.31	455.74
	Rating Area 2	Tobacco User/Non-Tobacco User	24	414.31	455.74
	Rating Area 2	Tobacco User/Non-Tobacco User	25	415.96	457.39
	Rating Area 2	Tobacco User/Non-Tobacco User	26	424.25	466.51
	Rating Area 2	Tobacco User/Non-Tobacco User	27	434.19	477.69
	Rating Area 2	Tobacco User/Non-Tobacco User	28	450.35	495.51
	Rating Area 2	Tobacco User/Non-Tobacco User	29	463.61	510.01

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		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010191	Rating Area 2	Tobacco User/Non-Tobacco User	30	470.23	517.46
	Rating Area 2	Tobacco User/Non-Tobacco User	31	480.18	528.24
	Rating Area 2	Tobacco User/Non-Tobacco User	32	490.12	539.01
	Rating Area 2	Tobacco User/Non-Tobacco User	33	496.34	546.05
	Rating Area 2	Tobacco User/Non-Tobacco User	34	502.96	553.09
	Rating Area 2	Tobacco User/Non-Tobacco User	35	506.28	556.82
	Rating Area 2	Tobacco User/Non-Tobacco User	36	509.59	560.55
	Rating Area 2	Tobacco User/Non-Tobacco User	37	512.91	564.28
	Rating Area 2	Tobacco User/Non-Tobacco User	38	516.22	568.01
	Rating Area 2	Tobacco User/Non-Tobacco User	39	522.85	575.05
	Rating Area 2	Tobacco User/Non-Tobacco User	40	529.48	582.51
	Rating Area 2	Tobacco User/Non-Tobacco User	41	539.42	593.28
	Rating Area 2	Tobacco User/Non-Tobacco User	42	548.95	604.05
	Rating Area 2	Tobacco User/Non-Tobacco User	43	562.21	618.55
	Rating Area 2	Tobacco User/Non-Tobacco User	44	578.78	636.78
	Rating Area 2	Tobacco User/Non-Tobacco User	45	598.25	657.91
	Rating Area 2	Tobacco User/Non-Tobacco User	46	621.46	683.60
	Rating Area 2	Tobacco User/Non-Tobacco User	47	647.56	712.19
	Rating Area 2	Tobacco User/Non-Tobacco User	48	677.39	745.33
	Rating Area 2	Tobacco User/Non-Tobacco User	49	706.80	777.65
	Rating Area 2	Tobacco User/Non-Tobacco User	50	739.95	814.11
	Rating Area 2	Tobacco User/Non-Tobacco User	51	772.68	850.15
	Rating Area 2	Tobacco User/Non-Tobacco User	52	808.72	889.51
	Rating Area 2	Tobacco User/Non-Tobacco User	53	845.18	929.70
	Rating Area 2	Tobacco User/Non-Tobacco User	54	884.54	972.78
	Rating Area 2	Tobacco User/Non-Tobacco User	55	923.90	1016.29
	Rating Area 2	Tobacco User/Non-Tobacco User	56	966.57	1063.10
	Rating Area 2	Tobacco User/Non-Tobacco User	57	1009.66	1110.75
	Rating Area 2	Tobacco User/Non-Tobacco User	58	1055.64	1161.29
	Rating Area 2	Tobacco User/Non-Tobacco User	59	1078.43	1186.15
	Rating Area 2	Tobacco User/Non-Tobacco User	60	1124.42	1236.70
	Rating Area 2	Tobacco User/Non-Tobacco User	61	1164.19	1280.61
	Rating Area 2	Tobacco User/Non-Tobacco User	62	1190.29	1309.20
	Rating Area 2	Tobacco User/Non-Tobacco User	63	1223.02	1345.24
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1242.91	1367.20
22444PA0010192	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	360.68	360.68
22444PA0010192	Rating Area 6	Tobacco User/Non-Tobacco User	15	392.74	392.74
	Rating Area 6	Tobacco User/Non-Tobacco User	16	405.00	405.00
	Rating Area 6	Tobacco User/Non-Tobacco User	17	417.26	417.26
	Rating Area 6	Tobacco User/Non-Tobacco User	18	430.46	430.46
	Rating Area 6	Tobacco User/Non-Tobacco User	19	443.66	443.66
	Rating Area 6	Tobacco User/Non-Tobacco User	20	457.33	457.33
	Rating Area 6	Tobacco User/Non-Tobacco User	21	471.48	518.63
	Rating Area 6	Tobacco User/Non-Tobacco User	22	471.48	518.63
	Rating Area 6	Tobacco User/Non-Tobacco User	23	471.48	518.63
	Rating Area 6	Tobacco User/Non-Tobacco User	24	471.48	518.63
	Rating Area 6	Tobacco User/Non-Tobacco User	25	473.36	520.51
	Rating Area 6	Tobacco User/Non-Tobacco User	26	482.79	530.88
	Rating Area 6	Tobacco User/Non-Tobacco User	27	494.11	543.61
	Rating Area 6	Tobacco User/Non-Tobacco User	28	512.50	563.89
	Rating Area 6	Tobacco User/Non-Tobacco User	29	527.58	580.39
	Rating Area 6	Tobacco User/Non-Tobacco User	30	535.13	588.88
	Rating Area 6	Tobacco User/Non-Tobacco User	31	546.44	601.13
	Rating Area 6	Tobacco User/Non-Tobacco User	32	557.76	613.39
	Rating Area 6	Tobacco User/Non-Tobacco User	33	564.83	621.41

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010192	Rating Area 6	Tobacco User/Non-Tobacco User	34	572.37	629.42
	Rating Area 6	Tobacco User/Non-Tobacco User	35	576.15	633.67
	Rating Area 6	Tobacco User/Non-Tobacco User	36	579.92	637.91
	Rating Area 6	Tobacco User/Non-Tobacco User	37	583.69	642.15
	Rating Area 6	Tobacco User/Non-Tobacco User	38	587.46	646.40
	Rating Area 6	Tobacco User/Non-Tobacco User	39	595.01	654.41
	Rating Area 6	Tobacco User/Non-Tobacco User	40	602.55	662.90
	Rating Area 6	Tobacco User/Non-Tobacco User	41	613.86	675.16
	Rating Area 6	Tobacco User/Non-Tobacco User	42	624.71	687.42
	Rating Area 6	Tobacco User/Non-Tobacco User	43	639.80	703.92
	Rating Area 6	Tobacco User/Non-Tobacco User	44	658.65	724.66
	Rating Area 6	Tobacco User/Non-Tobacco User	45	680.81	748.71
	Rating Area 6	Tobacco User/Non-Tobacco User	46	707.22	777.94
	Rating Area 6	Tobacco User/Non-Tobacco User	47	736.92	810.47
	Rating Area 6	Tobacco User/Non-Tobacco User	48	770.87	848.19
	Rating Area 6	Tobacco User/Non-Tobacco User	49	804.34	884.96
	Rating Area 6	Tobacco User/Non-Tobacco User	50	842.06	926.45
	Rating Area 6	Tobacco User/Non-Tobacco User	51	879.31	967.47
	Rating Area 6	Tobacco User/Non-Tobacco User	52	920.33	1012.26
	Rating Area 6	Tobacco User/Non-Tobacco User	53	961.82	1058.00
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1006.61	1107.03
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1051.40	1156.54
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1099.96	1209.81
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1148.99	1264.03
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1201.33	1321.55
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1227.26	1349.84
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1279.59	1407.36
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1324.85	1457.34
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1354.56	1489.87
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1391.80	1530.89
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1414.43	1555.88
22444PA0010193	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	360.68	360.68
22444PA0010193	Rating Area 6	Tobacco User/Non-Tobacco User	15	392.74	392.74
	Rating Area 6	Tobacco User/Non-Tobacco User	16	405.00	405.00
	Rating Area 6	Tobacco User/Non-Tobacco User	17	417.26	417.26
	Rating Area 6	Tobacco User/Non-Tobacco User	18	430.46	430.46
	Rating Area 6	Tobacco User/Non-Tobacco User	19	443.66	443.66
	Rating Area 6	Tobacco User/Non-Tobacco User	20	457.33	457.33
	Rating Area 6	Tobacco User/Non-Tobacco User	21	471.48	518.63
	Rating Area 6	Tobacco User/Non-Tobacco User	22	471.48	518.63
	Rating Area 6	Tobacco User/Non-Tobacco User	23	471.48	518.63
	Rating Area 6	Tobacco User/Non-Tobacco User	24	471.48	518.63
	Rating Area 6	Tobacco User/Non-Tobacco User	25	473.36	520.51
	Rating Area 6	Tobacco User/Non-Tobacco User	26	482.79	530.88
	Rating Area 6	Tobacco User/Non-Tobacco User	27	494.11	543.61
	Rating Area 6	Tobacco User/Non-Tobacco User	28	512.50	563.89
	Rating Area 6	Tobacco User/Non-Tobacco User	29	527.58	580.39
	Rating Area 6	Tobacco User/Non-Tobacco User	30	535.13	588.88
	Rating Area 6	Tobacco User/Non-Tobacco User	31	546.44	601.13
	Rating Area 6	Tobacco User/Non-Tobacco User	32	557.76	613.39
	Rating Area 6	Tobacco User/Non-Tobacco User	33	564.83	621.41
	Rating Area 6	Tobacco User/Non-Tobacco User	34	572.37	629.42
	Rating Area 6	Tobacco User/Non-Tobacco User	35	576.15	633.67
	Rating Area 6	Tobacco User/Non-Tobacco User	36	579.92	637.91
	Rating Area 6	Tobacco User/Non-Tobacco User	37	583.69	642.15

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010193	Rating Area 6	Tobacco User/Non-Tobacco User	38	587.46	646.40
	Rating Area 6	Tobacco User/Non-Tobacco User	39	595.01	654.41
	Rating Area 6	Tobacco User/Non-Tobacco User	40	602.55	662.90
	Rating Area 6	Tobacco User/Non-Tobacco User	41	613.86	675.16
	Rating Area 6	Tobacco User/Non-Tobacco User	42	624.71	687.42
	Rating Area 6	Tobacco User/Non-Tobacco User	43	639.80	703.92
	Rating Area 6	Tobacco User/Non-Tobacco User	44	658.65	724.66
	Rating Area 6	Tobacco User/Non-Tobacco User	45	680.81	748.71
	Rating Area 6	Tobacco User/Non-Tobacco User	46	707.22	777.94
	Rating Area 6	Tobacco User/Non-Tobacco User	47	736.92	810.47
	Rating Area 6	Tobacco User/Non-Tobacco User	48	770.87	848.19
	Rating Area 6	Tobacco User/Non-Tobacco User	49	804.34	884.96
	Rating Area 6	Tobacco User/Non-Tobacco User	50	842.06	926.45
	Rating Area 6	Tobacco User/Non-Tobacco User	51	879.31	967.47
	Rating Area 6	Tobacco User/Non-Tobacco User	52	920.33	1012.26
	Rating Area 6	Tobacco User/Non-Tobacco User	53	961.82	1058.00
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1006.61	1107.03
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1051.40	1156.54
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1099.96	1209.81
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1148.99	1264.03
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1201.33	1321.55
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1227.26	1349.84
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1279.59	1407.36
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1324.85	1457.34
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1354.56	1489.87
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1391.80	1530.89
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1414.43	1555.88
22444PA0010194	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	306.50	306.50
22444PA0010194	Rating Area 3	Tobacco User/Non-Tobacco User	15	333.74	333.74
	Rating Area 3	Tobacco User/Non-Tobacco User	16	344.16	344.16
	Rating Area 3	Tobacco User/Non-Tobacco User	17	354.57	354.57
	Rating Area 3	Tobacco User/Non-Tobacco User	18	365.79	365.79
	Rating Area 3	Tobacco User/Non-Tobacco User	19	377.01	377.01
	Rating Area 3	Tobacco User/Non-Tobacco User	20	388.63	388.63
	Rating Area 3	Tobacco User/Non-Tobacco User	21	400.65	440.72
	Rating Area 3	Tobacco User/Non-Tobacco User	22	400.65	440.72
	Rating Area 3	Tobacco User/Non-Tobacco User	23	400.65	440.72
	Rating Area 3	Tobacco User/Non-Tobacco User	24	400.65	440.72
	Rating Area 3	Tobacco User/Non-Tobacco User	25	402.25	442.32
	Rating Area 3	Tobacco User/Non-Tobacco User	26	410.27	451.13
	Rating Area 3	Tobacco User/Non-Tobacco User	27	419.88	461.95
	Rating Area 3	Tobacco User/Non-Tobacco User	28	435.51	479.18
	Rating Area 3	Tobacco User/Non-Tobacco User	29	448.33	493.20
	Rating Area 3	Tobacco User/Non-Tobacco User	30	454.74	500.41
	Rating Area 3	Tobacco User/Non-Tobacco User	31	464.35	510.83
	Rating Area 3	Tobacco User/Non-Tobacco User	32	473.97	521.25
	Rating Area 3	Tobacco User/Non-Tobacco User	33	479.98	528.06
	Rating Area 3	Tobacco User/Non-Tobacco User	34	486.39	534.87
	Rating Area 3	Tobacco User/Non-Tobacco User	35	489.59	538.47
	Rating Area 3	Tobacco User/Non-Tobacco User	36	492.80	542.08
	Rating Area 3	Tobacco User/Non-Tobacco User	37	496.00	545.68
	Rating Area 3	Tobacco User/Non-Tobacco User	38	499.21	549.29
	Rating Area 3	Tobacco User/Non-Tobacco User	39	505.62	556.10
	Rating Area 3	Tobacco User/Non-Tobacco User	40	512.03	563.31
	Rating Area 3	Tobacco User/Non-Tobacco User	41	521.65	573.73

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010194	Rating Area 3	Tobacco User/Non-Tobacco User	42	530.86	584.15
	Rating Area 3	Tobacco User/Non-Tobacco User	43	543.68	598.17
	Rating Area 3	Tobacco User/Non-Tobacco User	44	559.71	615.80
	Rating Area 3	Tobacco User/Non-Tobacco User	45	578.54	636.23
	Rating Area 3	Tobacco User/Non-Tobacco User	46	600.97	661.07
	Rating Area 3	Tobacco User/Non-Tobacco User	47	626.22	688.72
	Rating Area 3	Tobacco User/Non-Tobacco User	48	655.06	720.77
	Rating Area 3	Tobacco User/Non-Tobacco User	49	683.51	752.02
	Rating Area 3	Tobacco User/Non-Tobacco User	50	715.56	787.28
	Rating Area 3	Tobacco User/Non-Tobacco User	51	747.21	822.13
	Rating Area 3	Tobacco User/Non-Tobacco User	52	782.07	860.19
	Rating Area 3	Tobacco User/Non-Tobacco User	53	817.33	899.06
	Rating Area 3	Tobacco User/Non-Tobacco User	54	855.39	940.73
	Rating Area 3	Tobacco User/Non-Tobacco User	55	893.45	982.79
	Rating Area 3	Tobacco User/Non-Tobacco User	56	934.72	1028.07
	Rating Area 3	Tobacco User/Non-Tobacco User	57	976.38	1074.14
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1020.86	1123.02
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1042.89	1147.06
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1087.36	1195.94
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1125.83	1238.41
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1151.07	1266.05
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1182.72	1300.91
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1201.95	1322.14
22444PA0010195	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	360.68	360.68
22444PA0010195	Rating Area 6	Tobacco User/Non-Tobacco User	15	392.74	392.74
	Rating Area 6	Tobacco User/Non-Tobacco User	16	405.00	405.00
	Rating Area 6	Tobacco User/Non-Tobacco User	17	417.26	417.26
	Rating Area 6	Tobacco User/Non-Tobacco User	18	430.46	430.46
	Rating Area 6	Tobacco User/Non-Tobacco User	19	443.66	443.66
	Rating Area 6	Tobacco User/Non-Tobacco User	20	457.33	457.33
	Rating Area 6	Tobacco User/Non-Tobacco User	21	471.48	518.63
	Rating Area 6	Tobacco User/Non-Tobacco User	22	471.48	518.63
	Rating Area 6	Tobacco User/Non-Tobacco User	23	471.48	518.63
	Rating Area 6	Tobacco User/Non-Tobacco User	24	471.48	518.63
	Rating Area 6	Tobacco User/Non-Tobacco User	25	473.36	520.51
	Rating Area 6	Tobacco User/Non-Tobacco User	26	482.79	530.88
	Rating Area 6	Tobacco User/Non-Tobacco User	27	494.11	543.61
	Rating Area 6	Tobacco User/Non-Tobacco User	28	512.50	563.89
	Rating Area 6	Tobacco User/Non-Tobacco User	29	527.58	580.39
	Rating Area 6	Tobacco User/Non-Tobacco User	30	535.13	588.88
	Rating Area 6	Tobacco User/Non-Tobacco User	31	546.44	601.13
	Rating Area 6	Tobacco User/Non-Tobacco User	32	557.76	613.39
	Rating Area 6	Tobacco User/Non-Tobacco User	33	564.83	621.41
	Rating Area 6	Tobacco User/Non-Tobacco User	34	572.37	629.42
	Rating Area 6	Tobacco User/Non-Tobacco User	35	576.15	633.67
	Rating Area 6	Tobacco User/Non-Tobacco User	36	579.92	637.91
	Rating Area 6	Tobacco User/Non-Tobacco User	37	583.69	642.15
	Rating Area 6	Tobacco User/Non-Tobacco User	38	587.46	646.40
	Rating Area 6	Tobacco User/Non-Tobacco User	39	595.01	654.41
	Rating Area 6	Tobacco User/Non-Tobacco User	40	602.55	662.90
	Rating Area 6	Tobacco User/Non-Tobacco User	41	613.86	675.16
	Rating Area 6	Tobacco User/Non-Tobacco User	42	624.71	687.42
	Rating Area 6	Tobacco User/Non-Tobacco User	43	639.80	703.92
	Rating Area 6	Tobacco User/Non-Tobacco User	44	658.65	724.66
	Rating Area 6	Tobacco User/Non-Tobacco User	45	680.81	748.71

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010195	Rating Area 6	Tobacco User/Non-Tobacco User	46	707.22	777.94
	Rating Area 6	Tobacco User/Non-Tobacco User	47	736.92	810.47
	Rating Area 6	Tobacco User/Non-Tobacco User	48	770.87	848.19
	Rating Area 6	Tobacco User/Non-Tobacco User	49	804.34	884.96
	Rating Area 6	Tobacco User/Non-Tobacco User	50	842.06	926.45
	Rating Area 6	Tobacco User/Non-Tobacco User	51	879.31	967.47
	Rating Area 6	Tobacco User/Non-Tobacco User	52	920.33	1012.26
	Rating Area 6	Tobacco User/Non-Tobacco User	53	961.82	1058.00
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1006.61	1107.03
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1051.40	1156.54
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1099.96	1209.81
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1148.99	1264.03
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1201.33	1321.55
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1227.26	1349.84
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1279.59	1407.36
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1324.85	1457.34
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1354.56	1489.87
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1391.80	1530.89
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1414.43	1555.88
22444PA0010196	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	404.75	404.75
22444PA0010196	Rating Area 7	Tobacco User/Non-Tobacco User	15	440.72	440.72
	Rating Area 7	Tobacco User/Non-Tobacco User	16	454.48	454.48
	Rating Area 7	Tobacco User/Non-Tobacco User	17	468.24	468.24
	Rating Area 7	Tobacco User/Non-Tobacco User	18	483.05	483.05
	Rating Area 7	Tobacco User/Non-Tobacco User	19	497.86	497.86
	Rating Area 7	Tobacco User/Non-Tobacco User	20	513.21	513.21
	Rating Area 7	Tobacco User/Non-Tobacco User	21	529.08	581.99
	Rating Area 7	Tobacco User/Non-Tobacco User	22	529.08	581.99
	Rating Area 7	Tobacco User/Non-Tobacco User	23	529.08	581.99
	Rating Area 7	Tobacco User/Non-Tobacco User	24	529.08	581.99
	Rating Area 7	Tobacco User/Non-Tobacco User	25	531.20	584.10
	Rating Area 7	Tobacco User/Non-Tobacco User	26	541.78	595.74
	Rating Area 7	Tobacco User/Non-Tobacco User	27	554.48	610.03
	Rating Area 7	Tobacco User/Non-Tobacco User	28	575.11	632.78
	Rating Area 7	Tobacco User/Non-Tobacco User	29	592.04	651.30
	Rating Area 7	Tobacco User/Non-Tobacco User	30	600.51	660.82
	Rating Area 7	Tobacco User/Non-Tobacco User	31	613.20	674.58
	Rating Area 7	Tobacco User/Non-Tobacco User	32	625.90	688.33
	Rating Area 7	Tobacco User/Non-Tobacco User	33	633.84	697.33
	Rating Area 7	Tobacco User/Non-Tobacco User	34	642.30	706.32
	Rating Area 7	Tobacco User/Non-Tobacco User	35	646.54	711.08
	Rating Area 7	Tobacco User/Non-Tobacco User	36	650.77	715.84
	Rating Area 7	Tobacco User/Non-Tobacco User	37	655.00	720.61
	Rating Area 7	Tobacco User/Non-Tobacco User	38	659.23	725.37
	Rating Area 7	Tobacco User/Non-Tobacco User	39	667.70	734.36
	Rating Area 7	Tobacco User/Non-Tobacco User	40	676.16	743.89
	Rating Area 7	Tobacco User/Non-Tobacco User	41	688.86	757.64
	Rating Area 7	Tobacco User/Non-Tobacco User	42	701.03	771.40
	Rating Area 7	Tobacco User/Non-Tobacco User	43	717.96	789.92
	Rating Area 7	Tobacco User/Non-Tobacco User	44	739.12	813.20
	Rating Area 7	Tobacco User/Non-Tobacco User	45	763.99	840.18
	Rating Area 7	Tobacco User/Non-Tobacco User	46	793.62	872.98
	Rating Area 7	Tobacco User/Non-Tobacco User	47	826.95	909.49
	Rating Area 7	Tobacco User/Non-Tobacco User	48	865.04	951.81
	Rating Area 7	Tobacco User/Non-Tobacco User	49	902.61	993.08

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010196	Rating Area 7	Tobacco User/Non-Tobacco User	50	944.94	1039.64
	Rating Area 7	Tobacco User/Non-Tobacco User	51	986.73	1085.67
	Rating Area 7	Tobacco User/Non-Tobacco User	52	1032.76	1135.93
	Rating Area 7	Tobacco User/Non-Tobacco User	53	1079.32	1187.25
	Rating Area 7	Tobacco User/Non-Tobacco User	54	1129.58	1242.28
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1179.85	1297.83
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1234.34	1357.62
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1289.37	1418.46
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1348.09	1483.01
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1377.19	1514.75
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1435.92	1579.30
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1486.71	1635.38
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1520.05	1671.89
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1561.84	1717.92
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1587.24	1745.96
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	185.44	185.44
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	15	201.93	201.93
	Rating Area 5	Tobacco User/Non-Tobacco User	16	208.23	208.23
	Rating Area 5	Tobacco User/Non-Tobacco User	17	214.53	214.53
	Rating Area 5	Tobacco User/Non-Tobacco User	18	221.32	221.32
	Rating Area 5	Tobacco User/Non-Tobacco User	19	228.11	228.11
	Rating Area 5	Tobacco User/Non-Tobacco User	20	235.14	235.14
	Rating Area 5	Tobacco User/Non-Tobacco User	21	242.42	266.66
	Rating Area 5	Tobacco User/Non-Tobacco User	22	242.42	266.66
	Rating Area 5	Tobacco User/Non-Tobacco User	23	242.42	266.66
	Rating Area 5	Tobacco User/Non-Tobacco User	24	242.42	266.66
	Rating Area 5	Tobacco User/Non-Tobacco User	25	243.38	267.62
	Rating Area 5	Tobacco User/Non-Tobacco User	26	248.23	272.95
	Rating Area 5	Tobacco User/Non-Tobacco User	27	254.05	279.50
	Rating Area 5	Tobacco User/Non-Tobacco User	28	263.50	289.92
	Rating Area 5	Tobacco User/Non-Tobacco User	29	271.26	298.41
	Rating Area 5	Tobacco User/Non-Tobacco User	30	275.14	302.77
	Rating Area 5	Tobacco User/Non-Tobacco User	31	280.95	309.07
	Rating Area 5	Tobacco User/Non-Tobacco User	32	286.77	315.38
	Rating Area 5	Tobacco User/Non-Tobacco User	33	290.41	319.50
	Rating Area 5	Tobacco User/Non-Tobacco User	34	294.29	323.62
	Rating Area 5	Tobacco User/Non-Tobacco User	35	296.23	325.80
	Rating Area 5	Tobacco User/Non-Tobacco User	36	298.16	327.98
	Rating Area 5	Tobacco User/Non-Tobacco User	37	300.10	330.16
	Rating Area 5	Tobacco User/Non-Tobacco User	38	302.04	332.34
	Rating Area 5	Tobacco User/Non-Tobacco User	39	305.92	336.47
	Rating Area 5	Tobacco User/Non-Tobacco User	40	309.80	340.83
	Rating Area 5	Tobacco User/Non-Tobacco User	41	315.62	347.13
	Rating Area 5	Tobacco User/Non-Tobacco User	42	321.19	353.43
	Rating Area 5	Tobacco User/Non-Tobacco User	43	328.95	361.92
	Rating Area 5	Tobacco User/Non-Tobacco User	44	338.65	372.58
	Rating Area 5	Tobacco User/Non-Tobacco User	45	350.04	384.95
	Rating Area 5	Tobacco User/Non-Tobacco User	46	363.62	399.98
	Rating Area 5	Tobacco User/Non-Tobacco User	47	378.89	416.70
	Rating Area 5	Tobacco User/Non-Tobacco User	48	396.34	436.10
	Rating Area 5	Tobacco User/Non-Tobacco User	49	413.55	455.00
	Rating Area 5	Tobacco User/Non-Tobacco User	50	432.94	476.34
	Rating Area 5	Tobacco User/Non-Tobacco User	51	452.09	497.43
	Rating Area 5	Tobacco User/Non-Tobacco User	52	473.18	520.45
	Rating Area 5	Tobacco User/Non-Tobacco User	53	494.52	543.97

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010197	Rating Area 5	Tobacco User/Non-Tobacco User	54	517.55	569.18
	Rating Area 5	Tobacco User/Non-Tobacco User	55	540.57	594.63
	Rating Area 5	Tobacco User/Non-Tobacco User	56	565.54	622.02
	Rating Area 5	Tobacco User/Non-Tobacco User	57	590.75	649.90
	Rating Area 5	Tobacco User/Non-Tobacco User	58	617.66	679.48
	Rating Area 5	Tobacco User/Non-Tobacco User	59	630.99	694.02
	Rating Area 5	Tobacco User/Non-Tobacco User	60	657.90	723.59
	Rating Area 5	Tobacco User/Non-Tobacco User	61	681.17	749.29
	Rating Area 5	Tobacco User/Non-Tobacco User	62	696.44	766.02
	Rating Area 5	Tobacco User/Non-Tobacco User	63	715.59	787.11
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	727.23	799.95
22444PA0010198	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	181.96	181.96
22444PA0010198	Rating Area 3	Tobacco User/Non-Tobacco User	15	198.13	198.13
	Rating Area 3	Tobacco User/Non-Tobacco User	16	204.31	204.31
	Rating Area 3	Tobacco User/Non-Tobacco User	17	210.50	210.50
	Rating Area 3	Tobacco User/Non-Tobacco User	18	217.16	217.16
	Rating Area 3	Tobacco User/Non-Tobacco User	19	223.82	223.82
	Rating Area 3	Tobacco User/Non-Tobacco User	20	230.72	230.72
	Rating Area 3	Tobacco User/Non-Tobacco User	21	237.86	261.64
	Rating Area 3	Tobacco User/Non-Tobacco User	22	237.86	261.64
	Rating Area 3	Tobacco User/Non-Tobacco User	23	237.86	261.64
	Rating Area 3	Tobacco User/Non-Tobacco User	24	237.86	261.64
	Rating Area 3	Tobacco User/Non-Tobacco User	25	238.80	262.59
	Rating Area 3	Tobacco User/Non-Tobacco User	26	243.56	267.82
	Rating Area 3	Tobacco User/Non-Tobacco User	27	249.27	274.24
	Rating Area 3	Tobacco User/Non-Tobacco User	28	258.54	284.47
	Rating Area 3	Tobacco User/Non-Tobacco User	29	266.15	292.79
	Rating Area 3	Tobacco User/Non-Tobacco User	30	269.96	297.08
	Rating Area 3	Tobacco User/Non-Tobacco User	31	275.67	303.26
	Rating Area 3	Tobacco User/Non-Tobacco User	32	281.38	309.44
	Rating Area 3	Tobacco User/Non-Tobacco User	33	284.94	313.49
	Rating Area 3	Tobacco User/Non-Tobacco User	34	288.75	317.53
	Rating Area 3	Tobacco User/Non-Tobacco User	35	290.65	319.67
	Rating Area 3	Tobacco User/Non-Tobacco User	36	292.56	321.81
	Rating Area 3	Tobacco User/Non-Tobacco User	37	294.46	323.95
	Rating Area 3	Tobacco User/Non-Tobacco User	38	296.36	326.09
	Rating Area 3	Tobacco User/Non-Tobacco User	39	300.17	330.14
	Rating Area 3	Tobacco User/Non-Tobacco User	40	303.97	334.42
	Rating Area 3	Tobacco User/Non-Tobacco User	41	309.68	340.60
	Rating Area 3	Tobacco User/Non-Tobacco User	42	315.15	346.79
	Rating Area 3	Tobacco User/Non-Tobacco User	43	322.76	355.11
	Rating Area 3	Tobacco User/Non-Tobacco User	44	332.28	365.58
	Rating Area 3	Tobacco User/Non-Tobacco User	45	343.46	377.71
	Rating Area 3	Tobacco User/Non-Tobacco User	46	356.78	392.45
	Rating Area 3	Tobacco User/Non-Tobacco User	47	371.76	408.87
	Rating Area 3	Tobacco User/Non-Tobacco User	48	388.89	427.89
	Rating Area 3	Tobacco User/Non-Tobacco User	49	405.77	446.45
	Rating Area 3	Tobacco User/Non-Tobacco User	50	424.80	467.38
	Rating Area 3	Tobacco User/Non-Tobacco User	51	443.59	488.07
	Rating Area 3	Tobacco User/Non-Tobacco User	52	464.28	510.67
	Rating Area 3	Tobacco User/Non-Tobacco User	53	485.22	533.74
	Rating Area 3	Tobacco User/Non-Tobacco User	54	507.81	558.47
	Rating Area 3	Tobacco User/Non-Tobacco User	55	530.41	583.45
	Rating Area 3	Tobacco User/Non-Tobacco User	56	554.91	610.32
	Rating Area 3	Tobacco User/Non-Tobacco User	57	579.64	637.68

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010198	Rating Area 3	Tobacco User/Non-Tobacco User	58	606.04	666.70
22444PA0010198	Rating Area 3	Tobacco User/Non-Tobacco User	59	619.13	680.97
22444PA0010198	Rating Area 3	Tobacco User/Non-Tobacco User	60	645.53	709.98
22444PA0010198	Rating Area 3	Tobacco User/Non-Tobacco User	61	668.36	735.20
22444PA0010198	Rating Area 3	Tobacco User/Non-Tobacco User	62	683.34	751.61
22444PA0010198	Rating Area 3	Tobacco User/Non-Tobacco User	63	702.13	772.30
22444PA0010198	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	713.55	784.91
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	181.96	181.96
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	15	198.13	198.13
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	16	204.31	204.31
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	17	210.50	210.50
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	18	217.16	217.16
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	19	223.82	223.82
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	20	230.72	230.72
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	21	237.86	261.64
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	22	237.86	261.64
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	23	237.86	261.64
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	24	237.86	261.64
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	25	238.80	262.59
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	26	243.56	267.82
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	27	249.27	274.24
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	28	258.54	284.47
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	29	266.15	292.79
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	30	269.96	297.08
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	31	275.67	303.26
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	32	281.38	309.44
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	33	284.94	313.49
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	34	288.75	317.53
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	35	290.65	319.67
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	36	292.56	321.81
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	37	294.46	323.95
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	38	296.36	326.09
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	39	300.17	330.14
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	40	303.97	334.42
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	41	309.68	340.60
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	42	315.15	346.79
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	43	322.76	355.11
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	44	332.28	365.58
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	45	343.46	377.71
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	46	356.78	392.45
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	47	371.76	408.87
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	48	388.89	427.89
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	49	405.77	446.45
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	50	424.80	467.38
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	51	443.59	488.07
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	52	464.28	510.67
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	53	485.22	533.74
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	54	507.81	558.47
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	55	530.41	583.45
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	56	554.91	610.32
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	57	579.64	637.68
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	58	606.04	666.70
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	59	619.13	680.97
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	60	645.53	709.98
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	61	668.36	735.20

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	62	683.34	751.61
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	63	702.13	772.30
22444PA0010199	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	713.55	784.91
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	181.96	181.96
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	15	198.13	198.13
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	16	204.31	204.31
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	17	210.50	210.50
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	18	217.16	217.16
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	19	223.82	223.82
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	20	230.72	230.72
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	21	237.86	261.64
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	22	237.86	261.64
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	23	237.86	261.64
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	24	237.86	261.64
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	25	238.80	262.59
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	26	243.56	267.82
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	27	249.27	274.24
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	28	258.54	284.47
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	29	266.15	292.79
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	30	269.96	297.08
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	31	275.67	303.26
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	32	281.38	309.44
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	33	284.94	313.49
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	34	288.75	317.53
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	35	290.65	319.67
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	36	292.56	321.81
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	37	294.46	323.95
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	38	296.36	326.09
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	39	300.17	330.14
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	40	303.97	334.42
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	41	309.68	340.60
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	42	315.15	346.79
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	43	322.76	355.11
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	44	332.28	365.58
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	45	343.46	377.71
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	46	356.78	392.45
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	47	371.76	408.87
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	48	388.89	427.89
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	49	405.77	446.45
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	50	424.80	467.38
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	51	443.59	488.07
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	52	464.28	510.67
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	53	485.22	533.74
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	54	507.81	558.47
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	55	530.41	583.45
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	56	554.91	610.32
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	57	579.64	637.68
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	58	606.04	666.70
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	59	619.13	680.97
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	60	645.53	709.98
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	61	668.36	735.20
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	62	683.34	751.61
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	63	702.13	772.30
22444PA0010200	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	713.55	784.91
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	222.07	222.07

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	15	241.81	241.81
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	16	249.35	249.35
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	17	256.90	256.90
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	18	265.03	265.03
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	19	273.16	273.16
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	20	281.58	281.58
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	21	290.29	319.32
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	22	290.29	319.32
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	23	290.29	319.32
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	24	290.29	319.32
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	25	291.45	320.47
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	26	297.25	326.86
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	27	304.22	334.70
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	28	315.54	347.18
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	29	324.83	357.34
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	30	329.47	362.56
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	31	336.44	370.11
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	32	343.41	377.66
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	33	347.76	382.59
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	34	352.40	387.53
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	35	354.73	390.14
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	36	357.05	392.75
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	37	359.37	395.37
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	38	361.69	397.98
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	39	366.34	402.91
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	40	370.98	408.14
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	41	377.95	415.69
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	42	384.63	423.23
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	43	393.92	433.39
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	44	405.53	446.17
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	45	419.17	460.97
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	46	435.43	478.97
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	47	453.71	499.00
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	48	474.61	522.22
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	49	495.22	544.86
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	50	518.45	570.41
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	51	541.38	595.66
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	52	566.63	623.24
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	53	592.18	651.40
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	54	619.76	681.59
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	55	647.33	712.07
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	56	677.23	744.87
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	57	707.42	778.25
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	58	739.64	813.67
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	59	755.61	831.08
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	60	787.83	866.50
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	61	815.70	897.27
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	62	833.99	917.30
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	63	856.92	942.55
22444PA0010201	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	870.85	957.94
22444PA0010202	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	240.28	240.28
22444PA0010202	Rating Area 7	Tobacco User/Non-Tobacco User	15	261.64	261.64
22444PA0010202	Rating Area 7	Tobacco User/Non-Tobacco User	16	269.81	269.81
22444PA0010202	Rating Area 7	Tobacco User/Non-Tobacco User	17	277.97	277.97
22444PA0010202	Rating Area 7	Tobacco User/Non-Tobacco User	18	286.77	286.77

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010202	Rating Area 7	Tobacco User/Non-Tobacco User	19	295.56	295.56
	Rating Area 7	Tobacco User/Non-Tobacco User	20	304.67	304.67
	Rating Area 7	Tobacco User/Non-Tobacco User	21	314.10	345.51
	Rating Area 7	Tobacco User/Non-Tobacco User	22	314.10	345.51
	Rating Area 7	Tobacco User/Non-Tobacco User	23	314.10	345.51
	Rating Area 7	Tobacco User/Non-Tobacco User	24	314.10	345.51
	Rating Area 7	Tobacco User/Non-Tobacco User	25	315.35	346.76
	Rating Area 7	Tobacco User/Non-Tobacco User	26	321.63	353.67
	Rating Area 7	Tobacco User/Non-Tobacco User	27	329.17	362.15
	Rating Area 7	Tobacco User/Non-Tobacco User	28	341.42	375.66
	Rating Area 7	Tobacco User/Non-Tobacco User	29	351.47	386.65
	Rating Area 7	Tobacco User/Non-Tobacco User	30	356.50	392.30
	Rating Area 7	Tobacco User/Non-Tobacco User	31	364.04	400.47
	Rating Area 7	Tobacco User/Non-Tobacco User	32	371.57	408.64
	Rating Area 7	Tobacco User/Non-Tobacco User	33	376.29	413.98
	Rating Area 7	Tobacco User/Non-Tobacco User	34	381.31	419.32
	Rating Area 7	Tobacco User/Non-Tobacco User	35	383.82	422.14
	Rating Area 7	Tobacco User/Non-Tobacco User	36	386.34	424.97
	Rating Area 7	Tobacco User/Non-Tobacco User	37	388.85	427.80
	Rating Area 7	Tobacco User/Non-Tobacco User	38	391.36	430.62
	Rating Area 7	Tobacco User/Non-Tobacco User	39	396.39	435.96
	Rating Area 7	Tobacco User/Non-Tobacco User	40	401.41	441.62
	Rating Area 7	Tobacco User/Non-Tobacco User	41	408.95	449.78
	Rating Area 7	Tobacco User/Non-Tobacco User	42	416.18	457.95
	Rating Area 7	Tobacco User/Non-Tobacco User	43	426.23	468.94
	Rating Area 7	Tobacco User/Non-Tobacco User	44	438.79	482.76
	Rating Area 7	Tobacco User/Non-Tobacco User	45	453.55	498.78
	Rating Area 7	Tobacco User/Non-Tobacco User	46	471.14	518.26
	Rating Area 7	Tobacco User/Non-Tobacco User	47	490.93	539.93
	Rating Area 7	Tobacco User/Non-Tobacco User	48	513.54	565.06
	Rating Area 7	Tobacco User/Non-Tobacco User	49	535.85	589.56
	Rating Area 7	Tobacco User/Non-Tobacco User	50	560.97	617.20
	Rating Area 7	Tobacco User/Non-Tobacco User	51	585.79	644.52
	Rating Area 7	Tobacco User/Non-Tobacco User	52	613.11	674.36
	Rating Area 7	Tobacco User/Non-Tobacco User	53	640.75	704.83
	Rating Area 7	Tobacco User/Non-Tobacco User	54	670.59	737.49
	Rating Area 7	Tobacco User/Non-Tobacco User	55	700.43	770.47
	Rating Area 7	Tobacco User/Non-Tobacco User	56	732.78	805.97
	Rating Area 7	Tobacco User/Non-Tobacco User	57	765.45	842.09
	Rating Area 7	Tobacco User/Non-Tobacco User	58	800.31	880.41
	Rating Area 7	Tobacco User/Non-Tobacco User	59	817.59	899.25
	Rating Area 7	Tobacco User/Non-Tobacco User	60	852.45	937.57
	Rating Area 7	Tobacco User/Non-Tobacco User	61	882.61	970.87
	Rating Area 7	Tobacco User/Non-Tobacco User	62	902.39	992.54
	Rating Area 7	Tobacco User/Non-Tobacco User	63	927.21	1019.86
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	942.28	1036.51
22444PA0010203	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	222.07	222.07
22444PA0010203	Rating Area 9	Tobacco User/Non-Tobacco User	15	241.81	241.81
	Rating Area 9	Tobacco User/Non-Tobacco User	16	249.35	249.35
	Rating Area 9	Tobacco User/Non-Tobacco User	17	256.90	256.90
	Rating Area 9	Tobacco User/Non-Tobacco User	18	265.03	265.03
	Rating Area 9	Tobacco User/Non-Tobacco User	19	273.16	273.16
	Rating Area 9	Tobacco User/Non-Tobacco User	20	281.58	281.58
	Rating Area 9	Tobacco User/Non-Tobacco User	21	290.29	319.32
	Rating Area 9	Tobacco User/Non-Tobacco User	22	290.29	319.32

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010203	Rating Area 9	Tobacco User/Non-Tobacco User	23	290.29	319.32
	Rating Area 9	Tobacco User/Non-Tobacco User	24	290.29	319.32
	Rating Area 9	Tobacco User/Non-Tobacco User	25	291.45	320.47
	Rating Area 9	Tobacco User/Non-Tobacco User	26	297.25	326.86
	Rating Area 9	Tobacco User/Non-Tobacco User	27	304.22	334.70
	Rating Area 9	Tobacco User/Non-Tobacco User	28	315.54	347.18
	Rating Area 9	Tobacco User/Non-Tobacco User	29	324.83	357.34
	Rating Area 9	Tobacco User/Non-Tobacco User	30	329.47	362.56
	Rating Area 9	Tobacco User/Non-Tobacco User	31	336.44	370.11
	Rating Area 9	Tobacco User/Non-Tobacco User	32	343.41	377.66
	Rating Area 9	Tobacco User/Non-Tobacco User	33	347.76	382.59
	Rating Area 9	Tobacco User/Non-Tobacco User	34	352.40	387.53
	Rating Area 9	Tobacco User/Non-Tobacco User	35	354.73	390.14
	Rating Area 9	Tobacco User/Non-Tobacco User	36	357.05	392.75
	Rating Area 9	Tobacco User/Non-Tobacco User	37	359.37	395.37
	Rating Area 9	Tobacco User/Non-Tobacco User	38	361.69	397.98
	Rating Area 9	Tobacco User/Non-Tobacco User	39	366.34	402.91
	Rating Area 9	Tobacco User/Non-Tobacco User	40	370.98	408.14
	Rating Area 9	Tobacco User/Non-Tobacco User	41	377.95	415.69
	Rating Area 9	Tobacco User/Non-Tobacco User	42	384.63	423.23
	Rating Area 9	Tobacco User/Non-Tobacco User	43	393.92	433.39
	Rating Area 9	Tobacco User/Non-Tobacco User	44	405.53	446.17
	Rating Area 9	Tobacco User/Non-Tobacco User	45	419.17	460.97
	Rating Area 9	Tobacco User/Non-Tobacco User	46	435.43	478.97
	Rating Area 9	Tobacco User/Non-Tobacco User	47	453.71	499.00
	Rating Area 9	Tobacco User/Non-Tobacco User	48	474.61	522.22
	Rating Area 9	Tobacco User/Non-Tobacco User	49	495.22	544.86
	Rating Area 9	Tobacco User/Non-Tobacco User	50	518.45	570.41
	Rating Area 9	Tobacco User/Non-Tobacco User	51	541.38	595.66
	Rating Area 9	Tobacco User/Non-Tobacco User	52	566.63	623.24
	Rating Area 9	Tobacco User/Non-Tobacco User	53	592.18	651.40
	Rating Area 9	Tobacco User/Non-Tobacco User	54	619.76	681.59
	Rating Area 9	Tobacco User/Non-Tobacco User	55	647.33	712.07
	Rating Area 9	Tobacco User/Non-Tobacco User	56	677.23	744.87
	Rating Area 9	Tobacco User/Non-Tobacco User	57	707.42	778.25
	Rating Area 9	Tobacco User/Non-Tobacco User	58	739.64	813.67
	Rating Area 9	Tobacco User/Non-Tobacco User	59	755.61	831.08
	Rating Area 9	Tobacco User/Non-Tobacco User	60	787.83	866.50
	Rating Area 9	Tobacco User/Non-Tobacco User	61	815.70	897.27
	Rating Area 9	Tobacco User/Non-Tobacco User	62	833.99	917.30
	Rating Area 9	Tobacco User/Non-Tobacco User	63	856.92	942.55
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	870.85	957.94
22444PA0010204	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	188.16	188.16
22444PA0010204	Rating Area 2	Tobacco User/Non-Tobacco User	15	204.88	204.88
	Rating Area 2	Tobacco User/Non-Tobacco User	16	211.28	211.28
	Rating Area 2	Tobacco User/Non-Tobacco User	17	217.67	217.67
	Rating Area 2	Tobacco User/Non-Tobacco User	18	224.56	224.56
	Rating Area 2	Tobacco User/Non-Tobacco User	19	231.44	231.44
	Rating Area 2	Tobacco User/Non-Tobacco User	20	238.58	238.58
	Rating Area 2	Tobacco User/Non-Tobacco User	21	245.96	270.56
	Rating Area 2	Tobacco User/Non-Tobacco User	22	245.96	270.56
	Rating Area 2	Tobacco User/Non-Tobacco User	23	245.96	270.56
	Rating Area 2	Tobacco User/Non-Tobacco User	24	245.96	270.56
	Rating Area 2	Tobacco User/Non-Tobacco User	25	246.94	271.54
	Rating Area 2	Tobacco User/Non-Tobacco User	26	251.86	276.95

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010204	Rating Area 2	Tobacco User/Non-Tobacco User	27	257.76	283.59
	Rating Area 2	Tobacco User/Non-Tobacco User	28	267.35	294.16
	Rating Area 2	Tobacco User/Non-Tobacco User	29	275.23	302.77
	Rating Area 2	Tobacco User/Non-Tobacco User	30	279.16	307.20
	Rating Area 2	Tobacco User/Non-Tobacco User	31	285.06	313.59
	Rating Area 2	Tobacco User/Non-Tobacco User	32	290.97	319.99
	Rating Area 2	Tobacco User/Non-Tobacco User	33	294.66	324.17
	Rating Area 2	Tobacco User/Non-Tobacco User	34	298.59	328.35
	Rating Area 2	Tobacco User/Non-Tobacco User	35	300.56	330.57
	Rating Area 2	Tobacco User/Non-Tobacco User	36	302.53	332.78
	Rating Area 2	Tobacco User/Non-Tobacco User	37	304.49	334.99
	Rating Area 2	Tobacco User/Non-Tobacco User	38	306.46	337.21
	Rating Area 2	Tobacco User/Non-Tobacco User	39	310.40	341.39
	Rating Area 2	Tobacco User/Non-Tobacco User	40	314.33	345.81
	Rating Area 2	Tobacco User/Non-Tobacco User	41	320.24	352.21
	Rating Area 2	Tobacco User/Non-Tobacco User	42	325.89	358.60
	Rating Area 2	Tobacco User/Non-Tobacco User	43	333.76	367.21
	Rating Area 2	Tobacco User/Non-Tobacco User	44	343.60	378.03
	Rating Area 2	Tobacco User/Non-Tobacco User	45	355.16	390.58
	Rating Area 2	Tobacco User/Non-Tobacco User	46	368.93	405.83
	Rating Area 2	Tobacco User/Non-Tobacco User	47	384.43	422.80
	Rating Area 2	Tobacco User/Non-Tobacco User	48	402.14	442.48
	Rating Area 2	Tobacco User/Non-Tobacco User	49	419.60	461.66
	Rating Area 2	Tobacco User/Non-Tobacco User	50	439.28	483.30
	Rating Area 2	Tobacco User/Non-Tobacco User	51	458.71	504.70
	Rating Area 2	Tobacco User/Non-Tobacco User	52	480.11	528.07
	Rating Area 2	Tobacco User/Non-Tobacco User	53	501.75	551.93
	Rating Area 2	Tobacco User/Non-Tobacco User	54	525.12	577.51
	Rating Area 2	Tobacco User/Non-Tobacco User	55	548.48	603.33
	Rating Area 2	Tobacco User/Non-Tobacco User	56	573.82	631.12
	Rating Area 2	Tobacco User/Non-Tobacco User	57	599.40	659.41
	Rating Area 2	Tobacco User/Non-Tobacco User	58	626.70	689.42
	Rating Area 2	Tobacco User/Non-Tobacco User	59	640.22	704.17
	Rating Area 2	Tobacco User/Non-Tobacco User	60	667.53	734.18
	Rating Area 2	Tobacco User/Non-Tobacco User	61	691.14	760.25
	Rating Area 2	Tobacco User/Non-Tobacco User	62	706.63	777.22
	Rating Area 2	Tobacco User/Non-Tobacco User	63	726.06	798.62
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	737.87	811.66
22444PA0010205	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	214.12	214.12
22444PA0010205	Rating Area 6	Tobacco User/Non-Tobacco User	15	233.16	233.16
	Rating Area 6	Tobacco User/Non-Tobacco User	16	240.43	240.43
	Rating Area 6	Tobacco User/Non-Tobacco User	17	247.71	247.71
	Rating Area 6	Tobacco User/Non-Tobacco User	18	255.55	255.55
	Rating Area 6	Tobacco User/Non-Tobacco User	19	263.38	263.38
	Rating Area 6	Tobacco User/Non-Tobacco User	20	271.50	271.50
	Rating Area 6	Tobacco User/Non-Tobacco User	21	279.90	307.89
	Rating Area 6	Tobacco User/Non-Tobacco User	22	279.90	307.89
	Rating Area 6	Tobacco User/Non-Tobacco User	23	279.90	307.89
	Rating Area 6	Tobacco User/Non-Tobacco User	24	279.90	307.89
	Rating Area 6	Tobacco User/Non-Tobacco User	25	281.02	309.01
	Rating Area 6	Tobacco User/Non-Tobacco User	26	286.62	315.17
	Rating Area 6	Tobacco User/Non-Tobacco User	27	293.33	322.72
	Rating Area 6	Tobacco User/Non-Tobacco User	28	304.25	334.76
	Rating Area 6	Tobacco User/Non-Tobacco User	29	313.21	344.56
	Rating Area 6	Tobacco User/Non-Tobacco User	30	317.69	349.59

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010205	Rating Area 6	Tobacco User/Non-Tobacco User	31	324.40	356.87
	Rating Area 6	Tobacco User/Non-Tobacco User	32	331.12	364.15
	Rating Area 6	Tobacco User/Non-Tobacco User	33	335.32	368.91
	Rating Area 6	Tobacco User/Non-Tobacco User	34	339.80	373.66
	Rating Area 6	Tobacco User/Non-Tobacco User	35	342.04	376.18
	Rating Area 6	Tobacco User/Non-Tobacco User	36	344.28	378.70
	Rating Area 6	Tobacco User/Non-Tobacco User	37	346.51	381.22
	Rating Area 6	Tobacco User/Non-Tobacco User	38	348.75	383.74
	Rating Area 6	Tobacco User/Non-Tobacco User	39	353.23	388.50
	Rating Area 6	Tobacco User/Non-Tobacco User	40	357.71	393.54
	Rating Area 6	Tobacco User/Non-Tobacco User	41	364.43	400.81
	Rating Area 6	Tobacco User/Non-Tobacco User	42	370.87	408.09
	Rating Area 6	Tobacco User/Non-Tobacco User	43	379.82	417.89
	Rating Area 6	Tobacco User/Non-Tobacco User	44	391.02	430.20
	Rating Area 6	Tobacco User/Non-Tobacco User	45	404.17	444.48
	Rating Area 6	Tobacco User/Non-Tobacco User	46	419.85	461.83
	Rating Area 6	Tobacco User/Non-Tobacco User	47	437.48	481.15
	Rating Area 6	Tobacco User/Non-Tobacco User	48	457.63	503.54
	Rating Area 6	Tobacco User/Non-Tobacco User	49	477.51	525.37
	Rating Area 6	Tobacco User/Non-Tobacco User	50	499.90	550.00
	Rating Area 6	Tobacco User/Non-Tobacco User	51	522.01	574.35
	Rating Area 6	Tobacco User/Non-Tobacco User	52	546.36	600.94
	Rating Area 6	Tobacco User/Non-Tobacco User	53	570.99	628.09
	Rating Area 6	Tobacco User/Non-Tobacco User	54	597.58	657.20
	Rating Area 6	Tobacco User/Non-Tobacco User	55	624.17	686.59
	Rating Area 6	Tobacco User/Non-Tobacco User	56	653.00	718.22
	Rating Area 6	Tobacco User/Non-Tobacco User	57	682.11	750.41
	Rating Area 6	Tobacco User/Non-Tobacco User	58	713.18	784.56
	Rating Area 6	Tobacco User/Non-Tobacco User	59	728.58	801.35
	Rating Area 6	Tobacco User/Non-Tobacco User	60	759.65	835.50
	Rating Area 6	Tobacco User/Non-Tobacco User	61	786.52	865.17
	Rating Area 6	Tobacco User/Non-Tobacco User	62	804.15	884.48
	Rating Area 6	Tobacco User/Non-Tobacco User	63	826.26	908.83
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	839.70	923.67
22444PA0010206	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	214.12	214.12
22444PA0010206	Rating Area 6	Tobacco User/Non-Tobacco User	15	233.16	233.16
	Rating Area 6	Tobacco User/Non-Tobacco User	16	240.43	240.43
	Rating Area 6	Tobacco User/Non-Tobacco User	17	247.71	247.71
	Rating Area 6	Tobacco User/Non-Tobacco User	18	255.55	255.55
	Rating Area 6	Tobacco User/Non-Tobacco User	19	263.38	263.38
	Rating Area 6	Tobacco User/Non-Tobacco User	20	271.50	271.50
	Rating Area 6	Tobacco User/Non-Tobacco User	21	279.90	307.89
	Rating Area 6	Tobacco User/Non-Tobacco User	22	279.90	307.89
	Rating Area 6	Tobacco User/Non-Tobacco User	23	279.90	307.89
	Rating Area 6	Tobacco User/Non-Tobacco User	24	279.90	307.89
	Rating Area 6	Tobacco User/Non-Tobacco User	25	281.02	309.01
	Rating Area 6	Tobacco User/Non-Tobacco User	26	286.62	315.17
	Rating Area 6	Tobacco User/Non-Tobacco User	27	293.33	322.72
	Rating Area 6	Tobacco User/Non-Tobacco User	28	304.25	334.76
	Rating Area 6	Tobacco User/Non-Tobacco User	29	313.21	344.56
	Rating Area 6	Tobacco User/Non-Tobacco User	30	317.69	349.59
	Rating Area 6	Tobacco User/Non-Tobacco User	31	324.40	356.87
	Rating Area 6	Tobacco User/Non-Tobacco User	32	331.12	364.15
	Rating Area 6	Tobacco User/Non-Tobacco User	33	335.32	368.91
	Rating Area 6	Tobacco User/Non-Tobacco User	34	339.80	373.66

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010206	Rating Area 6	Tobacco User/Non-Tobacco User	35	342.04	376.18
	Rating Area 6	Tobacco User/Non-Tobacco User	36	344.28	378.70
	Rating Area 6	Tobacco User/Non-Tobacco User	37	346.51	381.22
	Rating Area 6	Tobacco User/Non-Tobacco User	38	348.75	383.74
	Rating Area 6	Tobacco User/Non-Tobacco User	39	353.23	388.50
	Rating Area 6	Tobacco User/Non-Tobacco User	40	357.71	393.54
	Rating Area 6	Tobacco User/Non-Tobacco User	41	364.43	400.81
	Rating Area 6	Tobacco User/Non-Tobacco User	42	370.87	408.09
	Rating Area 6	Tobacco User/Non-Tobacco User	43	379.82	417.89
	Rating Area 6	Tobacco User/Non-Tobacco User	44	391.02	430.20
	Rating Area 6	Tobacco User/Non-Tobacco User	45	404.17	444.48
	Rating Area 6	Tobacco User/Non-Tobacco User	46	419.85	461.83
	Rating Area 6	Tobacco User/Non-Tobacco User	47	437.48	481.15
	Rating Area 6	Tobacco User/Non-Tobacco User	48	457.63	503.54
	Rating Area 6	Tobacco User/Non-Tobacco User	49	477.51	525.37
	Rating Area 6	Tobacco User/Non-Tobacco User	50	499.90	550.00
	Rating Area 6	Tobacco User/Non-Tobacco User	51	522.01	574.35
	Rating Area 6	Tobacco User/Non-Tobacco User	52	546.36	600.94
	Rating Area 6	Tobacco User/Non-Tobacco User	53	570.99	628.09
	Rating Area 6	Tobacco User/Non-Tobacco User	54	597.58	657.20
	Rating Area 6	Tobacco User/Non-Tobacco User	55	624.17	686.59
	Rating Area 6	Tobacco User/Non-Tobacco User	56	653.00	718.22
	Rating Area 6	Tobacco User/Non-Tobacco User	57	682.11	750.41
	Rating Area 6	Tobacco User/Non-Tobacco User	58	713.18	784.56
	Rating Area 6	Tobacco User/Non-Tobacco User	59	728.58	801.35
	Rating Area 6	Tobacco User/Non-Tobacco User	60	759.65	835.50
	Rating Area 6	Tobacco User/Non-Tobacco User	61	786.52	865.17
	Rating Area 6	Tobacco User/Non-Tobacco User	62	804.15	884.48
	Rating Area 6	Tobacco User/Non-Tobacco User	63	826.26	908.83
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	839.70	923.67
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	181.96	181.96
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	15	198.13	198.13
	Rating Area 3	Tobacco User/Non-Tobacco User	16	204.31	204.31
	Rating Area 3	Tobacco User/Non-Tobacco User	17	210.50	210.50
	Rating Area 3	Tobacco User/Non-Tobacco User	18	217.16	217.16
	Rating Area 3	Tobacco User/Non-Tobacco User	19	223.82	223.82
	Rating Area 3	Tobacco User/Non-Tobacco User	20	230.72	230.72
	Rating Area 3	Tobacco User/Non-Tobacco User	21	237.86	261.64
	Rating Area 3	Tobacco User/Non-Tobacco User	22	237.86	261.64
	Rating Area 3	Tobacco User/Non-Tobacco User	23	237.86	261.64
	Rating Area 3	Tobacco User/Non-Tobacco User	24	237.86	261.64
	Rating Area 3	Tobacco User/Non-Tobacco User	25	238.80	262.59
	Rating Area 3	Tobacco User/Non-Tobacco User	26	243.56	267.82
	Rating Area 3	Tobacco User/Non-Tobacco User	27	249.27	274.24
	Rating Area 3	Tobacco User/Non-Tobacco User	28	258.54	284.47
	Rating Area 3	Tobacco User/Non-Tobacco User	29	266.15	292.79
	Rating Area 3	Tobacco User/Non-Tobacco User	30	269.96	297.08
	Rating Area 3	Tobacco User/Non-Tobacco User	31	275.67	303.26
	Rating Area 3	Tobacco User/Non-Tobacco User	32	281.38	309.44
	Rating Area 3	Tobacco User/Non-Tobacco User	33	284.94	313.49
	Rating Area 3	Tobacco User/Non-Tobacco User	34	288.75	317.53
	Rating Area 3	Tobacco User/Non-Tobacco User	35	290.65	319.67
	Rating Area 3	Tobacco User/Non-Tobacco User	36	292.56	321.81
	Rating Area 3	Tobacco User/Non-Tobacco User	37	294.46	323.95
	Rating Area 3	Tobacco User/Non-Tobacco User	38	296.36	326.09

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
Rate Effective Date*	1/1/2022				
Rate Expiration Date*	12/31/2022				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	39	300.17	330.14
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	40	303.97	334.42
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	41	309.68	340.60
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	42	315.15	346.79
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	43	322.76	355.11
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	44	332.28	365.58
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	45	343.46	377.71
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	46	356.78	392.45
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	47	371.76	408.87
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	48	388.89	427.89
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	49	405.77	446.45
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	50	424.80	467.38
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	51	443.59	488.07
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	52	464.28	510.67
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	53	485.22	533.74
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	54	507.81	558.47
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	55	530.41	583.45
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	56	554.91	610.32
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	57	579.64	637.68
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	58	606.04	666.70
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	59	619.13	680.97
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	60	645.53	709.98
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	61	668.36	735.20
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	62	683.34	751.61
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	63	702.13	772.30
22444PA0010207	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	713.55	784.91
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	214.12	214.12
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	15	233.16	233.16
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	16	240.43	240.43
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	17	247.71	247.71
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	18	255.55	255.55
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	19	263.38	263.38
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	20	271.50	271.50
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	21	279.90	307.89
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	22	279.90	307.89
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	23	279.90	307.89
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	24	279.90	307.89
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	25	281.02	309.01
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	26	286.62	315.17
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	27	293.33	322.72
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	28	304.25	334.76
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	29	313.21	344.56
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	30	317.69	349.59
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	31	324.40	356.87
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	32	331.12	364.15
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	33	335.32	368.91
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	34	339.80	373.66
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	35	342.04	376.18
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	36	344.28	378.70
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	37	346.51	381.22
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	38	348.75	383.74
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	39	353.23	388.50
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	40	357.71	393.54
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	41	364.43	400.81
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	42	370.87	408.09

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010208	Rating Area 6	Tobacco User/Non-Tobacco User	43	379.82	417.89
	Rating Area 6	Tobacco User/Non-Tobacco User	44	391.02	430.20
	Rating Area 6	Tobacco User/Non-Tobacco User	45	404.17	444.48
	Rating Area 6	Tobacco User/Non-Tobacco User	46	419.85	461.83
	Rating Area 6	Tobacco User/Non-Tobacco User	47	437.48	481.15
	Rating Area 6	Tobacco User/Non-Tobacco User	48	457.63	503.54
	Rating Area 6	Tobacco User/Non-Tobacco User	49	477.51	525.37
	Rating Area 6	Tobacco User/Non-Tobacco User	50	499.90	550.00
	Rating Area 6	Tobacco User/Non-Tobacco User	51	522.01	574.35
	Rating Area 6	Tobacco User/Non-Tobacco User	52	546.36	600.94
	Rating Area 6	Tobacco User/Non-Tobacco User	53	570.99	628.09
	Rating Area 6	Tobacco User/Non-Tobacco User	54	597.58	657.20
	Rating Area 6	Tobacco User/Non-Tobacco User	55	624.17	686.59
	Rating Area 6	Tobacco User/Non-Tobacco User	56	653.00	718.22
	Rating Area 6	Tobacco User/Non-Tobacco User	57	682.11	750.41
	Rating Area 6	Tobacco User/Non-Tobacco User	58	713.18	784.56
	Rating Area 6	Tobacco User/Non-Tobacco User	59	728.58	801.35
	Rating Area 6	Tobacco User/Non-Tobacco User	60	759.65	835.50
	Rating Area 6	Tobacco User/Non-Tobacco User	61	786.52	865.17
	Rating Area 6	Tobacco User/Non-Tobacco User	62	804.15	884.48
	Rating Area 6	Tobacco User/Non-Tobacco User	63	826.26	908.83
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	839.70	923.67
22444PA0010209	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	240.28	240.28
22444PA0010209	Rating Area 7	Tobacco User/Non-Tobacco User	15	261.64	261.64
	Rating Area 7	Tobacco User/Non-Tobacco User	16	269.81	269.81
	Rating Area 7	Tobacco User/Non-Tobacco User	17	277.97	277.97
	Rating Area 7	Tobacco User/Non-Tobacco User	18	286.77	286.77
	Rating Area 7	Tobacco User/Non-Tobacco User	19	295.56	295.56
	Rating Area 7	Tobacco User/Non-Tobacco User	20	304.67	304.67
	Rating Area 7	Tobacco User/Non-Tobacco User	21	314.10	345.51
	Rating Area 7	Tobacco User/Non-Tobacco User	22	314.10	345.51
	Rating Area 7	Tobacco User/Non-Tobacco User	23	314.10	345.51
	Rating Area 7	Tobacco User/Non-Tobacco User	24	314.10	345.51
	Rating Area 7	Tobacco User/Non-Tobacco User	25	315.35	346.76
	Rating Area 7	Tobacco User/Non-Tobacco User	26	321.63	353.67
	Rating Area 7	Tobacco User/Non-Tobacco User	27	329.17	362.15
	Rating Area 7	Tobacco User/Non-Tobacco User	28	341.42	375.66
	Rating Area 7	Tobacco User/Non-Tobacco User	29	351.47	386.65
	Rating Area 7	Tobacco User/Non-Tobacco User	30	356.50	392.30
	Rating Area 7	Tobacco User/Non-Tobacco User	31	364.04	400.47
	Rating Area 7	Tobacco User/Non-Tobacco User	32	371.57	408.64
	Rating Area 7	Tobacco User/Non-Tobacco User	33	376.29	413.98
	Rating Area 7	Tobacco User/Non-Tobacco User	34	381.31	419.32
	Rating Area 7	Tobacco User/Non-Tobacco User	35	383.82	422.14
	Rating Area 7	Tobacco User/Non-Tobacco User	36	386.34	424.97
	Rating Area 7	Tobacco User/Non-Tobacco User	37	388.85	427.80
	Rating Area 7	Tobacco User/Non-Tobacco User	38	391.36	430.62
	Rating Area 7	Tobacco User/Non-Tobacco User	39	396.39	435.96
	Rating Area 7	Tobacco User/Non-Tobacco User	40	401.41	441.62
	Rating Area 7	Tobacco User/Non-Tobacco User	41	408.95	449.78
	Rating Area 7	Tobacco User/Non-Tobacco User	42	416.18	457.95
	Rating Area 7	Tobacco User/Non-Tobacco User	43	426.23	468.94
	Rating Area 7	Tobacco User/Non-Tobacco User	44	438.79	482.76
	Rating Area 7	Tobacco User/Non-Tobacco User	45	453.55	498.78
	Rating Area 7	Tobacco User/Non-Tobacco User	46	471.14	518.26

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010209	Rating Area 7	Tobacco User/Non-Tobacco User	47	490.93	539.93
22444PA0010209	Rating Area 7	Tobacco User/Non-Tobacco User	48	513.54	565.06
22444PA0010209	Rating Area 7	Tobacco User/Non-Tobacco User	49	535.85	589.56
22444PA0010209	Rating Area 7	Tobacco User/Non-Tobacco User	50	560.97	617.20
22444PA0010209	Rating Area 7	Tobacco User/Non-Tobacco User	51	585.79	644.52
22444PA0010209	Rating Area 7	Tobacco User/Non-Tobacco User	52	613.11	674.36
22444PA0010209	Rating Area 7	Tobacco User/Non-Tobacco User	53	640.75	704.83
22444PA0010209	Rating Area 7	Tobacco User/Non-Tobacco User	54	670.59	737.49
22444PA0010209	Rating Area 7	Tobacco User/Non-Tobacco User	55	700.43	770.47
22444PA0010209	Rating Area 7	Tobacco User/Non-Tobacco User	56	732.78	805.97
22444PA0010209	Rating Area 7	Tobacco User/Non-Tobacco User	57	765.45	842.09
22444PA0010209	Rating Area 7	Tobacco User/Non-Tobacco User	58	800.31	880.41
22444PA0010209	Rating Area 7	Tobacco User/Non-Tobacco User	59	817.59	899.25
22444PA0010209	Rating Area 7	Tobacco User/Non-Tobacco User	60	852.45	937.57
22444PA0010209	Rating Area 7	Tobacco User/Non-Tobacco User	61	882.61	970.87
22444PA0010209	Rating Area 7	Tobacco User/Non-Tobacco User	62	902.39	992.54
22444PA0010209	Rating Area 7	Tobacco User/Non-Tobacco User	63	927.21	1019.86
22444PA0010209	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	942.28	1036.51
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	264.46	264.46
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	15	287.97	287.97
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	16	296.95	296.95
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	17	305.94	305.94
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	18	315.62	315.62
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	19	325.30	325.30
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	20	335.33	335.33
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	21	345.70	380.27
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	22	345.70	380.27
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	23	345.70	380.27
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	24	345.70	380.27
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	25	347.08	381.65
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	26	353.99	389.26
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	27	362.29	398.59
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	28	375.77	413.45
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	29	386.84	425.55
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	30	392.37	431.78
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	31	400.66	440.77
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	32	408.96	449.75
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	33	414.15	455.63
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	34	419.68	461.51
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	35	422.44	464.62
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	36	425.21	467.73
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	37	427.97	470.84
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	38	430.74	473.95
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	39	436.27	479.83
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	40	441.80	486.05
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	41	450.10	495.04
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	42	458.05	504.03
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	43	469.11	516.13
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	44	482.94	531.34
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	45	499.19	548.97
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	46	518.55	570.40
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	47	540.33	594.25
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	48	565.22	621.91
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	49	589.76	648.88
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	50	617.42	679.30

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010210	Rating Area 5	Tobacco User/Non-Tobacco User	51	644.73	709.37
	Rating Area 5	Tobacco User/Non-Tobacco User	52	674.80	742.21
	Rating Area 5	Tobacco User/Non-Tobacco User	53	705.22	775.75
	Rating Area 5	Tobacco User/Non-Tobacco User	54	738.07	811.70
	Rating Area 5	Tobacco User/Non-Tobacco User	55	770.91	848.00
	Rating Area 5	Tobacco User/Non-Tobacco User	56	806.51	887.06
	Rating Area 5	Tobacco User/Non-Tobacco User	57	842.47	926.82
	Rating Area 5	Tobacco User/Non-Tobacco User	58	880.84	968.99
	Rating Area 5	Tobacco User/Non-Tobacco User	59	899.85	989.73
	Rating Area 5	Tobacco User/Non-Tobacco User	60	938.22	1031.91
	Rating Area 5	Tobacco User/Non-Tobacco User	61	971.41	1068.55
	Rating Area 5	Tobacco User/Non-Tobacco User	62	993.19	1092.41
	Rating Area 5	Tobacco User/Non-Tobacco User	63	1020.50	1122.48
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1037.09	1140.80
22444PA0010210	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	305.36	305.36
22444PA0010210	Rating Area 6	Tobacco User/Non-Tobacco User	15	332.50	332.50
	Rating Area 6	Tobacco User/Non-Tobacco User	16	342.88	342.88
	Rating Area 6	Tobacco User/Non-Tobacco User	17	353.26	353.26
	Rating Area 6	Tobacco User/Non-Tobacco User	18	364.43	364.43
	Rating Area 6	Tobacco User/Non-Tobacco User	19	375.61	375.61
	Rating Area 6	Tobacco User/Non-Tobacco User	20	387.19	387.19
	Rating Area 6	Tobacco User/Non-Tobacco User	21	399.17	439.08
	Rating Area 6	Tobacco User/Non-Tobacco User	22	399.17	439.08
	Rating Area 6	Tobacco User/Non-Tobacco User	23	399.17	439.08
	Rating Area 6	Tobacco User/Non-Tobacco User	24	399.17	439.08
	Rating Area 6	Tobacco User/Non-Tobacco User	25	400.76	440.67
	Rating Area 6	Tobacco User/Non-Tobacco User	26	408.74	449.45
	Rating Area 6	Tobacco User/Non-Tobacco User	27	418.32	460.23
	Rating Area 6	Tobacco User/Non-Tobacco User	28	433.89	477.40
	Rating Area 6	Tobacco User/Non-Tobacco User	29	446.66	491.37
	Rating Area 6	Tobacco User/Non-Tobacco User	30	453.05	498.55
	Rating Area 6	Tobacco User/Non-Tobacco User	31	462.63	508.93
	Rating Area 6	Tobacco User/Non-Tobacco User	32	472.21	519.31
	Rating Area 6	Tobacco User/Non-Tobacco User	33	478.19	526.09
	Rating Area 6	Tobacco User/Non-Tobacco User	34	484.58	532.88
	Rating Area 6	Tobacco User/Non-Tobacco User	35	487.77	536.47
	Rating Area 6	Tobacco User/Non-Tobacco User	36	490.97	540.06
	Rating Area 6	Tobacco User/Non-Tobacco User	37	494.16	543.66
	Rating Area 6	Tobacco User/Non-Tobacco User	38	497.35	547.25
	Rating Area 6	Tobacco User/Non-Tobacco User	39	503.74	554.03
	Rating Area 6	Tobacco User/Non-Tobacco User	40	510.13	561.22
	Rating Area 6	Tobacco User/Non-Tobacco User	41	519.71	571.60
	Rating Area 6	Tobacco User/Non-Tobacco User	42	528.89	581.98
	Rating Area 6	Tobacco User/Non-Tobacco User	43	541.66	595.95
	Rating Area 6	Tobacco User/Non-Tobacco User	44	557.63	613.51
	Rating Area 6	Tobacco User/Non-Tobacco User	45	576.39	633.87
	Rating Area 6	Tobacco User/Non-Tobacco User	46	598.74	658.61
	Rating Area 6	Tobacco User/Non-Tobacco User	47	623.89	686.16
	Rating Area 6	Tobacco User/Non-Tobacco User	48	652.63	718.09
	Rating Area 6	Tobacco User/Non-Tobacco User	49	680.97	749.22
	Rating Area 6	Tobacco User/Non-Tobacco User	50	712.90	784.35
	Rating Area 6	Tobacco User/Non-Tobacco User	51	744.43	819.08
	Rating Area 6	Tobacco User/Non-Tobacco User	52	779.16	857.00
	Rating Area 6	Tobacco User/Non-Tobacco User	53	814.29	895.72
	Rating Area 6	Tobacco User/Non-Tobacco User	54	852.21	937.23

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010210	Rating Area 6	Tobacco User/Non-Tobacco User	55	890.13	979.14
	Rating Area 6	Tobacco User/Non-Tobacco User	56	931.24	1024.25
	Rating Area 6	Tobacco User/Non-Tobacco User	57	972.75	1070.15
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1017.06	1118.85
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1039.01	1142.80
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1083.32	1191.49
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1121.64	1233.80
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1146.79	1261.35
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1178.32	1296.07
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1197.48	1317.23
22444PA0010210	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	316.69	316.69
22444PA0010210	Rating Area 9	Tobacco User/Non-Tobacco User	15	344.84	344.84
	Rating Area 9	Tobacco User/Non-Tobacco User	16	355.60	355.60
	Rating Area 9	Tobacco User/Non-Tobacco User	17	366.36	366.36
	Rating Area 9	Tobacco User/Non-Tobacco User	18	377.96	377.96
	Rating Area 9	Tobacco User/Non-Tobacco User	19	389.55	389.55
	Rating Area 9	Tobacco User/Non-Tobacco User	20	401.55	401.55
	Rating Area 9	Tobacco User/Non-Tobacco User	21	413.98	455.37
	Rating Area 9	Tobacco User/Non-Tobacco User	22	413.98	455.37
	Rating Area 9	Tobacco User/Non-Tobacco User	23	413.98	455.37
	Rating Area 9	Tobacco User/Non-Tobacco User	24	413.98	455.37
	Rating Area 9	Tobacco User/Non-Tobacco User	25	415.63	457.02
	Rating Area 9	Tobacco User/Non-Tobacco User	26	423.91	466.13
	Rating Area 9	Tobacco User/Non-Tobacco User	27	433.84	477.31
	Rating Area 9	Tobacco User/Non-Tobacco User	28	449.99	495.11
	Rating Area 9	Tobacco User/Non-Tobacco User	29	463.23	509.60
	Rating Area 9	Tobacco User/Non-Tobacco User	30	469.86	517.05
	Rating Area 9	Tobacco User/Non-Tobacco User	31	479.79	527.81
	Rating Area 9	Tobacco User/Non-Tobacco User	32	489.73	538.58
	Rating Area 9	Tobacco User/Non-Tobacco User	33	495.94	545.61
	Rating Area 9	Tobacco User/Non-Tobacco User	34	502.56	552.65
	Rating Area 9	Tobacco User/Non-Tobacco User	35	505.87	556.38
	Rating Area 9	Tobacco User/Non-Tobacco User	36	509.18	560.10
	Rating Area 9	Tobacco User/Non-Tobacco User	37	512.50	563.83
	Rating Area 9	Tobacco User/Non-Tobacco User	38	515.81	567.55
	Rating Area 9	Tobacco User/Non-Tobacco User	39	522.43	574.59
	Rating Area 9	Tobacco User/Non-Tobacco User	40	529.05	582.04
	Rating Area 9	Tobacco User/Non-Tobacco User	41	538.99	592.81
	Rating Area 9	Tobacco User/Non-Tobacco User	42	548.51	603.57
	Rating Area 9	Tobacco User/Non-Tobacco User	43	561.76	618.06
	Rating Area 9	Tobacco User/Non-Tobacco User	44	578.32	636.27
	Rating Area 9	Tobacco User/Non-Tobacco User	45	597.77	657.39
	Rating Area 9	Tobacco User/Non-Tobacco User	46	620.96	683.05
	Rating Area 9	Tobacco User/Non-Tobacco User	47	647.04	711.62
	Rating Area 9	Tobacco User/Non-Tobacco User	48	676.84	744.73
	Rating Area 9	Tobacco User/Non-Tobacco User	49	706.23	777.02
	Rating Area 9	Tobacco User/Non-Tobacco User	50	739.35	813.45
	Rating Area 9	Tobacco User/Non-Tobacco User	51	772.06	849.47
	Rating Area 9	Tobacco User/Non-Tobacco User	52	808.07	888.80
	Rating Area 9	Tobacco User/Non-Tobacco User	53	844.50	928.95
	Rating Area 9	Tobacco User/Non-Tobacco User	54	883.83	972.00
	Rating Area 9	Tobacco User/Non-Tobacco User	55	923.15	1015.47
	Rating Area 9	Tobacco User/Non-Tobacco User	56	965.79	1062.25
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1008.85	1109.86
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1054.80	1160.36

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010210	Rating Area 9	Tobacco User/Non-Tobacco User	59	1077.57	1185.20
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1123.52	1235.70
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1163.26	1279.58
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1189.34	1308.15
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1222.04	1344.16
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1241.91	1366.10
22444PA0010211	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	186.12	186.12
22444PA0010211	Rating Area 5	Tobacco User/Non-Tobacco User	15	202.67	202.67
	Rating Area 5	Tobacco User/Non-Tobacco User	16	208.99	208.99
	Rating Area 5	Tobacco User/Non-Tobacco User	17	215.32	215.32
	Rating Area 5	Tobacco User/Non-Tobacco User	18	222.13	222.13
	Rating Area 5	Tobacco User/Non-Tobacco User	19	228.94	228.94
	Rating Area 5	Tobacco User/Non-Tobacco User	20	236.00	236.00
	Rating Area 5	Tobacco User/Non-Tobacco User	21	243.30	267.63
	Rating Area 5	Tobacco User/Non-Tobacco User	22	243.30	267.63
	Rating Area 5	Tobacco User/Non-Tobacco User	23	243.30	267.63
	Rating Area 5	Tobacco User/Non-Tobacco User	24	243.30	267.63
	Rating Area 5	Tobacco User/Non-Tobacco User	25	244.27	268.60
	Rating Area 5	Tobacco User/Non-Tobacco User	26	249.14	273.95
	Rating Area 5	Tobacco User/Non-Tobacco User	27	254.98	280.52
	Rating Area 5	Tobacco User/Non-Tobacco User	28	264.47	290.98
	Rating Area 5	Tobacco User/Non-Tobacco User	29	272.25	299.50
	Rating Area 5	Tobacco User/Non-Tobacco User	30	276.14	303.88
	Rating Area 5	Tobacco User/Non-Tobacco User	31	281.98	310.21
	Rating Area 5	Tobacco User/Non-Tobacco User	32	287.82	316.53
	Rating Area 5	Tobacco User/Non-Tobacco User	33	291.47	320.67
	Rating Area 5	Tobacco User/Non-Tobacco User	34	295.36	324.80
	Rating Area 5	Tobacco User/Non-Tobacco User	35	297.31	326.99
	Rating Area 5	Tobacco User/Non-Tobacco User	36	299.26	329.18
	Rating Area 5	Tobacco User/Non-Tobacco User	37	301.20	331.37
	Rating Area 5	Tobacco User/Non-Tobacco User	38	303.15	333.56
	Rating Area 5	Tobacco User/Non-Tobacco User	39	307.04	337.70
	Rating Area 5	Tobacco User/Non-Tobacco User	40	310.93	342.08
	Rating Area 5	Tobacco User/Non-Tobacco User	41	316.77	348.40
	Rating Area 5	Tobacco User/Non-Tobacco User	42	322.37	354.73
	Rating Area 5	Tobacco User/Non-Tobacco User	43	330.16	363.24
	Rating Area 5	Tobacco User/Non-Tobacco User	44	339.89	373.95
	Rating Area 5	Tobacco User/Non-Tobacco User	45	351.32	386.36
	Rating Area 5	Tobacco User/Non-Tobacco User	46	364.95	401.44
	Rating Area 5	Tobacco User/Non-Tobacco User	47	380.27	418.23
	Rating Area 5	Tobacco User/Non-Tobacco User	48	397.79	437.69
	Rating Area 5	Tobacco User/Non-Tobacco User	49	415.07	456.67
	Rating Area 5	Tobacco User/Non-Tobacco User	50	434.53	478.08
	Rating Area 5	Tobacco User/Non-Tobacco User	51	453.75	499.25
	Rating Area 5	Tobacco User/Non-Tobacco User	52	474.92	522.36
	Rating Area 5	Tobacco User/Non-Tobacco User	53	496.33	545.96
	Rating Area 5	Tobacco User/Non-Tobacco User	54	519.44	571.26
	Rating Area 5	Tobacco User/Non-Tobacco User	55	542.55	596.81
	Rating Area 5	Tobacco User/Non-Tobacco User	56	567.61	624.30
	Rating Area 5	Tobacco User/Non-Tobacco User	57	592.92	652.28
	Rating Area 5	Tobacco User/Non-Tobacco User	58	619.92	681.96
	Rating Area 5	Tobacco User/Non-Tobacco User	59	633.30	696.56
	Rating Area 5	Tobacco User/Non-Tobacco User	60	660.31	726.24
	Rating Area 5	Tobacco User/Non-Tobacco User	61	683.67	752.03
	Rating Area 5	Tobacco User/Non-Tobacco User	62	699.00	768.82

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010211	Rating Area 5	Tobacco User/Non-Tobacco User	63	718.22	789.99
22444PA0010211	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	729.89	802.88
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	214.91	214.91
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	15	234.01	234.01
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	16	241.31	241.31
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	17	248.62	248.62
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	18	256.48	256.48
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	19	264.35	264.35
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	20	272.50	272.50
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	21	280.93	309.02
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	22	280.93	309.02
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	23	280.93	309.02
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	24	280.93	309.02
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	25	282.05	310.14
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	26	287.67	316.32
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	27	294.41	323.91
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	28	305.36	335.99
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	29	314.35	345.82
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	30	318.85	350.87
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	31	325.59	358.18
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	32	332.33	365.48
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	33	336.55	370.26
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	34	341.04	375.03
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	35	343.29	377.56
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	36	345.54	380.09
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	37	347.78	382.62
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	38	350.03	385.15
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	39	354.53	389.92
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	40	359.02	394.98
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	41	365.76	402.28
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	42	372.22	409.59
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	43	381.21	419.42
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	44	392.45	431.78
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	45	405.65	446.11
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	46	421.39	463.52
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	47	439.08	482.91
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	48	459.31	505.38
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	49	479.26	527.29
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	50	501.73	552.02
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	51	523.92	576.46
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	52	548.36	603.14
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	53	573.09	630.39
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	54	599.77	659.61
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	55	626.46	689.11
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	56	655.40	720.85
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	57	684.61	753.16
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	58	715.79	787.43
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	59	731.25	804.29
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	60	762.43	838.56
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	61	789.40	868.34
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	62	807.10	887.72
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	63	829.29	912.16
22444PA0010211	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	842.77	927.05
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	222.88	222.88
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	15	242.69	242.69

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	16	250.27	250.27
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	17	257.84	257.84
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	18	266.00	266.00
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	19	274.16	274.16
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	20	282.61	282.61
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	21	291.35	320.49
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	22	291.35	320.49
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	23	291.35	320.49
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	24	291.35	320.49
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	25	292.51	321.65
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	26	298.34	328.06
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	27	305.33	335.92
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	28	316.69	348.45
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	29	326.02	358.65
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	30	330.68	363.89
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	31	337.67	371.47
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	32	344.66	379.04
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	33	349.03	384.00
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	34	353.70	388.95
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	35	356.03	391.57
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	36	358.36	394.19
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	37	360.69	396.82
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	38	363.02	399.44
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	39	367.68	404.39
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	40	372.34	409.63
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	41	379.33	417.21
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	42	386.04	424.78
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	43	395.36	434.98
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	44	407.01	447.80
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	45	420.71	462.66
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	46	437.02	480.72
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	47	455.38	500.83
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	48	476.35	524.13
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	49	497.04	546.86
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	50	520.35	572.50
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	51	543.36	597.85
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	52	568.71	625.52
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	53	594.35	653.78
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	54	622.03	684.08
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	55	649.71	714.68
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	56	679.71	747.60
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	57	710.01	781.10
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	58	742.35	816.65
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	59	758.38	834.13
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	60	790.72	869.67
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	61	818.69	900.56
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	62	837.04	920.66
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	63	860.06	946.01
22444PA0010211	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	874.04	961.45
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	176.98	176.98
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	15	192.72	192.72
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	16	198.73	198.73
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	17	204.75	204.75
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	18	211.22	211.22
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	19	217.70	217.70

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0040080	Rating Area 3	Tobacco User/Non-Tobacco User	20	224.41	224.41
	Rating Area 3	Tobacco User/Non-Tobacco User	21	231.36	254.49
	Rating Area 3	Tobacco User/Non-Tobacco User	22	231.36	254.49
	Rating Area 3	Tobacco User/Non-Tobacco User	23	231.36	254.49
	Rating Area 3	Tobacco User/Non-Tobacco User	24	231.36	254.49
	Rating Area 3	Tobacco User/Non-Tobacco User	25	232.28	255.41
	Rating Area 3	Tobacco User/Non-Tobacco User	26	236.90	260.50
	Rating Area 3	Tobacco User/Non-Tobacco User	27	242.46	266.75
	Rating Area 3	Tobacco User/Non-Tobacco User	28	251.48	276.70
	Rating Area 3	Tobacco User/Non-Tobacco User	29	258.88	284.79
	Rating Area 3	Tobacco User/Non-Tobacco User	30	262.58	288.96
	Rating Area 3	Tobacco User/Non-Tobacco User	31	268.14	294.97
	Rating Area 3	Tobacco User/Non-Tobacco User	32	273.69	300.99
	Rating Area 3	Tobacco User/Non-Tobacco User	33	277.16	304.92
	Rating Area 3	Tobacco User/Non-Tobacco User	34	280.86	308.85
	Rating Area 3	Tobacco User/Non-Tobacco User	35	282.71	310.94
	Rating Area 3	Tobacco User/Non-Tobacco User	36	284.56	313.02
	Rating Area 3	Tobacco User/Non-Tobacco User	37	286.41	315.10
	Rating Area 3	Tobacco User/Non-Tobacco User	38	288.26	317.18
	Rating Area 3	Tobacco User/Non-Tobacco User	39	291.97	321.12
	Rating Area 3	Tobacco User/Non-Tobacco User	40	295.67	325.28
	Rating Area 3	Tobacco User/Non-Tobacco User	41	301.22	331.30
	Rating Area 3	Tobacco User/Non-Tobacco User	42	306.54	337.31
	Rating Area 3	Tobacco User/Non-Tobacco User	43	313.94	345.41
	Rating Area 3	Tobacco User/Non-Tobacco User	44	323.20	355.59
	Rating Area 3	Tobacco User/Non-Tobacco User	45	334.07	367.39
	Rating Area 3	Tobacco User/Non-Tobacco User	46	347.03	381.73
	Rating Area 3	Tobacco User/Non-Tobacco User	47	361.60	397.69
	Rating Area 3	Tobacco User/Non-Tobacco User	48	378.26	416.20
	Rating Area 3	Tobacco User/Non-Tobacco User	49	394.69	434.25
	Rating Area 3	Tobacco User/Non-Tobacco User	50	413.19	454.61
	Rating Area 3	Tobacco User/Non-Tobacco User	51	431.47	474.73
	Rating Area 3	Tobacco User/Non-Tobacco User	52	451.60	496.71
	Rating Area 3	Tobacco User/Non-Tobacco User	53	471.96	519.15
	Rating Area 3	Tobacco User/Non-Tobacco User	54	493.94	543.21
	Rating Area 3	Tobacco User/Non-Tobacco User	55	515.91	567.51
	Rating Area 3	Tobacco User/Non-Tobacco User	56	539.74	593.65
	Rating Area 3	Tobacco User/Non-Tobacco User	57	563.80	620.25
	Rating Area 3	Tobacco User/Non-Tobacco User	58	589.48	648.48
	Rating Area 3	Tobacco User/Non-Tobacco User	59	602.21	662.36
	Rating Area 3	Tobacco User/Non-Tobacco User	60	627.89	690.59
	Rating Area 3	Tobacco User/Non-Tobacco User	61	650.10	715.11
	Rating Area 3	Tobacco User/Non-Tobacco User	62	664.67	731.07
	Rating Area 3	Tobacco User/Non-Tobacco User	63	682.95	751.20
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	694.06	763.46
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	216.00	216.00
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	15	235.20	235.20
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	16	242.54	242.54
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	17	249.88	249.88
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	18	257.79	257.79
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	19	265.69	265.69
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	20	273.88	273.88
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	21	282.36	310.59
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	22	282.36	310.59
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	23	282.36	310.59

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	24	282.36	310.59
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	25	283.48	311.72
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	26	289.13	317.93
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	27	295.91	325.55
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	28	306.92	337.69
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	29	315.95	347.58
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	30	320.47	352.66
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	31	327.25	360.00
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	32	334.02	367.34
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	33	338.26	372.14
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	34	342.78	376.94
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	35	345.03	379.48
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	36	347.29	382.02
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	37	349.55	384.56
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	38	351.81	387.11
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	39	356.33	391.91
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	40	360.85	396.99
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	41	367.62	404.33
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	42	374.12	411.67
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	43	383.15	421.55
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	44	394.45	433.98
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	45	407.72	448.38
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	46	423.53	465.88
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	47	441.32	485.36
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	48	461.65	507.95
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	49	481.69	529.98
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	50	504.28	554.82
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	51	526.59	579.39
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	52	551.15	606.21
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	53	576.00	633.60
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	54	602.82	662.96
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	55	629.65	692.61
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	56	658.73	724.52
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	57	688.09	756.99
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	58	719.43	791.43
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	59	734.96	808.38
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	60	766.31	842.82
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	61	793.41	872.75
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	62	811.20	892.23
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	63	833.50	916.80
22444PA0040081	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	847.06	931.76
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	208.27	208.27
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	15	226.79	226.79
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	16	233.86	233.86
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	17	240.94	240.94
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	18	248.57	248.57
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	19	256.19	256.19
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	20	264.08	264.08
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	21	272.26	299.48
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	22	272.26	299.48
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	23	272.26	299.48
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	24	272.26	299.48
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	25	273.34	300.57
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	26	278.79	306.55
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	27	285.32	313.91

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0040082	Rating Area 6	Tobacco User/Non-Tobacco User	28	295.94	325.61
	Rating Area 6	Tobacco User/Non-Tobacco User	29	304.65	335.14
	Rating Area 6	Tobacco User/Non-Tobacco User	30	309.00	340.04
	Rating Area 6	Tobacco User/Non-Tobacco User	31	315.54	347.12
	Rating Area 6	Tobacco User/Non-Tobacco User	32	322.07	354.20
	Rating Area 6	Tobacco User/Non-Tobacco User	33	326.16	358.83
	Rating Area 6	Tobacco User/Non-Tobacco User	34	330.51	363.46
	Rating Area 6	Tobacco User/Non-Tobacco User	35	332.69	365.91
	Rating Area 6	Tobacco User/Non-Tobacco User	36	334.87	368.36
	Rating Area 6	Tobacco User/Non-Tobacco User	37	337.05	370.81
	Rating Area 6	Tobacco User/Non-Tobacco User	38	339.22	373.26
	Rating Area 6	Tobacco User/Non-Tobacco User	39	343.58	377.88
	Rating Area 6	Tobacco User/Non-Tobacco User	40	347.94	382.78
	Rating Area 6	Tobacco User/Non-Tobacco User	41	354.47	389.86
	Rating Area 6	Tobacco User/Non-Tobacco User	42	360.73	396.94
	Rating Area 6	Tobacco User/Non-Tobacco User	43	369.44	406.47
	Rating Area 6	Tobacco User/Non-Tobacco User	44	380.33	418.45
	Rating Area 6	Tobacco User/Non-Tobacco User	45	393.13	432.33
	Rating Area 6	Tobacco User/Non-Tobacco User	46	408.38	449.21
	Rating Area 6	Tobacco User/Non-Tobacco User	47	425.53	468.00
	Rating Area 6	Tobacco User/Non-Tobacco User	48	445.13	489.78
	Rating Area 6	Tobacco User/Non-Tobacco User	49	464.46	511.02
	Rating Area 6	Tobacco User/Non-Tobacco User	50	486.24	534.97
	Rating Area 6	Tobacco User/Non-Tobacco User	51	507.75	558.66
	Rating Area 6	Tobacco User/Non-Tobacco User	52	531.43	584.52
	Rating Area 6	Tobacco User/Non-Tobacco User	53	555.39	610.93
	Rating Area 6	Tobacco User/Non-Tobacco User	54	581.26	639.25
	Rating Area 6	Tobacco User/Non-Tobacco User	55	607.12	667.83
	Rating Area 6	Tobacco User/Non-Tobacco User	56	635.16	698.60
	Rating Area 6	Tobacco User/Non-Tobacco User	57	663.48	729.90
	Rating Area 6	Tobacco User/Non-Tobacco User	58	693.70	763.12
	Rating Area 6	Tobacco User/Non-Tobacco User	59	708.67	779.45
	Rating Area 6	Tobacco User/Non-Tobacco User	60	738.89	812.67
	Rating Area 6	Tobacco User/Non-Tobacco User	61	765.03	841.53
	Rating Area 6	Tobacco User/Non-Tobacco User	62	782.18	860.31
	Rating Area 6	Tobacco User/Non-Tobacco User	63	803.68	884.00
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	816.75	898.43
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	233.72	233.72
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	15	254.49	254.49
	Rating Area 7	Tobacco User/Non-Tobacco User	16	262.44	262.44
	Rating Area 7	Tobacco User/Non-Tobacco User	17	270.38	270.38
	Rating Area 7	Tobacco User/Non-Tobacco User	18	278.93	278.93
	Rating Area 7	Tobacco User/Non-Tobacco User	19	287.49	287.49
	Rating Area 7	Tobacco User/Non-Tobacco User	20	296.35	296.35
	Rating Area 7	Tobacco User/Non-Tobacco User	21	305.52	336.07
	Rating Area 7	Tobacco User/Non-Tobacco User	22	305.52	336.07
	Rating Area 7	Tobacco User/Non-Tobacco User	23	305.52	336.07
	Rating Area 7	Tobacco User/Non-Tobacco User	24	305.52	336.07
	Rating Area 7	Tobacco User/Non-Tobacco User	25	306.73	337.29
	Rating Area 7	Tobacco User/Non-Tobacco User	26	312.84	344.01
	Rating Area 7	Tobacco User/Non-Tobacco User	27	320.18	352.26
	Rating Area 7	Tobacco User/Non-Tobacco User	28	332.09	365.39
	Rating Area 7	Tobacco User/Non-Tobacco User	29	341.87	376.09
	Rating Area 7	Tobacco User/Non-Tobacco User	30	346.76	381.59
	Rating Area 7	Tobacco User/Non-Tobacco User	31	354.09	389.53

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0040083	Rating Area 7	Tobacco User/Non-Tobacco User	32	361.42	397.47
	Rating Area 7	Tobacco User/Non-Tobacco User	33	366.00	402.67
	Rating Area 7	Tobacco User/Non-Tobacco User	34	370.89	407.86
	Rating Area 7	Tobacco User/Non-Tobacco User	35	373.34	410.61
	Rating Area 7	Tobacco User/Non-Tobacco User	36	375.78	413.36
	Rating Area 7	Tobacco User/Non-Tobacco User	37	378.22	416.11
	Rating Area 7	Tobacco User/Non-Tobacco User	38	380.67	418.86
	Rating Area 7	Tobacco User/Non-Tobacco User	39	385.56	424.05
	Rating Area 7	Tobacco User/Non-Tobacco User	40	390.44	429.55
	Rating Area 7	Tobacco User/Non-Tobacco User	41	397.78	437.49
	Rating Area 7	Tobacco User/Non-Tobacco User	42	404.80	445.44
	Rating Area 7	Tobacco User/Non-Tobacco User	43	414.58	456.13
	Rating Area 7	Tobacco User/Non-Tobacco User	44	426.80	469.57
	Rating Area 7	Tobacco User/Non-Tobacco User	45	441.16	485.15
	Rating Area 7	Tobacco User/Non-Tobacco User	46	458.27	504.10
	Rating Area 7	Tobacco User/Non-Tobacco User	47	477.52	525.18
	Rating Area 7	Tobacco User/Non-Tobacco User	48	499.51	549.62
	Rating Area 7	Tobacco User/Non-Tobacco User	49	521.20	573.45
	Rating Area 7	Tobacco User/Non-Tobacco User	50	545.65	600.33
	Rating Area 7	Tobacco User/Non-Tobacco User	51	569.78	626.91
	Rating Area 7	Tobacco User/Non-Tobacco User	52	596.36	655.94
	Rating Area 7	Tobacco User/Non-Tobacco User	53	623.25	685.57
	Rating Area 7	Tobacco User/Non-Tobacco User	54	652.27	717.34
	Rating Area 7	Tobacco User/Non-Tobacco User	55	681.29	749.42
	Rating Area 7	Tobacco User/Non-Tobacco User	56	712.76	783.94
	Rating Area 7	Tobacco User/Non-Tobacco User	57	744.53	819.08
	Rating Area 7	Tobacco User/Non-Tobacco User	58	778.45	856.35
	Rating Area 7	Tobacco User/Non-Tobacco User	59	795.25	874.68
	Rating Area 7	Tobacco User/Non-Tobacco User	60	829.16	911.95
	Rating Area 7	Tobacco User/Non-Tobacco User	61	858.49	944.34
	Rating Area 7	Tobacco User/Non-Tobacco User	62	877.74	965.42
	Rating Area 7	Tobacco User/Non-Tobacco User	63	901.87	992.00
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	916.54	1008.19
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	216.00	216.00
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	15	235.20	235.20
	Rating Area 9	Tobacco User/Non-Tobacco User	16	242.54	242.54
	Rating Area 9	Tobacco User/Non-Tobacco User	17	249.88	249.88
	Rating Area 9	Tobacco User/Non-Tobacco User	18	257.79	257.79
	Rating Area 9	Tobacco User/Non-Tobacco User	19	265.69	265.69
	Rating Area 9	Tobacco User/Non-Tobacco User	20	273.88	273.88
	Rating Area 9	Tobacco User/Non-Tobacco User	21	282.36	310.59
	Rating Area 9	Tobacco User/Non-Tobacco User	22	282.36	310.59
	Rating Area 9	Tobacco User/Non-Tobacco User	23	282.36	310.59
	Rating Area 9	Tobacco User/Non-Tobacco User	24	282.36	310.59
	Rating Area 9	Tobacco User/Non-Tobacco User	25	283.48	311.72
	Rating Area 9	Tobacco User/Non-Tobacco User	26	289.13	317.93
	Rating Area 9	Tobacco User/Non-Tobacco User	27	295.91	325.55
	Rating Area 9	Tobacco User/Non-Tobacco User	28	306.92	337.69
	Rating Area 9	Tobacco User/Non-Tobacco User	29	315.95	347.58
	Rating Area 9	Tobacco User/Non-Tobacco User	30	320.47	352.66
	Rating Area 9	Tobacco User/Non-Tobacco User	31	327.25	360.00
	Rating Area 9	Tobacco User/Non-Tobacco User	32	334.02	367.34
	Rating Area 9	Tobacco User/Non-Tobacco User	33	338.26	372.14
	Rating Area 9	Tobacco User/Non-Tobacco User	34	342.78	376.94
	Rating Area 9	Tobacco User/Non-Tobacco User	35	345.03	379.48

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		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*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0040084	Rating Area 9	Tobacco User/Non-Tobacco User	36	347.29	382.02
	Rating Area 9	Tobacco User/Non-Tobacco User	37	349.55	384.56
	Rating Area 9	Tobacco User/Non-Tobacco User	38	351.81	387.11
	Rating Area 9	Tobacco User/Non-Tobacco User	39	356.33	391.91
	Rating Area 9	Tobacco User/Non-Tobacco User	40	360.85	396.99
	Rating Area 9	Tobacco User/Non-Tobacco User	41	367.62	404.33
	Rating Area 9	Tobacco User/Non-Tobacco User	42	374.12	411.67
	Rating Area 9	Tobacco User/Non-Tobacco User	43	383.15	421.55
	Rating Area 9	Tobacco User/Non-Tobacco User	44	394.45	433.98
	Rating Area 9	Tobacco User/Non-Tobacco User	45	407.72	448.38
	Rating Area 9	Tobacco User/Non-Tobacco User	46	423.53	465.88
	Rating Area 9	Tobacco User/Non-Tobacco User	47	441.32	485.36
	Rating Area 9	Tobacco User/Non-Tobacco User	48	461.65	507.95
	Rating Area 9	Tobacco User/Non-Tobacco User	49	481.69	529.98
	Rating Area 9	Tobacco User/Non-Tobacco User	50	504.28	554.82
	Rating Area 9	Tobacco User/Non-Tobacco User	51	526.59	579.39
	Rating Area 9	Tobacco User/Non-Tobacco User	52	551.15	606.21
	Rating Area 9	Tobacco User/Non-Tobacco User	53	576.00	633.60
	Rating Area 9	Tobacco User/Non-Tobacco User	54	602.82	662.96
	Rating Area 9	Tobacco User/Non-Tobacco User	55	629.65	692.61
	Rating Area 9	Tobacco User/Non-Tobacco User	56	658.73	724.52
	Rating Area 9	Tobacco User/Non-Tobacco User	57	688.09	756.99
	Rating Area 9	Tobacco User/Non-Tobacco User	58	719.43	791.43
	Rating Area 9	Tobacco User/Non-Tobacco User	59	734.96	808.38
	Rating Area 9	Tobacco User/Non-Tobacco User	60	766.31	842.82
	Rating Area 9	Tobacco User/Non-Tobacco User	61	793.41	872.75
	Rating Area 9	Tobacco User/Non-Tobacco User	62	811.20	892.23
	Rating Area 9	Tobacco User/Non-Tobacco User	63	833.50	916.80
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	847.06	931.76
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	180.38	180.38
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	15	196.41	196.41
	Rating Area 5	Tobacco User/Non-Tobacco User	16	202.54	202.54
	Rating Area 5	Tobacco User/Non-Tobacco User	17	208.67	208.67
	Rating Area 5	Tobacco User/Non-Tobacco User	18	215.27	215.27
	Rating Area 5	Tobacco User/Non-Tobacco User	19	221.88	221.88
	Rating Area 5	Tobacco User/Non-Tobacco User	20	228.71	228.71
	Rating Area 5	Tobacco User/Non-Tobacco User	21	235.79	259.37
	Rating Area 5	Tobacco User/Non-Tobacco User	22	235.79	259.37
	Rating Area 5	Tobacco User/Non-Tobacco User	23	235.79	259.37
	Rating Area 5	Tobacco User/Non-Tobacco User	24	235.79	259.37
	Rating Area 5	Tobacco User/Non-Tobacco User	25	236.73	260.31
	Rating Area 5	Tobacco User/Non-Tobacco User	26	241.45	265.50
	Rating Area 5	Tobacco User/Non-Tobacco User	27	247.10	271.86
	Rating Area 5	Tobacco User/Non-Tobacco User	28	256.30	282.00
	Rating Area 5	Tobacco User/Non-Tobacco User	29	263.85	290.25
	Rating Area 5	Tobacco User/Non-Tobacco User	30	267.62	294.50
	Rating Area 5	Tobacco User/Non-Tobacco User	31	273.28	300.63
	Rating Area 5	Tobacco User/Non-Tobacco User	32	278.94	306.76
	Rating Area 5	Tobacco User/Non-Tobacco User	33	282.47	310.77
	Rating Area 5	Tobacco User/Non-Tobacco User	34	286.24	314.78
	Rating Area 5	Tobacco User/Non-Tobacco User	35	288.13	316.90
	Rating Area 5	Tobacco User/Non-Tobacco User	36	290.02	319.02
	Rating Area 5	Tobacco User/Non-Tobacco User	37	291.90	321.14
	Rating Area 5	Tobacco User/Non-Tobacco User	38	293.79	323.26
	Rating Area 5	Tobacco User/Non-Tobacco User	39	297.56	327.27

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		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0040085	Rating Area 5	Tobacco User/Non-Tobacco User	40	301.34	331.52
	Rating Area 5	Tobacco User/Non-Tobacco User	41	306.99	337.65
	Rating Area 5	Tobacco User/Non-Tobacco User	42	312.42	343.78
	Rating Area 5	Tobacco User/Non-Tobacco User	43	319.96	352.03
	Rating Area 5	Tobacco User/Non-Tobacco User	44	329.39	362.40
	Rating Area 5	Tobacco User/Non-Tobacco User	45	340.48	374.43
	Rating Area 5	Tobacco User/Non-Tobacco User	46	353.68	389.05
	Rating Area 5	Tobacco User/Non-Tobacco User	47	368.53	405.32
	Rating Area 5	Tobacco User/Non-Tobacco User	48	385.51	424.18
	Rating Area 5	Tobacco User/Non-Tobacco User	49	402.25	442.57
	Rating Area 5	Tobacco User/Non-Tobacco User	50	421.11	463.32
	Rating Area 5	Tobacco User/Non-Tobacco User	51	439.74	483.83
	Rating Area 5	Tobacco User/Non-Tobacco User	52	460.26	506.23
	Rating Area 5	Tobacco User/Non-Tobacco User	53	481.00	529.11
	Rating Area 5	Tobacco User/Non-Tobacco User	54	503.40	553.63
	Rating Area 5	Tobacco User/Non-Tobacco User	55	525.80	578.38
	Rating Area 5	Tobacco User/Non-Tobacco User	56	550.09	605.03
	Rating Area 5	Tobacco User/Non-Tobacco User	57	574.61	632.14
	Rating Area 5	Tobacco User/Non-Tobacco User	58	600.78	660.91
	Rating Area 5	Tobacco User/Non-Tobacco User	59	613.75	675.06
	Rating Area 5	Tobacco User/Non-Tobacco User	60	639.92	703.82
	Rating Area 5	Tobacco User/Non-Tobacco User	61	662.56	728.82
	Rating Area 5	Tobacco User/Non-Tobacco User	62	677.41	745.09
	Rating Area 5	Tobacco User/Non-Tobacco User	63	696.04	765.60
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	707.36	778.10
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	183.02	183.02
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	15	199.28	199.28
	Rating Area 2	Tobacco User/Non-Tobacco User	16	205.50	205.50
	Rating Area 2	Tobacco User/Non-Tobacco User	17	211.72	211.72
	Rating Area 2	Tobacco User/Non-Tobacco User	18	218.42	218.42
	Rating Area 2	Tobacco User/Non-Tobacco User	19	225.12	225.12
	Rating Area 2	Tobacco User/Non-Tobacco User	20	232.06	232.06
	Rating Area 2	Tobacco User/Non-Tobacco User	21	239.24	263.16
	Rating Area 2	Tobacco User/Non-Tobacco User	22	239.24	263.16
	Rating Area 2	Tobacco User/Non-Tobacco User	23	239.24	263.16
	Rating Area 2	Tobacco User/Non-Tobacco User	24	239.24	263.16
	Rating Area 2	Tobacco User/Non-Tobacco User	25	240.19	264.12
	Rating Area 2	Tobacco User/Non-Tobacco User	26	244.98	269.38
	Rating Area 2	Tobacco User/Non-Tobacco User	27	250.72	275.84
	Rating Area 2	Tobacco User/Non-Tobacco User	28	260.05	286.13
	Rating Area 2	Tobacco User/Non-Tobacco User	29	267.71	294.50
	Rating Area 2	Tobacco User/Non-Tobacco User	30	271.53	298.81
	Rating Area 2	Tobacco User/Non-Tobacco User	31	277.27	305.03
	Rating Area 2	Tobacco User/Non-Tobacco User	32	283.02	311.25
	Rating Area 2	Tobacco User/Non-Tobacco User	33	286.60	315.31
	Rating Area 2	Tobacco User/Non-Tobacco User	34	290.43	319.38
	Rating Area 2	Tobacco User/Non-Tobacco User	35	292.35	321.53
	Rating Area 2	Tobacco User/Non-Tobacco User	36	294.26	323.69
	Rating Area 2	Tobacco User/Non-Tobacco User	37	296.17	325.84
	Rating Area 2	Tobacco User/Non-Tobacco User	38	298.09	327.99
	Rating Area 2	Tobacco User/Non-Tobacco User	39	301.92	332.06
	Rating Area 2	Tobacco User/Non-Tobacco User	40	305.74	336.37
	Rating Area 2	Tobacco User/Non-Tobacco User	41	311.49	342.59
	Rating Area 2	Tobacco User/Non-Tobacco User	42	316.99	348.81
	Rating Area 2	Tobacco User/Non-Tobacco User	43	324.64	357.18

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0040086	Rating Area 2	Tobacco User/Non-Tobacco User	44	334.21	367.71
	Rating Area 2	Tobacco User/Non-Tobacco User	45	345.46	379.91
	Rating Area 2	Tobacco User/Non-Tobacco User	46	358.85	394.74
	Rating Area 2	Tobacco User/Non-Tobacco User	47	373.93	411.25
	Rating Area 2	Tobacco User/Non-Tobacco User	48	391.15	430.39
	Rating Area 2	Tobacco User/Non-Tobacco User	49	408.14	449.05
	Rating Area 2	Tobacco User/Non-Tobacco User	50	427.28	470.10
	Rating Area 2	Tobacco User/Non-Tobacco User	51	446.18	490.91
	Rating Area 2	Tobacco User/Non-Tobacco User	52	466.99	513.64
	Rating Area 2	Tobacco User/Non-Tobacco User	53	488.04	536.85
	Rating Area 2	Tobacco User/Non-Tobacco User	54	510.77	561.73
	Rating Area 2	Tobacco User/Non-Tobacco User	55	533.50	586.85
	Rating Area 2	Tobacco User/Non-Tobacco User	56	558.14	613.88
	Rating Area 2	Tobacco User/Non-Tobacco User	57	583.02	641.39
	Rating Area 2	Tobacco User/Non-Tobacco User	58	609.57	670.58
	Rating Area 2	Tobacco User/Non-Tobacco User	59	622.73	684.93
	Rating Area 2	Tobacco User/Non-Tobacco User	60	649.29	714.12
	Rating Area 2	Tobacco User/Non-Tobacco User	61	672.25	739.48
	Rating Area 2	Tobacco User/Non-Tobacco User	62	687.32	755.99
	Rating Area 2	Tobacco User/Non-Tobacco User	63	706.22	776.80
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	717.71	789.48
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	176.98	176.98
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	15	192.72	192.72
	Rating Area 3	Tobacco User/Non-Tobacco User	16	198.73	198.73
	Rating Area 3	Tobacco User/Non-Tobacco User	17	204.75	204.75
	Rating Area 3	Tobacco User/Non-Tobacco User	18	211.22	211.22
	Rating Area 3	Tobacco User/Non-Tobacco User	19	217.70	217.70
	Rating Area 3	Tobacco User/Non-Tobacco User	20	224.41	224.41
	Rating Area 3	Tobacco User/Non-Tobacco User	21	231.36	254.49
	Rating Area 3	Tobacco User/Non-Tobacco User	22	231.36	254.49
	Rating Area 3	Tobacco User/Non-Tobacco User	23	231.36	254.49
	Rating Area 3	Tobacco User/Non-Tobacco User	24	231.36	254.49
	Rating Area 3	Tobacco User/Non-Tobacco User	25	232.28	255.41
	Rating Area 3	Tobacco User/Non-Tobacco User	26	236.90	260.50
	Rating Area 3	Tobacco User/Non-Tobacco User	27	242.46	266.75
	Rating Area 3	Tobacco User/Non-Tobacco User	28	251.48	276.70
	Rating Area 3	Tobacco User/Non-Tobacco User	29	258.88	284.79
	Rating Area 3	Tobacco User/Non-Tobacco User	30	262.58	288.96
	Rating Area 3	Tobacco User/Non-Tobacco User	31	268.14	294.97
	Rating Area 3	Tobacco User/Non-Tobacco User	32	273.69	300.99
	Rating Area 3	Tobacco User/Non-Tobacco User	33	277.16	304.92
	Rating Area 3	Tobacco User/Non-Tobacco User	34	280.86	308.85
	Rating Area 3	Tobacco User/Non-Tobacco User	35	282.71	310.94
	Rating Area 3	Tobacco User/Non-Tobacco User	36	284.56	313.02
	Rating Area 3	Tobacco User/Non-Tobacco User	37	286.41	315.10
	Rating Area 3	Tobacco User/Non-Tobacco User	38	288.26	317.18
	Rating Area 3	Tobacco User/Non-Tobacco User	39	291.97	321.12
	Rating Area 3	Tobacco User/Non-Tobacco User	40	295.67	325.28
	Rating Area 3	Tobacco User/Non-Tobacco User	41	301.22	331.30
	Rating Area 3	Tobacco User/Non-Tobacco User	42	306.54	337.31
	Rating Area 3	Tobacco User/Non-Tobacco User	43	313.94	345.41
	Rating Area 3	Tobacco User/Non-Tobacco User	44	323.20	355.59
	Rating Area 3	Tobacco User/Non-Tobacco User	45	334.07	367.39
	Rating Area 3	Tobacco User/Non-Tobacco User	46	347.03	381.73
	Rating Area 3	Tobacco User/Non-Tobacco User	47	361.60	397.69

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	22444				
	Rate Effective Date*	1/1/2022			
	Rate Expiration Date*	12/31/2022			
	Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0040087	Rating Area 3	Tobacco User/Non-Tobacco User	48	378.26	416.20
	Rating Area 3	Tobacco User/Non-Tobacco User	49	394.69	434.25
	Rating Area 3	Tobacco User/Non-Tobacco User	50	413.19	454.61
	Rating Area 3	Tobacco User/Non-Tobacco User	51	431.47	474.73
	Rating Area 3	Tobacco User/Non-Tobacco User	52	451.60	496.71
	Rating Area 3	Tobacco User/Non-Tobacco User	53	471.96	519.15
	Rating Area 3	Tobacco User/Non-Tobacco User	54	493.94	543.21
	Rating Area 3	Tobacco User/Non-Tobacco User	55	515.91	567.51
	Rating Area 3	Tobacco User/Non-Tobacco User	56	539.74	593.65
	Rating Area 3	Tobacco User/Non-Tobacco User	57	563.80	620.25
	Rating Area 3	Tobacco User/Non-Tobacco User	58	589.48	648.48
	Rating Area 3	Tobacco User/Non-Tobacco User	59	602.21	662.36
	Rating Area 3	Tobacco User/Non-Tobacco User	60	627.89	690.59
	Rating Area 3	Tobacco User/Non-Tobacco User	61	650.10	715.11
	Rating Area 3	Tobacco User/Non-Tobacco User	62	664.67	731.07
	Rating Area 3	Tobacco User/Non-Tobacco User	63	682.95	751.20
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	694.06	763.46
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	208.27	208.27
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	15	226.79	226.79
	Rating Area 6	Tobacco User/Non-Tobacco User	16	233.86	233.86
	Rating Area 6	Tobacco User/Non-Tobacco User	17	240.94	240.94
	Rating Area 6	Tobacco User/Non-Tobacco User	18	248.57	248.57
	Rating Area 6	Tobacco User/Non-Tobacco User	19	256.19	256.19
	Rating Area 6	Tobacco User/Non-Tobacco User	20	264.08	264.08
	Rating Area 6	Tobacco User/Non-Tobacco User	21	272.26	299.48
	Rating Area 6	Tobacco User/Non-Tobacco User	22	272.26	299.48
	Rating Area 6	Tobacco User/Non-Tobacco User	23	272.26	299.48
	Rating Area 6	Tobacco User/Non-Tobacco User	24	272.26	299.48
	Rating Area 6	Tobacco User/Non-Tobacco User	25	273.34	300.57
	Rating Area 6	Tobacco User/Non-Tobacco User	26	278.79	306.55
	Rating Area 6	Tobacco User/Non-Tobacco User	27	285.32	313.91
	Rating Area 6	Tobacco User/Non-Tobacco User	28	295.94	325.61
	Rating Area 6	Tobacco User/Non-Tobacco User	29	304.65	335.14
	Rating Area 6	Tobacco User/Non-Tobacco User	30	309.00	340.04
	Rating Area 6	Tobacco User/Non-Tobacco User	31	315.54	347.12
	Rating Area 6	Tobacco User/Non-Tobacco User	32	322.07	354.20
	Rating Area 6	Tobacco User/Non-Tobacco User	33	326.16	358.83
	Rating Area 6	Tobacco User/Non-Tobacco User	34	330.51	363.46
	Rating Area 6	Tobacco User/Non-Tobacco User	35	332.69	365.91
	Rating Area 6	Tobacco User/Non-Tobacco User	36	334.87	368.36
	Rating Area 6	Tobacco User/Non-Tobacco User	37	337.05	370.81
	Rating Area 6	Tobacco User/Non-Tobacco User	38	339.22	373.26
	Rating Area 6	Tobacco User/Non-Tobacco User	39	343.58	377.88
	Rating Area 6	Tobacco User/Non-Tobacco User	40	347.94	382.78
	Rating Area 6	Tobacco User/Non-Tobacco User	41	354.47	389.86
	Rating Area 6	Tobacco User/Non-Tobacco User	42	360.73	396.94
	Rating Area 6	Tobacco User/Non-Tobacco User	43	369.44	406.47
	Rating Area 6	Tobacco User/Non-Tobacco User	44	380.33	418.45
	Rating Area 6	Tobacco User/Non-Tobacco User	45	393.13	432.33
	Rating Area 6	Tobacco User/Non-Tobacco User	46	408.38	449.21
	Rating Area 6	Tobacco User/Non-Tobacco User	47	425.53	468.00
	Rating Area 6	Tobacco User/Non-Tobacco User	48	445.13	489.78
	Rating Area 6	Tobacco User/Non-Tobacco User	49	464.46	511.02
	Rating Area 6	Tobacco User/Non-Tobacco User	50	486.24	534.97
	Rating Area 6	Tobacco User/Non-Tobacco User	51	507.75	558.66

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0040088	Rating Area 6	Tobacco User/Non-Tobacco User	52	531.43	584.52
	Rating Area 6	Tobacco User/Non-Tobacco User	53	555.39	610.93
	Rating Area 6	Tobacco User/Non-Tobacco User	54	581.26	639.25
	Rating Area 6	Tobacco User/Non-Tobacco User	55	607.12	667.83
	Rating Area 6	Tobacco User/Non-Tobacco User	56	635.16	698.60
	Rating Area 6	Tobacco User/Non-Tobacco User	57	663.48	729.90
	Rating Area 6	Tobacco User/Non-Tobacco User	58	693.70	763.12
	Rating Area 6	Tobacco User/Non-Tobacco User	59	708.67	779.45
	Rating Area 6	Tobacco User/Non-Tobacco User	60	738.89	812.67
	Rating Area 6	Tobacco User/Non-Tobacco User	61	765.03	841.53
	Rating Area 6	Tobacco User/Non-Tobacco User	62	782.18	860.31
	Rating Area 6	Tobacco User/Non-Tobacco User	63	803.68	884.00
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	816.75	898.43
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	176.98	176.98
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	15	192.72	192.72
	Rating Area 3	Tobacco User/Non-Tobacco User	16	198.73	198.73
	Rating Area 3	Tobacco User/Non-Tobacco User	17	204.75	204.75
	Rating Area 3	Tobacco User/Non-Tobacco User	18	211.22	211.22
	Rating Area 3	Tobacco User/Non-Tobacco User	19	217.70	217.70
	Rating Area 3	Tobacco User/Non-Tobacco User	20	224.41	224.41
	Rating Area 3	Tobacco User/Non-Tobacco User	21	231.36	254.49
	Rating Area 3	Tobacco User/Non-Tobacco User	22	231.36	254.49
	Rating Area 3	Tobacco User/Non-Tobacco User	23	231.36	254.49
	Rating Area 3	Tobacco User/Non-Tobacco User	24	231.36	254.49
	Rating Area 3	Tobacco User/Non-Tobacco User	25	232.28	255.41
	Rating Area 3	Tobacco User/Non-Tobacco User	26	236.90	260.50
	Rating Area 3	Tobacco User/Non-Tobacco User	27	242.46	266.75
	Rating Area 3	Tobacco User/Non-Tobacco User	28	251.48	276.70
	Rating Area 3	Tobacco User/Non-Tobacco User	29	258.88	284.79
	Rating Area 3	Tobacco User/Non-Tobacco User	30	262.58	288.96
	Rating Area 3	Tobacco User/Non-Tobacco User	31	268.14	294.97
	Rating Area 3	Tobacco User/Non-Tobacco User	32	273.69	300.99
	Rating Area 3	Tobacco User/Non-Tobacco User	33	277.16	304.92
	Rating Area 3	Tobacco User/Non-Tobacco User	34	280.86	308.85
	Rating Area 3	Tobacco User/Non-Tobacco User	35	282.71	310.94
	Rating Area 3	Tobacco User/Non-Tobacco User	36	284.56	313.02
	Rating Area 3	Tobacco User/Non-Tobacco User	37	286.41	315.10
	Rating Area 3	Tobacco User/Non-Tobacco User	38	288.26	317.18
	Rating Area 3	Tobacco User/Non-Tobacco User	39	291.97	321.12
	Rating Area 3	Tobacco User/Non-Tobacco User	40	295.67	325.28
	Rating Area 3	Tobacco User/Non-Tobacco User	41	301.22	331.30
	Rating Area 3	Tobacco User/Non-Tobacco User	42	306.54	337.31
	Rating Area 3	Tobacco User/Non-Tobacco User	43	313.94	345.41
	Rating Area 3	Tobacco User/Non-Tobacco User	44	323.20	355.59
	Rating Area 3	Tobacco User/Non-Tobacco User	45	334.07	367.39
	Rating Area 3	Tobacco User/Non-Tobacco User	46	347.03	381.73
	Rating Area 3	Tobacco User/Non-Tobacco User	47	361.60	397.69
	Rating Area 3	Tobacco User/Non-Tobacco User	48	378.26	416.20
	Rating Area 3	Tobacco User/Non-Tobacco User	49	394.69	434.25
	Rating Area 3	Tobacco User/Non-Tobacco User	50	413.19	454.61
	Rating Area 3	Tobacco User/Non-Tobacco User	51	431.47	474.73
	Rating Area 3	Tobacco User/Non-Tobacco User	52	451.60	496.71
	Rating Area 3	Tobacco User/Non-Tobacco User	53	471.96	519.15
	Rating Area 3	Tobacco User/Non-Tobacco User	54	493.94	543.21
	Rating Area 3	Tobacco User/Non-Tobacco User	55	515.91	567.51

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0040089	Rating Area 3	Tobacco User/Non-Tobacco User	56	539.74	593.65
	Rating Area 3	Tobacco User/Non-Tobacco User	57	563.80	620.25
	Rating Area 3	Tobacco User/Non-Tobacco User	58	589.48	648.48
	Rating Area 3	Tobacco User/Non-Tobacco User	59	602.21	662.36
	Rating Area 3	Tobacco User/Non-Tobacco User	60	627.89	690.59
	Rating Area 3	Tobacco User/Non-Tobacco User	61	650.10	715.11
	Rating Area 3	Tobacco User/Non-Tobacco User	62	664.67	731.07
	Rating Area 3	Tobacco User/Non-Tobacco User	63	682.95	751.20
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	694.06	763.46
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	208.27	208.27
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	15	226.79	226.79
	Rating Area 6	Tobacco User/Non-Tobacco User	16	233.86	233.86
	Rating Area 6	Tobacco User/Non-Tobacco User	17	240.94	240.94
	Rating Area 6	Tobacco User/Non-Tobacco User	18	248.57	248.57
	Rating Area 6	Tobacco User/Non-Tobacco User	19	256.19	256.19
	Rating Area 6	Tobacco User/Non-Tobacco User	20	264.08	264.08
	Rating Area 6	Tobacco User/Non-Tobacco User	21	272.26	299.48
	Rating Area 6	Tobacco User/Non-Tobacco User	22	272.26	299.48
	Rating Area 6	Tobacco User/Non-Tobacco User	23	272.26	299.48
	Rating Area 6	Tobacco User/Non-Tobacco User	24	272.26	299.48
	Rating Area 6	Tobacco User/Non-Tobacco User	25	273.34	300.57
	Rating Area 6	Tobacco User/Non-Tobacco User	26	278.79	306.55
	Rating Area 6	Tobacco User/Non-Tobacco User	27	285.32	313.91
	Rating Area 6	Tobacco User/Non-Tobacco User	28	295.94	325.61
	Rating Area 6	Tobacco User/Non-Tobacco User	29	304.65	335.14
	Rating Area 6	Tobacco User/Non-Tobacco User	30	309.00	340.04
	Rating Area 6	Tobacco User/Non-Tobacco User	31	315.54	347.12
	Rating Area 6	Tobacco User/Non-Tobacco User	32	322.07	354.20
	Rating Area 6	Tobacco User/Non-Tobacco User	33	326.16	358.83
	Rating Area 6	Tobacco User/Non-Tobacco User	34	330.51	363.46
	Rating Area 6	Tobacco User/Non-Tobacco User	35	332.69	365.91
	Rating Area 6	Tobacco User/Non-Tobacco User	36	334.87	368.36
	Rating Area 6	Tobacco User/Non-Tobacco User	37	337.05	370.81
	Rating Area 6	Tobacco User/Non-Tobacco User	38	339.22	373.26
	Rating Area 6	Tobacco User/Non-Tobacco User	39	343.58	377.88
	Rating Area 6	Tobacco User/Non-Tobacco User	40	347.94	382.78
	Rating Area 6	Tobacco User/Non-Tobacco User	41	354.47	389.86
	Rating Area 6	Tobacco User/Non-Tobacco User	42	360.73	396.94
	Rating Area 6	Tobacco User/Non-Tobacco User	43	369.44	406.47
	Rating Area 6	Tobacco User/Non-Tobacco User	44	380.33	418.45
	Rating Area 6	Tobacco User/Non-Tobacco User	45	393.13	432.33
	Rating Area 6	Tobacco User/Non-Tobacco User	46	408.38	449.21
	Rating Area 6	Tobacco User/Non-Tobacco User	47	425.53	468.00
	Rating Area 6	Tobacco User/Non-Tobacco User	48	445.13	489.78
	Rating Area 6	Tobacco User/Non-Tobacco User	49	464.46	511.02
	Rating Area 6	Tobacco User/Non-Tobacco User	50	486.24	534.97
	Rating Area 6	Tobacco User/Non-Tobacco User	51	507.75	558.66
	Rating Area 6	Tobacco User/Non-Tobacco User	52	531.43	584.52
	Rating Area 6	Tobacco User/Non-Tobacco User	53	555.39	610.93
	Rating Area 6	Tobacco User/Non-Tobacco User	54	581.26	639.25
	Rating Area 6	Tobacco User/Non-Tobacco User	55	607.12	667.83
	Rating Area 6	Tobacco User/Non-Tobacco User	56	635.16	698.60
	Rating Area 6	Tobacco User/Non-Tobacco User	57	663.48	729.90
	Rating Area 6	Tobacco User/Non-Tobacco User	58	693.70	763.12
	Rating Area 6	Tobacco User/Non-Tobacco User	59	708.67	779.45

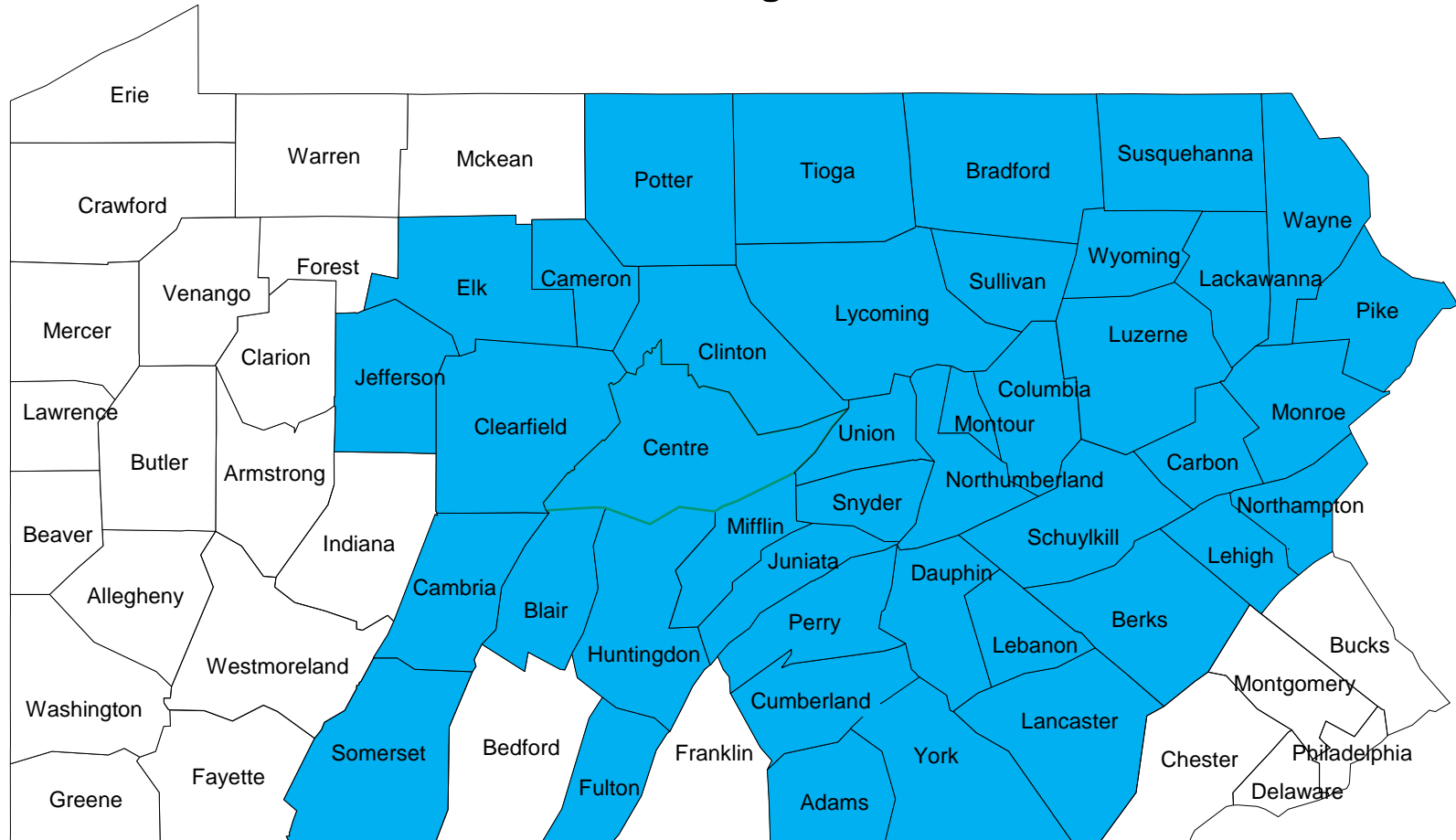
2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0040090	Rating Area 6	Tobacco User/Non-Tobacco User	60	738.89	812.67
	Rating Area 6	Tobacco User/Non-Tobacco User	61	765.03	841.53
	Rating Area 6	Tobacco User/Non-Tobacco User	62	782.18	860.31
	Rating Area 6	Tobacco User/Non-Tobacco User	63	803.68	884.00
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	816.75	898.43
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	176.98	176.98
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	15	192.72	192.72
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	16	198.73	198.73
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	17	204.75	204.75
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	18	211.22	211.22
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	19	217.70	217.70
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	20	224.41	224.41
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	21	231.36	254.49
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	22	231.36	254.49
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	23	231.36	254.49
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	24	231.36	254.49
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	25	232.28	255.41
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	26	236.90	260.50
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	27	242.46	266.75
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	28	251.48	276.70
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	29	258.88	284.79
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	30	262.58	288.96
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	31	268.14	294.97
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	32	273.69	300.99
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	33	277.16	304.92
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	34	280.86	308.85
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	35	282.71	310.94
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	36	284.56	313.02
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	37	286.41	315.10
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	38	288.26	317.18
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	39	291.97	321.12
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	40	295.67	325.28
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	41	301.22	331.30
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	42	306.54	337.31
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	43	313.94	345.41
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	44	323.20	355.59
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	45	334.07	367.39
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	46	347.03	381.73
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	47	361.60	397.69
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	48	378.26	416.20
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	49	394.69	434.25
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	50	413.19	454.61
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	51	431.47	474.73
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	52	451.60	496.71
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	53	471.96	519.15
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	54	493.94	543.21
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	55	515.91	567.51
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	56	539.74	593.65
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	57	563.80	620.25
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	58	589.48	648.48
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	59	602.21	662.36
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	60	627.89	690.59
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	61	650.10	715.11
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	62	664.67	731.07
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	63	682.95	751.20

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	22444				
	1/1/2022				
	12/31/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
22444PA0040091	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	694.06	763.46
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	233.72	233.72
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	15	254.49	254.49
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	16	262.44	262.44
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	17	270.38	270.38
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	18	278.93	278.93
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	19	287.49	287.49
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	20	296.35	296.35
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	21	305.52	336.07
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	22	305.52	336.07
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	23	305.52	336.07
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	24	305.52	336.07
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	25	306.73	337.29
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	26	312.84	344.01
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	27	320.18	352.26
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	28	332.09	365.39
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	29	341.87	376.09
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	30	346.76	381.59
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	31	354.09	389.53
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	32	361.42	397.47
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	33	366.00	402.67
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	34	370.89	407.86
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	35	373.34	410.61
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	36	375.78	413.36
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	37	378.22	416.11
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	38	380.67	418.86
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	39	385.56	424.05
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	40	390.44	429.55
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	41	397.78	437.49
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	42	404.80	445.44
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	43	414.58	456.13
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	44	426.80	469.57
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	45	441.16	485.15
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	46	458.27	504.10
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	47	477.52	525.18
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	48	499.51	549.62
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	49	521.20	573.45
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	50	545.65	600.33
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	51	569.78	626.91
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	52	596.36	655.94
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	53	623.25	685.57
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	54	652.27	717.34
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	55	681.29	749.42
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	56	712.76	783.94
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	57	744.53	819.08
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	58	778.45	856.35
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	59	795.25	874.68
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	60	829.16	911.95
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	61	858.49	944.34
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	62	877.74	965.42
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	63	901.87	992.00
22444PA0040092	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	916.54	1008.19


2021 to 2022 Service Area

Issuer: Geisinger Health Plan (22444)

Market: Individual – On and Off Exchange



Key:

 2021 to 2022 On and off exchange service area

Geisinger Health Plan
Individual Filing for 2022
Response to Questions
SERFF Tracking Number: GSHP-132824247

1. The following questions are related to the COVID vaccine costs included in the “Change in Other” factor:

a. Please provide support for how the assumption of 2 doses per member for the COVID vaccine booster was determined. If external studies were utilized in developing this assumption, please provide specific references to the studies that were reviewed and considered.

We relied on a 3rd party’s analysis to estimate COVID vaccine costs in calendar year 2022. A summary of their analysis is shown below:

CY2022 Estimates for COVID vaccine	
% of all beneficiaries receiving the vaccine	52%
Average doses per utilizer	2
Vaccine cost per dose	\$60
Administration cost per dose	\$40
Cost PMPM	\$8.67

We relied on their assumption of 2 doses per member for the COVID vaccine in 2022.

b. Please provide support for how the \$60 vaccine cost per dose and \$40 administration cost per dose was determined.

Please see the response to 1a above. We relied on the same 3rd party analysis to estimate the \$60 vaccine cost per dose and \$40 administration cost per dose.

2. The following questions are related to the COVID adjustment(s) applied to the 2020 experience:

a. Please demonstrate the quantitative development of the COVID adjustment factors for each month and service category as shown on the ‘COVID’ tab of the “PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx” file.

Formulas have been added to the Factor columns of the ‘COVID’ tab of the “PID_Response_Exhibits_GHP_Indiv_061621.xlsx” file. These formulas show that the COVID adjustment factors are calculated as the projected PMPM divided by the actual PMPM.

b. Please clarify what historical experience was utilized (e.g., 2019 calendar year experience) as a basis for developing the projected PMPMs that were used to develop the COVID adjustment factors by service category.

2019 calendar year experience was utilized as the basis for developing the projected PMPMs shown on the ‘COVID’ tab of the “PID_Response_Exhibits_GHP_Indiv_061621.xlsx” file.

c. Please confirm that the Total Allowed EHB Claims value of \$734.67 PMPM which is used in the development of the projected index rate is adjusted for COVID impact.

Yes, the Total Allowed EHB Claims value of \$734.67 PMPM is adjusted for COVID.

d. Please provide the manual rate experience as shown in table 4b prior to applying any COVID adjustments.

The manual rate experience prior to applying any COVID adjustments is shown on the 'Table 4b' tab of the "PID_Response_Exhibits_GHP_Indiv_061621.xlsx" file.

3. The following questions are related to the trend development:

a. Please clarify if the Allowed PMPMs shown on the 'Trend' tab of the "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx" file have been normalized for differences such as morbidity, benefit changes, etc. If so, please specify what items they have been normalized for and provide the magnitude of those normalization adjustments for each year.

The Allowed PMPMs shown on the "Trend" exhibit are normalized for cost-sharing since they are on an allowed basis and not on a paid basis. In an attempt to normalize the historical experience for morbidity, we analyzed the average PLRS for each year's membership and experience data. Each year the coefficients used in the risk adjustment model are updated by CMS. This means that we cannot directly compare the average PLRS from each year to any other year. We attempted to remove this complexity by passing the membership and experience data through the Do-It-Yourself (DIY) tool provided by CMS for each year. However, this DIY tool was not producing actuarially sound results. For example, passing the 2017 membership and experience through the 2020 risk adjustment DIY tool produced risk scores that were less than 1/3 the expected value. This was true for several different years depending on which year's DIY tool was used. Since the risk adjustment model and the average PLRS could not be used to adjust the morbidity to allow comparison of different time periods, there was no adjustment made to the data for morbidity. There was no adjustment applied to the data for age or actuarial value. We do not believe that the allowable age rating factors accurately depict variations in cost due to the 3:1 limiting ratio required by CMS. We do not believe that the AV factors defined in the ACA risk adjustment calculation accurately depict variations in member cost-sharing because our plans consistently have a much higher paid to allowed ratio than the factors prescribed by CMS.

b. Please provide the company's PLRS factor, ARF factor, and AV factor consistent with the factors utilized in the ACA risk adjustment calculation for each respective year that was utilized in the trend development.

Please see the response to 3a. above. The companies average PLRS, ARF and AV were not utilized in the trend development.

4. The following questions are related to the geographic factors:

a. Please provide more detail as to how the Allowed PMPMs were normalized; additionally, please indicate how they were adjusted such that differences in morbidity are not reflected in the PMPM relativities that were produced.

As noted in the memorandum, the allowed PMPMs were normalized based on HHS risk scores to remove the impacts of morbidity. Specifically, the member-level allowed claims were divided by the member-level risk score. This risk score adjusted allowed amount was then summed for all members in the rating area. The total was divided by Member Months to get the Normalized Allowed PMPM for each rating area.

b. Please provide support for the 12,000 member months credibility threshold that was utilized; at 12,000 member months, what is the company's estimate for "k" and "P" with respect to being with k% of the true value P% of the time.

The 12,000 member months was selected using professional judgement following ASOP 26. We relied on an internal standard of 1,000 members indicating full credibility instead of applying a precise mathematical process.

c. Please provide additional detail and support for how the targeted area factors were selected.

For rating areas 2, 3, 5, and 6 the targeted area factors were selected by rounding the PMPM Relativity up to the nearest 5%. Using this same methodology to select the targeted area factors for rating areas 7 and 9 would have resulted in rating area factors ranging from 0.95 to 1.5. We believe that would be too broad of a span of factors. Therefore, we reduced the targeted area factors for rating areas 7 and 9 to target smaller span in factors from the lowest at 0.95 to the highest at 1.25.

5. For each month between January 2021 and the most recent date available (e.g., June 11, 2021), please provide the average count of Individual ACA enrollment, split by On-Exchange APTC, On-Exchange non-APTC, and Off-Exchange members. Please provide the enrollment data for each available month separately.

Monthly membership from January to June 2021 is shown on the '2021 Membership' tab of the "PID_Response_Exhibits_GHP_Indiv_061621.xlsx" file. This membership is as of 6/13/2021.

6. For the On-Exchange non-APTC members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA. Since we do not have household income or household Federal Poverty Level information on membership, we based our estimates on the CBO report that 10% of currently enrolled would be eligible for and enroll in plans to receive the enhanced subsidies.

7. For the Off-Exchange members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA.

Since we do not have household income or household Federal Poverty Level information on membership, we based our estimates on the CBO report that 10% of currently enrolled would be eligible for and enroll in plans to receive the enhanced subsidies.

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

Yes, we confirm.

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

The projected versus actual exhibit is shown on the 'Projected vs Actual' tab of the "PID_Response_Exhibits_GHP_Indiv_061621.xlsx" file.

10. Please provide an exhibit which demonstrates that the criteria for the expanded bronze plan(s) have been met.

The expanded bronze plan is defined as a bronze plan that *"either covers and pays for at least one major service, other than preventive services, before the deductible or meets the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2)"* as stated at 45 CFR 156.140(c). For the GHP Individual market there are 4 expanded bronze plans.

1. The plan named "Geisinger Marketplace All-Access HMO 40/80/8400" covers several major services before the deductible, including primary care and specialty care visits with a copay.
2. The plan named "Geisinger Marketplace Premier HMO 40/80/8400" covers several major services before the deductible, including primary care and specialty care visits with a copay.

3. The plan named "Geisinger Marketplace All-Access HMO Pharmacy First 8500" covers generic and brand name prescription drugs before the deductible.
4. The plan named "Geisinger Marketplace All-Access HMO Virtual First 6000" covers generic prescription drugs before the deductible.

Geisinger Health Plan
Individual Filing for 2022
COVID Adjustment

Month	Inpatient			Outpatient			Professional		
	Projected PMPM	Actual PMPM	Factor	Projected PMPM	Actual PMPM	Factor	Projected PMPM	Actual PMPM	Factor
Mar-20	\$165.89	\$179.52	0.924	\$264.87	\$279.69	0.947	\$148.97	\$157.89	0.943
Apr-20	\$178.80	\$146.67	1.219	\$254.03	\$158.30	1.605	\$151.49	\$116.18	1.304
May-20	\$153.55	\$161.53	0.951	\$239.15	\$202.05	1.184	\$140.76	\$135.71	1.037
Jun-20	\$115.71	\$127.22	0.909	\$268.55	\$267.29	1.005	\$154.33	\$175.75	0.878
Jul-20	\$96.97	\$134.64	0.720	\$276.72	\$301.55	0.918	\$151.70	\$193.89	0.782
Aug-20	\$161.32	\$187.37	0.861	\$259.53	\$293.44	0.884	\$149.26	\$185.76	0.803
Sep-20	\$149.87	\$169.64	0.883	\$261.53	\$334.37	0.782	\$148.56	\$210.57	0.706
Oct-20	\$145.04	\$148.96	0.974	\$284.51	\$333.33	0.854	\$163.94	\$213.17	0.769
Nov-20	\$125.23	\$163.52	0.766	\$270.01	\$305.61	0.884	\$157.59	\$202.31	0.779
Dec-20	\$135.50	\$187.21	0.724	\$315.13	\$340.72	0.925	\$159.97	\$202.07	0.792
Total	\$175.34	\$196.70	0.891	\$338.10	\$351.62	0.962	\$185.75	\$217.76	0.853

Geisinger Health Plan
Individual Filing for 2022
Table 4b. - No COVID Adjustment

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-17	\$336,861,114.76	\$16,806,124.38	1.0000	\$ 16,806,124.38	44,659	\$ 376.32	\$59,675,275.81	(\$386,723.43)	\$22,469,532.02	\$ 503.14
Feb-17		\$17,758,324.47	1.0000	\$ 17,758,324.47	46,193	\$ 384.44		(\$410,824.25)	\$23,062,165.95	\$ 499.26
Mar-17		\$19,961,659.20	1.0000	\$ 19,961,659.20	46,817	\$ 426.38		(\$451,813.24)	\$25,310,101.41	\$ 540.62
Apr-17		\$19,586,095.23	1.0000	\$ 19,586,095.23	46,083	\$ 425.02		(\$353,209.64)	\$24,715,660.88	\$ 536.33
May-17		\$21,204,999.72	1.0000	\$ 21,204,999.72	45,049	\$ 470.71		(\$406,188.15)	\$26,137,704.94	\$ 580.21
Jun-17		\$20,188,218.51	1.0000	\$ 20,188,218.51	44,158	\$ 457.18		(\$386,069.04)	\$24,875,663.83	\$ 563.33
Jul-17		\$22,659,699.86	1.0000	\$ 22,659,699.86	43,207	\$ 524.45		(\$351,783.60)	\$26,963,458.90	\$ 624.05
Aug-17		\$21,008,312.93	1.0000	\$ 21,008,312.93	42,484	\$ 494.50		(\$385,857.21)	\$25,321,023.39	\$ 596.01
Sep-17		\$19,562,044.43	1.0000	\$ 19,562,044.43	41,752	\$ 468.53		(\$365,656.15)	\$23,535,716.44	\$ 563.70
Oct-17		\$21,745,194.32	1.0000	\$ 21,745,194.32	40,665	\$ 534.74		(\$392,993.50)	\$25,815,646.53	\$ 634.84
Nov-17		\$21,691,946.23	1.0000	\$ 21,691,946.23	39,604	\$ 547.72		(\$386,264.19)	\$25,496,471.99	\$ 643.79
Dec-17		\$21,059,782.16	1.0000	\$ 21,059,782.16	38,500	\$ 547.01		(\$357,470.49)	\$24,569,678.08	\$ 638.17
Jan-18	\$531,852,402.07	\$25,093,718.20	1.0000	\$ 25,093,718.20	59,745	\$ 420.01	\$49,963,356.58	(\$466,105.39)	\$30,271,920.03	\$ 506.68
Feb-18		\$26,890,329.35	1.0000	\$ 26,890,329.35	58,885	\$ 456.66		(\$457,320.32)	\$31,551,766.80	\$ 535.82
Mar-18		\$30,061,307.54	1.0000	\$ 30,061,307.54	58,080	\$ 517.59		(\$457,320.32)	\$34,495,627.89	\$ 593.94
Apr-18		\$30,046,615.70	1.0000	\$ 30,046,615.70	57,668	\$ 521.03		(\$435,040.20)	\$34,074,043.82	\$ 590.87
May-18		\$29,188,596.47	1.0000	\$ 29,188,596.47	56,895	\$ 513.03		(\$513,769.70)	\$33,208,803.68	\$ 583.69
Jun-18		\$27,395,351.42	1.0000	\$ 27,395,351.42	56,525	\$ 484.66		(\$513,769.70)	\$30,816,321.55	\$ 545.18
Jul-18		\$29,445,911.02	1.0000	\$ 29,445,911.02	55,936	\$ 526.43		(\$690,399.51)	\$32,523,889.92	\$ 581.45
Aug-18		\$29,074,497.70	1.0000	\$ 29,074,497.70	55,408	\$ 524.74		(\$690,399.51)	\$32,176,328.94	\$ 580.72
Sep-18		\$27,128,848.20	1.0000	\$ 27,128,848.20	55,098	\$ 492.37		(\$690,399.52)	\$29,867,289.25	\$ 542.07
Oct-18		\$34,014,955.66	1.0000	\$ 34,014,955.66	54,573	\$ 623.30		(\$870,097.36)	\$36,984,984.34	\$ 677.72
Nov-18		\$31,589,263.98	1.0000	\$ 31,589,263.98	53,915	\$ 585.91		(\$870,097.37)	\$34,082,118.67	\$ 632.15
Dec-18		\$30,035,930.71	1.0000	\$ 30,035,930.71	53,278	\$ 563.76		(\$870,097.37)	\$32,350,771.37	\$ 607.21
Jan-19	\$311,651,038.62	\$20,809,993.82	1.0000	\$ 20,809,993.82	42,733	\$ 486.97	\$43,768,660.55	(\$507,381.39)	\$25,836,567.71	\$ 604.60
Feb-19		\$19,925,434.89	1.0000	\$ 19,925,434.89	40,167	\$ 496.06		(\$507,381.39)	\$23,682,928.52	\$ 589.61
Mar-19		\$22,133,995.38	1.0000	\$ 22,133,995.38	38,416	\$ 576.16		(\$507,381.39)	\$25,956,823.86	\$ 675.68
Apr-19		\$23,643,501.13	1.0000	\$ 23,643,501.13	37,776	\$ 625.89		(\$452,912.20)	\$27,400,028.44	\$ 725.34
May-19		\$21,999,231.14	1.0000	\$ 21,999,231.14	37,132	\$ 592.45		(\$455,735.60)	\$25,480,310.67	\$ 686.20
Jun-19		\$18,922,971.62	1.0000	\$ 18,922,971.62	36,721	\$ 515.32		(\$503,295.65)	\$21,790,690.06	\$ 593.41
Jul-19		\$19,604,163.08	0.9998	\$ 19,608,084.70	35,801	\$ 547.69		(\$532,075.85)	\$22,427,505.47	\$ 626.44
Aug-19		\$21,654,460.28	0.9998	\$ 21,658,792.03	35,324	\$ 613.14		(\$510,036.15)	\$24,204,405.13	\$ 685.20
Sep-19		\$19,922,828.56	0.9998	\$ 19,926,813.93	34,673	\$ 574.70		(\$552,907.40)	\$22,432,803.65	\$ 646.98
Oct-19		\$22,364,165.41	0.9998	\$ 22,368,639.14	34,060	\$ 656.75		(\$683,494.55)	\$24,895,760.04	\$ 730.95
Nov-19		\$20,219,317.97	0.9998	\$ 20,223,362.65	33,496	\$ 603.76		(\$543,614.60)	\$22,480,928.26	\$ 671.16
Dec-19		\$21,212,234.76	0.9997	\$ 21,218,600.34	32,916	\$ 644.64		(\$566,657.75)	\$23,295,353.62	\$ 707.73
Jan-20	\$198,236,831.87	\$14,879,972.15	0.9997	\$ 14,884,437.48	23,774	\$ 626.09	\$26,532,145.92	(\$381,390.75)	\$18,524,606.22	\$ 779.21
Feb-20		\$15,971,381.10	0.9996	\$ 15,977,772.20	22,487	\$ 710.54		(\$350,206.50)	\$18,711,208.87	\$ 832.09
Mar-20		\$15,010,930.78	0.9876	\$ 15,199,403.39	22,190	\$ 684.98		(\$423,566.65)	\$17,189,955.30	\$ 774.68
Apr-20		\$11,509,421.94	0.9991	\$ 11,519,789.75	21,948	\$ 524.88		(\$349,807.65)	\$12,483,038.36	\$ 568.77
May-20		\$12,306,598.78	0.9787	\$ 12,574,434.23	21,702	\$ 579.40		(\$333,586.60)	\$13,873,287.40	\$ 639.25
Jun-20		\$13,424,485.43	0.9800	\$ 13,698,454.52	21,446	\$ 638.76		(\$315,353.95)	\$15,576,684.28	\$ 726.34
Jul-20		\$14,607,804.28	0.9964	\$ 14,660,582.38	21,203	\$ 691.44		(\$360,919.20)	\$16,577,164.80	\$ 781.83
Aug-20		\$15,362,647.57	0.9965	\$ 15,416,605.69	20,902	\$ 737.56		(\$360,919.20)	\$17,089,460.11	\$ 817.60
Sep-20		\$16,066,832.03	0.9918	\$ 16,199,669.32	20,544	\$ 788.54		(\$360,919.20)	\$17,891,397.73	\$ 870.88
Oct-20		\$15,180,056.70	0.9616	\$ 15,786,248.65	20,308	\$ 777.35		(\$360,912.53)	\$17,475,060.67	\$ 860.51
Nov-20		\$14,501,929.38	0.9749	\$ 14,875,299.39	19,979	\$ 744.55		(\$360,915.26)	\$16,338,785.01	\$ 817.80
Dec-20		\$14,875,867.08	0.9165	\$ 16,231,169.75	19,563	\$ 829.70		(\$359,764.54)	\$17,742,112.90	\$ 906.94

Geisinger Health Plan
Individual Filing for 2022
Projected vs Actual Claims PMPM

<u>Calendar Year</u>	<u>Projected Claims</u>	<u>Actual Claims</u>	<u>Proj/Actual</u>
2020	\$644.65	\$651.22	0.990
2019	\$638.69	\$581.97	1.097
2018	\$616.08	\$505.71	1.218
2017	\$562.38	\$459.34	1.224

All figures are pulled from rate filing documents for ACA business only.

Projected Claims are from Table 5.

Actual claims are from Table 4 and do not include capitation.

Geisinger Health Plan
Individual Filing for 2022
2021 Monthly Membership

Month	GHP Membership			GQO Membership		
	On-Exchange APTC	On-Exchange non-APTC	Off-Exchange	On-Exchange APTC	On-Exchange non-APTC	Off-Exchange
Jan-21	12,938	1,887	1,784	2,914	574	457
Feb-21	13,195	2,020	1,782	3,094	616	467
Mar-21	13,118	1,990	1,791	3,098	611	472
Apr-21	13,185	2,033	1,822	3,177	650	472
May-21	13,394	2,061	1,811	3,290	667	477
Jun-21	13,635	2,066	1,788	3,389	692	469

Membership shown above is as of 6/13/2021

Geisinger Health Plan
Individual Filing for 2022
Response to Questions Round 2
SERFF Tracking Number: GSHP-132824247

1. The response to Question 1a indicates a third-party analysis was used for the assumption of 2 doses per member for the COVID vaccine booster. If possible, please provide the name of the third-party who performed the analysis and the details of the analysis specific to the assumption of 2 doses per member (e.g., what source or other information was used to develop this assumption). If you are not able to provide this information, please explain why.

The analysis is not publicly available and therefore, we cannot share the name of the third-party who performed the analysis. We believe the assumption of 2 doses per member came from the first paragraph on page 29 of this CMS announcement: <https://www.cms.gov/files/document/2022-announcement.pdf> . Since there was no difference in the number of vaccine doses by age initially, we are assuming the same number of doses would be needed for the Medicare and Commercial populations in 2022.

2. In response to Question 2, please provide the development of the monthly Projected PMPMs for each of the three service categories shown on the 'COVID' tab of the "PA_Act_Memo_Additional_Exhibits_GHP_Indiv_051121.xlsx" file. In providing your response, please demonstrate the development of the Projected PMPMs starting with the monthly 2019 claims experience and detail each individual adjustment (e.g., trend, etc.) made to the monthly 2019 claims PMPM amounts.

Please see the revised worksheet named "COVID" in the file "PID_Response_Exhibits_GHP_Indiv_071221.xlsx" for the additional details. The "Incurred Index" is a measure of the intensity of total costs for each month and is determined by the number of workdays, weekends and holidays in a given month.

3. Recognizing that the company's PLRS factor, ARF factor and AV factor from the ACA risk adjustment calculation were not utilized in the trend development, please still provide this data for each of 2017, 2018, 2019, and 2020, and for each legal entity. Additionally, in your response, please include the member months for each of those years and for each legal entity.

Please see the worksheet "Risk Adjustment Factors" in the file "PID_Response_Exhibits_GHP_Indiv_071221.xlsx".

4. The following questions are related to the geographic factors and the responses to Question 4:

a. The response to Question 4c indicates the highest target factor was capped at 1.25 as a range from 0.95 to 1.5 seemed too broad. Please explain how the 1.25 cap was determined to be the most appropriate cap as opposed to something lower (e.g., 1.15) or higher (e.g., 1.35).

We selected the cap of 1.25 in order to keep the range of factors similar to what we currently have in the market. The current factors range from 0.927 to 1.229 on our individual market and 0.851 to 1.162 on our small group market.

b. Based on the response to Question 4c, we would expect the target factor for Rating Area 9 to be 1.25. Please explain why a target of 1.20 was used for Rating Area 9.

A target factor of 1.20 was used for rating area 9 to maintain a slight decrement from the rating area 7 factor of 1.25. The PMPM relativities for rating areas 7 and 9 are 1.50 and 1.30 respectively. Instead of lowering both factors to our cap of 1.25, we felt it was more appropriate to account for the lower PMPM relativity in rating area 9 by using a reduced factor of 1.20.

c. Please explain why there is a difference in methodology used between this Geisinger Health Plan (GHP) Individual filing and the Geisinger Quality Options (GQO) Small Group filing. In this filing, the Proposed Area Factor is an average of the Current Area Factor and the Targeted Area Factor, whereas the GQO filing is using the Targeted Area Factor as the Proposed Area Factor, rather than taking an average.

As mentioned in the memorandum, multiple rating areas with significant enrollment in our individual market would see large changes in their rates if we used the targeted area factors. Specifically, rating areas 6 and 9 would see the largest changes going from 1.209 to 1.0 and 1.092 to 1.2 respectively. Therefore, we only proposed to move halfway to the targeted factors this year with the intention of moving the rest of the way at the next annual filing.

The current area factors used in GHP and GQO Individual rates are different than the current area factors used in GHP and GQO small group rates. The difference between the current and proposed area factors is less significant on our small group filings. Therefore, we did not feel that this same approach was necessary on our small group filings as the rating areas with significant enrollment would not be seeing as large of changes in their rates.

5. The responses to Questions 6 and 7 refer to a CBO report assumption that 10% of currently enrolled members would be eligible for and enroll in plans to receive enhanced subsidies as a result of ARPA. Please provide a link to, or copy of, the report being referenced and the associated page number within the report that supports this assumption.

The CBO report referenced in our previous response can be found at this link:

<https://news.bloomberglaw.com/health-law-and-business/obamacare-directors-press-insurers-to-promote-new-subsidies>

The third paragraph under Lost Customers states that about 2.5 million currently insured (about 20% of ACA individual insureds) would gain access to subsidies. We then estimated that half of these customers would enroll through the exchange. Therefore, we estimate 10% of the currently insured population would become eligible and enroll on-exchange.

6. While this information was previously requested in Round 1, please provide updated information regarding the following items:

a. For each month between January 2021 and the most recent date available, please provide the average count of Individual ACA enrollment, split by On-Exchange APTC, On-Exchange non-APTC, and Off-Exchange members. Please provide the enrollment data for each available month separately.

Monthly membership from January to July 2021 is shown on the '2021 Membership' tab of the "PID_Response_Exhibits_GHP_Indiv_071221.xlsx" file. This membership is as of 7/4/2021.

b. For the On-Exchange non-APTC members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA.

Our expectations have not changed since Round 1.

c. For the Off-Exchange members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA.

[Our expectations have not changed since Round 1.](#)

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

[Please see the worksheet "Financial Performance" in the file "PID_Response_Exhibits_GHP_Indiv_071221.xlsx".](#)

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

[No, GHP does not have transitional membership in the individual market.](#)

9. In the PAAM Exhibits, II.a.Reins Table – Exp tab, please update the Coinsurance Rate, in cell E5, to 40%.

[The email from Jim Lavery on 7/6 instructed us to continue to use the 45% coinsurance rate that was used in our initial filing submission. Therefore, we have not made any change to this table.](#)

10. Please provide a list of any assumptions that have changed because of the change in the coinsurance rate and explain why.

[Please see the response to number 9 above. No changes were made to our assumptions.](#)

11. Please be aware that the final coinsurance parameter will be communicated on Friday, July 16th. Then, the revised exhibits and rates will be due on Tuesday, July 20th.

[Confirmed.](#)

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

[The experience period risk adjustment has been updated in the revised documents. In prior years the estimate provided by the PID has been within one dollar of the actual amount from CMS. This year the individual market estimates provided to GHP from the PID were off by several thousand dollars. Is this due to an error in the process used by the PID?](#)

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

[The projected risk adjustment was not modified. The impact to the projected premium rates by using the CMS actual transfer is not material \(\\$0.02-\\$0.05 PMPM\).](#)

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

[Confirmed.](#)

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

- a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.
- b. PA Actuarial Memorandum
- c. PA Actuarial Memorandum Exhibits
- d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no "NA")
- e. URRT
- f. Federal Rate Template
- g. Part III: Actuarial Memorandum
- h. Updated Rate Change Request Summary (Attachment I)
- i. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

[7/13/21 versions of the Cover Letter, PA Actuarial Memorandum Exhibits, URRT, Attachment I and Public PDFs are posted in SERFF. The rates did not change and therefore, some files were not updated.](#)

Geisinger Health Plan
Individual Filing for 2022
COVID Adjustment

Month	Inpatient							Outpatient							Professional						
	2019 PMPM	2019 Incurred Index	2020 Incurred Index	Trend	Projected PMPM	Actual PMPM	Factor	2019 PMPM	2019 Incurred Index	2020 Incurred Index	Trend	Projected PMPM	Actual PMPM	Factor	2019 PMPM	2019 Incurred Index	2020 Incurred Index	Trend	Projected PMPM	Actual PMPM	Factor
Mar-20	\$155.78	0.9968	1.0407	1.02	\$165.89	\$179.52	0.924	\$243.94	0.9968	1.0407	1.04	\$264.87	\$279.69	0.947	\$137.20	0.9968	1.0407	1.04	\$148.97	\$157.89	0.943
Apr-20	\$175.59	1.0274	1.0257	1.02	\$178.80	\$146.67	1.219	\$244.67	1.0274	1.0257	1.04	\$254.03	\$158.30	1.605	\$145.91	1.0274	1.0257	1.04	\$151.49	\$116.18	1.304
May-20	\$161.13	1.0237	0.9564	1.02	\$153.55	\$161.53	0.951	\$246.13	1.0237	0.9564	1.04	\$239.15	\$202.05	1.184	\$144.87	1.0237	0.9564	1.04	\$140.76	\$135.71	1.037
Jun-20	\$105.33	0.9585	1.0323	1.02	\$115.71	\$127.22	0.909	\$239.76	0.9585	1.0323	1.04	\$268.55	\$267.29	1.005	\$137.79	0.9585	1.0323	1.04	\$154.33	\$175.75	0.878
Jul-20	\$93.31	1.0425	1.0622	1.02	\$96.97	\$134.64	0.720	\$261.14	1.0425	1.0622	1.04	\$276.72	\$301.55	0.918	\$143.16	1.0425	1.0622	1.04	\$151.70	\$193.89	0.782
Aug-20	\$161.80	1.0304	1.0072	1.02	\$161.32	\$187.37	0.861	\$255.29	1.0304	1.0072	1.04	\$259.53	\$293.44	0.884	\$146.82	1.0304	1.0072	1.04	\$149.26	\$185.76	0.803
Sep-20	\$142.42	0.9567	0.9870	1.02	\$149.87	\$169.64	0.883	\$243.75	0.9567	0.9870	1.04	\$261.53	\$334.37	0.782	\$138.46	0.9567	0.9870	1.04	\$148.56	\$210.57	0.706
Oct-20	\$147.57	1.0693	1.0304	1.02	\$145.04	\$148.96	0.974	\$283.90	1.0693	1.0304	1.04	\$284.51	\$333.33	0.854	\$163.59	1.0693	1.0304	1.04	\$163.94	\$213.17	0.769
Nov-20	\$121.66	0.9267	0.9352	1.02	\$125.23	\$163.52	0.766	\$257.26	0.9267	0.9352	1.04	\$270.01	\$305.61	0.884	\$150.16	0.9267	0.9352	1.04	\$157.59	\$202.31	0.779
Dec-20	\$128.13	0.9717	1.0075	1.02	\$135.50	\$187.21	0.724	\$292.24	0.9717	1.0075	1.04	\$315.13	\$340.72	0.925	\$148.35	0.9717	1.0075	1.04	\$159.97	\$202.07	0.792
Total					\$175.34	\$196.70	0.891					\$338.10	\$351.62	0.962					\$185.75	\$217.76	0.853

Geisinger Health Plan
Individual Filing for 2022
Risk Adjustment Factors

GHP

Year	Billable Member Months	Average PLRS	Average AV	Average ARF
2017	519,529	1.752	0.705	1.845
2018	677,053	1.677	0.728	1.836
2019	377,861	1.795	0.701	1.864
2020	220,702	1.764	0.717	1.909

GQO

Year	Billable Member Months	Average PLRS	Average AV	Average ARF
2017	3,354	1.965	0.700	1.536
2018	3,230	1.740	0.700	1.699
2019	64,579	1.413	0.633	1.934
2020	39,257	1.837	0.679	1.946

Geisinger Health Plan
Individual Filing for 2022
2021 Monthly Membership

Month	GHP Membership			GQO Membership		
	On-Exchange APTC	On-Exchange non-APTC	Off-Exchange	On-Exchange APTC	On-Exchange non-APTC	Off-Exchange
Jan-21	12,980	1,843	1,784	2,926	556	457
Feb-21	13,242	1,966	1,782	3,108	597	467
Mar-21	13,168	1,938	1,791	3,114	592	472
Apr-21	13,229	1,983	1,822	3,192	625	472
May-21	13,444	2,009	1,813	3,311	640	476
Jun-21	13,690	2,003	1,784	3,406	664	469
Jul-21	13,886	2,069	1,787	3,464	703	471

Membership shown above is as of 7/4/2021

Geisinger Health Plan
Individual Filing for 2022
Financial Performance

Rating Year		Member Months	Total Premium	Total Incurred Claims	Total Administrative Expenses	Total Taxes and Fees	Profit	Total Underwriting Gain/Loss	Underwriting Gain/Loss PMPM
CY2022	Projected	422,184	\$303,872,052	\$261,366,455	\$27,552,079	\$8,876,077	\$6,077,441	\$42,505,597	\$100.68
CY2021	Projected	239,448	\$166,611,420	\$145,997,137	\$12,662,468	\$4,619,586	\$3,332,228	\$20,614,283	\$86.09
CY2020	Actual	217,361	\$168,277,340	\$145,240,684	\$14,458,745	\$6,988,801	\$1,589,110	\$23,036,656	\$105.98
CY2019	Actual	375,420	\$267,525,405	\$224,167,121	\$18,316,269	\$8,673,383	\$16,368,631	\$43,358,284	\$115.49
CY2018	Actual	672,745	\$529,983,539	\$347,700,139	\$22,557,178	\$21,517,046	\$138,209,176	\$182,283,400	\$270.95
CY2017	Actual	515,768	\$334,710,698	\$241,511,349	\$20,945,870	\$8,933,741	\$63,319,738	\$93,199,348	\$180.70
CY2016	Actual	286,362	\$120,263,411	\$114,591,363	\$11,380,123	\$5,412,279	-\$11,120,354	\$5,672,048	\$19.81

Please note that this exhibit does not include capitation, pharmacy rebates, Transitional Reinsurance, Risk Corridor and Risk Adjustment transfer payments which would need to be considered when evaluating profit.