

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 Quality Options – NAIC# 12743
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2022
5. Average rate change: 1.3%
6. Range of rate change requested: -6.9% to 8.8%
7. Total additional annual revenue generated from the proposed rate change: \$432,146
8. Products: PPO
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2021)
10. Metal Levels & Catastrophic Plans: Bronze, Silver and Gold plans
11. As of February 1, 2021: 4,224 covered lives and 3,098 policyholders
12. Number of plans offered in 2022: 13 gold plans, 26 silver plans, and 26 bronze plans (for a total of 65 plans); Number of plans offered in 2021: 13 gold plans, 26 silver plans, and 26 bronze plan (for a total of 65 plans)
13. Contract form #: M-152-115-F Rev. 1/22, M-152-392-F Dev. 1/22; SERFF #: GSHP-132824666; Binder ID #: GSHP-PA22-125107483
14. HIOS issuer ID: 75729; HIOS submission tracking#: 75729-2015268625304529930
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 cursive script that reads "Karena M. Weikel".

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 Quality Options – Individual Plans

Rate request filing ID # GSHP-132824666 - 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:	1.3% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	-6.9% to 8.8%
Effective date:	1/1/2022
Mapped Members:	4,224
Available in:	Rating Areas 2, 3, 5, 6, 7 and 9

Key information

Jan. 2020-Dec. 2020 financial experience

Premiums	\$35,269,714
Claims	\$31,391,320
Administrative expenses	\$3,009,817
Taxes & fees	\$1,140,807
Company made (after taxes)	-\$272,230

How it plans to spend your premium

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

Claims:	85%
Administrative:	9%
Taxes & fees:	4%
Profit:	2%

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

Explanation of requested rate change

Geisinger Quality Options has proposed an overall base rate increase of 1.3% for Individual PPO members renewing in the Marketplace effective January 1, 2022 through December 1, 2022. The actual range of proposed rate changes vary from -6.9% to 8.8%. 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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Karena Weikel, ASA, MAAA
Chief Actuary
Geisinger Health Plan

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

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Actuarial Memorandum – Individual GQO

1. Basic Information and Data

General Information

Company Identifying Information (as included in Table 0)

Company Legal Name: Geisinger Quality Options

State: Pennsylvania

HIOS Issuer ID: 75729

NAIC Number: 12743

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: 75729-2015268625304529930

Contract Form Number: M-152-115-F Rev. 1/22, M-152-392-F Dev. 1/22

SERFF Number: GSHP-132824666

Binder ID Number: GSHP-PA22-125107483

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-129625425	13.7%	7.8%	19.4%
2016	GSHP-130072442	20.0%	15.2%	21.1%
2017	GSHP-130558343	0.0%	0.0%	0.0%
2018	GSHP-131024096	-20.1%	-20.1%	-20.1%
2019	GSHP-131501975	7.8%	7.8%	7.8%
2020	GSHP-131915677	7.8%	-2.9%	10.9%
2021	GSHP-132364636	13.6%	-24.6%	5.0%

For 2015 and 2016, the increases were not uniform but varied by plan. For 2017-2019 the increase was uniform by plan since there was only one plan. For 2020 and 2021, the increases were not uniform but varied by plan.

Proposed Rate Increase

This filing applies to PPO products, sold on and off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 13 gold plans, 26 silver plans and 26 bronze plans, for a total of 65 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, 4,224 covered lives and 3,098 policyholders will be impacted by this filing. The proposed overall rate increase is 1.3% but is not uniform by plan. The increases range from -6.9% to 8.8%. 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 1.3% 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 2.5%.

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_GQO_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: -13%, 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 89.01%. 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_GQO_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_GQO_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_GQO_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 8.71%. 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_GQO_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_GQO_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 8.71% 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 1.17 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is $1104.47 / 944.16 = 1.17$ 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 an even 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 GHP 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 0.830 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_GQO_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 $.030 * 695.22 * .95 = \$19.81$. 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, 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 \$19.81 and Reinsurance Recoveries of \$33.65) 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, \$735.52 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_GQO_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 9.37% 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_GQO_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_GQO_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 Quality Options does not pay PA Premium tax. Geisinger Quality Options does pay PA State Income Taxes and the estimated amount is shown in the "Taxes" tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051121.xlsx".

Geisinger Quality Options does pay Federal Income tax and the estimated amount is shown in the "Taxes" tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051121.xlsx". The federal government no longer collects the Health Insurance Provider Fee.

Projected Loss Ratio

The anticipated loss ratio is 89.8% in aggregate as shown below using the federally prescribed MLR methodology:

MLR Numerator = Projected Claims - Reinsurance Recoveries + Quality Initiatives - Risk Adjustment =
708.89 - 33.65 + 10.79 - 84.65 = 601.38

MLR Denominator = Projected Premiums - Taxes and Fees = 695.22 - 5.74 - 19.81 = 669.67

Federal MLR = 601.38 / 669.67 = 89.8%

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_GQO_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_GQO_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_GQO_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_GQO_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_GQO_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

There is only one network shown on Table 14.

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 is approximately equal 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 plan is identified as modified. 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_GQO_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_GQO_Indiv_050521.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

Only one network factor for this market is used and is shown on Table 14.

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_GQO_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 or plans are being terminated in this market.

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_GQO_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. The actual information from the MLR filing includes transitional (non-ACA) membership and experience.

.....
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_GQO_Indiv_050521.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:	Gibsoner Quality Options
Product(s):	RPO
Market Segment:	Individual
Rate Effective Date:	1/1/2022
Base Period Start Date:	1/1/2020
Date of Most Recent Membership:	3/1/2021

to 12/31/2022
to 12/31/2020

Table 1. Number of Members

Average Age	Member-months Experience Period	Members Current Period (as of 02-01-2021)	Member-months Projected Rating Period
	47.0	47.0	47.0
Total	38,683	4,224	79,836
<18	2,292	223	4,215
18-24	2,260	223	4,215
25-29	2,258	271	5,122
30-34	2,534	305	5,765
35-39	2,215	259	4,885
40-44	2,590	305	5,765
45-49	2,705	329	6,218
50-54	4,413	490	9,072
55-59	5,889	640	12,096
60-63	8,470	859	16,216
64+	3,063	330	6,217

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HMO)	Allowed Claims (Non- Capitated)	Non-EBB portion of Allowed Claims	Total Prescription Drug Rebate*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 29,959,492.10	\$ 30,430,085.91	\$ 32,018,193.90	38,683	\$ 5,131,791.71	\$ 37,145,985.65	\$	\$ (628,422.54)	\$ 1,548.40	\$	\$ 5,310,221.65	\$
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 944.35
Loss Ratio:											89.89%

*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%	5.00%	0.00%	2.41%	25.59%
Outpatient Hospital	6.30%	2.40%	0.00%	9.06%	17.92%
Professional	8.20%	2.40%	0.00%	12.28%	
Other Medical	1.90%	6.80%	0.00%	8.83%	2.62%
Capitation				-0.10%	0.00%
Prescription Drugs	7.20%	8.60%	0.00%	16.53%	15.99%
Total Annual Trend				8.16%	
Months of Trend				24	
Total Adjusted Trend Projection Factor				1.170	

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

** Should equal UBBT 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	\$275,873.51	1,000	1	215,873.51	388	\$ 556.38		(\$5,451.14)	\$281,431.78	\$ 730.49
Feb-17	\$164,212.07	1,000	1	164,212.07	352	\$ 466.51		(\$1,815.02)	\$120,856.70	\$ 627.61
Mar-17	\$250,875.98	1,000	1	250,875.98	297	\$ 844.70		(\$2,881.09)	\$286,918.67	\$ 966.12
Apr-17	\$12,099.30	1,000	1	\$7,099.30	291	\$ 189.22		(\$2,741.75)	\$84,715.00	\$ 293.12
May-17	\$99,398.93	1,000	1	\$9,398.93	289	\$ 348.77		(\$2,747.75)	\$138,268.10	\$ 485.15
Jun-17	\$110,044.99	1,000	1	\$10,044.99	266	\$ 413.70		(\$2,049.12)	\$144,933.07	\$ 544.86
Jul-17	\$180,465.82	1,000	1	\$93,465.82	289	\$ 747.71		(\$2,772.46)	\$221,287.04	\$ 654.39
Aug-17	\$75,436.99	1,000	1	\$5,436.99	259	\$ 291.26		(\$2,704.42)	\$109,866.11	\$ 424.19
Sep-17	\$101,437.42	1,000	1	\$0,437.42	254	\$ 407.23		(\$1,945.89)	\$114,990.36	\$ 452.72
Oct-17	\$102,372.12	1,000	1	\$0,372.12	268	\$ 421.07		(\$2,734.65)	\$143,284.00	\$ 552.98
Nov-17	\$109,164.13	1,000	1	\$0,164.13	252	\$ 433.19		(\$3,050.70)	\$128,657.43	\$ 510.55
Dec-17	\$234,480.20	1,000	1	\$34,480.20	245	\$ 957.06	\$445,698.63	(\$2,417.53)	\$256,208.43	\$ 1,045.75
Jan-18	\$142,236.37	1,000	1	\$42,236.37	284	\$ 508.83		(\$2,019.42)	\$218,036.99	\$ 667.34
Feb-18	\$164,567.48	1,000	1	\$64,567.48	276	\$ 598.89		(\$2,015.43)	\$231,084.00	\$ 838.09
Mar-18	\$114,463.23	1,000	1	\$14,463.23	276	\$ 414.72		(\$2,019.42)	\$187,083.97	\$ 677.84
Apr-18	\$139,160.09	1,000	1	\$39,160.09	274	\$ 507.88		\$0,139.17	\$236,567.68	\$ 863.30
May-18	\$100,033.67	1,000	1	\$0,033.67	271	\$ 369.13		(\$28,390.14)	\$100,531.44	\$ 370.94
Jun-18	\$87,961.64	1,000	1	\$7,961.64	271	\$ 324.58		(\$28,390.14)	\$89,085.07	\$ 328.73
Jul-18	\$86,153.08	1,000	1	\$6,153.08	273	\$ 315.58		(\$3,559.18)	\$124,041.86	\$ 454.47
Aug-18	\$100,654.00	1,000	1	\$0,654.00	269	\$ 373.73		(\$3,559.18)	\$125,394.71	\$ 466.83
Sep-18	\$135,408.17	1,000	1	\$35,408.17	275	\$ 492.34		(\$3,559.18)	\$162,791.71	\$ 591.91
Oct-18	\$117,971.69	1,000	1	\$17,971.69	267	\$ 441.63		(\$4,535.48)	\$143,121.69	\$ 535.28
Nov-18	\$147,802.28	1,000	1	\$47,802.28	268	\$ 550.62		(\$4,535.48)	\$192,201.30	\$ 716.63
Dec-18	\$928,773.23	1,000	1	\$28,773.23	205	\$ 3,643.82	\$347,781.54	(\$4,535.48)	\$966,260.40	\$ 3,788.81
Jan-19	\$1,729,854.82	1,000	1	\$729,854.82	5,122	\$ 326.03		(\$38,109.11)	\$2,537,864.90	\$ 476.86
Feb-19	\$1,505,070.86	1,000	1	\$505,070.86	5,448	\$ 276.79		(\$38,109.11)	\$2,007,483.44	\$ 365.14
Mar-19	\$2,413,295.82	1,000	1	\$413,295.82	5,375	\$ 448.95		(\$38,109.11)	\$3,126,958.47	\$ 581.73
Apr-19	\$1,946,589.56	1,000	1	\$946,589.56	5,375	\$ 362.16		(\$30,617.00)	\$2,637,152.22	\$ 490.63
May-19	\$2,002,589.04	1,000	1	\$2,002,589.04	5,409	\$ 380.45		(\$40,714.30)	\$2,660,255.36	\$ 490.15
Jun-19	\$2,071,239.41	1,000	1	\$71,239.41	5,440	\$ 380.78		(\$45,061.25)	\$2,722,494.91	\$ 500.30
Jul-19	\$2,546,497.11	0.999	1	\$546,497.11	5,389	\$ 473.07		(\$56,748.80)	\$3,158,922.66	\$ 586.99
Aug-19	\$2,818,804.95	0.999	1	\$818,804.95	5,409	\$ 536.80		(\$64,906.50)	\$3,272,234.24	\$ 605.30
Sep-19	\$2,631,863.99	0.999	1	\$631,863.99	5,262	\$ 501.45		(\$60,494.70)	\$3,188,665.81	\$ 607.79
Oct-19	\$2,779,490.27	0.997	1	\$779,490.27	5,204	\$ 534.21		(\$87,022.40)	\$3,308,041.14	\$ 635.63
Nov-19	\$2,542,094.71	0.999	1	\$542,094.71	5,185	\$ 490.38		(\$70,484.70)	\$3,002,237.85	\$ 578.98
Dec-19	\$3,275,584.88	0.998	1	\$275,584.88	5,099	\$ 443.21	\$7,901,595.44	(\$68,437.75)	\$3,712,503.64	\$ 728.14
Jan-20	\$2,501,360.17	0.994	1	\$501,360.17	5,146	\$ 728.99		(\$51,171.25)	\$3,182,286.74	\$ 626.18
Feb-20	\$2,749,780.62	0.994	1	\$749,780.62	5,291	\$ 842.25		(\$45,702.45)	\$3,309,250.59	\$ 1,005.61
Mar-20	\$2,146,188.09	0.978	1	\$146,188.09	5,278	\$ 719.52		(\$51,568.30)	\$2,786,676.34	\$ 849.63
Apr-20	\$2,284,072.44	0.988	1	\$284,072.44	5,254	\$ 702.87		(\$50,291.10)	\$2,484,951.60	\$ 757.60
May-20	\$2,257,085.10	0.888	1	\$257,085.10	5,238	\$ 784.41		(\$49,794.20)	\$2,816,511.45	\$ 869.56
Jun-20	\$2,964,192.53	0.977	1	\$964,192.53	5,278	\$ 640.66		(\$19,977.20)	\$3,136,072.17	\$ 952.79
Jul-20	\$2,774,550.38	0.968	1	\$774,550.38	5,215	\$ 866.81		(\$56,415.00)	\$3,174,650.26	\$ 987.51
Aug-20	\$2,800,367.19	0.959	1	\$800,367.19	5,211	\$ 876.62		(\$56,415.00)	\$3,124,026.81	\$ 972.79
Sep-20	\$2,434,480.44	0.924	1	\$434,480.44	5,192	\$ 766.41		(\$52,434.00)	\$2,881,542.44	\$ 866.15
Oct-20	\$4,900,103.86	0.870	1	\$900,103.86	5,170	\$ 1,051.60		(\$56,415.00)	\$3,736,498.57	\$ 1,178.47
Nov-20	\$2,450,038.33	0.967	1	\$450,038.33	5,111	\$ 880.28		(\$56,415.00)	\$3,087,289.89	\$ 992.61
Dec-20	\$3,041,880.77	0.897	1	\$41,880.77	5,041	\$ 1,106.86	\$5,131,791.71	(\$55,838.84)	\$3,670,988.60	\$ 1,199.40

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Geisinger Quality Options
Product(s): PPO
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		\$16,806,124.38	1.0000	\$ 16,806,124.38	44,659	\$ 376.32		(\$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	\$336,861,114.76	\$21,059,782.16	1.0000	\$ 21,059,782.16	38,500	\$ 547.01	\$59,675,275.81	(\$357,470.49)	\$24,569,678.08	\$ 638.17
Jan-18		\$25,093,718.20	1.0000	\$ 25,093,718.20	59,745	\$ 420.01		(\$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	\$531,852,402.07	\$30,035,930.71	1.0000	\$ 30,035,930.71	53,278	\$ 563.76	\$49,963,356.58	(\$870,097.37)	\$32,350,771.37	\$ 607.21
Jan-19		\$20,809,993.82	1.0000	\$ 20,809,993.82	42,733	\$ 486.97		(\$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	\$311,651,038.62	\$21,212,234.76	0.9997	\$ 21,219,459.36	32,916	\$ 644.66	\$43,768,660.55	(\$566,657.75)	\$23,295,353.62	\$ 707.73
Jan-20		\$14,879,972.15	0.9997	\$ 14,884,833.73	23,774	\$ 626.11		(\$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)	\$14,897,507.80	\$ 694.67
Jul-20		\$12,682,181.78	0.9964	\$ 12,728,508.29	21,203	\$ 600.31		(\$360,919.20)	\$14,357,378.88	\$ 677.14
Aug-20		\$13,605,457.79	0.9965	\$ 13,653,832.84	20,902	\$ 653.23		(\$360,919.20)	\$15,075,124.69	\$ 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	\$198,236,831.87	\$13,095,008.00	0.9165	\$ 14,288,499.90	19,563	\$ 730.40	\$25,128,031.46	(\$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 Quality Options
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2022
 Incurred Dates: 1/1/2020 to 12/31/2020

Attachment Point: \$60,000
 Reinsurance Cap: \$100,000
 Coinsurance Rate: 45%
 Proj. Incurred Claim Impact: -5.0%

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	4,113	36,550	\$8,123,856	\$8,123,856
\$30,000	\$34,999	22	211	\$715,764	\$715,764
\$35,000	\$39,999	23	228	\$860,145	\$860,145
\$40,000	\$44,999	17	165	\$718,781	\$718,781
\$45,000	\$49,999	18	178	\$855,177	\$855,177
\$50,000	\$54,999	7	78	\$368,269	\$368,269
\$55,000	\$59,999	6	61	\$342,620	\$342,620
\$60,000	\$64,999	12	142	\$747,401	\$735,071
\$65,000	\$69,999	5	54	\$335,373	\$319,455
\$70,000	\$74,999	13	126	\$936,516	\$866,084
\$75,000	\$79,999	2	24	\$156,740	\$140,207
\$80,000	\$84,999	7	69	\$576,411	\$506,026
\$85,000	\$89,999	6	54	\$526,275	\$451,451
\$90,000	\$94,999	5	43	\$461,492	\$388,820
\$95,000	\$99,999	6	60	\$585,749	\$484,162
\$100,000	\$109,999	8	64	\$844,564	\$700,564
\$110,000	\$119,999	4	47	\$459,919	\$387,919
\$120,000	\$129,999	3	29	\$378,191	\$324,191
\$130,000	\$139,999	3	27	\$408,305	\$354,305
\$140,000	\$149,999	3	36	\$428,540	\$374,540
\$150,000	\$159,999	2	24	\$307,140	\$271,140
\$160,000	\$169,999	3	33	\$485,591	\$431,591
\$170,000	\$179,999	1	12	\$171,993	\$153,993
\$180,000	\$189,999	4	42	\$739,463	\$667,463
\$190,000	\$199,999	4	43	\$775,718	\$703,718
\$200,000	\$209,999	4	37	\$813,464	\$741,464
\$210,000	\$219,999	2	22	\$438,146	\$402,146
\$220,000	\$229,999	1	12	\$225,134	\$207,134
\$230,000	\$239,999	2	15	\$471,024	\$435,024
\$240,000	\$249,999	1	12	\$247,445	\$229,445
\$250,000	\$259,999	1	12	\$250,583	\$232,583
\$260,000	\$269,999	2	17	\$528,967	\$492,967
\$270,000	\$279,999	0	0	\$0	\$0
\$280,000	\$289,999	0	0	\$0	\$0
\$290,000	\$299,999	0	0	\$0	\$0
\$300,000	\$324,999	1	4	\$307,322	\$289,322
\$325,000	\$349,999	0	0	\$0	\$0
\$350,000	\$374,999	1	10	\$354,212	\$336,212
\$375,000	\$399,999	2	23	\$768,260	\$732,260
\$400,000	\$424,999	3	22	\$1,263,318	\$1,209,318
\$425,000	\$449,999	0	0	\$0	\$0
\$450,000	\$474,999	1	12	\$457,547	\$439,547
\$475,000	\$499,999	3	35	\$1,478,606	\$1,424,606
\$500,000	\$599,999	2	24	\$1,123,694	\$1,087,694
\$600,000	\$699,999	2	15	\$1,279,603	\$1,243,603
\$700,000	\$799,999	1	12	\$700,878	\$682,878
\$800,000	\$899,999	0	0	\$0	\$0
\$900,000	\$999,999	0	0	\$0	\$0
\$1,000,000+		0	0	\$0	\$0
Total		4,326	38,683	\$32,018,194	\$30,431,514

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

Carrier Name: Geisinger Quality Options
 Product(s): PPO
 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:	Gesinger Quality Options
Product(s):	PPD
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 rebate) PMPM	\$ 944.16	\$ 734.67
Two year trend projection factor	1.170	1.182
Unadjusted Projected Allowed EHB Claims PMPM	\$ 1,104.49	\$ 868.25
Single Risk Pool Adjustment Factors		
Change in Morbidity - Impact of Reinsurance Program	0.999	0.999
Change in Morbidity - All Other	0.999	0.995
Total Non-Morbidity Changes	1.000	0.995
Change in Demographics	1.000	0.989
Change in Network	1.000	1.000
Change in Benefits	1.000	1.000
Change in Other	1.000	1.006
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 1,114.42	\$ 854.19
Credibility Factors	0%	100%
Blended Projected EHB Claims PMPM	\$ 854.19	\$ 854.19
Development of the Market Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EHB Claims PMPM	\$ 854.19	
Projected Paid to Allowed Ratio	0.830	
Projected Incurred EHB Claims PMPM	\$ 708.89	
Market-wide Adjustments		
Projected Incurred Risk Adjustment PMPM	\$ 584.65	
Projected Incurred Exchange User Fees PMPM	\$ 119.81	
Projected Incurred Reinsurance Recoveries PMPM	\$ 333.65	
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 610.41	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 735.52	
Projected Allowed Non-EHB Claims PMPM	\$ 0.00	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 610.41	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 735.52	

< Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT

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	\$ 872.21	\$ 890.63	\$ 909.41	-
Quarterly Trend Factor	1.000	1.021	1.043	1.065	0.000

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	9.37%	\$65.16
General and Claims	7.42%	\$51.59
Agent/Broker Fees and Commissions	0.46%	\$2.78
Quality Improvement Initiatives	1.18%	\$10.79
Taxes and Fees	0.83%	\$5.74
Risk Adjustment User Fee	0.04%	\$0.25
PCORI Fee	0.04%	\$0.25
PA Premium & Other Taxes (If applicable)	0.22%	\$1.54
Federal Income Tax	0.53%	\$3.70
Health Insurance Providers Fee (Prorated for Small Groups only)	0.08%	\$0.00
Profit/Contingency (after tax)	2.00%	\$13.90
Total Retention	12.20%	\$84.81
Projected Required Revenue PMPM		\$ 695.22

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2021	2022
Average Age Factor	1.958	1.960
Average Geographic Factor	1.037	1.026
Average Tobacco Factor	1.007	1.008
Average Benefit Richness (Induced demand)	1.071	1.110
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 730.30	\$ 735.52
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 349.19	\$ 328.60

Table 8. Components of Rate Change

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 322.76	\$ 326.99	\$ 4.23	1.3%
B. Base period allowed claims before normalization	\$ 9455.52	\$ 734.67	\$ 79.15	24.5%
C. Normalization factor component of change	\$ (258.30)	\$ (406.45)	\$ (46.09)	-14.9%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 297.16	\$ 328.22	\$ 31.07	9.6%
D2. URRT Trend	\$ 59.08	\$ 59.68	\$ 0.59	0.2%
D3. URRT Morbidity	\$ 3.20	\$ (4.34)	\$ (7.54)	-2.3%
D4. URRT Other	\$ 4.65	\$ (1.94)	\$ (6.59)	-2.0%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (4.41)	\$ (45.57)	\$ (41.16)	-12.8%
D6. Normalized Exchange User Fee on an allowed basis	\$ 10.58	\$ 10.67	\$ 0.09	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (21.00)	\$ (18.11)	\$ 2.86	0.9%
D8. Subtotal - Sum(D1-D7)	\$ 349.19	\$ 328.60	\$ (20.59)	-6.4%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (81.14)	\$ (66.30)	\$ 14.84	4.6%
E3. Benefit Richness	\$ 21.15	\$ 22.92	\$ 1.77	0.5%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (59.98)	\$ (43.38)	\$ 16.60	5.1%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 25.72	\$ 30.65	\$ 4.92	1.5%
F2. Taxes and Fees	\$ 2.65	\$ 2.70	\$ 0.05	0.0%
F3. Profit and/or Contingency	\$ 6.46	\$ 6.54	\$ 0.08	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 34.83	\$ 39.89	\$ 5.06	1.6%
G. Change in Miscellaneous Items	\$ 90.98	\$ 90.98	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 324.03	\$ 325.11	\$ 1.08	0.3%

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

	2021	2022
Paid-to-Allowed	0.768	0.830
URRT Trend (Total Applied Trend Factor)	1.199	1.182
URRT Morbidity	1.005	0.989
URRT "Other"	1.013	0.995
Risk Adjustment	(57.46)	(84.65)
Exchange User Fee	\$17.91	\$19.81
Reinsurance Recoveries	\$35.69	\$33.65
Capitation	\$0.09	\$0.04
Network	1.000	1.000
Pricing AV	0.768	0.798
Benefit Richness	1.071	1.087
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	7.97%	9.37%
Taxes and Fees	0.82%	0.83%
Profit and/or Contingency	2.00%	2.00%

Table 10. Plan Rates

Carrier Name:	Geisinger Quality Options
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2022
Base Period Start Date	1/1/2020
Date of Most Recent Membership:	2/1/2021
Market Adjusted Index Rate:	\$ 735.52

Total Covered Lives @ 02-01-2021
4,224

Date of Most Recent Membership:		2/1/2021		735.52		45 CFR Part 156 (d) (2) Allowable Factors																		Total Covered Lives Mapped into 2022 Plans @ 02-01-2021		Total Projected Lives													
Market Adjusted Index Ratio:						Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,D,NNM) for 2022		1/1/2022 HOS Plan ID (if 1/1/2021 Plan ID Discontinued & Mapped)		Metallic Tier		Standard AV, Approach (1), (2)		Exchange On/Off or Off		Pricing AV (company-determined AV)		Benefit Richness (Induced demand)		Benefits in addition to EHB		Provider Network		Catastrophic Eligibility		Non-Funding of CSR Adjustment		Pure Premium		Admin Costs		Taxes & Fees (not including Exchange fees)		Profit or Contingency					
Plan Number	HOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2021 Plan ID / Marketing Name	1/1/2022 HOS Plan ID (if 1/1/2021 Plan ID Discontinued & Mapped)	Metallic Tier	Actual Value	Standard AV, Approach (1), (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (Induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency																					
Totals - Current Membership										0.699				0.798		0.980		1.000		1.000		1.000		1.000		1.010		\$ 579.00		9.4%		0.8%		2.0%		4,224		6,653	
Total - Projected Membership										0.711				0.830		1.000		1.000		1.000		1.000		1.000		1.029		\$ 615.61		9.4%		0.8%		2.0%					
Transitional Plans		TRANSITIONAL		TRANSITIONAL		DNM		TRANSITIONAL		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A					
Plan 1	75729W00126301	PPPO	Geiselinger Marketplace All Access PPO 30/50/5000	75729W00126301	Silver	0.711	0.830	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 2	75729W00126311	PPPO	Geiselinger Marketplace All Access PPO 30/50/5000	75729W00126311	Silver	0.711	0.830	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 3	75729W00126321	PPPO	Geiselinger Marketplace All Access PPO 30/50/5000	75729W00126321	Silver	0.711	0.830	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 4	75729W00126331	PPPO	Geiselinger Marketplace All Access PPO 30/50/5000	75729W00126331	Silver	0.711	0.830	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 5	75729W00126341	PPPO	Geiselinger Marketplace All Access PPO 30/50/5000	75729W00126341	Silver	0.711	0.830	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 6	75729W00126351	PPPO	Geiselinger Marketplace All Access PPO 30/50/5000	75729W00126351	Silver	0.711	0.830	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Plan 7	75729W00126361	PPPO	Geiselinger Marketplace All Access PPO 30/50/5000	75729W00126361	Silver	0.711	0.830	1.000	1.000	1.000																													

PA Rate Template Par
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:

Plan Number	HIOS Plan ID (Standard Component)	2021 Calibrated Plan Adjusted Index Rate PUMP	2022 Calibrated Plan Adjusted Index Rate PUMP	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives
Totals - Current Membership		\$ 322.76	\$ 326.99	1.3%	
Total - Projected Membership					
Transitional Plans		N/A	N/A	N/A	N/A
Plan 1	7572PAA012630	\$348.10	\$ 337.07	-3.2%	2.0%
Plan 2	7572PAA012631	\$348.10	\$ 337.07	-3.2%	0.1%
Plan 3	7572PAA012632	\$348.10	\$ 337.07	-3.2%	0.0%
Plan 4	7572PAA012633	\$348.10	\$ 337.07	-3.2%	0.2%
Plan 5	7572PAA012634	\$348.10	\$ 337.07	-3.2%	0.1%
Plan 6	7572PAA012635	\$348.10	\$ 337.07	-3.2%	0.1%
Plan 7	7572PAA012636	\$348.10	\$ 337.07	-3.2%	0.4%
Plan 8	7572PAA012637	\$348.10	\$ 337.07	-3.2%	0.3%
Plan 9	7572PAA012638	\$348.10	\$ 337.07	-3.2%	0.0%
Plan 10	7572PAA012639	\$348.10	\$ 337.07	-3.2%	0.4%
Plan 11	7572PAA012640	\$348.10	\$ 337.07	-3.2%	0.1%
Plan 12	7572PAA012641	\$348.10	\$ 337.07	-3.2%	0.0%
Plan 13	7572PAA012642	\$414.75	\$ 393.70	-5.1%	1.3%
Plan 14	7572PAA012646	\$414.75	\$ 393.70	-5.1%	0.5%
Plan 15	7572PAA012649	\$414.75	\$ 393.70	-5.1%	0.5%
Plan 16	7572PAA012650	\$414.75	\$ 393.70	-5.1%	0.7%
Plan 17	7572PAA012651	\$414.75	\$ 393.70	-5.1%	0.9%
Plan 18	7572PAA012652	\$414.75	\$ 393.70	-5.1%	1.4%
Plan 19	7572PAA012653	\$414.75	\$ 393.70	-5.1%	0.9%
Plan 20	7572PAA012654	\$414.75	\$ 393.70	-5.1%	1.8%
Plan 21	7572PAA012655	\$414.75	\$ 393.70	-5.1%	11.4%
Plan 22	7572PAA012656	\$414.75	\$ 393.70	-5.1%	5.0%
Plan 23	7572PAA012657	\$414.75	\$ 393.70	-5.1%	1.3%
Plan 24	7572PAA012658	\$414.75	\$ 393.70	-5.1%	0.6%
Plan 25	7572PAA012664	\$481.07	\$ 481.08	-0.2%	0.1%
Plan 26	7572PAA012665	\$481.07	\$ 481.08	-0.2%	0.0%
Plan 27	7572PAA012666	\$481.07	\$ 481.08	-0.2%	0.1%
Plan 28	7572PAA012667	\$481.07	\$ 481.08	-0.2%	0.1%
Plan 29	7572PAA012668	\$481.07	\$ 481.08	-0.2%	0.2%
Plan 30	7572PAA012669	\$481.07	\$ 481.08	-0.2%	0.2%
Plan 31	7572PAA012670	\$481.07	\$ 481.08	-0.2%	0.2%
Plan 32	7572PAA012671	\$481.07	\$ 481.08	-0.2%	0.1%
Plan 33	7572PAA012672	\$481.07	\$ 481.08	-0.2%	2.3%
Plan 34	7572PAA012673	\$481.07	\$ 481.08	-0.2%	0.7%
Plan 35	7572PAA012674	\$481.07	\$ 481.08	-0.2%	0.2%
Plan 36	7572PAA012675	\$481.07	\$ 481.08	-0.2%	0.1%
Plan 37	7572PAA012681	\$261.89	\$ 284.93	8.8%	1.1%
Plan 38	7572PAA012682	\$261.89	\$ 284.93	8.8%	0.5%
Plan 39	7572PAA012683	\$261.89	\$ 284.93	8.8%	0.4%
Plan 40	7572PAA012684	\$261.89	\$ 284.93	8.8%	1.2%
Plan 41	7572PAA012685	\$261.89	\$ 284.93	8.8%	4.4%
Plan 42	7572PAA012686	\$261.89	\$ 284.93	8.8%	2.2%
Plan 43	7572PAA012687	\$261.89	\$ 284.93	8.8%	4.0%
Plan 44	7572PAA012688	\$261.89	\$ 284.93	8.8%	5.9%
Plan 45	7572PAA012689	\$261.89	\$ 284.93	8.8%	18.9%
Plan 46	7572PAA012690	\$261.89	\$ 284.93	8.8%	7.1%
Plan 47	7572PAA012691	\$261.89	\$ 284.93	8.8%	4.8%
Plan 48	7572PAA012692	\$261.89	\$ 284.93	8.8%	1.0%
Plan 49	7572PAA012698	\$348.10	\$ 337.07	-3.2%	0.0%
Plan 50	7572PAA012699	\$414.75	\$ 393.70	-5.1%	1.0%
Plan 51	7572PAA012700	\$481.07	\$ 481.08	-0.2%	0.3%
Plan 52	7572PAA012701	\$261.89	\$ 284.93	8.8%	3.2%
Plan 53	7572PAA012702	\$318.62	\$ 296.50	-6.9%	0.4%
Plan 54	7572PAA012703	\$318.62	\$ 296.50	-6.9%	0.1%
Plan 55	7572PAA012704	\$318.62	\$ 296.50	-6.9%	0.0%
Plan 56	7572PAA012705	\$318.62	\$ 296.50	-6.9%	0.3%
Plan 57	7572PAA012706	\$318.62	\$ 296.50	-6.9%	0.4%
Plan 58	7572PAA012707	\$318.62	\$ 296.50	-6.9%	0.5%
Plan 59	7572PAA012708	\$318.62	\$ 296.50	-6.9%	0.5%
Plan 60	7572PAA012709	\$318.62	\$ 296.50	-6.9%	1.7%
Plan 61	7572PAA012710	\$318.62	\$ 296.50	-6.9%	3.1%
Plan 62	7572PAA012711	\$318.62	\$ 296.50	-6.9%	1.0%
Plan 63	7572PAA012712	\$318.62	\$ 296.50	-6.9%	0.7%
Plan 64	7572PAA012713	\$318.62	\$ 296.50	-6.9%	1.1%
Plan 65	7572PAA012714	\$318.62	\$ 296.50	-6.9%	0.7%

02-01-2021 Number of Covered Lives by Rating Area											2022 Continued/ Discontinued Plans Indicator
1	2	3	4	5	6	7	8	9	Total		
-	45	2,878	-	153	989	836	-	379	5,280		
-	-	434	-	21	341	216	-	44	1,056	0	
-	-	84	-	-	-	-	-	-	84	1	
-	-	-	-	5	-	-	-	-	5	1	
-	-	-	-	-	-	-	-	-	-	-	
-	-	9	-	-	-	-	-	-	9	1	
-	-	-	-	-	3	-	-	-	3	1	
-	-	-	-	-	-	-	-	4	4	1	
-	-	15	-	-	-	-	-	-	15	1	
-	-	2	-	-	11	-	-	-	13	1	
-	-	-	-	-	-	-	-	-	-	1	
-	-	18	-	-	-	-	-	-	18	1	
-	-	-	-	-	5	-	-	-	5	1	
-	-	-	-	-	-	-	-	-	-	1	
-	-	-	-	54	3	-	-	-	57	1	
-	21	-	-	-	-	-	-	-	21	1	
-	-	21	-	1	-	1	-	-	23	1	
-	-	-	-	-	29	-	-	-	29	1	
-	-	-	-	-	-	-	-	31	38	1	
-	-	60	-	-	-	-	-	-	60	1	
-	-	-	-	1	-	-	-	-	40	1	
-	-	-	-	-	38	-	-	-	74	1	
-	-	-	-	-	-	74	-	-	144	1	
-	-	477	-	-	-	-	-	-	480	1	
-	-	-	-	-	-	-	-	-	213	1	
-	-	213	-	-	-	-	-	-	213	1	
-	-	-	-	-	55	-	-	-	55	1	
-	-	-	-	-	-	-	-	27	27	1	
-	-	-	-	5	1	-	-	-	6	1	
-	-	-	-	-	-	-	-	-	-	1	
-	-	-	-	-	-	-	-	-	3	1	
-	-	3	-	-	-	-	-	-	5	1	
-	-	-	-	-	5	-	-	-	7	1	
-	-	-	-	-	-	-	-	-	10	1	
-	-	10	-	-	-	-	-	-	10	1	
-	-	-	-	-	10	-	-	-	4	1	
-	-	-	-	-	-	4	-	-	96	1	
-	-	96	-	-	-	-	-	-	31	1	
-	-	31	-	-	-	-	-	-	9	1	
-	-	-	-	-	9	-	-	-	5	1	
-	-	-	-	-	-	-	-	5	5	1	
-	-	-	-	-	43	2	-	-	45	1	
-	-	-	-	-	-	-	-	-	20	1	
-	-	20	-	-	-	-	-	-	15	1	
-	-	15	-	-	-	-	-	-	52	1	
-	-	-	-	5	47	-	-	-	178	186	1
-	-	-	-	-	-	7	-	-	93	93	1
-	-	93	-	-	-	-	-	-	2	168	1
-	-	10	-	1	155	-	-	-	2	248	1
-	-	-	-	-	-	246	-	-	797	797	1
-	-	792	-	-	5	-	-	-	299	299	1
-	-	299	-	-	-	-	-	-	204	204	1
-	-	-	-	-	204	-	-	-	44	44	1
-	-	-	-	-	-	-	-	1	1	1	
-	-	-	-	-	-	1	-	-	41	41	1
-	-	-	-	-	-	12	-	-	135	135	1
-	-	-	-	-	-	-	135	-	10	1	
-	-	4	-	37	1	-	-	-	2	1	
-	-	-	-	-	-	-	-	-	11	1	
-	-	-	-	-	11	-	-	-	18	1	
-	-	-	-	-	-	-	-	-	20	1	
-	-	20	-	-	-	-	-	-	23	1	
-	-	-	1	-	22	-	-	-	70	70	1
-	-	-	-	-	-	30	-	-	131	131	1
-	-	130	-	-	-	-	-	-	41	41	1
-	-	41	-	-	-	-	-	-	28	28	1
-	-	-	-	-	27	-	-	-	11	11	1
-	-	-	-	-	-	-	-	31	29	29	1

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

Carrier Name:	Geisinger Quality Options
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2022

[illegible]

2021 21-year-old, Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ 318.31	\$ 307.59	\$ -	\$ 332.86	\$ 373.29	\$ 375.29	\$ -	\$ 332.97	\$ 330.53

2022 21-year-old, Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ 326.95	\$ 313.79	\$ -	\$ 327.27	\$ 350.05	\$ 367.22	\$ -	\$ 360.26	\$ 334.38

[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%	4.1%	3.3%	0.0%	-0.5%	-5.1%	4.4%	0.0%	9.5%	2.5%
Plan 1	75729PA0012630	-0.1%	-1.9%			-3.8%	-11.5%	-2.3%		1.6%	-1.9%
Plan 2	75729PA0012631	-0.1%	-1.9%			-3.8%	-11.5%	-2.3%		1.6%	-3.8%
Plan 3	75729PA0012632	-0.1%	-1.9%			-3.8%	-11.5%	-2.3%		1.6%	
Plan 4	75729PA0012633	-0.1%	-1.9%			-3.8%	-11.5%	-2.3%		1.6%	-1.9%
Plan 5	75729PA0012634	-0.1%	-1.9%			-3.8%	-11.5%	-2.3%		1.6%	-11.5%
Plan 6	75729PA0012635	-0.1%	-1.9%			-3.8%	-11.5%	-2.3%		1.6%	1.6%
Plan 7	75729PA0012636	-0.1%	-1.9%			-3.8%	-11.5%	-2.3%		1.6%	-1.9%
Plan 8	75729PA0012637	-0.1%	-1.9%			-3.8%	-11.5%	-2.3%		1.6%	-10.3%
Plan 9	75729PA0012638	-0.1%	-1.9%			-3.8%	-11.5%	-2.3%		1.6%	
Plan 10	75729PA0012639	-0.1%	-1.9%			-3.8%	-11.5%	-2.3%		1.6%	-1.9%
Plan 11	75729PA0012640	-0.1%	-1.9%			-3.8%	-11.5%	-2.3%		1.6%	-11.5%
Plan 12	75729PA0012641	-0.1%	-1.9%			-3.8%	-11.5%	-2.3%		1.6%	
Plan 13	75729PA0012647	-2.0%	-3.8%			-5.7%	-13.2%	-4.2%		-0.4%	-6.2%
Plan 14	75729PA0012648	-2.0%	-3.8%			-5.7%	-13.2%	-4.2%		-0.4%	-2.0%
Plan 15	75729PA0012649	-2.0%	-3.8%			-5.7%	-13.2%	-4.2%		-0.4%	-3.9%
Plan 16	75729PA0012650	-2.0%	-3.8%			-5.7%	-13.2%	-4.2%		-0.4%	-12.2%
Plan 17	75729PA0012651	-2.0%	-3.8%			-5.7%	-13.2%	-4.2%		-0.4%	-0.8%
Plan 18	75729PA0012652	-2.0%	-3.8%			-5.7%	-13.2%	-4.2%		-0.4%	-3.8%
Plan 19	75729PA0012653	-2.0%	-3.8%			-5.7%	-13.2%	-4.2%		-0.4%	-12.9%
Plan 20	75729PA0012654	-2.0%	-3.8%			-5.7%	-13.2%	-4.2%		-0.4%	-4.2%
Plan 21	75729PA0012655	-2.0%	-3.8%			-5.7%	-13.2%	-4.2%		-0.4%	-3.9%
Plan 22	75729PA0012656	-2.0%	-3.8%			-5.7%	-13.2%	-4.2%		-0.4%	-3.8%
Plan 23	75729PA0012657	-2.0%	-3.8%			-5.7%	-13.2%	-4.2%		-0.4%	-12.2%
Plan 24	75729PA0012658	-2.0%	-3.8%			-5.7%	-13.2%	-4.2%		-0.4%	-0.4%
Plan 25	75729PA0012664	3.0%	1.1%			-0.8%	-8.8%	0.7%		4.8%	-2.4%
Plan 26	75729PA0012665	3.0%	1.1%			-0.8%	-8.8%	0.7%		4.8%	
Plan 27	75729PA0012666	3.0%	1.1%			-0.8%	-8.8%	0.7%		4.8%	1.1%
Plan 28	75729PA0012667	3.0%	1.1%			-0.8%	-8.8%	0.7%		4.8%	-8.8%
Plan 29	75729PA0012668	3.0%	1.1%			-0.8%	-8.8%	0.7%		4.8%	4.8%
Plan 30	75729PA0012669	3.0%	1.1%			-0.8%	-8.8%	0.7%		4.8%	1.1%
Plan 31	75729PA0012670	3.0%	1.1%			-0.8%	-8.8%	0.7%		4.8%	-8.8%
Plan 32	75729PA0012671	3.0%	1.1%			-0.8%	-8.8%	0.7%		4.8%	0.7%
Plan 33	75729PA0012672	3.0%	1.1%			-0.8%	-8.8%	0.7%		4.8%	1.1%
Plan 34	75729PA0012673	3.0%	1.1%			-0.8%	-8.8%	0.7%		4.8%	1.1%
Plan 35	75729PA0012674	3.0%	1.1%			-0.8%	-8.8%	0.7%		4.8%	-8.8%
Plan 36	75729PA0012675	3.0%	1.1%			-0.8%	-8.8%	0.7%		4.8%	4.8%
Plan 37	75729PA0012681	12.3%	10.2%			8.1%	-0.6%	9.8%		14.2%	6.6%
Plan 38	75729PA0012682	12.3%	10.2%			8.1%	-0.6%	9.8%		14.2%	12.3%
Plan 39	75729PA0012683	12.3%	10.2%			8.1%	-0.6%	9.8%		14.2%	10.2%
Plan 40	75729PA0012684	12.3%	10.2%			8.1%	-0.6%	9.8%		14.2%	0.1%
Plan 41	75729PA0012685	12.3%	10.2%			8.1%	-0.6%	9.8%		14.2%	14.0%
Plan 42	75729PA0012686	12.3%	10.2%			8.1%	-0.6%	9.8%		14.2%	10.2%
Plan 43	75729PA0012687	12.3%	10.2%			8.1%	-0.6%	9.8%		14.2%	0.1%
Plan 44	75729PA0012688	12.3%	10.2%			8.1%	-0.6%	9.8%		14.2%	9.8%
Plan 45	75729PA0012689	12.3%	10.2%			8.1%	-0.6%	9.8%		14.2%	10.1%
Plan 46	75729PA0012690	12.3%	10.2%			8.1%	-0.6%	9.8%		14.2%	10.2%
Plan 47	75729PA0012691	12.3%	10.2%			8.1%	-0.6%	9.8%		14.2%	-0.6%
Plan 48	75729PA0012692	12.3%	10.2%			8.1%	-0.6%	9.8%		14.2%	14.2%
Plan 49	75729PA0012698	-0.1%	-1.9%			-3.8%	-11.5%	-2.3%		1.6%	-2.3%
Plan 50	75729PA0012699	-2.0%	-3.8%			-5.7%	-13.2%	-4.2%		-0.4%	-4.2%
Plan 51	75729PA0012700	3.0%	1.1%			-0.8%	-8.8%	0.7%		4.8%	0.7%
Plan 52	75729PA0012701	12.3%	10.2%			8.1%	-0.6%	9.8%		14.2%	9.8%
Plan 53	75729PA0012702	-4.0%	-5.7%			-7.5%	-14.9%	-6.1%		-2.3%	-8.0%
Plan 54	75729PA0012703	-4.0%	-5.7%			-7.5%	-14.9%	-6.1%		-2.3%	-4.0%
Plan 55	75729PA0012704	-4.0%	-5.7%			-7.5%	-14.9%	-6.1%		-2.3%	-5.7%
Plan 56	75729PA0012705	-4.0%	-5.7%			-7.5%	-14.9%	-6.1%		-2.3%	-14.9%
Plan 57	75729PA0012706	-4.0%	-5.7%			-7.5%	-14.9%	-6.1%		-2.3%	-2.3%
Plan 58	75729PA0012707	-4.0%	-5.7%			-7.5%	-14.9%	-6.1%		-2.3%	-5.7%
Plan 59	75729PA0012708	-4.0%	-5.7%			-7.5%	-14.9%	-6.1%		-2.3%	-14.6%
Plan 60	75729PA0012709	-4.0%	-5.7%			-7.5%	-14.9%	-6.1%		-2.3%	-6.1%
Plan 61	75729PA0012710	-4.0%	-5.7%			-7.5%	-14.9%	-6.1%		-2.3%	-5.8%
Plan 62	75729PA0012711	-4.0%	-5.7%			-7.5%	-14.9%	-6.1%		-2.3%	-5.7%
Plan 63	75729PA0012712	-4.0%	-5.7%			-7.5%	-14.9%	-6.1%		-2.3%	-14.7%
Plan 64	75729PA0012713	-4.0%	-5.7%			-7.5%	-14.9%	-6.1%		-2.3%	-2.3%
Plan 65	75729PA0012714	-4.0%	-5.7%			-7.5%	-14.9%	-6.1%		-2.3%	-6.1%

PA Rate Quarterly Template Part V Consumer Factors

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

Geisinger Quality Options
PPO
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 Quality Options
Individual Filing for 2022
Calibration of Age Factors

	(2)	(1) X (2)	(1) X (2) (2)
Total members with premium:	6,645	12,960.14	Calibration Factor:
Members in 0-20 age with no premium:	8		1.950
Total:	6,653		

		(1)	(2)	(1) X (2)
Min	Max	HHS defined age curve	Members	Factor X Members
0	14	0.765	268	204.83
15	16	0.833	22	18.37
16	17	0.859	20	17.59
17	18	0.885	33	29.27
18	19	0.913	32	28.76
19	20	0.941	28	26.68
20	21	0.970	58	56.53
21	22	1.000	46	45.68
22	23	1.000	57	56.70
23	24	1.000	63	63.00
24	25	1.000	68	67.73
25	26	1.004	50	50.60
26	27	1.024	98	100.00
27	28	1.048	110	115.55
28	29	1.087	85	92.45
29	30	1.119	83	93.41
30	31	1.135	110	125.14
31	32	1.159	93	107.70
32	33	1.183	113	134.16
33	34	1.198	79	94.35
34	35	1.214	85	103.25
35	36	1.222	85	103.93
36	37	1.230	85	104.61
37	38	1.238	68	83.85
38	39	1.246	104	129.53
39	40	1.262	66	83.48
40	41	1.278	88	112.72
41	42	1.302	109	141.50
42	43	1.325	99	131.48
43	44	1.357	93	126.10
44	45	1.397	91	127.62
45	46	1.444	99	143.29
46	47	1.500	124	186.64
47	48	1.563	80	125.55
48	49	1.635	106	172.54
49	50	1.706	109	185.41
50	51	1.786	131	233.48
51	52	1.865	131	243.81
52	53	1.952	165	322.82
53	54	2.040	150	305.24
54	55	2.135	180	383.35
55	56	2.230	181	403.92
56	57	2.333	170	396.86
57	58	2.437	194	472.12
58	59	2.548	244	622.05
59	60	2.603	219	569.88
60	61	2.714	280	760.89
61	62	2.810	304	854.20
62	63	2.873	339	972.90
63	64	2.952	430	1,269.32
64	200	3.000	520	1,559.30
Min	Max	HHS defined age curve	Members	Factor X Members
		(1)	(2)	(1) X (2)

Geisinger Quality Options
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 Quality Options
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	71	68.82	
3	0.939	3,849	3,614.60	
5	0.957	208	198.97	
6	1.105	1,021	1,127.80	
7	1.240	977	1,210.90	
9	1.146	528	604.68	
		6,653	6,825.76	1.026

Geisinger Quality Options
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	6,152	6,152.13	
Tobacco Users:	1.100	501	550.95	
Total:		6,653	6,703.09	1.008

Geisinger Quality Options

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 Quality Options
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 Quality Options
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 Quality Options
Individual Filing for 2022
Administrative Expense Exhibit

	2017	2018	2019	2020
Actual PMPM:	\$40.61	\$36.09	\$38.17	\$70.80
Projected PMPM:	\$36.28	\$42.20	\$38.51	\$38.75

Geisinger Quality Options
Individual Filing for 2022
Projected Tax Estimates

Federal Income Tax

Projected Margin: 2%
Projected Federal Income Tax Rate: 21%

Estimated Federal Income Tax:	0.53%
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PA Premium & Other Taxes (if applicable)

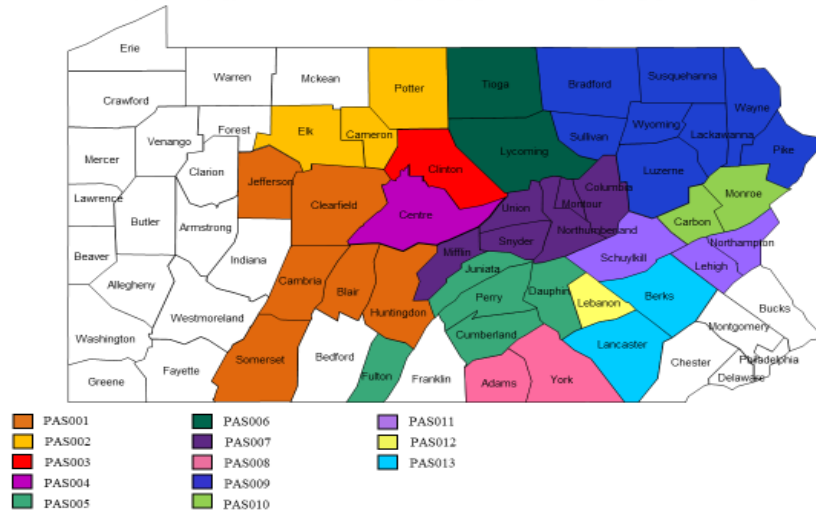
Projected Margin: 2%
Projected State Income Tax Rate: 9.99%

Estimated Federal Income Tax:	0.22%
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Geisinger Quality Options
Individual Filing for 2022
Induced Utilization Exhibit

Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
75729PA0012630	Silver	369	0.8230	1.09433
75729PA0012631	Silver	22	0.8230	1.09433
75729PA0012632	Silver	-	0.8230	1.09433
75729PA0012633	Silver	40	0.8230	1.09433
75729PA0012634	Silver	13	0.8230	1.09433
75729PA0012635	Silver	18	0.8230	1.09433
75729PA0012636	Silver	66	0.8230	1.09433
75729PA0012637	Silver	57	0.8230	1.09433
75729PA0012638	Silver	-	0.8230	1.09433
75729PA0012639	Silver	79	0.8230	1.09433
75729PA0012640	Silver	22	0.8230	1.09433
75729PA0012641	Silver	-	0.8230	1.09433
75729PA0012647	Gold	93	0.9090	1.15728
75729PA0012648	Gold	34	0.9090	1.15728
75729PA0012649	Gold	37	0.9090	1.15728
75729PA0012650	Gold	47	0.9090	1.15728
75729PA0012651	Gold	62	0.9090	1.15728
75729PA0012652	Gold	98	0.9090	1.15728
75729PA0012653	Gold	65	0.9090	1.15728
75729PA0012654	Gold	120	0.9090	1.15728
75729PA0012655	Gold	781	0.9090	1.15728
75729PA0012656	Gold	347	0.9090	1.15728
75729PA0012657	Gold	90	0.9090	1.15728
75729PA0012658	Gold	44	0.9090	1.15728
75729PA0012664	Silver	26	1.0199	1.26032
75729PA0012665	Silver	-	1.0199	1.26032
75729PA0012666	Silver	13	1.0199	1.26032
75729PA0012667	Silver	22	1.0199	1.26032
75729PA0012668	Silver	31	1.0199	1.26032
75729PA0012669	Silver	44	1.0199	1.26032
75729PA0012670	Silver	44	1.0199	1.26032
75729PA0012671	Silver	18	1.0199	1.26032
75729PA0012672	Silver	422	1.0199	1.26032
75729PA0012673	Silver	136	1.0199	1.26032
75729PA0012674	Silver	40	1.0199	1.26032
75729PA0012675	Silver	22	1.0199	1.26032
75729PA0012681	Bronze	53	0.7300	1.04290
75729PA0012682	Bronze	24	0.7300	1.04290
75729PA0012683	Bronze	18	0.7300	1.04290
75729PA0012684	Bronze	62	0.7300	1.04290
75729PA0012685	Bronze	219	0.7300	1.04290
75729PA0012686	Bronze	110	0.7300	1.04290
75729PA0012687	Bronze	199	0.7300	1.04290
75729PA0012688	Bronze	293	0.7300	1.04290
75729PA0012689	Bronze	943	0.7300	1.04290
75729PA0012690	Bronze	354	0.7300	1.04290
75729PA0012691	Bronze	241	0.7300	1.04290
75729PA0012692	Bronze	52	0.7300	1.04290
75729PA0012698	Silver	4	0.8230	1.09433
75729PA0012699	Gold	67	0.9090	1.15728
75729PA0012700	Silver	53	1.0199	1.26032
75729PA0012701	Bronze	160	0.7300	1.04290
75729PA0012702	Bronze	21	0.7520	1.05350
75729PA0012703	Bronze	5	0.7520	1.05350
75729PA0012704	Bronze	2	0.7520	1.05350
75729PA0012705	Bronze	13	0.7520	1.05350
75729PA0012706	Bronze	21	0.7520	1.05350
75729PA0012707	Bronze	24	0.7520	1.05350
75729PA0012708	Bronze	27	0.7520	1.05350
75729PA0012709	Bronze	83	0.7520	1.05350
75729PA0012710	Bronze	155	0.7520	1.05350
75729PA0012711	Bronze	48	0.7520	1.05350
75729PA0012712	Bronze	33	0.7520	1.05350
75729PA0012713	Bronze	13	0.7520	1.05350
75729PA0012714	Bronze	34	0.7520	1.05350
Total		6,653	0.8299	1.1099

2022 Marketplace Service Areas Individual All-Access HMO & PPO



Geisinger Quality Options
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 Quality Options Individual Filing for 2022 Benefit Changes

[illegible]

Geisinger Quality Options
Individual Filing for 2022
MLR Exhibit

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2017	69.5%	95.2%	37,688	9,156
2018	80.3%	93.2%	32,724	4,332
2019	91.5%	93.8%	89,520	68,148

Geisinger Quality Options
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 Quality Options
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 Quality Options
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 Quality Options
 Market: Individual
 Product: PPO
 Effective Date of Rates: January 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>	75729PA0012630		75729PA0012631		75729PA0012632		75729PA0012633		75729PA0012634		75729PA0012635		75729PA0012636		75729PA0012637		75729PA0012638		75729PA
HIOS Plan ID (Off Exchange)=>	75729PA0012630		75729PA0012631		75729PA0012632		75729PA0012633		75729PA0012634		75729PA0012635		75729PA0012636		75729PA0012637		75729PA0012638		75729PA
Plan Marketing Name =>	Geisinger Marketplace All-Access PPO 30/50/5000		Geisinger Marketplace All-Access PPO 30/50/5000		Geisinger Marketplace All-Access PPO 30/50/5000		Geisinger Marketplace All-Access PPO 30/50/5000		Geisinger Marketplace All-Access PPO 30/50/5000		Geisinger Marketplace All-Access PPO 30/50/5000		Geisinger Marketplace All-Access PPO 30/50/5000		Geisinger Marketplace All-Access PPO 30/50/5000		Geisinger Marketplace All-Access PPO 30/50/5000		Geisinger Marketplace All-Access PPO
Form # =>	M-152-115-F Rev. 1/22		M-152-115-F Rev. 1/22		M-152-115-F Rev. 1/22		M-152-115-F Rev. 1/22		M-152-115-F Rev. 1/22		M-152-115-F Rev. 1/22		M-152-115-F Rev. 1/22		M-152-115-F Rev. 1/22		M-152-115-F Rev. 1/22		M-152-115-F Rev. 1/22
Rating Area =>	Rating Area 3		Rating Area 5		Rating Area 2		Rating Area 3		Rating Area 6		Rating Area 9		Rating Area 3		Rating Area 6		Rating Area 7		Rating
Network =>	Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver
Deductible =>	Med: \$5,000 / Rx: \$500		Med: \$5,000 / Rx: \$500		Med: \$5,000 / Rx: \$500		Med: \$5,000 / Rx: \$500		Med: \$5,000 / Rx: \$500		Med: \$5,000 / Rx: \$500		Med: \$5,000 / Rx: \$500		Med: \$5,000 / Rx: \$500		Med: \$5,000 / Rx: \$500		Med: \$5,000 / Rx: \$500
Coinsurance =>	30%		30%		30%		30%		30%		30%		30%		30%		30%		30
Copays =>	\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30
OOP Maximum =>	\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350
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	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$242.13	\$242.13	\$246.77	\$246.77	\$250.38	\$250.38	\$242.13	\$242.13	\$284.93	\$284.93	\$295.50	\$295.50	\$242.13	\$242.13	\$284.93	\$284.93	\$319.74	\$319.74	\$242.13
15	\$263.65	\$263.65	\$268.70	\$268.70	\$272.63	\$272.63	\$263.65	\$263.65	\$310.26	\$310.26	\$321.77	\$321.77	\$263.65	\$263.65	\$310.26	\$310.26	\$348.16	\$348.16	\$263.65
16	\$271.88	\$271.88	\$277.09	\$277.09	\$281.14	\$281.14	\$271.88	\$271.88	\$319.94	\$319.94	\$331.81	\$331.81	\$271.88	\$271.88	\$319.94	\$319.94	\$359.03	\$359.03	\$271.88
17	\$280.11	\$280.11	\$285.48	\$285.48	\$289.65	\$289.65	\$280.11	\$280.11	\$329.63	\$329.63	\$341.86	\$341.86	\$280.11	\$280.11	\$329.63	\$329.63	\$369.90	\$369.90	\$280.11
18	\$288.97	\$288.97	\$294.51	\$294.51	\$298.82	\$298.82	\$288.97	\$288.97	\$340.05	\$340.05	\$352.67	\$352.67	\$288.97	\$288.97	\$340.05	\$340.05	\$381.60	\$381.60	\$288.97
19	\$297.83	\$297.83	\$303.54	\$303.54	\$307.98	\$307.98	\$297.83	\$297.83	\$350.48	\$350.48	\$363.49	\$363.49	\$297.83	\$297.83	\$350.48	\$350.48	\$393.30	\$393.30	\$297.83
20	\$307.01	\$307.01	\$312.89	\$312.89	\$317.47	\$317.47	\$307.01	\$307.01	\$361.28	\$361.28	\$374.69	\$374.69	\$307.01	\$307.01	\$361.28	\$361.28	\$405.42	\$405.42	\$307.01
21	\$316.51	\$316.51	\$322.58	\$322.58	\$327.30	\$327.30	\$316.51	\$316.51	\$372.46	\$372.46	\$386.28	\$386.28	\$316.51	\$316.51	\$372.46	\$372.46	\$417.97	\$417.97	\$316.51
22	\$316.51	\$316.51	\$322.58	\$322.58	\$327.30	\$327.30	\$316.51	\$316.51	\$372.46	\$372.46	\$386.28	\$386.28	\$316.51	\$316.51	\$372.46	\$372.46	\$417.97	\$417.97	\$316.51
23	\$316.51	\$316.51	\$322.58	\$322.58	\$327.30	\$327.30	\$316.51	\$316.51	\$372.46	\$372.46	\$386.28	\$386.28	\$316.51	\$316.51	\$372.46	\$372.46	\$417.97	\$417.97	\$316.51
24	\$316.51	\$316.51	\$322.58	\$322.58	\$327.30	\$327.30	\$316.51	\$316.51	\$372.46	\$372.46	\$386.28	\$386.28	\$316.51	\$316.51	\$372.46	\$372.46	\$417.97	\$417.97	\$316.51
25	\$317.77	\$317.77	\$323.86	\$323.86	\$328.60	\$328.60	\$317.77	\$317.77	\$373.95	\$373.95	\$387.82	\$387.82	\$317.77	\$317.77	\$373.95	\$373.95	\$419.63	\$419.63	\$317.77
26	\$324.10	\$324.10	\$330.31	\$330.31	\$336.22	\$336.22	\$324.10	\$324.10	\$381.40	\$381.40	\$395.55	\$395.55	\$324.10	\$324.10	\$381.40	\$381.40	\$427.99	\$427.99	\$324.10
27	\$331.70	\$331.70	\$336.93	\$336.93	\$343.00	\$343.00	\$331.70	\$331.70	\$390.34	\$390.34	\$404.82	\$404.82	\$331.70	\$331.70	\$390.34	\$390.34	\$438.02	\$438.02	\$331.70
28	\$344.04	\$344.04	\$350.64	\$350.64	\$355.77	\$355.77	\$344.04	\$344.04	\$404.86	\$404.86	\$419.88	\$419.88	\$344.04	\$344.04	\$404.86	\$404.86	\$454.32	\$454.32	\$344.04
29	\$354.17	\$354.17	\$360.96	\$360.96	\$366.24	\$366.24	\$354.17	\$354.17	\$416.78	\$416.78	\$432.24	\$432.24	\$354.17	\$354.17	\$416.78	\$416.78	\$467.50	\$467.50	\$354.17
30	\$359.23	\$359.23	\$366.12	\$366.12	\$371.48	\$371.48	\$359.23	\$359.23	\$422.74	\$422.74	\$438.43	\$438.43	\$359.23	\$359.23	\$422.74	\$422.74	\$474.39	\$474.39	\$359.23
31	\$366.83	\$366.83	\$373.86	\$373.86	\$379.33	\$379.33	\$366.83	\$366.83	\$431.68	\$431.68	\$447.88	\$447.88	\$366.83	\$366.83	\$431.68	\$431.68	\$484.42	\$484.42	\$366.83
32	\$374.43	\$374.43	\$381.60	\$381.60	\$387.19	\$387.19	\$374.43	\$374.43	\$440.62	\$440.62	\$456.97	\$456.97	\$374.43	\$374.43	\$440.62	\$440.62	\$494.45	\$494.45	\$374.43
33	\$379.17	\$379.17	\$386.44	\$386.44	\$392.09	\$392.09	\$379.17	\$379.17	\$446.20	\$446.20	\$462.76	\$462.76	\$379.17	\$379.17	\$446.20	\$446.20	\$500.72	\$500.72	\$379.17
34	\$384.24	\$384.24	\$391.60	\$391.60	\$397.33	\$397.33	\$384.24	\$384.24	\$452.16	\$452.16	\$468.94	\$468.94	\$384.24	\$384.24	\$452.16	\$452.16	\$507.41	\$507.41	\$384.24
35	\$386.77	\$386.77	\$394.18	\$394.18	\$399.95	\$399.95	\$386.77	\$386.77	\$455.14	\$455.14	\$472.03	\$472.03	\$386.77	\$386.77	\$455.14	\$455.14	\$510.75	\$510.75	\$386.77
36	\$389.30	\$389.30	\$396.76	\$396.76	\$402.57	\$402.57	\$389.30	\$389.30	\$458.12	\$458.12	\$475.03	\$475.03	\$389.30	\$389.30	\$458.12	\$458.12	\$514.09	\$514.09	\$389.30
37	\$391.83	\$391.83	\$399.34	\$399.34	\$405.19	\$405.19	\$391.83	\$391.83	\$461.10	\$461.10	\$478.21	\$478.21	\$391.83	\$391.83	\$461.10	\$461.10	\$517.44	\$517.44	\$391.83
38	\$394.37	\$394.37	\$403.93	\$403.93	\$409.80	\$409.80	\$394.37	\$394.37	\$464.08	\$464.08	\$481.30	\$481.30	\$394.37	\$394.37	\$464.08	\$464.08	\$520.78	\$520.78	\$394.37
39	\$399.43	\$399.43	\$409.31	\$409.31	\$415.24	\$415.24	\$399.43	\$399.43	\$470.04	\$470.04	\$487.48	\$487.48	\$399.43	\$399.43	\$470.04	\$470.04	\$527.47	\$527.47	\$399.43
40	\$404.49	\$404.49	\$412.25	\$412.25	\$418.28	\$418.28	\$404.49	\$404.49	\$476.00	\$476.00	\$493.66	\$493.66	\$404.49	\$404.49	\$476.00	\$476.00	\$534.16	\$534.16	\$404.49
41	\$412.09	\$412.09	\$419.99	\$419.99	\$426.13	\$426.13	\$412.09	\$412.09	\$484.94	\$484.94	\$502.93	\$502.93	\$412.09	\$412.09	\$484.94	\$484.94	\$544.19	\$544.19	\$412.09
42	\$419.37	\$419.37	\$427.41	\$427.41	\$433.66	\$433.66	\$419.37	\$419.37	\$493.51	\$493.51	\$511.82	\$511.82	\$419.37	\$419.37	\$493.51	\$493.51	\$553.80	\$553.80	\$419.37
43	\$429.50	\$429.50	\$437.73	\$437.73	\$444.13	\$444.13	\$429.50	\$429.50	\$505.43	\$505.43	\$524.18	\$524.18	\$429.50	\$429.50	\$505.43	\$505.43	\$567.17	\$567.17	\$429.50
44	\$442.16	\$442.16	\$450.63	\$450.63	\$457.23	\$457.23	\$442.16	\$442.16	\$520.32	\$520.32	\$539.63	\$539.63	\$442.16	\$442.16	\$520.32	\$520.32	\$583.89	\$583.89	\$442.16
45	\$457.03	\$457.03	\$465.79	\$465.79	\$472.61	\$472.61	\$457.03	\$457.03	\$537.83	\$537.83	\$557.78	\$557.78	\$457.03	\$457.03	\$537.83	\$537.83	\$603.54	\$603.54	\$457.03
46	\$474.76	\$474.76	\$483.86	\$483.86	\$490.94	\$490.94	\$474.76	\$474.76	\$558.69	\$558.69	\$579.42	\$579.42	\$474.76	\$474.76	\$558.69	\$558.69	\$626.94	\$626.94	\$474.76
47	\$494.70	\$494.70	\$504.18	\$504.18	\$511.56	\$511.56	\$494.70	\$494.70	\$582.15	\$582.15	\$603.75	\$603.75	\$494.70	\$494.70	\$582.15	\$582.15	\$663.27	\$663.27	\$494.70
48	\$517.49	\$517.49	\$527.41	\$527.41	\$535.12	\$535.12	\$517.49	\$517.49	\$608.97	\$608.97	\$631.56	\$631.56	\$517.49	\$517.49	\$608.97	\$608.97	\$675.05	\$675.05	\$517.49
49	\$539.96	\$539.96	\$550.31	\$550.31	\$558.36	\$558.36	\$539.96	\$539.96	\$635.41	\$635.41	\$659.10	\$659.10	\$539.96	\$539.96	\$635.41	\$635.41	\$713.04	\$713.04	\$539.96
50	\$565.28	\$565.28	\$576.11	\$576.11	\$584.54	\$584.54	\$565.28	\$565.28	\$665.21	\$665.21	\$689.89	\$689.89	\$565.28	\$565.28	\$665.21	\$665.21	\$746.48	\$746.48	\$565.28
51	\$590.28	\$590.28	\$601.60	\$601.60	\$610.40	\$610.40	\$590.28	\$590.28	\$694.63	\$694.63	\$720.41	\$720.41	\$590.28	\$590.28	\$694.63	\$694.63	\$779.50	\$779.50	\$590.28
52	\$617.82	\$617.82	\$629.66	\$629.66	\$638.87	\$638.87	\$617.82	\$617.82	\$727.04	\$727.04	\$751.04	\$751.04	\$617.82	\$617.82	\$727.04	\$727.04	\$815.86	\$815.86	\$617.82
53	\$645.67	\$645.67	\$658.05	\$658.05	\$667.67	\$667.67	\$645.67	\$645.67	\$759.81	\$759.81	\$783.80	\$783.80	\$645.67	\$645.67	\$759.81	\$759.81	\$852.64	\$852.64	\$645.67
54	\$675.74	\$675.74	\$688.69	\$688.69	\$698.77	\$698.77	\$675.74	\$675.74	\$795.20	\$795.20	\$824.70	\$824.70	\$675.74	\$675.74	\$795.20	\$795.20	\$874.53	\$874.53	\$675.74
55	\$705.81	\$705.81	\$719.34	\$719.34	\$729.86	\$729.86	\$705.81	\$705.81	\$830.58	\$830.58	\$861.40	\$861.40	\$705.81	\$705.81	\$830.58	\$830.58	\$932.05	\$932.05	\$705.81
56	\$7																		

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

HIOS Plan ID (On Exchange)=>	75729PA0012647	75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	75729PA0012653
HIOS Plan ID (Off Exchange)=>	75729PA0012647	75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	75729PA0012653
Plan Marketing Name =>	Geisinger Marketplace All-Access PPO 30/50/5000	Geisinger Marketplace All-Access PPO 30/50/5000	Geisinger Marketplace All-Access PPO 20/50/3250	Geisinger Marketplace All-Access PPO 20/50/3250	Geisinger Marketplace All-Access PPO 20/50/3250	Geisinger Marketplace All-Access PPO 20/50/3250	Geisinger Marketplace All-Access PPO 20/50/3250
Form # =>	F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22
Rating Area =>	Area 3	Rating Area 6	Rating Area 9	Rating Area 5	Rating Area 2	Rating Area 3	Rating Area 6
Network =>	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO
Metal =>	Silver	Silver	Gold	Gold	Gold	Gold	Gold
Deductible =>	Med: \$5,000 / Rx: \$500	Med: \$5,000 / Rx: \$500	Med: \$5,000 / Rx: \$500	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0	Med: \$3,250 / Rx: \$0
Coinurance =>	30%	30%	30%	30%	30%	30%	30%
Copays =>	\$0 / \$50	\$30 / \$50	\$30 / \$50	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$20 / \$50
OOP Maximum =>	\$7,350	\$7,350	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$242.13	\$284.93	\$284.93	\$295.50	\$295.50	\$288.23	\$288.23
15	\$263.65	\$310.26	\$310.26	\$321.77	\$321.77	\$313.85	\$313.85
16	\$271.88	\$319.94	\$319.94	\$331.81	\$331.81	\$323.65	\$323.65
17	\$280.11	\$329.63	\$329.63	\$341.86	\$341.86	\$333.45	\$333.45
18	\$288.97	\$340.05	\$340.05	\$352.67	\$352.67	\$344.00	\$344.00
19	\$297.83	\$350.48	\$350.48	\$363.49	\$363.49	\$354.55	\$354.55
20	\$307.01	\$361.28	\$361.28	\$374.69	\$374.69	\$365.47	\$365.47
21	\$348.16	\$372.46	\$409.71	\$386.28	\$424.91	\$376.78	\$414.46
22	\$348.16	\$372.46	\$409.71	\$386.28	\$424.91	\$376.78	\$414.46
23	\$348.16	\$372.46	\$409.71	\$386.28	\$424.91	\$376.78	\$414.46
24	\$348.16	\$372.46	\$409.71	\$386.28	\$424.91	\$376.78	\$414.46
25	\$349.42	\$373.95	\$411.19	\$387.82	\$426.45	\$378.28	\$415.96
26	\$356.38	\$381.40	\$419.39	\$395.55	\$434.95	\$385.82	\$424.25
27	\$364.93	\$390.34	\$429.44	\$404.82	\$445.38	\$394.86	\$434.42
28	\$378.54	\$404.86	\$445.46	\$419.88	\$461.99	\$409.56	\$450.62
29	\$389.62	\$416.78	\$458.50	\$432.24	\$475.51	\$421.61	\$463.81
30	\$395.31	\$422.74	\$465.20	\$438.43	\$482.46	\$427.64	\$470.59
31	\$403.54	\$431.68	\$474.88	\$447.70	\$492.50	\$436.68	\$480.39
32	\$411.77	\$440.62	\$484.57	\$456.97	\$502.55	\$445.73	\$490.19
33	\$417.15	\$446.20	\$490.90	\$462.76	\$509.11	\$451.38	\$496.59
34	\$422.53	\$452.16	\$497.23	\$468.94	\$515.68	\$457.41	\$503.00
35	\$425.38	\$455.14	\$500.58	\$472.03	\$519.16	\$460.42	\$506.39
36	\$428.23	\$458.12	\$503.94	\$475.12	\$522.63	\$463.43	\$509.78
37	\$431.08	\$461.10	\$507.29	\$478.21	\$526.11	\$466.45	\$513.17
38	\$433.93	\$464.08	\$510.64	\$481.30	\$529.59	\$469.46	\$516.56
39	\$439.31	\$470.04	\$516.97	\$487.48	\$536.15	\$475.49	\$522.96
40	\$445.01	\$476.00	\$523.68	\$493.66	\$543.11	\$481.52	\$529.75
41	\$453.24	\$484.94	\$533.36	\$502.93	\$553.15	\$490.56	\$539.54
42	\$461.46	\$493.51	\$543.04	\$511.82	\$563.19	\$549.34	\$556.53
43	\$472.54	\$505.43	\$556.08	\$524.18	\$576.71	\$551.28	\$562.53
44	\$486.47	\$520.32	\$572.47	\$539.63	\$593.71	\$526.36	\$579.10
45	\$502.61	\$537.83	\$591.46	\$557.78	\$613.41	\$544.06	\$598.32
46	\$522.23	\$558.69	\$614.56	\$579.42	\$637.36	\$565.16	\$609.99
47	\$544.07	\$582.15	\$640.26	\$603.75	\$664.01	\$588.90	\$647.68
48	\$569.39	\$608.97	\$670.05	\$631.56	\$694.91	\$616.03	\$677.82
49	\$594.08	\$635.41	\$699.10	\$658.99	\$725.04	\$642.78	\$707.21
50	\$621.93	\$665.21	\$731.88	\$689.89	\$759.04	\$672.92	\$740.36
51	\$649.47	\$694.63	\$764.28	\$720.41	\$792.64	\$773.14	\$772.97
52	\$679.54	\$727.04	\$799.67	\$754.01	\$829.34	\$735.47	\$808.94
53	\$710.24	\$759.81	\$835.80	\$788.01	\$866.81	\$845.48	\$829.58
54	\$743.15	\$795.20	\$874.53	\$824.70	\$906.98	\$884.42	\$861.18
55	\$776.39	\$830.58	\$913.64	\$861.40	\$947.54	\$840.21	\$924.23
56	\$812.15	\$868.94	\$955.73	\$901.19	\$991.19	\$879.02	\$966.81
57	\$848.55	\$907.68	\$998.56	\$941.36	\$1,035.61	\$918.20	\$1,010.14
58	\$887.16	\$949.02	\$1,044.00	\$984.24	\$1,082.74	\$960.02	\$1,056.10
59	\$906.15	\$969.51	\$1,066.35	\$1,005.48	\$1,105.91	\$980.75	\$1,078.71
60	\$944.77	\$1,010.85	\$1,111.79	\$1,048.36	\$1,153.04	\$1,022.57	\$1,124.68
61	\$978.32	\$1,046.61	\$1,151.27	\$1,085.44	\$1,193.98	\$1,058.74	\$1,164.61
62	\$1,000.16	\$1,070.07	\$1,176.97	\$1,109.78	\$1,220.64	\$1,082.48	\$1,190.61
63	\$1,027.69	\$1,099.50	\$1,209.37	\$1,140.29	\$1,254.24	\$1,112.24	\$1,223.39
64+	\$1,044.47	\$1,117.37	\$1,229.11	\$1,158.83	\$1,274.72	\$1,130.33	\$1,243.36

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

HIOS Plan ID (On Exchange)=>	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012667	75729PA0012668
HIOS Plan ID (Off Exchange)=>	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012667	75729PA0012668
Plan Marketing Name =>	Geisinger Marketplace All-Access PPO 20/50/3250	Geisinger Marketplace All-Access PPO 20/50/3250	Geisinger Marketplace All-Access PPO 20/50/3250	Geisinger Marketplace All-Access PPO 20/50/3250	Geisinger Marketplace All-Access PPO 20/50/3250	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650
Form # =>	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22
Rating Area =>	Rating Area 7	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 5	Rating Area 2	Rating Area 3	Rating Area 6
Network =>	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver
Deductible =>	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: \$3,250 / Rx: \$0	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500	Med: \$4,650 / Rx: \$500
Coinsurance =>	30%	30%	30%	30%	30%	30%	20%	20%	20%	20%
Copays =>	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60
OOP Maximum =>	\$8,700	\$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	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$373.47	\$373.47	\$282.81	\$282.81	\$282.81	\$282.81	\$332.81	\$332.81	\$345.16	\$345.16
15	\$406.67	\$406.67	\$307.95	\$307.95	\$307.95	\$307.95	\$362.39	\$362.39	\$375.84	\$375.84
16	\$419.36	\$419.36	\$317.56	\$317.56	\$317.56	\$317.56	\$373.70	\$373.70	\$387.57	\$387.57
17	\$432.05	\$432.05	\$327.17	\$327.17	\$327.17	\$327.17	\$385.01	\$385.01	\$399.30	\$399.30
18	\$445.72	\$445.72	\$337.53	\$337.53	\$337.53	\$337.53	\$397.20	\$397.20	\$411.93	\$411.93
19	\$459.39	\$459.39	\$347.88	\$347.88	\$347.88	\$347.88	\$409.38	\$409.38	\$424.57	\$424.57
20	\$473.55	\$473.55	\$358.60	\$358.60	\$358.60	\$358.60	\$421.99	\$421.99	\$437.65	\$437.65
21	\$488.20	\$537.02	\$369.69	\$406.66	\$369.69	\$406.66	\$435.05	\$478.55	\$451.19	\$496.31
22	\$488.20	\$537.02	\$369.69	\$406.66	\$369.69	\$406.66	\$435.05	\$478.55	\$451.19	\$496.31
23	\$488.20	\$537.02	\$369.69	\$406.66	\$369.69	\$406.66	\$435.05	\$478.55	\$451.19	\$496.31
24	\$488.20	\$537.02	\$369.69	\$406.66	\$369.69	\$406.66	\$435.05	\$478.55	\$451.19	\$496.31
25	\$490.15	\$538.97	\$371.17	\$408.14	\$371.17	\$408.14	\$436.78	\$480.29	\$452.99	\$498.11
26	\$499.91	\$549.71	\$378.56	\$416.27	\$378.56	\$416.27	\$445.49	\$489.86	\$462.01	\$508.04
27	\$511.63	\$562.89	\$387.43	\$426.25	\$387.43	\$426.25	\$455.93	\$501.61	\$472.84	\$520.22
28	\$530.67	\$583.88	\$401.85	\$442.15	\$401.85	\$442.15	\$472.89	\$520.31	\$490.44	\$539.62
29	\$546.29	\$600.97	\$413.68	\$455.09	\$413.68	\$455.09	\$486.81	\$535.54	\$504.88	\$555.41
30	\$554.10	\$609.75	\$419.60	\$461.74	\$419.60	\$461.74	\$493.77	\$543.37	\$512.10	\$563.53
31	\$565.82	\$622.45	\$428.47	\$471.35	\$428.47	\$471.35	\$504.22	\$554.68	\$522.92	\$575.26
32	\$577.53	\$635.14	\$437.34	\$480.97	\$437.34	\$480.97	\$514.66	\$565.99	\$533.75	\$586.99
33	\$584.86	\$643.44	\$442.89	\$487.25	\$442.89	\$487.25	\$521.18	\$573.39	\$540.52	\$594.66
34	\$592.67	\$651.74	\$448.80	\$493.53	\$448.80	\$493.53	\$528.14	\$580.78	\$547.74	\$602.33
35	\$596.57	\$656.13	\$451.76	\$496.86	\$451.76	\$496.86	\$531.62	\$584.70	\$551.35	\$606.39
36	\$600.48	\$660.53	\$454.72	\$500.19	\$454.72	\$500.19	\$535.10	\$588.61	\$554.96	\$610.45
37	\$604.38	\$664.92	\$457.67	\$503.52	\$457.67	\$503.52	\$538.58	\$592.53	\$558.57	\$614.52
38	\$608.29	\$669.31	\$460.63	\$506.84	\$460.63	\$506.84	\$542.06	\$596.45	\$562.18	\$618.58
39	\$616.10	\$677.61	\$466.55	\$513.13	\$466.55	\$513.13	\$549.03	\$603.84	\$569.40	\$626.25
40	\$623.91	\$686.40	\$472.46	\$519.78	\$472.46	\$519.78	\$555.99	\$611.67	\$576.62	\$634.37
41	\$635.63	\$699.09	\$481.34	\$529.39	\$481.34	\$529.39	\$566.43	\$622.98	\$587.44	\$646.10
42	\$646.86	\$711.79	\$489.84	\$539.01	\$489.84	\$539.01	\$576.43	\$634.29	\$597.82	\$657.83
43	\$662.48	\$728.87	\$501.67	\$551.95	\$501.67	\$551.95	\$590.35	\$649.52	\$612.26	\$673.62
44	\$682.01	\$750.35	\$516.46	\$568.21	\$516.46	\$568.21	\$607.76	\$668.66	\$630.31	\$693.47
45	\$704.95	\$775.25	\$533.83	\$587.07	\$533.83	\$587.07	\$628.20	\$690.85	\$651.51	\$716.48
46	\$732.29	\$805.52	\$554.53	\$609.99	\$554.53	\$609.99	\$652.57	\$717.82	\$676.78	\$744.46
47	\$763.05	\$839.21	\$577.82	\$635.50	\$577.82	\$635.50	\$679.97	\$747.84	\$705.20	\$775.59
48	\$798.20	\$878.26	\$604.44	\$665.07	\$604.44	\$665.07	\$711.30	\$782.64	\$737.69	\$811.68
49	\$832.86	\$916.34	\$630.69	\$693.91	\$630.69	\$693.91	\$742.19	\$816.58	\$769.72	\$846.88
50	\$871.91	\$959.30	\$660.26	\$726.44	\$660.26	\$726.44	\$776.99	\$854.86	\$805.82	\$886.58
51	\$910.48	\$1,001.77	\$689.47	\$758.60	\$689.47	\$758.60	\$811.36	\$892.71	\$841.46	\$925.83
52	\$952.96	\$1,048.15	\$721.63	\$793.72	\$721.63	\$793.72	\$849.21	\$934.04	\$880.71	\$968.70
53	\$995.92	\$1,095.51	\$754.17	\$829.58	\$754.17	\$829.58	\$887.49	\$976.24	\$920.42	\$1,012.46
54	\$1,042.29	\$1,146.28	\$789.29	\$868.03	\$789.29	\$868.03	\$928.82	\$1,021.48	\$963.28	\$1,059.38
55	\$1,088.67	\$1,197.54	\$824.41	\$906.85	\$824.41	\$906.85	\$970.15	\$1,067.16	\$1,006.76	\$1,106.76
56	\$1,138.96	\$1,252.71	\$862.48	\$948.62	\$862.48	\$948.62	\$1,014.96	\$1,116.32	\$1,052.62	\$1,157.74
57	\$1,189.73	\$1,308.85	\$900.93	\$991.14	\$900.93	\$991.14	\$1,060.20	\$1,166.35	\$1,099.54	\$1,209.63
58	\$1,243.92	\$1,368.41	\$941.97	\$1,036.24	\$941.97	\$1,036.24	\$1,108.49	\$1,219.43	\$1,149.62	\$1,264.67
59	\$1,270.77	\$1,397.70	\$962.30	\$1,058.42	\$962.30	\$1,058.42	\$1,124.53	\$1,245.53	\$1,174.44	\$1,291.75
60	\$1,324.96	\$1,457.26	\$1,003.34	\$1,103.52	\$1,003.34	\$1,103.52	\$1,180.71	\$1,298.61	\$1,224.52	\$1,346.79
61	\$1,371.83	\$1,509.01	\$1,038.83	\$1,142.71	\$1,038.83	\$1,142.71	\$1,222.47	\$1,344.72	\$1,267.83	\$1,394.62
62	\$1,402.58	\$1,542.69	\$1,062.12	\$1,168.22	\$1,062.12	\$1,168.22	\$1,249.88	\$1,374.74	\$1,292.70	\$1,425.75
63	\$1,441.15	\$1,585.17	\$1,091.32	\$1,200.38	\$1,091.32	\$1,200.38	\$1,284.25	\$1,412.59	\$1,331.90	\$1,465.00
64+	\$1,464.58	\$1,611.04	\$1,109.07	\$1,219.97	\$1,109.07	\$1,219.97	\$1,305.13	\$1,435.65	\$1,353.56	\$1,488.91

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

HIOS Plan ID (On Exchange)=>	0012668	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682
HIOS Plan ID (Off Exchange)=>	0012668	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682
Plan Marketing Name =>	Marketplace All-30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 30/60/4650	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400
Form # =>	F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22
Rating Area =>	Area 9	Rating Area 3	Rating Area 6	Rating Area 7	Rating Area 3	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 5	Rating Area 2
Network =>	Marketplace All-30 PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze
Deductible =>	\$0 / 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	Med: \$4,650 / Rx: \$500	Combined: \$8,400	Combined: \$8,400
Coinsurance =>	0%	20%	20%	20%	20%	20%	20%	20%	0%	0%
Copays =>	\$0	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$40 / \$80	\$40 / \$80
OOP Maximum =>	\$0	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600	\$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
0 - 14	\$421.75	\$345.57	\$345.57	\$406.67	\$406.67	\$456.35	\$456.35	\$345.57	\$345.57	\$345.57
15	\$459.24	\$376.29	\$376.29	\$442.81	\$442.81	\$496.91	\$496.91	\$376.29	\$376.29	\$376.29
16	\$473.58	\$388.04	\$388.04	\$456.63	\$456.63	\$512.42	\$512.42	\$388.04	\$388.04	\$388.04
17	\$487.91	\$399.78	\$399.78	\$470.46	\$470.46	\$527.93	\$527.93	\$399.78	\$399.78	\$399.78
18	\$503.35	\$412.43	\$412.43	\$485.34	\$485.34	\$544.64	\$544.64	\$412.43	\$412.43	\$412.43
19	\$518.79	\$425.08	\$425.08	\$500.23	\$500.23	\$561.34	\$561.34	\$425.08	\$425.08	\$425.08
20	\$534.77	\$438.18	\$438.18	\$515.64	\$515.64	\$578.64	\$578.64	\$438.18	\$438.18	\$438.18
21	\$606.45	\$451.74	\$451.74	\$531.59	\$531.59	\$596.54	\$596.54	\$451.74	\$451.74	\$451.74
22	\$606.45	\$451.74	\$451.74	\$531.59	\$531.59	\$596.54	\$596.54	\$451.74	\$451.74	\$451.74
23	\$606.45	\$451.74	\$451.74	\$531.59	\$531.59	\$596.54	\$596.54	\$451.74	\$451.74	\$451.74
24	\$606.45	\$451.74	\$451.74	\$531.59	\$531.59	\$596.54	\$596.54	\$451.74	\$451.74	\$451.74
25	\$608.65	\$453.54	\$453.54	\$533.72	\$533.72	\$598.92	\$598.92	\$453.54	\$453.54	\$453.54
26	\$620.78	\$462.57	\$462.57	\$544.35	\$544.35	\$610.85	\$610.85	\$462.57	\$462.57	\$462.57
27	\$635.66	\$473.41	\$473.41	\$552.85	\$552.85	\$617.70	\$617.70	\$473.41	\$473.41	\$473.41
28	\$659.37	\$491.03	\$491.03	\$577.84	\$577.84	\$643.33	\$643.33	\$491.03	\$491.03	\$491.03
29	\$678.67	\$505.49	\$505.49	\$594.85	\$594.85	\$667.52	\$667.52	\$505.49	\$505.49	\$505.49
30	\$688.59	\$512.71	\$512.71	\$603.35	\$603.35	\$677.07	\$677.07	\$512.71	\$512.71	\$512.71
31	\$702.92	\$523.56	\$523.56	\$616.11	\$616.11	\$691.38	\$691.38	\$523.56	\$523.56	\$523.56
32	\$717.26	\$534.40	\$534.40	\$628.87	\$628.87	\$705.70	\$705.70	\$534.40	\$534.40	\$534.40
33	\$726.63	\$541.17	\$541.17	\$636.84	\$636.84	\$714.65	\$714.65	\$541.17	\$541.17	\$541.17
34	\$736.00	\$548.40	\$548.40	\$645.35	\$645.35	\$724.19	\$724.19	\$548.40	\$548.40	\$548.40
35	\$740.96	\$552.01	\$552.01	\$649.60	\$649.60	\$728.96	\$728.96	\$552.01	\$552.01	\$552.01
36	\$745.93	\$555.63	\$555.63	\$653.85	\$653.85	\$733.74	\$733.74	\$555.63	\$555.63	\$555.63
37	\$750.89	\$559.24	\$559.24	\$658.11	\$658.11	\$738.51	\$738.51	\$559.24	\$559.24	\$559.24
38	\$755.85	\$562.86	\$562.86	\$662.36	\$662.36	\$743.28	\$743.28	\$562.86	\$562.86	\$562.86
39	\$765.22	\$570.08	\$570.08	\$670.87	\$670.87	\$752.83	\$752.83	\$570.08	\$570.08	\$570.08
40	\$775.15	\$577.31	\$577.31	\$679.37	\$679.37	\$762.37	\$762.37	\$577.31	\$577.31	\$577.31
41	\$789.48	\$588.15	\$588.15	\$686.88	\$686.88	\$776.69	\$776.69	\$588.15	\$588.15	\$588.15
42	\$803.81	\$598.54	\$598.54	\$694.33	\$694.33	\$786.15	\$786.15	\$598.54	\$598.54	\$598.54
43	\$823.11	\$613.00	\$613.00	\$701.37	\$701.37	\$796.66	\$796.66	\$613.00	\$613.00	\$613.00
44	\$847.37	\$631.07	\$631.07	\$714.65	\$714.65	\$812.48	\$812.48	\$631.07	\$631.07	\$631.07
45	\$875.49	\$652.30	\$652.30	\$724.19	\$724.19	\$827.99	\$827.99	\$652.30	\$652.30	\$652.30
46	\$909.67	\$677.60	\$677.60	\$733.74	\$733.74	\$843.33	\$843.33	\$677.60	\$677.60	\$677.60
47	\$947.71	\$706.05	\$706.05	\$743.28	\$743.28	\$859.24	\$859.24	\$706.05	\$706.05	\$706.05
48	\$991.81	\$738.58	\$738.58	\$752.83	\$752.83	\$875.33	\$875.33	\$738.58	\$738.58	\$738.58
49	\$1,034.81	\$770.65	\$770.65	\$762.36	\$762.36	\$891.38	\$891.38	\$770.65	\$770.65	\$770.65
50	\$1,083.33	\$806.79	\$806.79	\$776.69	\$776.69	\$907.66	\$907.66	\$806.79	\$806.79	\$806.79
51	\$1,131.29	\$842.48	\$842.48	\$791.41	\$791.41	\$924.19	\$924.19	\$842.48	\$842.48	\$842.48
52	\$1,183.67	\$881.78	\$881.78	\$806.88	\$806.88	\$940.85	\$940.85	\$881.78	\$881.78	\$881.78
53	\$1,237.15	\$921.53	\$921.53	\$823.11	\$823.11	\$957.33	\$957.33	\$921.53	\$921.53	\$921.53
54	\$1,294.48	\$964.44	\$964.44	\$847.37	\$847.37	\$974.19	\$974.19	\$964.44	\$964.44	\$964.44
55	\$1,352.37	\$1,007.36	\$1,007.36	\$875.33	\$875.33	\$991.81	\$991.81	\$1,007.36	\$1,007.36	\$1,007.36
56	\$1,414.67	\$1,053.89	\$1,053.89	\$891.38	\$891.38	\$1,007.36	\$1,007.36	\$1,053.89	\$1,053.89	\$1,053.89
57	\$1,478.07	\$1,100.87	\$1,100.87	\$907.66	\$907.66	\$1,024.19	\$1,024.19	\$1,100.87	\$1,100.87	\$1,100.87
58	\$1,545.33	\$1,151.01	\$1,151.01	\$924.19	\$924.19	\$1,041.33	\$1,041.33	\$1,151.01	\$1,151.01	\$1,151.01
59	\$1,578.41	\$1,175.85	\$1,175.85	\$940.85	\$940.85	\$1,057.33	\$1,057.33	\$1,175.85	\$1,175.85	\$1,175.85
60	\$1,645.67	\$1,226.00	\$1,226.00	\$957.33	\$957.33	\$1,074.19	\$1,074.19	\$1,226.00	\$1,226.00	\$1,226.00
61	\$1,704.11	\$1,269.36	\$1,269.36	\$974.19	\$974.19	\$1,091.38	\$1,091.38	\$1,269.36	\$1,269.36	\$1,269.36
62	\$1,742.15	\$1,297.82	\$1,297.82	\$991.81	\$991.81	\$1,107.66	\$1,107.66	\$1,297.82	\$1,297.82	\$1,297.82
63	\$1,790.11	\$1,333.51	\$1,333.51	\$1,007.36	\$1,007.36	\$1,124.19	\$1,124.19	\$1,333.51	\$1,333.51	\$1,333.51
64+	\$1,819.33	\$1,355.19	\$1,355.19	\$1,024.19	\$1,024.19	\$1,140.85	\$1,140.85	\$1,355.19	\$1,355.19	\$1,355.19

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

HIOS Plan ID (On Exchange)=>	75729PA0012683	75729PA0012684	75729PA0012685	75729PA0012686	75729PA0012687	75729PA0012688	75729PA0012689	75729PA0012690	75729PA0012691	75729PA0012692
HIOS Plan ID (Off Exchange)=>	75729PA0012683	75729PA0012684	75729PA0012685	75729PA0012686	75729PA0012687	75729PA0012688	75729PA0012689	75729PA0012690	75729PA0012691	75729PA0012692
Plan Marketing Name =>	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400
Form # =>	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22	M-152-115-F Rev. 1/22
Rating Area =>	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 3	Rating Area 6	Rating Area 7	Rating Area 3	Rating Area 3	Rating Area 6	Rating Area 9
Network =>	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO
Metal =>	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible =>	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400	Combined: \$8,400
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80
OOP Maximum =>	\$8,550	\$8,550	\$8,550	\$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	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$204.67	\$204.67	\$240.86	\$240.86	\$249.79	\$249.79	\$204.67	\$204.67	\$240.86	\$240.86
15	\$222.87	\$222.87	\$262.27	\$262.27	\$272.00	\$272.00	\$222.87	\$222.87	\$262.27	\$262.27
16	\$229.82	\$229.82	\$270.45	\$270.45	\$280.49	\$280.49	\$229.82	\$229.82	\$270.45	\$270.45
17	\$236.78	\$236.78	\$278.64	\$278.64	\$288.98	\$288.98	\$236.78	\$236.78	\$278.64	\$278.64
18	\$244.27	\$244.27	\$287.45	\$287.45	\$298.12	\$298.12	\$244.27	\$244.27	\$287.45	\$287.45
19	\$251.76	\$251.76	\$296.27	\$296.27	\$307.26	\$307.26	\$251.76	\$251.76	\$296.27	\$296.27
20	\$259.52	\$259.52	\$305.40	\$305.40	\$316.73	\$316.73	\$259.52	\$259.52	\$305.40	\$305.40
21	\$267.55	\$294.31	\$314.85	\$346.33	\$326.53	\$359.18	\$267.55	\$294.31	\$314.85	\$346.33
22	\$267.55	\$294.31	\$314.85	\$346.33	\$326.53	\$359.18	\$267.55	\$294.31	\$314.85	\$346.33
23	\$267.55	\$294.31	\$314.85	\$346.33	\$326.53	\$359.18	\$267.55	\$294.31	\$314.85	\$346.33
24	\$267.55	\$294.31	\$314.85	\$346.33	\$326.53	\$359.18	\$267.55	\$294.31	\$314.85	\$346.33
25	\$268.62	\$295.37	\$316.10	\$347.59	\$327.83	\$360.49	\$268.62	\$295.37	\$316.10	\$347.59
26	\$273.97	\$301.26	\$322.40	\$354.51	\$334.36	\$367.67	\$273.97	\$301.26	\$322.40	\$354.51
27	\$280.39	\$308.48	\$329.96	\$363.02	\$342.20	\$376.48	\$280.39	\$308.48	\$329.96	\$363.02
28	\$290.82	\$319.99	\$342.24	\$376.55	\$354.93	\$390.53	\$290.82	\$319.99	\$342.24	\$376.55
29	\$299.38	\$329.35	\$352.31	\$387.57	\$365.38	\$401.95	\$299.38	\$329.35	\$352.31	\$387.57
30	\$303.67	\$334.17	\$357.35	\$393.24	\$370.61	\$407.83	\$303.67	\$334.17	\$357.35	\$393.24
31	\$310.09	\$341.12	\$364.90	\$401.43	\$378.44	\$416.32	\$310.09	\$341.12	\$364.90	\$401.43
32	\$316.51	\$348.08	\$372.46	\$409.61	\$386.28	\$424.81	\$316.51	\$348.08	\$372.46	\$409.61
33	\$320.52	\$352.63	\$377.18	\$414.96	\$391.18	\$430.36	\$320.52	\$352.63	\$377.18	\$414.96
34	\$324.80	\$357.17	\$382.22	\$420.32	\$396.40	\$435.91	\$324.80	\$357.17	\$382.22	\$420.32
35	\$326.94	\$359.58	\$384.74	\$423.15	\$399.02	\$438.85	\$326.94	\$359.58	\$384.74	\$423.15
36	\$329.08	\$361.99	\$387.26	\$425.98	\$401.63	\$434.79	\$329.08	\$361.99	\$387.26	\$425.98
37	\$331.22	\$364.40	\$389.78	\$428.82	\$404.24	\$444.73	\$331.22	\$364.40	\$389.78	\$428.82
38	\$333.36	\$366.81	\$392.30	\$431.65	\$406.85	\$447.67	\$333.36	\$366.81	\$392.30	\$431.65
39	\$337.64	\$371.35	\$397.33	\$437.00	\$412.08	\$453.22	\$337.64	\$371.35	\$397.33	\$437.00
40	\$341.92	\$376.17	\$402.37	\$442.67	\$417.30	\$459.10	\$341.92	\$376.17	\$402.37	\$442.67
41	\$348.35	\$383.13	\$409.93	\$450.86	\$425.14	\$467.59	\$348.35	\$383.13	\$409.93	\$450.86
42	\$354.50	\$390.08	\$417.17	\$459.04	\$432.65	\$476.08	\$354.50	\$390.08	\$417.17	\$459.04
43	\$363.06	\$399.45	\$427.24	\$470.06	\$443.10	\$487.50	\$363.06	\$399.45	\$427.24	\$470.06
44	\$373.76	\$411.22	\$439.84	\$483.92	\$456.16	\$501.87	\$373.76	\$411.22	\$439.84	\$483.92
45	\$386.34	\$424.86	\$454.64	\$499.97	\$471.50	\$518.52	\$386.34	\$424.86	\$454.64	\$499.97
46	\$401.32	\$441.45	\$472.27	\$519.49	\$489.79	\$538.77	\$401.32	\$441.45	\$472.27	\$519.49
47	\$418.18	\$459.91	\$492.10	\$541.22	\$510.36	\$561.30	\$418.18	\$459.91	\$492.10	\$541.22
48	\$437.44	\$481.32	\$514.77	\$566.40	\$533.87	\$587.42	\$437.44	\$481.32	\$514.77	\$566.40
49	\$456.43	\$502.18	\$537.12	\$590.96	\$557.05	\$612.89	\$456.43	\$502.18	\$537.12	\$590.96
50	\$477.84	\$525.73	\$562.31	\$618.67	\$583.18	\$641.62	\$477.84	\$525.73	\$562.31	\$618.67
51	\$498.97	\$549.01	\$587.18	\$646.06	\$608.97	\$670.03	\$498.97	\$549.01	\$587.18	\$646.06
52	\$522.25	\$574.42	\$614.58	\$675.97	\$637.38	\$701.05	\$522.25	\$574.42	\$614.58	\$675.97
53	\$545.79	\$600.37	\$642.28	\$706.51	\$666.11	\$732.73	\$545.79	\$600.37	\$642.28	\$706.51
54	\$571.21	\$628.20	\$672.19	\$739.25	\$697.13	\$766.68	\$571.21	\$628.20	\$672.19	\$739.25
55	\$596.63	\$656.29	\$702.10	\$772.31	\$728.15	\$800.97	\$596.63	\$656.29	\$702.10	\$772.31
56	\$624.19	\$686.52	\$734.53	\$807.89	\$761.79	\$837.87	\$624.19	\$686.52	\$734.53	\$807.89
57	\$652.01	\$717.29	\$767.28	\$844.10	\$795.74	\$875.42	\$652.01	\$717.29	\$767.28	\$844.10
58	\$681.71	\$749.93	\$802.22	\$882.51	\$831.99	\$915.25	\$681.71	\$749.93	\$802.22	\$882.51
59	\$696.42	\$765.99	\$819.54	\$901.40	\$849.95	\$934.84	\$696.42	\$765.99	\$819.54	\$901.40
60	\$726.12	\$798.63	\$854.49	\$939.81	\$886.19	\$974.68	\$726.12	\$798.63	\$854.49	\$939.81
61	\$751.81	\$826.99	\$884.71	\$973.18	\$917.54	\$1,009.29	\$751.81	\$826.99	\$884.71	\$973.18
62	\$768.66	\$845.45	\$904.55	\$994.91	\$938.11	\$1,031.82	\$768.66	\$845.45	\$904.55	\$994.91
63	\$789.80	\$868.72	\$929.42	\$1,022.30	\$963.91	\$1,060.23	\$789.80	\$868.72	\$929.42	\$1,022.30
64+	\$802.64	\$882.90	\$944.53	\$1,038.99	\$979.58	\$1,077.54	\$802.64	\$882.90	\$944.53	\$1,038.99

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

HIOS Plan ID (On Exchange)=>	0012692			75729PA0012699		75729PA0012700		75729PA0012701		75729PA0012702		75729PA0012703		75729PA0012704		75729PA0012705		75729PA0012706	
HIOS Plan ID (Off Exchange)=>	0012692	75729PA0012698		75729PA0012699		75729PA0012700		75729PA0012701		75729PA0012702		75729PA0012703		75729PA0012704		75729PA0012705		75729PA0012706	
Plan Marketing Name =>	Marketplace All-40/80/8400	Geisinger Marketplace All-Access PPO 30/50/5000		Geisinger Marketplace All-Access PPO 20/50/3250		Geisinger Marketplace All-Access PPO 30/60/4650		Geisinger Marketplace All-Access PPO 40/80/8400		Geisinger Marketplace All-Access QHDHP PPO 6850 -		Geisinger Marketplace All-Access QHDHP PPO 6850 -		Geisinger Marketplace All-Access QHDHP PPO 6850 -		Geisinger Marketplace All-Access QHDHP PPO 6850 -		Geisinger Marketplace All-Access QHDHP PPO 6850 -	
Form # =>	F Rev. 1/22	M-152-115-F Rev. 1/22		M-152-115-F Rev. 1/22		M-152-115-F Rev. 1/22		M-152-115-F Rev. 1/22		M-152-392-F Dev. 1/22		M-152-392-F Dev. 1/22		M-152-392-F Dev. 1/22		M-152-392-F Dev. 1/22		M-152-392-F Dev. 1/22	
Rating Area =>	Area 9	Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 5		Rating Area 2		Rating Area 3		Rating Area 6		Rating Area 9	
Network =>	Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO	
Metal =>	Platinum	Silver		Gold		Silver		Bronze		Bronze		Bronze		Bronze		Bronze		Bronze	
Deductible =>	Ind: \$8,400	Med: \$5,000 / Rx: \$500		Med: \$3,250 / Rx: \$0		Med: \$4,650 / Rx: \$500		Combined: \$8,400		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850		Combined: \$6,850	
Coinsurance =>	%	30%		30%		20%		0%		0%		0%		0%		0%		0%	
Copays =>	\$80	\$30 / \$50		\$20 / \$50		\$30 / \$60		\$40 / \$80		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible		0% After Deductible	
OOP Maximum =>	\$50	\$7,350		\$8,700		\$7,600		\$8,550		\$6,850		\$6,850		\$6,850		\$6,850		\$6,850	
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	\$249.79	\$319.74	\$319.74	\$373.47	\$373.47	\$456.35	\$456.35	\$270.28	\$270.28	\$217.07	\$217.07	\$220.24	\$220.24	\$212.98	\$212.98	\$250.64	\$250.64	\$259.94	\$259.94
15	\$272.00	\$348.16	\$348.16	\$406.67	\$406.67	\$496.91	\$496.91	\$294.31	\$294.31	\$236.36	\$236.36	\$239.82	\$239.82	\$231.92	\$231.92	\$272.92	\$272.92	\$283.04	\$283.04
16	\$280.49	\$359.03	\$359.03	\$419.36	\$419.36	\$512.42	\$512.42	\$303.49	\$303.49	\$243.74	\$243.74	\$247.31	\$247.31	\$239.16	\$239.16	\$281.43	\$281.43	\$291.88	\$291.88
17	\$288.98	\$369.90	\$369.90	\$432.05	\$432.05	\$527.93	\$527.93	\$312.68	\$312.68	\$251.12	\$251.12	\$254.79	\$254.79	\$246.39	\$246.39	\$289.95	\$289.95	\$300.71	\$300.71
18	\$298.12	\$381.60	\$381.60	\$445.72	\$445.72	\$544.64	\$544.64	\$322.57	\$322.57	\$259.06	\$259.06	\$262.85	\$262.85	\$254.19	\$254.19	\$299.13	\$299.13	\$310.23	\$310.23
19	\$307.26	\$393.30	\$393.30	\$459.39	\$459.39	\$561.34	\$561.34	\$332.46	\$332.46	\$267.01	\$267.01	\$270.91	\$270.91	\$261.99	\$261.99	\$308.30	\$308.30	\$319.74	\$319.74
20	\$316.73	\$405.42	\$405.42	\$473.55	\$473.55	\$578.64	\$578.64	\$342.71	\$342.71	\$275.24	\$275.24	\$279.26	\$279.26	\$270.06	\$270.06	\$317.80	\$317.80	\$329.59	\$329.59
21	\$359.18	\$417.97	\$417.97	\$488.20	\$488.20	\$596.54	\$596.54	\$353.31	\$353.31	\$283.75	\$283.75	\$312.13	\$312.13	\$287.90	\$287.90	\$316.69	\$316.69	\$339.79	\$339.79
22	\$359.18	\$417.97	\$417.97	\$488.20	\$488.20	\$596.54	\$596.54	\$353.31	\$353.31	\$283.75	\$283.75	\$312.13	\$312.13	\$287.90	\$287.90	\$316.69	\$316.69	\$339.79	\$339.79
23	\$359.18	\$417.97	\$417.97	\$488.20	\$488.20	\$596.54	\$596.54	\$353.31	\$353.31	\$283.75	\$283.75	\$312.13	\$312.13	\$287.90	\$287.90	\$316.69	\$316.69	\$339.79	\$339.79
24	\$359.18	\$417.97	\$417.97	\$488.20	\$488.20	\$596.54	\$596.54	\$353.31	\$353.31	\$283.75	\$283.75	\$312.13	\$312.13	\$287.90	\$287.90	\$316.69	\$316.69	\$339.79	\$339.79
25	\$360.49	\$419.63	\$419.63	\$490.15	\$490.15	\$598.92	\$598.92	\$354.72	\$354.72	\$284.88	\$284.88	\$313.26	\$313.26	\$289.05	\$289.05	\$317.84	\$317.84	\$341.15	\$341.15
26	\$367.67	\$427.99	\$427.99	\$499.91	\$499.91	\$610.85	\$610.85	\$361.79	\$361.79	\$290.56	\$290.56	\$319.50	\$319.50	\$294.81	\$294.81	\$335.49	\$335.49	\$347.94	\$347.94
27	\$376.48	\$438.02	\$438.02	\$511.63	\$511.63	\$625.89	\$625.89	\$370.27	\$370.27	\$297.37	\$297.37	\$327.16	\$327.16	\$301.72	\$301.72	\$343.36	\$343.36	\$356.10	\$356.10
28	\$390.53	\$454.32	\$454.32	\$530.67	\$530.67	\$648.43	\$648.43	\$384.05	\$384.05	\$308.43	\$308.43	\$339.36	\$339.36	\$312.95	\$312.95	\$344.33	\$344.33	\$369.35	\$369.35
29	\$401.95	\$467.70	\$467.70	\$554.51	\$554.51	\$667.52	\$667.52	\$394.29	\$394.29	\$317.51	\$317.51	\$349.29	\$349.29	\$322.16	\$322.16	\$354.40	\$354.40	\$380.22	\$380.22
30	\$407.83	\$474.39	\$474.39	\$562.03	\$562.03	\$677.07	\$677.07	\$401.01	\$401.01	\$322.05	\$322.05	\$354.40	\$354.40	\$326.77	\$326.77	\$359.59	\$359.59	\$385.66	\$385.66
31	\$416.32	\$484.42	\$484.42	\$572.90	\$572.90	\$686.82	\$686.82	\$409.49	\$409.49	\$328.86	\$328.86	\$361.78	\$361.78	\$333.68	\$333.68	\$367.07	\$367.07	\$393.81	\$393.81
32	\$424.81	\$494.45	\$494.45	\$583.77	\$583.77	\$696.35	\$696.35	\$417.97	\$417.97	\$336.67	\$336.67	\$369.16	\$369.16	\$340.59	\$340.59	\$374.56	\$374.56	\$401.97	\$401.97
33	\$430.36	\$500.72	\$500.72	\$594.86	\$594.86	\$704.65	\$704.65	\$423.26	\$423.26	\$343.93	\$343.93	\$373.98	\$373.98	\$344.90	\$344.90	\$379.45	\$379.45	\$407.06	\$407.06
34	\$435.91	\$507.41	\$507.41	\$599.67	\$599.67	\$712.49	\$712.49	\$428.92	\$428.92	\$347.67	\$347.67	\$378.80	\$378.80	\$349.51	\$349.51	\$384.35	\$384.35	\$412.50	\$412.50
35	\$438.85	\$510.75	\$510.75	\$596.57	\$596.57	\$728.96	\$728.96	\$431.74	\$431.74	\$347.85	\$347.85	\$381.36	\$381.36	\$351.81	\$351.81	\$386.94	\$386.94	\$415.22	\$415.22
36	\$441.79	\$514.09	\$514.09	\$600.48	\$600.48	\$733.74	\$733.74	\$434.57	\$434.57	\$348.03	\$348.03	\$383.91	\$383.91	\$352.45	\$352.45	\$389.53	\$389.53	\$417.94	\$417.94
37	\$444.73	\$517.44	\$517.44	\$604.38	\$604.38	\$738.51	\$738.51	\$437.40	\$437.40	\$351.28	\$351.28	\$386.47	\$386.47	\$356.42	\$356.42	\$392.12	\$392.12	\$405.61	\$405.61
38	\$447.67	\$520.78	\$520.78	\$608.29	\$608.29	\$743.28	\$743.28	\$440.22	\$440.22	\$353.55	\$353.55	\$389.02	\$389.02	\$358.72	\$358.72	\$394.71	\$394.71	\$408.23	\$408.23
39	\$453.22	\$527.47	\$527.47	\$616.10	\$616.10	\$752.83	\$752.83	\$445.88	\$445.88	\$358.09	\$358.09	\$393.84	\$393.84	\$363.33	\$363.33	\$399.60	\$399.60	\$428.81	\$428.81
40	\$459.10	\$534.16	\$534.16	\$623.91	\$623.91	\$762.37	\$762.37	\$451.53	\$451.53	\$362.63	\$362.63	\$398.95	\$398.95	\$367.94	\$367.94	\$404.79	\$404.79	\$434.25	\$434.25
41	\$467.59	\$544.19	\$544.19	\$635.63	\$635.63	\$776.69	\$776.69	\$460.01	\$460.01	\$369.44	\$369.44	\$406.33	\$406.33	\$374.85	\$374.85	\$412.27	\$412.27	\$442.40	\$442.40
42	\$476.08	\$553.80	\$553.80	\$646.86	\$646.86	\$781.79	\$781.79	\$468.14	\$468.14	\$375.97	\$375.97	\$413.71	\$413.71	\$381.47	\$381.47	\$419.76	\$419.76	\$450.22	\$450.22
43	\$487.50	\$567.17	\$567.17	\$662.48	\$662.48	\$809.50	\$809.50	\$479.44	\$479.44	\$385.05	\$385.05	\$423.64	\$423.64	\$390.68	\$390.68	\$429.83	\$429.83	\$461.09	\$461.09
44	\$501.87	\$583.89	\$583.89	\$682.01	\$682.01	\$833.36	\$833.36	\$493.57	\$493.57	\$396.40	\$396.40	\$436.12	\$436.12	\$402.20	\$402.20	\$442.50	\$442.50	\$474.68	\$474.68
45	\$518.52	\$603.54	\$603.54	\$704.95	\$704.95	\$861.40	\$861.40	\$510.18	\$510.18	\$409.73	\$409.73	\$450.59	\$450.59	\$415.73	\$415.73	\$457.18	\$457.18	\$490.65	\$490.65
46	\$538.77	\$626.94	\$626.94	\$732.29	\$732.29	\$894.80	\$894.80	\$529.96	\$529.96	\$425.62	\$425.62	\$468.19	\$468.19	\$431.85	\$431.85	\$475.03	\$475.03	\$509.68	\$509.68
47	\$561.30	\$653.27	\$653.27	\$763.05	\$763.05	\$932.38	\$932.38	\$1,025.44	\$1,025.44	\$443.50	\$443.50	\$487.76	\$487.76	\$449.99	\$449.99	\$494.90	\$494.90	\$531.09	\$531.09
48	\$587.42	\$683.37	\$683.37	\$791.91	\$791.91	\$975.33	\$975.33	\$1,073.17	\$1,073.17	\$457.66	\$457.66	\$501.46	\$501.46	\$455.20	\$455.20	\$517.93	\$517.93	\$555.68	\$555.68
49	\$612.89	\$713.04	\$713.04	\$832.86	\$832.86	\$996.34	\$996.34	\$1,119.69	\$1,119.69	\$462.75	\$462.75	\$512.60	\$512.60	\$461.16	\$461.16	\$540.39	\$540.39	\$579.68	\$579.68
50	\$640.62	\$746.48	\$746.48	\$871.91	\$871.91	\$995.30	\$995.30	\$1,162.19	\$1,162.19	\$463.01	\$463.01	\$512.60	\$512.60	\$461.16	\$461.16	\$540.39	\$540.39	\$579.68	\$579.68
51	\$671.03	\$779.50	\$779.50	\$910.48	\$910.48	\$1,121.54	\$1,121.54	\$1,224.09	\$1,224.09	\$468.92	\$468.92	\$519.24	\$519.24	\$463.93	\$463.93	\$550.77	\$550.77	\$591.30	\$591.30
52	\$701.05	\$815.86	\$815.86	\$952.96	\$952.96	\$1,164.43	\$1,164.43	\$1,280.76	\$1,280.76	\$468.96	\$468.96	\$519.24	\$519.24	\$463.93	\$463.93	\$550.77	\$550.77	\$591.30	\$591.30
53	\$732.73	\$852.64	\$852.64	\$993.91	\$993.91	\$1,216.93	\$1,216.93	\$1,338.62	\$1,338.62	\$472.85	\$472.85	\$527.80	\$527.80	\$468.96	\$468.96	\$550.77	\$550.77	\$591.30	\$591.30
54	\$766.68	\$892.35	\$892.35	\$1,042.29	\$1,042.29	\$1,146.28	\$1,146.28	\$1,273.60	\$1,273.60	\$475.32	\$475.32	\$527.80	\$527.80	\$468.96	\$468.96	\$550.77	\$550.77	\$591.30	\$591.30
55	\$800.97	\$932.05	\$932.05	\$1,088.67	\$1,088.67	\$1,197.54	\$1,197.54	\$1,330.27	\$1,330.27	\$478.88	\$478.88	\$532.66	\$532.66	\$472.02	\$472.02	\$562.86	\$562.86	\$603.62	\$603.62
56	\$837.87	\$975.10	\$975.10	\$1,138.96	\$1,138.96	\$1,252.71	\$1,252.71	\$1,391.71	\$1,391.71	\$482.27	\$482.27	\$536.99	\$536.99	\$478.10	\$478.10	\$567.35	\$567.35	\$611.28	\$611.28
57	\$875.42	\$1,018.57	\$1,018.57	\$1,189.73	\$1,189.73	\$1,308.85	\$1,308.85	\$1,453.75	\$1,453.75	\$486.02	\$486.02	\$541.22	\$541.22	\$481.61	\$481.61	\$571.86	\$571.86	\$618.06	\$618.06
58	\$915.25	\$1,064.97	\$1,064.97	\$1,243.92	\$1,243.92	\$1,368.41	\$1,368.41	\$1,519.97	\$1,519.9										

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

HIOS Plan ID (On Exchange)=>	75729PA0012707	75729PA0012708	75729PA0012709	75729PA0012710	75729PA0012711	75729PA0012712	75729PA0012713	75729PA0012714
HIOS Plan ID (Off Exchange)=>	75729PA0012707	75729PA0012708	75729PA0012709	75729PA0012710	75729PA0012711	75729PA0012712	75729PA0012713	75729PA0012714
Plan Marketing Name =>	Geisinger Marketplace All-Access QHDHP PPO 6850 -	Geisinger Marketplace All-Access QHDHP PPO 6850 -	Geisinger Marketplace All-Access QHDHP PPO 6850 -	Geisinger Marketplace All-Access QHDHP PPO 6850 -	Geisinger Marketplace All-Access QHDHP PPO 6850 -	Geisinger Marketplace All-Access QHDHP PPO 6850 -	Geisinger Marketplace All-Access QHDHP PPO 6850 -	Geisinger Marketplace All-Access QHDHP PPO 6850 -
Form # =>	M-152-392-F Dev. 1/22	M-152-392-F Dev. 1/22	M-152-392-F Dev. 1/22	M-152-392-F Dev. 1/22	M-152-392-F Dev. 1/22	M-152-392-F Dev. 1/22	M-152-392-F Dev. 1/22	M-152-392-F Dev. 1/22
Rating Area =>	Rating Area 3	Rating Area 6	Rating Area 7	Rating Area 3	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 7
Network =>	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO
Metal =>	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible =>	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850
Coinurance =>	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	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 =>	\$6,850	\$6,850	\$6,850	\$6,850	\$6,850	\$6,850	\$6,850	\$6,850
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$212.98	\$212.98	\$250.64	\$250.64	\$281.26	\$281.26	\$212.98	\$212.98
15	\$231.92	\$231.92	\$272.92	\$272.92	\$306.26	\$306.26	\$231.92	\$231.92
16	\$239.16	\$239.16	\$281.43	\$281.43	\$315.82	\$315.82	\$239.16	\$239.16
17	\$246.39	\$246.39	\$289.95	\$289.95	\$325.38	\$325.38	\$246.39	\$246.39
18	\$254.19	\$254.19	\$299.13	\$299.13	\$335.67	\$335.67	\$254.19	\$254.19
19	\$261.99	\$261.99	\$308.30	\$308.30	\$345.97	\$345.97	\$261.99	\$261.99
20	\$270.06	\$270.06	\$317.80	\$317.80	\$356.63	\$356.63	\$270.06	\$270.06
21	\$278.42	\$306.26	\$327.64	\$360.40	\$367.66	\$404.43	\$278.42	\$306.26
22	\$278.42	\$306.26	\$327.64	\$360.40	\$367.66	\$404.43	\$278.42	\$306.26
23	\$278.42	\$306.26	\$327.64	\$360.40	\$367.66	\$404.43	\$278.42	\$306.26
24	\$278.42	\$306.26	\$327.64	\$360.40	\$367.66	\$404.43	\$278.42	\$306.26
25	\$279.53	\$307.37	\$328.94	\$361.70	\$369.13	\$405.89	\$279.53	\$307.37
26	\$285.09	\$313.49	\$335.49	\$368.91	\$376.48	\$413.98	\$285.09	\$313.49
27	\$291.78	\$321.01	\$343.36	\$377.76	\$385.31	\$423.91	\$291.78	\$321.01
28	\$302.63	\$332.98	\$356.13	\$391.85	\$399.64	\$439.72	\$302.63	\$332.98
29	\$311.54	\$342.72	\$366.62	\$403.31	\$411.41	\$452.59	\$311.54	\$342.72
30	\$316.00	\$347.74	\$371.86	\$409.21	\$417.29	\$459.20	\$316.00	\$347.74
31	\$322.68	\$354.97	\$379.72	\$417.73	\$426.12	\$468.76	\$322.68	\$354.97
32	\$329.36	\$362.21	\$387.59	\$426.25	\$434.94	\$478.32	\$329.36	\$362.21
33	\$333.54	\$366.95	\$392.50	\$431.82	\$440.45	\$484.57	\$333.54	\$366.95
34	\$337.99	\$371.68	\$397.74	\$437.39	\$446.34	\$490.82	\$337.99	\$371.68
35	\$340.22	\$374.19	\$400.36	\$440.34	\$449.28	\$494.13	\$340.22	\$374.19
36	\$342.45	\$376.69	\$402.99	\$443.28	\$452.22	\$497.44	\$342.45	\$376.69
37	\$344.67	\$379.20	\$405.61	\$446.23	\$455.16	\$500.75	\$344.67	\$379.20
38	\$346.90	\$381.70	\$408.23	\$449.18	\$458.10	\$504.06	\$346.90	\$381.70
39	\$351.36	\$386.44	\$413.47	\$454.75	\$463.98	\$510.31	\$351.36	\$386.44
40	\$355.81	\$391.45	\$418.71	\$460.65	\$469.87	\$516.93	\$355.81	\$391.45
41	\$362.49	\$398.69	\$426.57	\$469.17	\$478.69	\$526.49	\$362.49	\$398.69
42	\$368.90	\$405.92	\$434.11	\$477.68	\$487.15	\$536.04	\$368.90	\$405.92
43	\$377.80	\$415.67	\$444.59	\$489.15	\$498.91	\$548.91	\$377.80	\$415.67
44	\$388.94	\$427.92	\$457.70	\$503.57	\$513.62	\$565.09	\$388.94	\$427.92
45	\$402.03	\$442.12	\$473.10	\$520.28	\$530.90	\$583.84	\$402.03	\$442.12
46	\$417.62	\$459.38	\$491.45	\$540.59	\$551.49	\$606.63	\$417.62	\$459.38
47	\$435.16	\$478.59	\$512.09	\$563.20	\$574.65	\$632.00	\$435.16	\$478.59
48	\$455.20	\$500.86	\$535.68	\$589.41	\$601.12	\$661.42	\$455.20	\$500.86
49	\$474.97	\$522.58	\$558.94	\$614.96	\$627.22	\$690.09	\$474.97	\$522.58
50	\$497.24	\$547.08	\$585.15	\$643.79	\$656.64	\$722.45	\$497.24	\$547.08
51	\$519.24	\$571.30	\$611.03	\$672.30	\$685.68	\$754.43	\$519.24	\$571.30
52	\$543.46	\$597.75	\$639.53	\$703.42	\$717.67	\$789.36	\$543.46	\$597.75
53	\$567.96	\$624.76	\$668.37	\$735.20	\$750.02	\$825.02	\$567.96	\$624.76
54	\$594.41	\$653.71	\$699.49	\$769.28	\$784.95	\$863.26	\$594.41	\$653.71
55	\$620.86	\$682.94	\$730.62	\$803.68	\$819.88	\$901.86	\$620.86	\$682.94
56	\$649.53	\$714.40	\$764.36	\$840.70	\$857.74	\$943.41	\$649.53	\$714.40
57	\$678.49	\$746.42	\$798.44	\$878.38	\$895.98	\$985.69	\$678.49	\$746.42
58	\$709.39	\$780.39	\$834.80	\$918.35	\$936.79	\$1,030.54	\$709.39	\$780.39
59	\$724.71	\$797.09	\$852.82	\$938.01	\$957.01	\$1,052.60	\$724.71	\$797.09
60	\$755.61	\$831.06	\$889.19	\$977.98	\$997.82	\$1,097.46	\$755.61	\$831.06
61	\$782.34	\$860.57	\$920.64	\$1,012.71	\$1,033.12	\$1,136.43	\$782.34	\$860.57
62	\$799.88	\$879.78	\$941.28	\$1,035.31	\$1,056.28	\$1,161.80	\$799.88	\$879.78
63	\$821.87	\$904.00	\$967.16	\$1,063.82	\$1,085.32	\$1,193.78	\$821.87	\$904.00
64+	\$835.23	\$918.76	\$982.89	\$1,081.18	\$1,102.97	\$1,213.27	\$835.23	\$918.76

**Geisinger Quality Options
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
75729PA0012630	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
75729PA0012631	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012632	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 2	Cameron, Elk, Potter
75729PA0012633	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 4	Clinton
75729PA0012634	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Centre
75729PA0012635	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Perry
75729PA0012636	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Lycoming, Tioga
75729PA0012637	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Columbia, Mifflin, Montour,
75729PA0012638	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Northumberland, Snyder, Union
75729PA0012639	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Adams, York
75729PA0012640	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Carbon, Monroe
75729PA0012641	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton, Schuylkill
75729PA0012647	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Lebanon
75729PA0012648	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012649	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2	Cameron, Elk, Potter
75729PA0012649	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Clinton
75729PA0012650	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Centre
75729PA0012651	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Perry
75729PA0012652	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Lycoming, Tioga
75729PA0012653	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Columbia, Mifflin, Montour,
75729PA0012654	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Northumberland, Snyder, Union
75729PA0012655	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Adams, York
75729PA0012656	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
75729PA0012657	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Carbon, Monroe
75729PA0012658	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton, Schuylkill
75729PA0012664	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Lebanon
75729PA0012665	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012666	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2	Cameron, Elk, Potter
75729PA0012666	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Clinton
75729PA0012667	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Centre
75729PA0012668	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Perry
75729PA0012669	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Lycoming, Tioga
75729PA0012670	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Columbia, Mifflin, Montour,
75729PA0012671	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Northumberland, Snyder, Union
75729PA0012672	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Adams, York
75729PA0012673	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Carbon, Monroe
75729PA0012675	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton, Schuylkill
75729PA0012681	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Lebanon
75729PA0012682	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012682	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2	Cameron, Elk, Potter
75729PA0012683	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Clinton
75729PA0012684	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Centre
75729PA0012685	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Perry
75729PA0012686	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Lycoming, Tioga
75729PA0012687	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Columbia, Mifflin, Montour,
75729PA0012688	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Northumberland, Snyder, Union
75729PA0012689	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Adams, York
75729PA0012690	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
75729PA0012691	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Carbon, Monroe
75729PA0012692	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton, Schuylkill
75729PA0012698	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Lebanon
75729PA0012699	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Berks, Lancaster
75729PA0012700	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Berks, Lancaster
75729PA0012701	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Berks, Lancaster
75729PA0012702	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012703	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 5	Cameron, Elk, Potter
75729PA0012704	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2	Clinton
75729PA0012705	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Centre
75729PA0012706	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Cumberland, Dauphin, Fulton, Juniata, Perry
75729PA0012707	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Lycoming, Tioga
75729PA0012708	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Columbia, Mifflin, Montour,
75729PA0012709	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Northumberland, Snyder, Union
75729PA0012710	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Adams, York
75729PA0012711	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
75729PA0012712	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Carbon, Monroe
75729PA0012713	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Lehigh, Northampton, Schuylkill
75729PA0012714	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lebanon
75729PA0012714	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Berks, Lancaster

Company Name Geisinger Quality Options
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			RATING AREA 3										
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	18	5	22	60	173	48	427	557	154	429	218	19	126	53
					Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga
75729PA0012630	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off												\$316.51			\$316.51	\$316.51			\$316.51	\$316.51		\$316.51
75729PA0012631	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off																						
75729PA0012632	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off									\$327.30	\$327.30	\$327.30											
75729PA0012633	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off														\$316.51								
75729PA0012634	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off																						
75729PA0012635	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off																						
75729PA0012636	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off																	\$316.51					\$316.51
75729PA0012637	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off																						
75729PA0012638	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off																						
75729PA0012639	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off													\$316.51				\$316.51					
75729PA0012640	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off																						
75729PA0012641	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off																						
75729PA0012647	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off																						
75729PA0012648	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off																						
75729PA0012649	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off									\$382.29	\$382.29	\$382.29											
75729PA0012650	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off																						
75729PA0012651	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off																						
75729PA0012652	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off																	\$369.69					\$369.69
75729PA0012653	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off																						
75729PA0012654	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off																						
75729PA0012655	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off												\$369.69			\$369.69	\$369.69			\$369.69	\$369.69		\$369.69
75729PA0012656	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off													\$369.69					\$369.69				
75729PA0012657	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off																		\$369.69				
75729PA0012658	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off																						
75729PA0012664	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off																						
75729PA0012665	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off									\$467.13	\$467.13	\$467.13											
75729PA0012666	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off																						
75729PA0012667	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off																						
75729PA0012668	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off																						
75729PA0012669	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off																		\$451.74				\$451.74
75729PA0012670	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off																						
75729PA0012671	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off																						
75729PA0012672	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off												\$451.74			\$451.74	\$451.74			\$451.74	\$451.74		\$451.74
75729PA0012673	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off													\$451.74									
75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off														\$451.74				\$451.74				
75729PA0012675	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off																						
75729PA0012681	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off																						
75729PA0012682	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off												\$276.67	\$276.67	\$276.67								
75729PA0012683	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off															\$267.55							
75729PA0012684	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off																						
75729PA0012685	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off																						
75729PA0012686	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off																						
75729PA0012687	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off																	\$267.55					\$267.55
75729PA0012688	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off																						
75729PA0012689	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off													\$267.55		\$267.55	\$267.55			\$267.55	\$267.55		\$267.55
75729PA0012690	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off														\$267.55								
75729PA0012691	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off													\$267.55				\$267.55					
75729PA0012692	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off																						
75729PA0012698	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off																						
75729PA0012699	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off																						
75729PA0012700	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off																						
75729PA0012701	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off																						
75729PA0012702	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off																						
75729PA0012703	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off									\$287.90	\$287.90	\$287.90											
75729PA0012704	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off															\$278.42							
75729PA0012705	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off																						
75729PA0012706	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off																						
75729PA0012707	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off																	\$278.42					\$278.42
75729PA0012708	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off																						
75729PA0012709	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off																						
75729PA0012710	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off													\$278.42		\$278.42	\$278.42			\$278.42	\$278.42		\$278.42
75729PA0012711	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off														\$278.42				\$278.42				
75729PA0012712	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off																						
75729PA0012713	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off																						
75729PA0012714	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	PPO	Bronze	On/Off																						

Company Name
Market
RATES FOR AGE 21

			RATING AREA 4										RATING AREA 5							RATING AREA 6									
			100	80	0	0	0	0	0	0	0	0	1	15	56	12	42	2	4	102	83	103	22	15	115	57	82	24	45
HIOS Plan ID	Wayne	Wyoming	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
75729PA0012630	\$316.51	\$316.51																											
75729PA0012631																													
75729PA0012632													\$322.58		\$322.58	\$322.58	\$322.58	\$322.58	\$322.58										
75729PA0012633																													
75729PA0012634																								\$372.46					
75729PA0012635																													
75729PA0012636																													
75729PA0012637																					\$372.46		\$372.46	\$372.46			\$372.46		\$372.46
75729PA0012638																													
75729PA0012639																													
75729PA0012640																							\$372.46		\$372.46		\$372.46		
75729PA0012641																													
75729PA0012647													\$376.78		\$376.78	\$376.78	\$376.78	\$376.78	\$376.78										
75729PA0012648																													
75729PA0012649																													
75729PA0012650																													
75729PA0012651																					\$435.05								
75729PA0012652																													
75729PA0012653																					\$435.05		\$435.05	\$435.05			\$435.05		\$435.05
75729PA0012654																													
75729PA0012655	\$369.69	\$369.69																											
75729PA0012656																													
75729PA0012657																							\$435.05		\$435.05		\$435.05		
75729PA0012658																													
75729PA0012664													\$460.39		\$460.39	\$460.39	\$460.39	\$460.39	\$460.39										
75729PA0012665																													
75729PA0012666																													
75729PA0012667																					\$531.59								
75729PA0012668																													
75729PA0012669																													
75729PA0012670																					\$531.59		\$531.59	\$531.59			\$531.59		\$531.59
75729PA0012671																													
75729PA0012672	\$451.74	\$451.74																											
75729PA0012673																													
75729PA0012674																													
75729PA0012675																													
75729PA0012681																													
75729PA0012682													\$272.68		\$272.68	\$272.68	\$272.68	\$272.68	\$272.68										
75729PA0012683																													
75729PA0012684																													
75729PA0012685																													
75729PA0012686																					\$314.85								
75729PA0012687																													
75729PA0012688																					\$314.85		\$314.85	\$314.85			\$314.85		\$314.85
75729PA0012689	\$267.55	\$267.55																											
75729PA0012690																													
75729PA0012691																													
75729PA0012692																							\$314.85		\$314.85		\$314.85		
75729PA0012698																													
75729PA0012699																													
75729PA0012700																													
75729PA0012701																													
75729PA0012702													\$283.75		\$283.75	\$283.75	\$283.75	\$283.75	\$283.75										
75729PA0012703																													
75729PA0012704																													
75729PA0012705																													
75729PA0012706																													
75729PA0012707																													
75729PA0012708																													
75729PA0012709																					\$327.64		\$327.64	\$327.64			\$327.64		\$327.64
75729PA0012710	\$278.42	\$278.42																											
75729PA0012711																													
75729PA0012712																													
75729PA0012713																							\$327.64		\$327.64		\$327.64		
75729PA0012714																													

Company Name
Market
RATES FOR AGE 21

HIOS Plan ID	RATING AREA 7				RATING AREA 8					RATING AREA 9						
	77	69	150	324	0	0	0	0	0	131	56	2	13	30	87	16
	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
75729PA0012630																
75729PA0012631																
75729PA0012632																
75729PA0012633																
75729PA0012634																
75729PA0012635										\$386.28	\$386.28		\$386.28	\$386.28		\$386.28
75729PA0012636																
75729PA0012637																
75729PA0012638	\$417.97			\$417.97												
75729PA0012639																
75729PA0012640																
75729PA0012641															\$386.28	
75729PA0012647																
75729PA0012648																
75729PA0012649																
75729PA0012650																
75729PA0012651										\$451.19	\$451.19		\$451.19	\$451.19		\$451.19
75729PA0012652																
75729PA0012653																
75729PA0012654	\$488.20			\$488.20												
75729PA0012655																
75729PA0012656																
75729PA0012657																
75729PA0012658															\$451.19	
75729PA0012664																
75729PA0012665																
75729PA0012666																
75729PA0012667																
75729PA0012668										\$551.32	\$551.32		\$551.32	\$551.32		\$551.32
75729PA0012669																
75729PA0012670																
75729PA0012671	\$596.54			\$596.54												
75729PA0012672																
75729PA0012673																
75729PA0012674																
75729PA0012675																
75729PA0012681															\$551.32	
75729PA0012682																
75729PA0012683																
75729PA0012684																
75729PA0012685										\$326.53	\$326.53		\$326.53	\$326.53		\$326.53
75729PA0012686																
75729PA0012687																
75729PA0012688	\$353.31			\$353.31												
75729PA0012689																
75729PA0012690																
75729PA0012691																
75729PA0012692															\$326.53	
75729PA0012698		\$417.97		\$417.97												
75729PA0012699		\$488.20		\$488.20												
75729PA0012700		\$596.54		\$596.54												
75729PA0012701		\$353.31		\$353.31												
75729PA0012702																
75729PA0012703																
75729PA0012704																
75729PA0012705																
75729PA0012706										\$339.79	\$339.79		\$339.79	\$339.79		\$339.79
75729PA0012707																
75729PA0012708																
75729PA0012709	\$367.66			\$367.66												
75729PA0012710																
75729PA0012711																
75729PA0012712																
75729PA0012713															\$339.79	
75729PA0012714		\$367.66		\$367.66												

	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:		Geisinger Quality Options															State:		PA			
4	HIOS Issuer ID:		75729															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																							
14	Allowed Claims		\$36,523,111.46															Total		PMPM		\$944.16	
15	Reinsurance		\$0.00																			\$0.00	
16	Incurred Claims in Experience Period		\$31,391,319.76																			\$811.50	
17	Risk Adjustment		\$5,310,221.65																			\$137.28	
18	Experience Period Premium		\$29,959,492.18																			\$774.49	
19	Experience Period Member Months		38,683																				
20																							
21	Section II: Projections																						
22																							
23	Benefit Category		Experience Period Index Rate PMPM		Year 1 Trend				Year 2 Trend				Trended EHB Allowed Claims PMPM										
24	Inpatient Hospital		\$241.62		Cost		Utilization		Cost		Utilization		\$253.41										
25	Outpatient Hospital		\$358.01		1.078		0.950		1.078		0.950		\$425.85										
26	Professional		\$172.59		1.063		1.026		1.063		1.026		\$196.05										
27	Other Medical		\$24.74		1.092		0.976		1.092		0.976		\$29.30										
28	Capitation		\$0.04		1.019		1.068		1.019		1.068		\$0.04										
29	Prescription Drug		\$147.16		0.999		1.000		0.999		1.000		\$199.82										
30	Total		\$944.16		1.073		1.086		1.073		1.086		\$1,104.47										
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																	\$1,114.41			
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		\$68,195,112.84			
43	Reinsurance																	\$40.55		\$3,237,349.80			
44	Risk Adjustment Payment/Charge																	\$102.00		\$8,143,272.00			
45	Exchange User Fees																	3.25%		\$1,908,497.12			
46	Market Adjusted Index Rate																	\$735.55		\$58,722,988.16			
47																							
48	Projected Member Months																			79,836			
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: Geisinger Quality Options
HIOS Issuer ID: 75729
Effective Date of Rate Change(s): 1/1/2022

State: PA
Market: Individual

To add a product to Worksheet 2 - Plan
To add a plan to Worksheet 2 - Plan Pr
To validate, select the Validate button
To finalize, select the Finalize button or
To remove a product, navigate to the c
To remove a plan, navigate to the corr

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
1.4 Plan ID (Standard Component ID)	75729PA0012630	75729PA0012631	75729PA0012632	75729PA0012633	75729PA0012634	75729PA0012635	75729PA0012636	75729PA0012637	75729PA0012638	75729PA0012639	75729PA0012640	75729PA0012641	75729PA0012647	
1.5 Metal	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Gold
1.6 AV Metal Value	0.717	0.717	0.717	0.717	0.717	0.717	0.717	0.717	0.717	0.717	0.717	0.717	0.717	0.809
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No	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
1.11 Cumulative Rate Change % (over 12 mos prior)	-3.17%	-3.17%	-3.17%	-3.17%	-3.17%	-3.17%	-3.17%	-3.17%	-3.17%	-3.17%	-3.17%	-3.17%	-3.17%	-5.07%
1.12 Product Rate Increase %														
1.13 Submission Level Rate Increase %														

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

2.1 Plan ID (Standard Component ID)	Total	75729PA0012630	75729PA0012631	75729PA0012632	75729PA0012633	75729PA0012634	75729PA0012635	75729PA0012636	75729PA0012637	75729PA0012638	75729PA0012639	75729PA0012640	75729PA0012641	75729PA0012647
\$36,523,111	\$36,523,111	\$483,552	\$211,244	\$0	\$12,848	\$17,681	\$0	\$437,898	\$74,814	\$0	\$135,515	\$293,074	\$0	\$358,039
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	\$5,131,792	\$131,197	\$16,809	\$0	\$2,373	\$7,094	\$0	\$58,753	\$24,370	\$0	\$19,190	\$14,191	\$0	\$50,611
	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$31,391,320	\$31,391,320	\$352,355	\$194,435	\$0	\$10,475	\$10,587	\$0	\$379,144	\$50,444	\$0	\$116,325	\$278,883	\$0	\$307,428
\$5,310,222	\$5,310,222	\$139,569	\$7,825	\$0	\$16,473	\$6,315	\$0	\$29,669	\$37,888	\$0	\$26,631	\$9,189	\$0	\$59,540
\$29,959,492	\$29,959,492	\$783,162	\$43,894	\$0	\$92,408	\$35,423	\$0	\$166,335	\$212,539	\$0	\$149,394	\$51,595	\$0	\$370,050
38,683	38,683	1,017	57	0	120	46	0	216	276	0	194	67	0	434
	4,224	84	5	0	9	3	4	15	13	0	18	5	0	57
	\$6.46	\$6.96	\$6.96	\$6.96	\$6.96	\$6.96	\$6.96	\$6.96	\$6.96	\$6.96	\$6.96	\$6.96	\$6.96	\$8.30
	89.00%	38.19%	375.95%	#DIV/0!	9.62%	25.37%	#DIV/0!	193.44%	20.14%	#DIV/0!	66.08%	458.81%	#DIV/0!	71.56%
Per Member Per Month														
2.13 Allowed Claims	\$944.16	\$475.47	\$3,706.03	#DIV/0!	\$107.07	\$384.38	#DIV/0!	\$2,027.30	\$271.07	#DIV/0!	\$698.53	\$4,374.23	#DIV/0!	\$824.97
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	\$0.00
2.15 Member Cost Sharing	\$132.66	\$129.00	\$294.89	#DIV/0!	\$19.77	\$154.22	#DIV/0!	\$272.01	\$88.30	#DIV/0!	\$98.92	\$211.81	#DIV/0!	\$116.61
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	\$0.00
2.17 Incurred Claims	\$811.50	\$346.47	\$3,411.14	#DIV/0!	\$87.29	\$230.16	#DIV/0!	\$1,755.30	\$182.77	#DIV/0!	\$599.61	\$4,162.43	#DIV/0!	\$708.36
2.18 Risk Adjustment Transfer Amount	\$137.28	\$137.24	\$137.28	#DIV/0!	\$137.28	\$137.28	#DIV/0!	\$137.36	\$137.28	#DIV/0!	\$137.28	\$137.15	#DIV/0!	\$137.19
2.19 Premium	\$774.49	\$770.07	\$770.07	#DIV/0!	\$770.07	\$770.07	#DIV/0!	\$770.07	\$770.07	#DIV/0!	\$770.07	\$770.07	#DIV/0!	\$852.65

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)		75729PA0012630	75729PA0012631	75729PA0012632	75729PA0012633	75729PA0012634	75729PA0012635	75729PA0012636	75729PA0012637	75729PA0012638	75729PA0012639	75729PA0012640	75729PA0012641	75729PA0012647
3.2 Market Adjusted Index Rate														
3.3 AV and Cost Sharing Design of Plan		0.8115	0.8115	0.8115	0.8115	0.8115	0.8115	0.8115	0.8115	0.8115	0.8115	0.8115	0.8115	0.9478
3.4 Provider Network 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
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
Administrative Costs														
3.6 Administrative Expense		9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%
3.7 Taxes and Fees		0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%
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%
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
3.10 Plan Adjusted Index Rate		\$679.83	\$679.83	\$679.83	\$679.83	\$679.83	\$679.83	\$679.83	\$679.83	\$679.83	\$679.83	\$679.83	\$679.83	\$794.02
3.11 Age Calibration Factor	0.5128													
3.12 Geographic Calibration Factor	0.9747													
3.13 Tobacco Calibration Factor	0.9921													
3.14 Calibrated Plan Adjusted Index Rate		\$337.11	\$337.11	\$337.11	\$337.11	\$337.11	\$337.11	\$337.11	\$337.11	\$337.11	\$337.11	\$337.11	\$337.11	\$393.74

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	75729PA0012630	75729PA0012631	75729PA0012632	75729PA0012633	75729PA0012634	75729PA0012635	75729PA0012636	75729PA0012637	75729PA0012638	75729PA0012639	75729PA0012640	75729PA0012641	75729PA0012647
4.2 Allowed Claims	\$58,720,854	\$3,256,876	\$194,177	\$0	\$353,049	\$114,741	\$158,872	\$582,531	\$503,095	\$0	\$697,272	\$194,177	\$0	\$820,839
4.3 Reinsurance	\$2,686,358	\$148,995	\$8,883	\$0	\$16,151	\$5,249	\$7,268	\$26,650	\$23,016	\$0	\$31,899	\$8,883	\$0	\$37,552
4.4 Member Cost Sharing	\$7,301,983	\$404,995	\$24,146	\$0	\$43,902	\$14,268	\$19,756	\$72,438	\$62,560	\$0	\$86,706	\$24,146	\$0	\$102,072
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$48,732,513	\$2,702,885	\$161,148	\$0	\$292,996	\$95,224	\$131,848	\$483,443	\$417,519	\$0	\$578,667	\$161,148	\$0	\$681,215
4.7 Risk Adjustment Transfer Amount	\$6,758,117	\$374,830	\$22,348	\$0	\$40,632	\$13,205	\$18,284	\$67,043	\$57,901	\$0	\$80,248	\$22,348	\$0	\$94,469
4.8 Premium	\$55,978,059	\$3,010,308	\$179,476	\$0	\$326,321	\$106,054	\$146,844	\$538,429	\$465,007	\$0	\$644,483	\$179,476	\$0	\$886,127
4.9 Projected Member Months	79,836	4,428	264	0	480	156	216	792	684	0	948	264	0	1,116
4.10 Loss Ratio	77.68%	79.85%	79.85%	#DIV/0!	79.85%	79.85%	79.85%	79.85%	79.85%	#DIV/0!	79.85%	79.85%	#DIV/0!	69.47%
Per Member Per Month														
4.11 Allowed Claims	\$735.52	\$735.52	\$735.52	#DIV/0!	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	#DIV/0!	\$735.52	\$735.52	#DIV/0!	\$735.52
4.12 Reinsurance	\$33.65	\$33.65	\$33.65	#DIV/0!	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	#DIV/0!	\$33.65	\$33.65	#DIV/0!	\$33.65
4.13 Member Cost Sharing	\$91.46	\$91.46	\$91.46	#DIV/0!	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	#DIV/0!	\$91.46	\$91.46	#DIV/0!	\$91.46
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	\$0.00
4.15 Incurred Claims	\$610.41	\$610.41	\$610.41	#DIV/0!	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	#DIV/0!	\$610.41	\$610.41	#DIV/0!	\$610.41
4.16 Risk Adjustment Transfer Amount	\$84.65	\$84.65	\$84.65	#DIV/0!	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	#DIV/0!	\$84.65	\$84.65	#DIV/0!	\$84.65
4.17 Premium	\$701.16	\$679.83	\$679.83	#DIV/0!	\$679.83	\$679.83	\$679.83	\$679.83	\$679.83	#DIV/0!	\$679.83	\$679.83	#DIV/0!	\$794.02

Product-Plan Data Collection

n Product Info, select the Add Product button or Ctrl + Shift + P.

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

Company Legal Name:

or Ctrl + Shift + I.

HIOS Issuer ID:

r Ctrl + Shift + F.

Effective Date of Rate Change(s):

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

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

Product/Plan Level Calculations

Field # **Section I: General Product and Plan Information**

1.1 Product Name															
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)	75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	75729PA0012653	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012666
1.5 Metal	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver
1.6 AV Metal Value	0.809	0.809	0.809	0.809	0.809	0.809	0.809	0.809	0.809	0.809	0.809	0.809	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	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
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)	-5.07%	-5.07%	-5.07%	-5.07%	-5.07%	-5.07%	-5.07%	-5.07%	-5.07%	-5.07%	-5.07%	-5.07%	-0.16%	-0.16%	-0.16%
1.12 Product Rate Increase %															
1.13 Submission Level Rate Increase %															

Worksheet 1 Totals

Section II: Experience Period and Current Plan Lev

2.1 Plan ID (Standard Component ID)	75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	75729PA0012653	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012666
2.2 Allowed Claims	\$45,209	\$224,875	\$90,823	\$498,978	\$1,022,900	\$1,394,554	\$546,687	\$4,973,491	\$2,253,919	\$1,223,291	\$379,497	\$10,207	\$1,334	\$13,378	\$13,378
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$8,425	\$14,084	\$10,400	\$48,327	\$83,131	\$65,212	\$88,571	\$613,935	\$305,788	\$110,336	\$32,767	\$4,245	\$332	\$2,155	\$2,155
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$36,784	\$210,791	\$80,423	\$450,652	\$939,769	\$1,329,342	\$458,116	\$4,359,555	\$1,948,131	\$1,112,955	\$346,730	\$5,962	\$1,002	\$11,222	\$11,222
2.7 Risk Adjustment Transfer Amount	\$4,667	\$13,178	\$14,852	\$59,469	\$73,902	\$46,967	\$98,385	\$771,543	\$323,348	\$98,967	\$54,361	\$8,374	\$1,647	\$2,746	\$2,746
2.8 Premium	\$28,990	\$81,854	\$92,086	\$369,197	\$458,726	\$291,606	\$611,350	\$4,791,891	\$2,008,843	\$614,760	\$337,649	\$56,512	\$11,117	\$18,529	\$18,529
2.9 Experience Period Member Months	34	96	108	433	538	342	717	5,620	2,356	721	396	61	12	20	20
2.10 Current Enrollment	21	23	29	38	60	40	74	480	213	55	27	6	0	3	3
2.11 Current Premium PMPM	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	\$8.30	\$9.64	\$9.64	\$9.64	\$9.64
2.12 Loss Ratio	109.29%	221.81%	75.21%	105.13%	176.44%	392.63%	64.55%	78.36%	83.53%	155.94%	88.45%	9.19%	7.85%	52.75%	52.75%
Per Member Per Month															
2.13 Allowed Claims	\$1,329.68	\$2,342.45	\$840.95	\$1,152.37	\$1,901.30	\$4,077.64	\$762.46	\$884.96	\$956.67	\$1,696.66	\$958.32	\$167.33	\$111.19	\$668.89	\$668.89
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	\$0.00
2.15 Member Cost Sharing	\$247.80	\$146.70	\$96.30	\$111.61	\$154.52	\$190.68	\$123.53	\$109.24	\$129.79	\$153.03	\$82.74	\$69.59	\$27.67	\$107.77	\$107.77
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	\$0.00
2.17 Incurred Claims	\$1,081.88	\$2,195.74	\$744.66	\$1,040.77	\$1,746.78	\$3,886.97	\$638.93	\$775.72	\$826.88	\$1,543.63	\$875.58	\$97.74	\$83.51	\$561.12	\$561.12
2.18 Risk Adjustment Transfer Amount	\$137.28	\$137.28	\$137.52	\$137.34	\$137.36	\$137.33	\$137.22	\$137.29	\$137.24	\$137.26	\$137.28	\$137.28	\$137.28	\$137.28	\$137.28
2.19 Premium	\$852.65	\$852.65	\$852.65	\$852.65	\$852.65	\$852.65	\$852.65	\$852.65	\$852.65	\$852.65	\$852.65	\$926.43	\$926.43	\$926.43	\$926.43

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	75729PA0012653	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012666
3.2 Market Adjusted Index Rate															
3.3 AV and Cost Sharing Design of Plan	0.9478	0.9478	0.9478	0.9478	0.9478	0.9478	0.9478	0.9478	0.9478	0.9478	0.9478	1.1581	1.1581	1.1581	1.1581
3.4 Provider Network 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
3.5 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	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%
3.7 Taxes and Fees	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%
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	\$794.02	\$794.02	\$794.02	\$794.02	\$794.02	\$794.02	\$794.02	\$794.02	\$794.02	\$794.02	\$794.02	\$970.20	\$970.20	\$970.20	\$970.20

3.11 Age Calibration Factor															
3.12 Geographic Calibration Factor															
3.13 Tobacco Calibration Factor															
3.14 Calibrated Plan Adjusted Index Rate	\$393.74	\$393.74	\$393.74	\$393.74	\$393.74	\$393.74	\$393.74	\$393.74	\$393.74	\$393.74	\$393.74	\$481.10	\$481.10	\$481.10	\$481.10

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	75729PA0012653	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012666
4.2 Allowed Claims	\$300,092	\$326,570	\$414,832	\$547,226	\$864,970	\$573,704	\$1,059,147	\$6,893,279	\$3,062,699	\$794,360	\$388,354	\$229,482	\$0	\$114,741	\$114,741
4.3 Reinsurance	\$13,729	\$14,940	\$18,978	\$25,034	\$39,571	\$26,246	\$48,544	\$315,353	\$140,112	\$36,340	\$17,766	\$10,498	\$0	\$5,249	\$5,249
4.4 Member Cost Sharing	\$37,317	\$40,609	\$51,585	\$68,048	\$107,560	\$71,341	\$131,706	\$857,185	\$380,849	\$98,779	\$48,292	\$28,536	\$0	\$14,268	\$14,268
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$249,046	\$271,021	\$344,270	\$454,143	\$717,840	\$476,118	\$878,987	\$5,720,741	\$2,541,738	\$659,240	\$322,295	\$190,447	\$0	\$95,224	\$95,224
4.7 Risk Adjustment Transfer Amount	\$34,537	\$37,585	\$47,743	\$62,980	\$99,548	\$66,027	\$121,896	\$793,340	\$352,483	\$91,422	\$44,695	\$26,411	\$0	\$13,205	\$13,205
4.8 Premium	\$323,960	\$352,545	\$447,827	\$590,751	\$933,768	\$619,336	\$1,143,389	\$7,441,558	\$3,306,300	\$857,542	\$419,243	\$302,702	\$0	\$151,351	\$151,351
4.9 Projected Member Months	408	444	564	744	1,176	780	1,440	9,372	4,164	1,080	528	312	0	156	156
4.10 Loss Ratio	69.47%	69.47%	69.47%	69.47%	69.47%	69.47%	69.47%	69.47%	69.47%	69.47%	69.47%	69.47%	#DIV/0!	57.87%	57.87%
Per Member Per Month															
4.11 Allowed Claims	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	#DIV/0!	\$735.52	\$735.52
4.12 Reinsurance	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65
4.13 Member Cost Sharing	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46
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	\$0.00
4.15 Incurred Claims	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41
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	\$84.65
4.17 Premium	\$794.02	\$794.02	\$794.02	\$794.02	\$794.02	\$794.02	\$794.02	\$794.02	\$794.02	\$794.02	\$794.02	\$970.20	#DIV/0!	\$970.20	\$970.20

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 Quality Options PPO														
1.2 Product ID	75729PA001														
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)	75729PA0012667	75729PA0012668	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682	75729PA0012683	75729PA0012684	75729PA0012685	75729PA0012686
1.5 Metal	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze
1.6 AV Metal Value	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.650	0.650	0.650	0.650	0.650
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
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)	-0.16%	-0.16%	-0.16%	-0.16%	-0.16%	-0.16%	-0.16%	-0.16%	-0.16%	-0.16%	8.80%	8.80%	8.80%	8.80%	8.80%
1.12 Product Rate Increase %	1.31%														
1.13 Submission Level Rate Increase %	1.31%														

Worksheet 1 Totals

Section II: Experience Period and Current Plan Lev

2.1 Plan ID (Standard Component ID)	75729PA0012667	75729PA0012668	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682	75729PA0012683	75729PA0012684	75729PA0012685	75729PA0012686
2.2 Allowed Claims	\$149,647	\$287,984	\$1,080,127	\$79,969	\$195,721	\$2,782,893	\$846,820	\$595,201	\$112,934	\$63,050	\$42,798	\$10,509	\$358,450	\$904,689	\$0
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$13,168	\$20,527	\$7,606	\$16,702	\$15,629	\$209,822	\$37,585	\$22,645	\$13,119	\$26,078	\$19,522	\$2,333	\$82,900	\$196,180	\$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	\$136,479	\$267,457	\$1,072,521	\$63,267	\$180,092	\$2,573,071	\$809,234	\$572,556	\$99,816	\$36,972	\$23,276	\$8,176	\$275,550	\$708,509	\$0
2.7 Risk Adjustment Transfer Amount	\$9,884	\$28,096	\$12,355	\$27,171	\$14,963	\$259,351	\$72,610	\$26,929	\$12,492	\$27,242	\$14,772	\$13,178	\$79,239	\$194,088	\$0
2.8 Premium	\$66,703	\$189,917	\$83,378	\$183,432	\$100,980	\$1,750,018	\$490,079	\$181,579	\$84,305	\$138,803	\$75,711	\$67,299	\$404,492	\$991,251	\$0
2.9 Experience Period Member Months	72	205	90	198	109	1,889	529	196	91	198	108	96	577	1,414	185
2.10 Current Enrollment	7	7	10	10	4	96	31	9	5	45	20	15	52	185	185
2.11 Current Premium PMPM	\$9.64	\$9.64	\$9.64	\$9.64	\$9.64	\$9.64	\$9.64	\$9.64	\$5.24	\$5.24	\$5.24	\$5.24	\$5.24	\$5.24	\$5.24
2.12 Loss Ratio	178.20%	122.68%	1120.32%	30.04%	155.33%	128.05%	143.82%	274.60%	103.12%	22.27%	25.72%	10.16%	56.96%	59.77%	59.77%
Per Member Per Month															
2.13 Allowed Claims	\$2,078.43	\$1,404.80	\$12,001.41	\$403.88	\$1,795.61	\$1,473.21	\$1,600.79	\$3,036.74	\$1,241.03	\$318.43	\$396.28	\$109.47	\$621.23	\$639.81	\$0
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	\$0.00
2.15 Member Cost Sharing	\$182.89	\$100.13	\$84.51	\$84.35	\$143.38	\$111.08	\$71.05	\$115.54	\$144.16	\$131.71	\$180.76	\$24.30	\$143.67	\$138.74	\$0
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	\$0.00
2.17 Incurred Claims	\$1,895.54	\$1,304.67	\$11,916.90	\$319.53	\$1,652.22	\$1,362.13	\$1,529.74	\$2,921.20	\$1,096.87	\$186.73	\$215.52	\$85.16	\$477.56	\$501.07	\$0
2.18 Risk Adjustment Transfer Amount	\$137.28	\$137.05	\$137.28	\$137.23	\$137.28	\$137.30	\$137.26	\$137.39	\$137.28	\$137.59	\$136.78	\$137.28	\$137.33	\$137.26	\$0
2.19 Premium	\$926.43	\$926.43	\$926.43	\$926.43	\$926.43	\$926.43	\$926.43	\$926.43	\$926.43	\$701.03	\$701.03	\$701.03	\$701.03	\$701.03	\$701.03

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	75729PA0012667	75729PA0012668	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682	75729PA0012683	75729PA0012684	75729PA0012685	75729PA0012686
3.2 Market Adjusted Index Rate	\$735.55														
3.3 AV and Cost Sharing Design of Plan	1.1581	1.1581	1.1581	1.1581	1.1581	1.1581	1.1581	1.1581	1.1581	0.6859	0.6859	0.6859	0.6859	0.6859	0.6859
3.4 Provider Network 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
3.5 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	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%
3.7 Taxes and Fees	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%
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	\$970.20	\$970.20	\$970.20	\$970.20	\$970.20	\$970.20	\$970.20	\$970.20	\$970.20	\$574.61	\$574.61	\$574.61	\$574.61	\$574.61	\$574.61
3.11 Age Calibration Factor	0.5128														
3.12 Geographic Calibration Factor	0.9747														
3.13 Tobacco Calibration Factor	0.9921														
3.14 Calibrated Plan Adjusted Index Rate	\$481.10	\$481.10	\$481.10	\$481.10	\$481.10	\$481.10	\$481.10	\$481.10	\$481.10	\$284.94	\$284.94	\$284.94	\$284.94	\$284.94	\$284.94

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	75729PA0012667	75729PA0012668	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682	75729PA0012683	75729PA0012684	75729PA0012685	75729PA0012686
4.2 Allowed Claims	\$194,177	\$273,613	\$388,354	\$388,354	\$158,872	\$3,724,666	\$1,200,366	\$353,049	\$194,177	\$467,790	\$211,829	\$158,872	\$547,226	\$1,932,943	\$0
4.3 Reinsurance	\$8,883	\$12,517	\$17,766	\$17,766	\$7,268	\$170,396	\$54,914	\$16,151	\$8,883	\$21,400	\$9,691	\$7,268	\$25,034	\$88,428	\$0
4.4 Member Cost Sharing	\$24,146	\$34,024	\$48,292	\$48,292	\$19,756	\$463,165	\$149,266	\$43,902	\$24,146	\$58,170	\$26,341	\$19,756	\$68,048	\$240,363	\$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	\$161,148	\$227,072	\$322,295	\$322,295	\$131,848	\$3,091,105	\$996,185	\$292,996	\$161,148	\$388,219	\$175,797	\$131,848	\$454,143	\$1,604,152	\$0
4.7 Risk Adjustment Transfer Amount	\$22,348	\$31,490	\$44,695	\$44,695	\$18,284	\$428,668	\$138,149	\$40,632	\$22,348	\$53,837	\$24,379	\$18,284	\$62,980	\$222,460	\$0
4.8 Premium	\$256,133	\$360,914	\$512,265	\$512,265	\$209,563	\$4,913,089	\$1,583,365	\$465,696	\$256,133	\$365,454	\$165,489	\$124,116	\$427,512	\$1,510,084	\$0
4.9 Projected Member Months	264	372	528	528	216	5,064	1,632	480	264	636	288	216	744	2,628	2,628
4.10 Loss Ratio	57.87%	57.87%	57.87%	57.87%	57.87%	57.87%	57.87%	57.87%	57.87%	92.59%	92.59%	92.59%	92.59%	92.59%	92.59%
Per Member Per Month															
4.11 Allowed Claims	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52
4.12 Reinsurance	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65
4.13 Member Cost Sharing	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46
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	\$0.00
4.15 Incurred Claims	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41
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	\$84.65
4.17 Premium	\$970.20	\$970.20	\$970.20	\$970.20	\$970.20	\$970.20	\$970.20	\$970.20	\$970.20	\$574.61	\$574.61	\$574.61	\$574.61	\$574.61	\$574.61

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)	75729PA0012686	75729PA0012687	75729PA0012688	75729PA0012689	75729PA0012690	75729PA0012691	75729PA0012692	75729PA0012698	75729PA0012699	75729PA0012700	75729PA0012701	75729PA0012702	75729PA0012703	75729PA0012704	75729PA0012704
1.5 Metal	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Gold	Silver	Bronze	Bronze	Bronze	Bronze
1.6 AV Metal Value	0.650	0.650	0.650	0.650	0.650	0.650	0.650	0.650	0.717	0.809	0.719	0.650	0.649	0.649	0.649
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	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)	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	8.80%	-3.17%	-5.07%	-0.16%	8.80%	-6.94%	-6.94%	-6.94%	-6.94%
1.12 Product Rate Increase %															
1.13 Submission Level Rate Increase %															

Worksheet 1 Totals

Section II: Experience Period and Current Plan Lev

2.1 Plan ID (Standard Component ID)	75729PA0012686	75729PA0012687	75729PA0012688	75729PA0012689	75729PA0012690	75729PA0012691	75729PA0012692	75729PA0012698	75729PA0012699	75729PA0012700	75729PA0012701	75729PA0012702	75729PA0012703	75729PA0012704	75729PA0012704
2.2 Allowed Claims	\$693,780	\$1,829,087	\$2,536,072	\$2,479,703	\$1,826,428	\$1,033,259	\$308,781	\$1,776	\$1,495,209	\$847,349	\$1,257,068	\$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	\$159,011	\$293,683	\$446,810	\$788,704	\$380,353	\$265,631	\$63,142	\$585	\$96,683	\$21,178	\$219,900	\$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	\$534,769	\$1,535,405	\$2,089,262	\$1,690,999	\$1,446,075	\$767,628	\$245,639	\$1,191	\$1,398,525	\$826,171	\$1,037,168	\$0	\$0	\$0	\$0
2.7 Risk Adjustment Transfer Amount	\$95,268	\$266,991	\$435,649	\$857,462	\$358,995	\$210,157	\$86,619	\$549	\$90,042	\$20,381	\$190,229	\$0	\$0	\$0	\$0
2.8 Premium	\$486,512	\$1,363,496	\$2,225,058	\$4,378,611	\$1,833,184	\$1,073,271	\$442,348	\$3,080	\$559,338	\$137,111	\$971,623	\$0	\$0	\$0	\$0
2.9 Experience Period Member Months	694	1,945	3,174	6,246	2,615	1,531	631	4	656	148	1,386	0	0	0	0
2.10 Current Enrollment	93	168	247	797	299	204	44	1	41	12	135	18	4	2	2
2.11 Current Premium PMPM	\$5.24	\$5.24	\$5.24	\$5.24	\$5.24	\$5.24	\$5.24	\$6.96	\$8.30	\$9.64	\$5.24	\$6.37	\$6.37	\$6.37	\$6.37
2.12 Loss Ratio	91.92%	94.17%	78.52%	32.30%	65.97%	59.81%	46.44%	32.82%	215.36%	524.58%	89.27%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Per Member Per Month															
2.13 Allowed Claims	\$999.68	\$940.40	\$799.01	\$397.01	\$698.44	\$674.89	\$489.35	\$444.08	\$2,279.28	\$5,725.33	\$906.98	#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	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.15 Member Cost Sharing	\$229.12	\$150.99	\$140.77	\$126.27	\$145.45	\$173.50	\$100.07	\$146.27	\$147.38	\$143.09	\$158.66	#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	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.17 Incurred Claims	\$770.56	\$789.41	\$658.24	\$270.73	\$552.99	\$501.39	\$389.29	\$297.81	\$2,131.90	\$5,582.24	\$748.32	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.18 Risk Adjustment Transfer Amount	\$137.27	\$137.27	\$137.26	\$137.28	\$137.28	\$137.27	\$137.27	\$137.28	\$137.26	\$137.71	\$137.25	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.19 Premium	\$701.03	\$701.03	\$701.03	\$701.03	\$701.03	\$701.03	\$701.03	\$770.07	\$852.65	\$926.43	\$701.03	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	75729PA0012686	75729PA0012687	75729PA0012688	75729PA0012689	75729PA0012690	75729PA0012691	75729PA0012692	75729PA0012698	75729PA0012699	75729PA0012700	75729PA0012701	75729PA0012702	75729PA0012703	75729PA0012704	75729PA0012704
3.2 Market Adjusted Index Rate															
3.3 AV and Cost Sharing Design of Plan	0.6859	0.6859	0.6859	0.6859	0.6859	0.6859	0.6859	0.8115	0.9478	1.1581	0.6859	0.7138	0.7138	0.7138	0.7138
3.4 Provider Network 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
3.5 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	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%	9.37%
3.7 Taxes and Fees	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%
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	\$574.61	\$574.61	\$574.61	\$574.61	\$574.61	\$574.61	\$574.61	\$679.83	\$794.02	\$970.20	\$574.61	\$597.99	\$597.99	\$597.99	\$597.99

3.11 Age Calibration Factor															
3.12 Geographic Calibration Factor															
3.13 Tobacco Calibration Factor															
3.14 Calibrated Plan Adjusted Index Rate	\$284.94	\$284.94	\$284.94	\$284.94	\$284.94	\$284.94	\$284.94	\$337.11	\$393.74	\$481.10	\$284.94	\$296.53	\$296.53	\$296.53	\$296.53

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	75729PA0012686	75729PA0012687	75729PA0012688	75729PA0012689	75729PA0012690	75729PA0012691	75729PA0012692	75729PA0012698	75729PA0012699	75729PA0012700	75729PA0012701	75729PA0012702	75729PA0012703	75729PA0012704	75729PA0012704
4.2 Allowed Claims	\$970,884	\$1,756,418	\$2,586,083	\$8,323,127	\$3,124,483	\$2,127,119	\$458,964	\$35,305	\$591,357	\$467,790	\$1,412,195	\$185,351	\$44,131	\$17,652	\$17,652
4.3 Reinsurance	\$44,416	\$80,353	\$118,308	\$380,766	\$142,939	\$97,311	\$20,997	\$1,615	\$27,053	\$21,400	\$64,605	\$8,479	\$2,019	\$808	\$808
4.4 Member Cost Sharing	\$120,730	\$218,412	\$321,581	\$1,034,987	\$388,532	\$264,509	\$57,072	\$4,390	\$73,536	\$58,170	\$175,608	\$23,049	\$5,488	\$2,195	\$2,195
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$805,738	\$1,457,654	\$2,146,194	\$6,907,374	\$2,593,012	\$1,765,299	\$380,894	\$29,300	\$490,768	\$388,219	\$1,171,983	\$153,823	\$36,624	\$14,650	\$14,650
4.7 Risk Adjustment Transfer Amount	\$111,738	\$202,144	\$297,629	\$957,899	\$359,593	\$244,808	\$52,822	\$4,063	\$68,059	\$53,837	\$162,528	\$21,332	\$5,079	\$2,032	\$2,032
4.8 Premium	\$758,490	\$1,372,177	\$2,020,340	\$6,502,324	\$2,440,957	\$1,661,782	\$358,559	\$32,632	\$638,392	\$617,047	\$1,103,258	\$150,693	\$35,879	\$14,352	\$14,352
4.9 Projected Member Months	1,320	2,388	3,516	11,316	4,248	2,892	624	48	804	636	1,920	252	60	24	24
4.10 Loss Ratio	92.59%	92.59%	92.59%	92.59%	92.59%	92.59%	92.59%	79.85%	69.47%	57.87%	92.59%	89.42%	89.42%	89.42%	89.42%
Per Member Per Month															
4.11 Allowed Claims	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52	\$735.52
4.12 Reinsurance	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65	\$33.65
4.13 Member Cost Sharing	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46	\$91.46
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	\$0.00
4.15 Incurred Claims	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41	\$610.41
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	\$84.65
4.17 Premium	\$574.61	\$574.61	\$574.61	\$574.61	\$574.61	\$574.61	\$574.61	\$679.83	\$794.02	\$970.20	\$574.61	\$597.99	\$597.99	\$597.99	\$597.99

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][illegible]

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 Quality Options
Individual

Geisinger Quality Options has proposed an overall base rate increase of 1.3% for Individual PPO members renewing in the Marketplace effective January 1, 2022 through December 1, 2022. The actual range of proposed rate changes vary from -6.9% to 8.8%. 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*		75729			
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
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	242.13	242.13
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	15	263.65	263.65
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	16	271.88	271.88
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	17	280.11	280.11
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	18	288.97	288.97
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	19	297.83	297.83
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	20	307.01	307.01
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	21	316.51	348.16
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	22	316.51	348.16
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	23	316.51	348.16
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	24	316.51	348.16
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	25	317.77	349.42
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	26	324.10	356.38
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	27	331.70	364.93
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	28	344.04	378.54
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	29	354.17	389.62
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	30	359.23	395.31
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	31	366.83	403.54
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	32	374.43	411.77
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	33	379.17	417.15
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	34	384.24	422.53
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	35	386.77	425.38
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	36	389.30	428.23
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	37	391.83	431.08
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	38	394.37	433.93
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	39	399.43	439.31
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	40	404.49	445.01
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	41	412.09	453.24
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	42	419.37	461.46
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	43	429.50	472.54
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	44	442.16	486.47
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	45	457.03	502.61
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	46	474.76	522.23
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	47	494.70	544.07
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	48	517.49	569.39
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	49	539.96	594.08
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	50	565.28	621.93
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	51	590.28	649.47
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	52	617.82	679.54
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	53	645.67	710.24
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	54	675.74	743.15
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	55	705.81	776.39
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	56	738.41	812.15
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	57	771.32	848.55
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	58	806.45	887.16
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	59	823.86	906.15
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	60	858.99	944.77
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	61	889.38	978.32
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	62	909.32	1000.16
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	63	934.32	1027.69
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	949.51	1044.47
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	246.77	246.77
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	15	268.70	268.70
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	16	277.09	277.09
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	17	285.48	285.48
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	18	294.51	294.51
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	19	303.54	303.54
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	20	312.89	312.89
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	21	322.58	354.83
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	22	322.58	354.83
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	23	322.58	354.83
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	24	322.58	354.83
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	25	323.86	356.12
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	26	330.31	363.22
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	27	338.06	371.93
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	28	350.64	385.80
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	29	360.96	397.09
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	30	366.12	402.89
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	31	373.86	411.28
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	32	381.60	419.67
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	33	386.44	425.15
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	34	391.60	430.63
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	35	394.18	433.54
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	36	396.76	436.44
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	37	399.34	439.34
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	38	401.92	442.25
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	39	407.09	447.73
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	40	412.25	453.54
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	41	419.99	461.92
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	42	427.41	470.31
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	43	437.73	481.60
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	44	450.63	495.79
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	45	465.79	512.24
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	46	483.86	532.24
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	47	504.18	554.50
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	48	527.41	580.31
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	49	550.31	605.47
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	50	576.11	633.85
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	51	601.60	661.92
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	52	629.66	692.56
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	53	658.05	723.85
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	54	688.69	757.40
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	55	719.34	791.27
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	56	752.56	827.72
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	57	786.11	864.82
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	58	821.91	904.17
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	59	839.66	923.52
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	60	875.46	962.88
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	61	906.43	997.07
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	62	926.75	1019.33
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	63	952.23	1047.39
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	967.72	1064.49
75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	250.38	250.38
75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	15	272.63	272.63
75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	16	281.14	281.14
75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	17	289.65	289.65
75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	18	298.82	298.82
75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	19	307.98	307.98
75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	20	317.47	317.47
75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	21	327.30	360.03

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*	75729				
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
75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	22	327.30	360.03
	Rating Area 2	Tobacco User/Non-Tobacco User	23	327.30	360.03
	Rating Area 2	Tobacco User/Non-Tobacco User	24	327.30	360.03
	Rating Area 2	Tobacco User/Non-Tobacco User	25	328.60	361.33
	Rating Area 2	Tobacco User/Non-Tobacco User	26	335.15	368.53
	Rating Area 2	Tobacco User/Non-Tobacco User	27	343.00	377.37
	Rating Area 2	Tobacco User/Non-Tobacco User	28	355.77	391.44
	Rating Area 2	Tobacco User/Non-Tobacco User	29	366.24	402.90
	Rating Area 2	Tobacco User/Non-Tobacco User	30	371.48	408.79
	Rating Area 2	Tobacco User/Non-Tobacco User	31	379.33	417.30
	Rating Area 2	Tobacco User/Non-Tobacco User	32	387.19	425.81
	Rating Area 2	Tobacco User/Non-Tobacco User	33	392.09	431.37
	Rating Area 2	Tobacco User/Non-Tobacco User	34	397.33	436.93
	Rating Area 2	Tobacco User/Non-Tobacco User	35	399.95	439.88
	Rating Area 2	Tobacco User/Non-Tobacco User	36	402.57	442.82
	Rating Area 2	Tobacco User/Non-Tobacco User	37	405.19	445.77
	Rating Area 2	Tobacco User/Non-Tobacco User	38	407.80	448.72
	Rating Area 2	Tobacco User/Non-Tobacco User	39	413.04	454.28
	Rating Area 2	Tobacco User/Non-Tobacco User	40	418.28	460.17
	Rating Area 2	Tobacco User/Non-Tobacco User	41	426.13	468.68
	Rating Area 2	Tobacco User/Non-Tobacco User	42	433.66	477.19
	Rating Area 2	Tobacco User/Non-Tobacco User	43	444.13	488.65
	Rating Area 2	Tobacco User/Non-Tobacco User	44	457.23	503.05
	Rating Area 2	Tobacco User/Non-Tobacco User	45	472.61	519.74
	Rating Area 2	Tobacco User/Non-Tobacco User	46	490.94	540.03
	Rating Area 2	Tobacco User/Non-Tobacco User	47	511.56	562.61
	Rating Area 2	Tobacco User/Non-Tobacco User	48	535.12	588.80
	Rating Area 2	Tobacco User/Non-Tobacco User	49	558.36	614.33
	Rating Area 2	Tobacco User/Non-Tobacco User	50	584.54	643.13
	Rating Area 2	Tobacco User/Non-Tobacco User	51	610.40	671.60
	Rating Area 2	Tobacco User/Non-Tobacco User	52	638.87	702.69
	Rating Area 2	Tobacco User/Non-Tobacco User	53	667.67	734.44
	Rating Area 2	Tobacco User/Non-Tobacco User	54	698.77	768.48
	Rating Area 2	Tobacco User/Non-Tobacco User	55	729.86	802.85
	Rating Area 2	Tobacco User/Non-Tobacco User	56	763.57	839.83
	Rating Area 2	Tobacco User/Non-Tobacco User	57	797.61	877.47
	Rating Area 2	Tobacco User/Non-Tobacco User	58	833.94	917.40
	Rating Area 2	Tobacco User/Non-Tobacco User	59	851.94	937.03
	Rating Area 2	Tobacco User/Non-Tobacco User	60	888.27	976.96
	Rating Area 2	Tobacco User/Non-Tobacco User	61	919.69	1011.66
	Rating Area 2	Tobacco User/Non-Tobacco User	62	940.31	1034.24
	Rating Area 2	Tobacco User/Non-Tobacco User	63	966.16	1062.71
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	981.87	1080.06
75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	242.13	242.13
	Rating Area 3	Tobacco User/Non-Tobacco User	15	263.65	263.65
	Rating Area 3	Tobacco User/Non-Tobacco User	16	271.88	271.88
	Rating Area 3	Tobacco User/Non-Tobacco User	17	280.11	280.11
	Rating Area 3	Tobacco User/Non-Tobacco User	18	288.97	288.97
	Rating Area 3	Tobacco User/Non-Tobacco User	19	297.83	297.83
	Rating Area 3	Tobacco User/Non-Tobacco User	20	307.01	307.01
	Rating Area 3	Tobacco User/Non-Tobacco User	21	316.51	348.16
	Rating Area 3	Tobacco User/Non-Tobacco User	22	316.51	348.16
	Rating Area 3	Tobacco User/Non-Tobacco User	23	316.51	348.16
	Rating Area 3	Tobacco User/Non-Tobacco User	24	316.51	348.16
	Rating Area 3	Tobacco User/Non-Tobacco User	25	317.77	349.42
	Rating Area 3	Tobacco User/Non-Tobacco User	26	324.10	356.38
	Rating Area 3	Tobacco User/Non-Tobacco User	27	331.70	364.93
	Rating Area 3	Tobacco User/Non-Tobacco User	28	344.04	378.54
	Rating Area 3	Tobacco User/Non-Tobacco User	29	354.17	389.62
	Rating Area 3	Tobacco User/Non-Tobacco User	30	359.23	395.31
	Rating Area 3	Tobacco User/Non-Tobacco User	31	366.83	403.54
	Rating Area 3	Tobacco User/Non-Tobacco User	32	374.43	411.77
	Rating Area 3	Tobacco User/Non-Tobacco User	33	379.17	417.15
	Rating Area 3	Tobacco User/Non-Tobacco User	34	384.24	422.53
	Rating Area 3	Tobacco User/Non-Tobacco User	35	386.77	425.38
	Rating Area 3	Tobacco User/Non-Tobacco User	36	389.30	428.23
	Rating Area 3	Tobacco User/Non-Tobacco User	37	391.83	431.08
	Rating Area 3	Tobacco User/Non-Tobacco User	38	394.37	433.93
	Rating Area 3	Tobacco User/Non-Tobacco User	39	399.43	439.31
	Rating Area 3	Tobacco User/Non-Tobacco User	40	404.49	445.01
	Rating Area 3	Tobacco User/Non-Tobacco User	41	412.09	453.24
	Rating Area 3	Tobacco User/Non-Tobacco User	42	419.37	461.46
	Rating Area 3	Tobacco User/Non-Tobacco User	43	429.50	472.54
	Rating Area 3	Tobacco User/Non-Tobacco User	44	442.16	486.47
	Rating Area 3	Tobacco User/Non-Tobacco User	45	457.03	502.61
	Rating Area 3	Tobacco User/Non-Tobacco User	46	474.76	522.23
	Rating Area 3	Tobacco User/Non-Tobacco User	47	494.70	544.07
	Rating Area 3	Tobacco User/Non-Tobacco User	48	517.49	569.39
	Rating Area 3	Tobacco User/Non-Tobacco User	49	539.96	594.08
	Rating Area 3	Tobacco User/Non-Tobacco User	50	565.28	621.93
	Rating Area 3	Tobacco User/Non-Tobacco User	51	590.28	649.47
	Rating Area 3	Tobacco User/Non-Tobacco User	52	617.82	679.54
	Rating Area 3	Tobacco User/Non-Tobacco User	53	645.67	710.24
	Rating Area 3	Tobacco User/Non-Tobacco User	54	675.74	743.15
	Rating Area 3	Tobacco User/Non-Tobacco User	55	705.81	776.39
	Rating Area 3	Tobacco User/Non-Tobacco User	56	738.41	812.15
	Rating Area 3	Tobacco User/Non-Tobacco User	57	771.32	848.55
	Rating Area 3	Tobacco User/Non-Tobacco User	58	806.45	887.16
	Rating Area 3	Tobacco User/Non-Tobacco User	59	823.86	906.15
	Rating Area 3	Tobacco User/Non-Tobacco User	60	858.99	944.77
	Rating Area 3	Tobacco User/Non-Tobacco User	61	889.38	978.32
	Rating Area 3	Tobacco User/Non-Tobacco User	62	909.32	1000.16
	Rating Area 3	Tobacco User/Non-Tobacco User	63	934.32	1027.69
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	949.51	1044.47
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	284.93	284.93
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	15	310.26	310.26
	Rating Area 6	Tobacco User/Non-Tobacco User	16	319.94	319.94
	Rating Area 6	Tobacco User/Non-Tobacco User	17	329.63	329.63
	Rating Area 6	Tobacco User/Non-Tobacco User	18	340.05	340.05
	Rating Area 6	Tobacco User/Non-Tobacco User	19	350.48	350.48
	Rating Area 6	Tobacco User/Non-Tobacco User	20	361.28	361.28
	Rating Area 6	Tobacco User/Non-Tobacco User	21	372.46	409.71
	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*	75729				
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
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	22	372.46	409.71
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	23	372.46	409.71
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	24	372.46	409.71
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	25	373.95	411.19
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	26	381.40	419.39
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	27	390.34	429.44
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	28	404.86	445.46
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	29	416.78	458.50
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	30	422.74	465.20
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	31	431.68	474.88
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	32	440.62	484.57
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	33	446.20	490.90
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	34	452.16	497.23
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	35	455.14	500.58
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	36	458.12	503.94
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	37	461.10	507.29
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	38	464.08	510.64
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	39	470.04	516.97
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	40	476.00	523.68
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	41	484.94	533.36
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	42	493.51	543.04
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	43	505.43	556.08
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	44	520.32	572.47
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	45	537.83	591.46
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	46	558.69	614.56
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	47	582.15	640.26
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	48	608.97	670.05
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	49	635.41	699.10
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	50	665.21	731.88
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	51	694.63	764.28
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	52	727.04	799.67
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	53	759.81	835.80
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	54	795.20	874.53
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	55	830.58	913.64
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	56	868.94	955.73
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	57	907.68	998.56
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	58	949.02	1044.00
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	59	969.51	1066.35
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	60	1010.85	1111.79
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	61	1046.61	1151.27
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	62	1070.07	1176.97
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	63	1099.50	1209.37
75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1117.37	1229.11
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	295.50	295.50
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	15	321.77	321.77
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	16	331.81	331.81
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	17	341.86	341.86
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	18	352.67	352.67
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	19	363.49	363.49
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	20	374.69	374.69
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	21	386.28	424.91
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	22	386.28	424.91
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	23	386.28	424.91
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	24	386.28	424.91
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	25	387.82	426.45

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*	75729				
	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
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	26	395.55	434.95
	Rating Area 9	Tobacco User/Non-Tobacco User	27	404.82	445.38
	Rating Area 9	Tobacco User/Non-Tobacco User	28	419.88	461.99
	Rating Area 9	Tobacco User/Non-Tobacco User	29	432.24	475.51
	Rating Area 9	Tobacco User/Non-Tobacco User	30	438.43	482.46
	Rating Area 9	Tobacco User/Non-Tobacco User	31	447.70	492.50
	Rating Area 9	Tobacco User/Non-Tobacco User	32	456.97	502.55
	Rating Area 9	Tobacco User/Non-Tobacco User	33	462.76	509.11
	Rating Area 9	Tobacco User/Non-Tobacco User	34	468.94	515.68
	Rating Area 9	Tobacco User/Non-Tobacco User	35	472.03	519.16
	Rating Area 9	Tobacco User/Non-Tobacco User	36	475.12	522.63
	Rating Area 9	Tobacco User/Non-Tobacco User	37	478.21	526.11
	Rating Area 9	Tobacco User/Non-Tobacco User	38	481.30	529.59
	Rating Area 9	Tobacco User/Non-Tobacco User	39	487.48	536.15
	Rating Area 9	Tobacco User/Non-Tobacco User	40	493.66	543.11
	Rating Area 9	Tobacco User/Non-Tobacco User	41	502.93	553.15
	Rating Area 9	Tobacco User/Non-Tobacco User	42	511.82	563.19
	Rating Area 9	Tobacco User/Non-Tobacco User	43	524.18	576.71
	Rating Area 9	Tobacco User/Non-Tobacco User	44	539.63	593.71
	Rating Area 9	Tobacco User/Non-Tobacco User	45	557.78	613.41
	Rating Area 9	Tobacco User/Non-Tobacco User	46	579.42	637.36
	Rating Area 9	Tobacco User/Non-Tobacco User	47	603.75	664.01
	Rating Area 9	Tobacco User/Non-Tobacco User	48	631.56	694.91
	Rating Area 9	Tobacco User/Non-Tobacco User	49	658.99	725.04
	Rating Area 9	Tobacco User/Non-Tobacco User	50	689.89	759.04
	Rating Area 9	Tobacco User/Non-Tobacco User	51	720.41	792.64
	Rating Area 9	Tobacco User/Non-Tobacco User	52	754.01	829.34
	Rating Area 9	Tobacco User/Non-Tobacco User	53	788.01	866.81
	Rating Area 9	Tobacco User/Non-Tobacco User	54	824.70	906.98
	Rating Area 9	Tobacco User/Non-Tobacco User	55	861.40	947.54
	Rating Area 9	Tobacco User/Non-Tobacco User	56	901.19	991.19
	Rating Area 9	Tobacco User/Non-Tobacco User	57	941.36	1035.61
Rating Area 9	Tobacco User/Non-Tobacco User	58	984.24	1082.74	
Rating Area 9	Tobacco User/Non-Tobacco User	59	1005.48	1105.91	
Rating Area 9	Tobacco User/Non-Tobacco User	60	1048.36	1153.04	
Rating Area 9	Tobacco User/Non-Tobacco User	61	1085.44	1193.98	
Rating Area 9	Tobacco User/Non-Tobacco User	62	1109.78	1220.64	
Rating Area 9	Tobacco User/Non-Tobacco User	63	1140.29	1254.24	
Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1158.83	1274.72	
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	242.13	242.13
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	15	263.65	263.65
	Rating Area 3	Tobacco User/Non-Tobacco User	16	271.88	271.88
	Rating Area 3	Tobacco User/Non-Tobacco User	17	280.11	280.11
	Rating Area 3	Tobacco User/Non-Tobacco User	18	288.97	288.97
	Rating Area 3	Tobacco User/Non-Tobacco User	19	297.83	297.83
	Rating Area 3	Tobacco User/Non-Tobacco User	20	307.01	307.01
	Rating Area 3	Tobacco User/Non-Tobacco User	21	316.51	348.16
	Rating Area 3	Tobacco User/Non-Tobacco User	22	316.51	348.16
	Rating Area 3	Tobacco User/Non-Tobacco User	23	316.51	348.16
	Rating Area 3	Tobacco User/Non-Tobacco User	24	316.51	348.16
	Rating Area 3	Tobacco User/Non-Tobacco User	25	317.77	349.42
	Rating Area 3	Tobacco User/Non-Tobacco User	26	324.10	356.38
	Rating Area 3	Tobacco User/Non-Tobacco User	27	331.70	364.93
	Rating Area 3	Tobacco User/Non-Tobacco User	28	344.04	378.54
	Rating Area 3	Tobacco User/Non-Tobacco User	29	354.17	389.62

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*	75729				
	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
75729PA0012636	Rating Area 3	Tobacco User/Non-Tobacco User	30	359.23	395.31
	Rating Area 3	Tobacco User/Non-Tobacco User	31	366.83	403.54
	Rating Area 3	Tobacco User/Non-Tobacco User	32	374.43	411.77
	Rating Area 3	Tobacco User/Non-Tobacco User	33	379.17	417.15
	Rating Area 3	Tobacco User/Non-Tobacco User	34	384.24	422.53
	Rating Area 3	Tobacco User/Non-Tobacco User	35	386.77	425.38
	Rating Area 3	Tobacco User/Non-Tobacco User	36	389.30	428.23
	Rating Area 3	Tobacco User/Non-Tobacco User	37	391.83	431.08
	Rating Area 3	Tobacco User/Non-Tobacco User	38	394.37	433.93
	Rating Area 3	Tobacco User/Non-Tobacco User	39	399.43	439.31
	Rating Area 3	Tobacco User/Non-Tobacco User	40	404.49	445.01
	Rating Area 3	Tobacco User/Non-Tobacco User	41	412.09	453.24
	Rating Area 3	Tobacco User/Non-Tobacco User	42	419.37	461.46
	Rating Area 3	Tobacco User/Non-Tobacco User	43	429.50	472.54
	Rating Area 3	Tobacco User/Non-Tobacco User	44	442.16	486.47
	Rating Area 3	Tobacco User/Non-Tobacco User	45	457.03	502.61
	Rating Area 3	Tobacco User/Non-Tobacco User	46	474.76	522.23
	Rating Area 3	Tobacco User/Non-Tobacco User	47	494.70	544.07
	Rating Area 3	Tobacco User/Non-Tobacco User	48	517.49	569.39
	Rating Area 3	Tobacco User/Non-Tobacco User	49	539.96	594.08
	Rating Area 3	Tobacco User/Non-Tobacco User	50	565.28	621.93
	Rating Area 3	Tobacco User/Non-Tobacco User	51	590.28	649.47
	Rating Area 3	Tobacco User/Non-Tobacco User	52	617.82	679.54
	Rating Area 3	Tobacco User/Non-Tobacco User	53	645.67	710.24
	Rating Area 3	Tobacco User/Non-Tobacco User	54	675.74	743.15
	Rating Area 3	Tobacco User/Non-Tobacco User	55	705.81	776.39
	Rating Area 3	Tobacco User/Non-Tobacco User	56	738.41	812.15
	Rating Area 3	Tobacco User/Non-Tobacco User	57	771.32	848.55
	Rating Area 3	Tobacco User/Non-Tobacco User	58	806.45	887.16
	Rating Area 3	Tobacco User/Non-Tobacco User	59	823.86	906.15
	Rating Area 3	Tobacco User/Non-Tobacco User	60	858.99	944.77
	Rating Area 3	Tobacco User/Non-Tobacco User	61	889.38	978.32
	Rating Area 3	Tobacco User/Non-Tobacco User	62	909.32	1000.16
	Rating Area 3	Tobacco User/Non-Tobacco User	63	934.32	1027.69
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	949.51	1044.47
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	284.93	284.93
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	15	310.26	310.26
	Rating Area 6	Tobacco User/Non-Tobacco User	16	319.94	319.94
	Rating Area 6	Tobacco User/Non-Tobacco User	17	329.63	329.63
	Rating Area 6	Tobacco User/Non-Tobacco User	18	340.05	340.05
	Rating Area 6	Tobacco User/Non-Tobacco User	19	350.48	350.48
	Rating Area 6	Tobacco User/Non-Tobacco User	20	361.28	361.28
	Rating Area 6	Tobacco User/Non-Tobacco User	21	372.46	409.71
	Rating Area 6	Tobacco User/Non-Tobacco User	22	372.46	409.71
	Rating Area 6	Tobacco User/Non-Tobacco User	23	372.46	409.71
	Rating Area 6	Tobacco User/Non-Tobacco User	24	372.46	409.71
	Rating Area 6	Tobacco User/Non-Tobacco User	25	373.95	411.19
	Rating Area 6	Tobacco User/Non-Tobacco User	26	381.40	419.39
	Rating Area 6	Tobacco User/Non-Tobacco User	27	390.34	429.44
	Rating Area 6	Tobacco User/Non-Tobacco User	28	404.86	445.46
	Rating Area 6	Tobacco User/Non-Tobacco User	29	416.78	458.50
	Rating Area 6	Tobacco User/Non-Tobacco User	30	422.74	465.20
	Rating Area 6	Tobacco User/Non-Tobacco User	31	431.68	474.88
	Rating Area 6	Tobacco User/Non-Tobacco User	32	440.62	484.57
	Rating Area 6	Tobacco User/Non-Tobacco User	33	446.20	490.90

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*	75729				
	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
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	34	452.16	497.23
	Rating Area 6	Tobacco User/Non-Tobacco User	35	455.14	500.58
	Rating Area 6	Tobacco User/Non-Tobacco User	36	458.12	503.94
	Rating Area 6	Tobacco User/Non-Tobacco User	37	461.10	507.29
	Rating Area 6	Tobacco User/Non-Tobacco User	38	464.08	510.64
	Rating Area 6	Tobacco User/Non-Tobacco User	39	470.04	516.97
	Rating Area 6	Tobacco User/Non-Tobacco User	40	476.00	523.68
	Rating Area 6	Tobacco User/Non-Tobacco User	41	484.94	533.36
	Rating Area 6	Tobacco User/Non-Tobacco User	42	493.51	543.04
	Rating Area 6	Tobacco User/Non-Tobacco User	43	505.43	556.08
	Rating Area 6	Tobacco User/Non-Tobacco User	44	520.32	572.47
	Rating Area 6	Tobacco User/Non-Tobacco User	45	537.83	591.46
	Rating Area 6	Tobacco User/Non-Tobacco User	46	558.69	614.56
	Rating Area 6	Tobacco User/Non-Tobacco User	47	582.15	640.26
	Rating Area 6	Tobacco User/Non-Tobacco User	48	608.97	670.05
	Rating Area 6	Tobacco User/Non-Tobacco User	49	635.41	699.10
	Rating Area 6	Tobacco User/Non-Tobacco User	50	665.21	731.88
	Rating Area 6	Tobacco User/Non-Tobacco User	51	694.63	764.28
	Rating Area 6	Tobacco User/Non-Tobacco User	52	727.04	799.67
	Rating Area 6	Tobacco User/Non-Tobacco User	53	759.81	835.80
	Rating Area 6	Tobacco User/Non-Tobacco User	54	795.20	874.53
	Rating Area 6	Tobacco User/Non-Tobacco User	55	830.58	913.64
	Rating Area 6	Tobacco User/Non-Tobacco User	56	868.94	955.73
	Rating Area 6	Tobacco User/Non-Tobacco User	57	907.68	998.56
	Rating Area 6	Tobacco User/Non-Tobacco User	58	949.02	1044.00
	Rating Area 6	Tobacco User/Non-Tobacco User	59	969.51	1066.35
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1010.85	1111.79
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1046.61	1151.27
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1070.07	1176.97
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1099.50	1209.37
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1117.37	1229.11
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	319.74	319.74
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	15	348.16	348.16
	Rating Area 7	Tobacco User/Non-Tobacco User	16	359.03	359.03
	Rating Area 7	Tobacco User/Non-Tobacco User	17	369.90	369.90
	Rating Area 7	Tobacco User/Non-Tobacco User	18	381.60	381.60
	Rating Area 7	Tobacco User/Non-Tobacco User	19	393.30	393.30
	Rating Area 7	Tobacco User/Non-Tobacco User	20	405.42	405.42
	Rating Area 7	Tobacco User/Non-Tobacco User	21	417.97	459.76
	Rating Area 7	Tobacco User/Non-Tobacco User	22	417.97	459.76
	Rating Area 7	Tobacco User/Non-Tobacco User	23	417.97	459.76
	Rating Area 7	Tobacco User/Non-Tobacco User	24	417.97	459.76
	Rating Area 7	Tobacco User/Non-Tobacco User	25	419.63	461.43
	Rating Area 7	Tobacco User/Non-Tobacco User	26	427.99	470.63
	Rating Area 7	Tobacco User/Non-Tobacco User	27	438.02	481.91
	Rating Area 7	Tobacco User/Non-Tobacco User	28	454.32	499.88
	Rating Area 7	Tobacco User/Non-Tobacco User	29	467.70	514.51
	Rating Area 7	Tobacco User/Non-Tobacco User	30	474.39	522.03
	Rating Area 7	Tobacco User/Non-Tobacco User	31	484.42	532.90
	Rating Area 7	Tobacco User/Non-Tobacco User	32	494.45	543.77
	Rating Area 7	Tobacco User/Non-Tobacco User	33	500.72	550.87
	Rating Area 7	Tobacco User/Non-Tobacco User	34	507.41	557.98
	Rating Area 7	Tobacco User/Non-Tobacco User	35	510.75	561.74
	Rating Area 7	Tobacco User/Non-Tobacco User	36	514.09	565.50
	Rating Area 7	Tobacco User/Non-Tobacco User	37	517.44	569.26

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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*	75729				
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
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	38	520.78	573.03
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	39	527.47	580.13
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	40	534.16	587.65
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	41	544.19	598.52
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	42	553.80	609.39
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	43	567.17	624.02
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	44	583.89	642.41
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	45	603.54	663.72
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	46	626.94	689.64
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	47	653.27	718.48
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	48	683.37	751.91
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	49	713.04	784.51
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	50	746.48	821.30
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	51	779.50	857.66
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	52	815.86	897.36
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	53	852.64	937.91
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	54	892.35	981.37
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	55	932.05	1025.26
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	56	975.10	1072.49
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	57	1018.57	1120.56
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	58	1064.97	1171.55
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	59	1087.95	1196.62
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	60	1134.35	1247.62
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	61	1174.47	1291.92
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	62	1200.80	1320.76
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	63	1233.82	1357.12
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1253.89	1379.27
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	242.13	242.13
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	15	263.65	263.65
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	16	271.88	271.88
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	17	280.11	280.11
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	18	288.97	288.97
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	19	297.83	297.83
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	20	307.01	307.01
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	21	316.51	348.16
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	22	316.51	348.16
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	23	316.51	348.16
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	24	316.51	348.16
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	25	317.77	349.42
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	26	324.10	356.38
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	27	331.70	364.93
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	28	344.04	378.54
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	29	354.17	389.62
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	30	359.23	395.31
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	31	366.83	403.54
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	32	374.43	411.77
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	33	379.17	417.15
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	34	384.24	422.53
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	35	386.77	425.38
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	36	389.30	428.23
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	37	391.83	431.08
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	38	394.37	433.93
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	39	399.43	439.31
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	40	404.49	445.01
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	41	412.09	453.24

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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	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
75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	42	419.37	461.46
	Rating Area 3	Tobacco User/Non-Tobacco User	43	429.50	472.54
	Rating Area 3	Tobacco User/Non-Tobacco User	44	442.16	486.47
	Rating Area 3	Tobacco User/Non-Tobacco User	45	457.03	502.61
	Rating Area 3	Tobacco User/Non-Tobacco User	46	474.76	522.23
	Rating Area 3	Tobacco User/Non-Tobacco User	47	494.70	544.07
	Rating Area 3	Tobacco User/Non-Tobacco User	48	517.49	569.39
	Rating Area 3	Tobacco User/Non-Tobacco User	49	539.96	594.08
	Rating Area 3	Tobacco User/Non-Tobacco User	50	565.28	621.93
	Rating Area 3	Tobacco User/Non-Tobacco User	51	590.28	649.47
	Rating Area 3	Tobacco User/Non-Tobacco User	52	617.82	679.54
	Rating Area 3	Tobacco User/Non-Tobacco User	53	645.67	710.24
	Rating Area 3	Tobacco User/Non-Tobacco User	54	675.74	743.15
	Rating Area 3	Tobacco User/Non-Tobacco User	55	705.81	776.39
	Rating Area 3	Tobacco User/Non-Tobacco User	56	738.41	812.15
	Rating Area 3	Tobacco User/Non-Tobacco User	57	771.32	848.55
	Rating Area 3	Tobacco User/Non-Tobacco User	58	806.45	887.16
	Rating Area 3	Tobacco User/Non-Tobacco User	59	823.86	906.15
	Rating Area 3	Tobacco User/Non-Tobacco User	60	858.99	944.77
	Rating Area 3	Tobacco User/Non-Tobacco User	61	889.38	978.32
	Rating Area 3	Tobacco User/Non-Tobacco User	62	909.32	1000.16
	Rating Area 3	Tobacco User/Non-Tobacco User	63	934.32	1027.69
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	949.51	1044.47
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	284.93	284.93
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	15	310.26	310.26
	Rating Area 6	Tobacco User/Non-Tobacco User	16	319.94	319.94
	Rating Area 6	Tobacco User/Non-Tobacco User	17	329.63	329.63
	Rating Area 6	Tobacco User/Non-Tobacco User	18	340.05	340.05
	Rating Area 6	Tobacco User/Non-Tobacco User	19	350.48	350.48
	Rating Area 6	Tobacco User/Non-Tobacco User	20	361.28	361.28
	Rating Area 6	Tobacco User/Non-Tobacco User	21	372.46	409.71
	Rating Area 6	Tobacco User/Non-Tobacco User	22	372.46	409.71
	Rating Area 6	Tobacco User/Non-Tobacco User	23	372.46	409.71
	Rating Area 6	Tobacco User/Non-Tobacco User	24	372.46	409.71
	Rating Area 6	Tobacco User/Non-Tobacco User	25	373.95	411.19
	Rating Area 6	Tobacco User/Non-Tobacco User	26	381.40	419.39
	Rating Area 6	Tobacco User/Non-Tobacco User	27	390.34	429.44
	Rating Area 6	Tobacco User/Non-Tobacco User	28	404.86	445.46
	Rating Area 6	Tobacco User/Non-Tobacco User	29	416.78	458.50
	Rating Area 6	Tobacco User/Non-Tobacco User	30	422.74	465.20
	Rating Area 6	Tobacco User/Non-Tobacco User	31	431.68	474.88
	Rating Area 6	Tobacco User/Non-Tobacco User	32	440.62	484.57
	Rating Area 6	Tobacco User/Non-Tobacco User	33	446.20	490.90
	Rating Area 6	Tobacco User/Non-Tobacco User	34	452.16	497.23
	Rating Area 6	Tobacco User/Non-Tobacco User	35	455.14	500.58
	Rating Area 6	Tobacco User/Non-Tobacco User	36	458.12	503.94
	Rating Area 6	Tobacco User/Non-Tobacco User	37	461.10	507.29
	Rating Area 6	Tobacco User/Non-Tobacco User	38	464.08	510.64
	Rating Area 6	Tobacco User/Non-Tobacco User	39	470.04	516.97
	Rating Area 6	Tobacco User/Non-Tobacco User	40	476.00	523.68
	Rating Area 6	Tobacco User/Non-Tobacco User	41	484.94	533.36
	Rating Area 6	Tobacco User/Non-Tobacco User	42	493.51	543.04
	Rating Area 6	Tobacco User/Non-Tobacco User	43	505.43	556.08
	Rating Area 6	Tobacco User/Non-Tobacco User	44	520.32	572.47
	Rating Area 6	Tobacco User/Non-Tobacco User	45	537.83	591.46

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*	75729				
	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
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	46	558.69	614.56
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	47	582.15	640.26
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	48	608.97	670.05
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	49	635.41	699.10
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	50	665.21	731.88
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	51	694.63	764.28
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	52	727.04	799.67
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	53	759.81	835.80
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	54	795.20	874.53
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	55	830.58	913.64
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	56	868.94	955.73
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	57	907.68	998.56
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	58	949.02	1044.00
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	59	969.51	1066.35
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	60	1010.85	1111.79
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	61	1046.61	1151.27
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	62	1070.07	1176.97
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	63	1099.50	1209.37
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1117.37	1229.11
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	295.50	295.50
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	15	321.77	321.77
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	16	331.81	331.81
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	17	341.86	341.86
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	18	352.67	352.67
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	19	363.49	363.49
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	20	374.69	374.69
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	21	386.28	424.91
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	22	386.28	424.91
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	23	386.28	424.91
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	24	386.28	424.91
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	25	387.82	426.45
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	26	395.55	434.95
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	27	404.82	445.38
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	28	419.88	461.99
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	29	432.24	475.51
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	30	438.43	482.46
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	31	447.70	492.50
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	32	456.97	502.55
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	33	462.76	509.11
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	34	468.94	515.68
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	35	472.03	519.16
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	36	475.12	522.63
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	37	478.21	526.11
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	38	481.30	529.59
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	39	487.48	536.15
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	40	493.66	543.11
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	41	502.93	553.15
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	42	511.82	563.19
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	43	524.18	576.71
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	44	539.63	593.71
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	45	557.78	613.41
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	46	579.42	637.36
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	47	603.75	664.01
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	48	631.56	694.91
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	49	658.99	725.04

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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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	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
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	50	689.89	759.04
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	51	720.41	792.64
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	52	754.01	829.34
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	53	788.01	866.81
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	54	824.70	906.98
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	55	861.40	947.54
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	56	901.19	991.19
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	57	941.36	1035.61
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	58	984.24	1082.74
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	59	1005.48	1105.91
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	60	1048.36	1153.04
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	61	1085.44	1193.98
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	62	1109.78	1220.64
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	63	1140.29	1254.24
75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1158.83	1274.72
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	288.23	288.23
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	15	313.85	313.85
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	16	323.65	323.65
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	17	333.45	333.45
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	18	344.00	344.00
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	19	354.55	354.55
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	20	365.47	365.47
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	21	376.78	414.46
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	22	376.78	414.46
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	23	376.78	414.46
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	24	376.78	414.46
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	25	378.28	415.96
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	26	385.82	424.25
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	27	394.86	434.42
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	28	409.56	450.62
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	29	421.61	463.81
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	30	427.64	470.59
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	31	436.68	480.39
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	32	445.73	490.19
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	33	451.38	496.59
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	34	457.41	503.00
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	35	460.42	506.39
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	36	463.43	509.78
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	37	466.45	513.17
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	38	469.46	516.56
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	39	475.49	522.96
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	40	481.52	529.75
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	41	490.56	539.54
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	42	499.23	549.34
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	43	511.28	562.53
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	44	526.36	579.10
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	45	544.06	598.32
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	46	565.16	621.68
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	47	588.90	647.68
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	48	616.03	677.82
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	49	642.78	707.21
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	50	672.92	740.36
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	51	702.69	773.14
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	52	735.47	808.94
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	53	768.62	845.48

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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*	75729				
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
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	54	804.42	884.67
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	55	840.21	924.23
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	56	879.02	966.81
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	57	918.20	1010.14
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	58	960.02	1056.10
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	59	980.75	1078.71
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	60	1022.57	1124.68
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	61	1058.74	1164.61
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	62	1082.48	1190.61
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	63	1112.24	1223.39
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1130.33	1243.36
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	292.45	292.45
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	15	318.45	318.45
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	16	328.39	328.39
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	17	338.32	338.32
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	18	349.03	349.03
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	19	359.73	359.73
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	20	370.82	370.82
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	21	382.29	420.52
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	22	382.29	420.52
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	23	382.29	420.52
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	24	382.29	420.52
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	25	383.82	422.05
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	26	391.46	430.46
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	27	400.64	440.78
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	28	415.55	457.22
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	29	427.78	470.60
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	30	433.90	477.48
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	31	443.07	487.42
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	32	452.25	497.36
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	33	457.98	503.85
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	34	464.10	510.35
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	35	467.16	513.79
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	36	470.21	517.24
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	37	473.27	520.68
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	38	476.33	524.12
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	39	482.45	530.62
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	40	488.56	537.50
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	41	497.74	547.44
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	42	506.53	557.38
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	43	518.76	570.76
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	44	534.06	587.58
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	45	552.02	607.07
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	46	573.43	630.77
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	47	597.52	657.15
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	48	625.04	687.74
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	49	652.18	717.55
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	50	682.77	751.20
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	51	712.97	784.45
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	52	746.23	820.77
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	53	779.87	857.85
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	54	816.18	897.61
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	55	852.50	937.75
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	56	891.88	980.95
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	57	931.63	1024.91

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*	75729				
	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
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	58	974.07	1071.55
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	59	995.09	1094.49
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	60	1037.53	1141.13
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	61	1074.23	1181.65
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	62	1098.31	1208.03
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	63	1128.51	1241.29
75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1146.86	1261.55
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	282.81	282.81
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	15	307.95	307.95
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	16	317.56	317.56
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	17	327.17	327.17
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	18	337.53	337.53
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	19	347.88	347.88
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	20	358.60	358.60
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	21	369.69	406.66
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	22	369.69	406.66
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	23	369.69	406.66
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	24	369.69	406.66
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	25	371.17	408.14
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	26	378.56	416.27
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	27	387.43	426.25
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	28	401.85	442.15
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	29	413.68	455.09
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	30	419.60	461.74
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	31	428.47	471.35
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	32	437.34	480.97
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	33	442.89	487.25
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	34	448.80	493.53
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	35	451.76	496.86
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	36	454.72	500.19
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	37	457.67	503.52
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	38	460.63	506.84
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	39	466.55	513.13
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	40	472.46	519.78
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	41	481.34	529.39
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	42	489.84	539.01
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	43	501.67	551.95
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	44	516.46	568.21
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	45	533.83	587.07
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	46	554.53	609.99
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	47	577.82	635.50
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	48	604.44	665.07
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	49	630.69	693.91
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	50	660.26	726.44
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	51	689.47	758.60
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	52	721.63	793.72
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	53	754.17	829.58
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	54	789.29	868.03
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	55	824.41	906.85
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	56	862.48	948.62
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	57	900.93	991.14
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	58	941.97	1036.24
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	59	962.30	1058.42
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	60	1003.34	1103.52
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	61	1038.83	1142.71

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*	75729				
	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
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	62	1062.12	1168.22
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	63	1091.32	1200.38
75729PA0012649	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1109.07	1219.97
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	332.81	332.81
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	15	362.39	362.39
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	16	373.70	373.70
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	17	385.01	385.01
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	18	397.20	397.20
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	19	409.38	409.38
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	20	421.99	421.99
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	21	435.05	478.55
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	22	435.05	478.55
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	23	435.05	478.55
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	24	435.05	478.55
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	25	436.78	480.29
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	26	445.49	489.86
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	27	455.93	501.61
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	28	472.89	520.31
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	29	486.81	535.54
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	30	493.77	543.37
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	31	504.22	554.68
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	32	514.66	565.99
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	33	521.18	573.39
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	34	528.14	580.78
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	35	531.62	584.70
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	36	535.10	588.61
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	37	538.58	592.53
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	38	542.06	596.45
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	39	549.03	603.84
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	40	555.99	611.67
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	41	566.43	622.98
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	42	576.43	634.29
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	43	590.35	649.52
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	44	607.76	668.66
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	45	628.20	690.85
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	46	652.57	717.82
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	47	679.97	747.84
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	48	711.30	782.64
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	49	742.19	816.58
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	50	776.99	854.86
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	51	811.36	892.71
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	52	849.21	934.04
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	53	887.49	976.24
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	54	928.82	1021.48
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	55	970.15	1067.16
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	56	1014.96	1116.32
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	57	1060.20	1166.35
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	58	1108.49	1219.43
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	59	1132.42	1245.53
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	60	1180.71	1298.61
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	61	1222.47	1344.72
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	62	1249.88	1374.74
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	63	1284.25	1412.59
75729PA0012650	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1305.13	1435.65
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	345.16	345.16

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*	75729				
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
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	15	375.84	375.84
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	16	387.57	387.57
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	17	399.30	399.30
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	18	411.93	411.93
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	19	424.57	424.57
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	20	437.65	437.65
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	21	451.19	496.31
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	22	451.19	496.31
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	23	451.19	496.31
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	24	451.19	496.31
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	25	452.99	498.11
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	26	462.01	508.04
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	27	472.84	520.22
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	28	490.44	539.62
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	29	504.88	555.41
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	30	512.10	563.53
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	31	522.92	575.26
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	32	533.75	586.99
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	33	540.52	594.66
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	34	547.74	602.33
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	35	551.35	606.39
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	36	554.96	610.45
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	37	558.57	614.52
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	38	562.18	618.58
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	39	569.40	626.25
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	40	576.62	634.37
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	41	587.44	646.10
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	42	597.82	657.83
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	43	612.26	673.62
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	44	630.31	693.47
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	45	651.51	716.48
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	46	676.78	744.46
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	47	705.20	775.59
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	48	737.69	811.68
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	49	769.72	846.88
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	50	805.82	886.58
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	51	841.46	925.83
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	52	880.71	968.70
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	53	920.42	1012.46
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	54	963.28	1059.38
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	55	1006.14	1106.76
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	56	1052.62	1157.74
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	57	1099.54	1209.63
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	58	1149.62	1264.67
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	59	1174.44	1291.75
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	60	1224.52	1346.79
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	61	1267.83	1394.62
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	62	1296.26	1425.75
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	63	1331.90	1465.00
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1353.56	1488.91
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	282.81	282.81
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	15	307.95	307.95
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	16	317.56	317.56
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	17	327.17	327.17
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	18	337.53	337.53

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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*	75729				
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
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	19	347.88	347.88
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	20	358.60	358.60
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	21	369.69	406.66
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	22	369.69	406.66
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	23	369.69	406.66
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	24	369.69	406.66
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	25	371.17	408.14
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	26	378.56	416.27
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	27	387.43	426.25
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	28	401.85	442.15
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	29	413.68	455.09
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	30	419.60	461.74
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	31	428.47	471.35
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	32	437.34	480.97
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	33	442.89	487.25
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	34	448.80	493.53
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	35	451.76	496.86
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	36	454.72	500.19
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	37	457.67	503.52
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	38	460.63	506.84
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	39	466.55	513.13
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	40	472.46	519.78
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	41	481.34	529.39
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	42	489.84	539.01
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	43	501.67	551.95
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	44	516.46	568.21
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	45	533.83	587.07
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	46	554.53	609.99
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	47	577.82	635.50
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	48	604.44	665.07
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	49	630.69	693.91
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	50	660.26	726.44
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	51	689.47	758.60
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	52	721.63	793.72
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	53	754.17	829.58
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	54	789.29	868.03
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	55	824.41	906.85
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	56	862.48	948.62
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	57	900.93	991.14
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	58	941.97	1036.24
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	59	962.30	1058.42
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	60	1003.34	1103.52
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	61	1038.83	1142.71
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	62	1062.12	1168.22
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	63	1091.32	1200.38
75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1109.07	1219.97
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	332.81	332.81
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	15	362.39	362.39
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	16	373.70	373.70
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	17	385.01	385.01
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	18	397.20	397.20
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	19	409.38	409.38
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	20	421.99	421.99
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	21	435.05	478.55
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	22	435.05	478.55

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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	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
75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	23	435.05	478.55
	Rating Area 6	Tobacco User/Non-Tobacco User	24	435.05	478.55
	Rating Area 6	Tobacco User/Non-Tobacco User	25	436.78	480.29
	Rating Area 6	Tobacco User/Non-Tobacco User	26	445.49	489.86
	Rating Area 6	Tobacco User/Non-Tobacco User	27	455.93	501.61
	Rating Area 6	Tobacco User/Non-Tobacco User	28	472.89	520.31
	Rating Area 6	Tobacco User/Non-Tobacco User	29	486.81	535.54
	Rating Area 6	Tobacco User/Non-Tobacco User	30	493.77	543.37
	Rating Area 6	Tobacco User/Non-Tobacco User	31	504.22	554.68
	Rating Area 6	Tobacco User/Non-Tobacco User	32	514.66	565.99
	Rating Area 6	Tobacco User/Non-Tobacco User	33	521.18	573.39
	Rating Area 6	Tobacco User/Non-Tobacco User	34	528.14	580.78
	Rating Area 6	Tobacco User/Non-Tobacco User	35	531.62	584.70
	Rating Area 6	Tobacco User/Non-Tobacco User	36	535.10	588.61
	Rating Area 6	Tobacco User/Non-Tobacco User	37	538.58	592.53
	Rating Area 6	Tobacco User/Non-Tobacco User	38	542.06	596.45
	Rating Area 6	Tobacco User/Non-Tobacco User	39	549.03	603.84
	Rating Area 6	Tobacco User/Non-Tobacco User	40	555.99	611.67
	Rating Area 6	Tobacco User/Non-Tobacco User	41	566.43	622.98
	Rating Area 6	Tobacco User/Non-Tobacco User	42	576.43	634.29
	Rating Area 6	Tobacco User/Non-Tobacco User	43	590.35	649.52
	Rating Area 6	Tobacco User/Non-Tobacco User	44	607.76	668.66
	Rating Area 6	Tobacco User/Non-Tobacco User	45	628.20	690.85
	Rating Area 6	Tobacco User/Non-Tobacco User	46	652.57	717.82
	Rating Area 6	Tobacco User/Non-Tobacco User	47	679.97	747.84
	Rating Area 6	Tobacco User/Non-Tobacco User	48	711.30	782.64
	Rating Area 6	Tobacco User/Non-Tobacco User	49	742.19	816.58
	Rating Area 6	Tobacco User/Non-Tobacco User	50	776.99	854.86
	Rating Area 6	Tobacco User/Non-Tobacco User	51	811.36	892.71
	Rating Area 6	Tobacco User/Non-Tobacco User	52	849.21	934.04
	Rating Area 6	Tobacco User/Non-Tobacco User	53	887.49	976.24
	Rating Area 6	Tobacco User/Non-Tobacco User	54	928.82	1021.48
	Rating Area 6	Tobacco User/Non-Tobacco User	55	970.15	1067.16
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1014.96	1116.32
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1060.20	1166.35
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1108.49	1219.43
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1132.42	1245.53
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1180.71	1298.61
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1222.47	1344.72
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1249.88	1374.74
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1284.25	1412.59
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1305.13	1435.65
75729PA0012654	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	373.47	373.47
75729PA0012654	Rating Area 7	Tobacco User/Non-Tobacco User	15	406.67	406.67
	Rating Area 7	Tobacco User/Non-Tobacco User	16	419.36	419.36
	Rating Area 7	Tobacco User/Non-Tobacco User	17	432.05	432.05
	Rating Area 7	Tobacco User/Non-Tobacco User	18	445.72	445.72
	Rating Area 7	Tobacco User/Non-Tobacco User	19	459.39	459.39
	Rating Area 7	Tobacco User/Non-Tobacco User	20	473.55	473.55
	Rating Area 7	Tobacco User/Non-Tobacco User	21	488.20	537.02
	Rating Area 7	Tobacco User/Non-Tobacco User	22	488.20	537.02
	Rating Area 7	Tobacco User/Non-Tobacco User	23	488.20	537.02
	Rating Area 7	Tobacco User/Non-Tobacco User	24	488.20	537.02
	Rating Area 7	Tobacco User/Non-Tobacco User	25	490.15	538.97
	Rating Area 7	Tobacco User/Non-Tobacco User	26	499.91	549.71

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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	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
75729PA0012654	Rating Area 7	Tobacco User/Non-Tobacco User	27	511.63	562.89
	Rating Area 7	Tobacco User/Non-Tobacco User	28	530.67	583.88
	Rating Area 7	Tobacco User/Non-Tobacco User	29	546.29	600.97
	Rating Area 7	Tobacco User/Non-Tobacco User	30	554.10	609.75
	Rating Area 7	Tobacco User/Non-Tobacco User	31	565.82	622.45
	Rating Area 7	Tobacco User/Non-Tobacco User	32	577.53	635.14
	Rating Area 7	Tobacco User/Non-Tobacco User	33	584.86	643.44
	Rating Area 7	Tobacco User/Non-Tobacco User	34	592.67	651.74
	Rating Area 7	Tobacco User/Non-Tobacco User	35	596.57	656.13
	Rating Area 7	Tobacco User/Non-Tobacco User	36	600.48	660.53
	Rating Area 7	Tobacco User/Non-Tobacco User	37	604.38	664.92
	Rating Area 7	Tobacco User/Non-Tobacco User	38	608.29	669.31
	Rating Area 7	Tobacco User/Non-Tobacco User	39	616.10	677.61
	Rating Area 7	Tobacco User/Non-Tobacco User	40	623.91	686.40
	Rating Area 7	Tobacco User/Non-Tobacco User	41	635.63	699.09
	Rating Area 7	Tobacco User/Non-Tobacco User	42	646.86	711.79
	Rating Area 7	Tobacco User/Non-Tobacco User	43	662.48	728.87
	Rating Area 7	Tobacco User/Non-Tobacco User	44	682.01	750.35
	Rating Area 7	Tobacco User/Non-Tobacco User	45	704.95	775.25
	Rating Area 7	Tobacco User/Non-Tobacco User	46	732.29	805.52
	Rating Area 7	Tobacco User/Non-Tobacco User	47	763.05	839.21
	Rating Area 7	Tobacco User/Non-Tobacco User	48	798.20	878.26
	Rating Area 7	Tobacco User/Non-Tobacco User	49	832.86	916.34
	Rating Area 7	Tobacco User/Non-Tobacco User	50	871.91	959.30
	Rating Area 7	Tobacco User/Non-Tobacco User	51	910.48	1001.77
	Rating Area 7	Tobacco User/Non-Tobacco User	52	952.96	1048.15
	Rating Area 7	Tobacco User/Non-Tobacco User	53	995.92	1095.51
	Rating Area 7	Tobacco User/Non-Tobacco User	54	1042.29	1146.28
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1088.67	1197.54
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1138.96	1252.71
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1189.73	1308.85
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1243.92	1368.41
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1270.77	1397.70
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1324.96	1457.26
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1371.83	1509.01
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1402.58	1542.69
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1441.15	1585.17
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1464.58	1611.04
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	282.81	282.81
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	15	307.95	307.95
	Rating Area 3	Tobacco User/Non-Tobacco User	16	317.56	317.56
	Rating Area 3	Tobacco User/Non-Tobacco User	17	327.17	327.17
	Rating Area 3	Tobacco User/Non-Tobacco User	18	337.53	337.53
	Rating Area 3	Tobacco User/Non-Tobacco User	19	347.88	347.88
	Rating Area 3	Tobacco User/Non-Tobacco User	20	358.60	358.60
	Rating Area 3	Tobacco User/Non-Tobacco User	21	369.69	406.66
	Rating Area 3	Tobacco User/Non-Tobacco User	22	369.69	406.66
	Rating Area 3	Tobacco User/Non-Tobacco User	23	369.69	406.66
	Rating Area 3	Tobacco User/Non-Tobacco User	24	369.69	406.66
	Rating Area 3	Tobacco User/Non-Tobacco User	25	371.17	408.14
	Rating Area 3	Tobacco User/Non-Tobacco User	26	378.56	416.27
	Rating Area 3	Tobacco User/Non-Tobacco User	27	387.43	426.25
	Rating Area 3	Tobacco User/Non-Tobacco User	28	401.85	442.15
	Rating Area 3	Tobacco User/Non-Tobacco User	29	413.68	455.09
	Rating Area 3	Tobacco User/Non-Tobacco User	30	419.60	461.74

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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	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
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	31	428.47	471.35
	Rating Area 3	Tobacco User/Non-Tobacco User	32	437.34	480.97
	Rating Area 3	Tobacco User/Non-Tobacco User	33	442.89	487.25
	Rating Area 3	Tobacco User/Non-Tobacco User	34	448.80	493.53
	Rating Area 3	Tobacco User/Non-Tobacco User	35	451.76	496.86
	Rating Area 3	Tobacco User/Non-Tobacco User	36	454.72	500.19
	Rating Area 3	Tobacco User/Non-Tobacco User	37	457.67	503.52
	Rating Area 3	Tobacco User/Non-Tobacco User	38	460.63	506.84
	Rating Area 3	Tobacco User/Non-Tobacco User	39	466.55	513.13
	Rating Area 3	Tobacco User/Non-Tobacco User	40	472.46	519.78
	Rating Area 3	Tobacco User/Non-Tobacco User	41	481.34	529.39
	Rating Area 3	Tobacco User/Non-Tobacco User	42	489.84	539.01
	Rating Area 3	Tobacco User/Non-Tobacco User	43	501.67	551.95
	Rating Area 3	Tobacco User/Non-Tobacco User	44	516.46	568.21
	Rating Area 3	Tobacco User/Non-Tobacco User	45	533.83	587.07
	Rating Area 3	Tobacco User/Non-Tobacco User	46	554.53	609.99
	Rating Area 3	Tobacco User/Non-Tobacco User	47	577.82	635.50
	Rating Area 3	Tobacco User/Non-Tobacco User	48	604.44	665.07
	Rating Area 3	Tobacco User/Non-Tobacco User	49	630.69	693.91
	Rating Area 3	Tobacco User/Non-Tobacco User	50	660.26	726.44
	Rating Area 3	Tobacco User/Non-Tobacco User	51	689.47	758.60
	Rating Area 3	Tobacco User/Non-Tobacco User	52	721.63	793.72
	Rating Area 3	Tobacco User/Non-Tobacco User	53	754.17	829.58
	Rating Area 3	Tobacco User/Non-Tobacco User	54	789.29	868.03
	Rating Area 3	Tobacco User/Non-Tobacco User	55	824.41	906.85
	Rating Area 3	Tobacco User/Non-Tobacco User	56	862.48	948.62
	Rating Area 3	Tobacco User/Non-Tobacco User	57	900.93	991.14
	Rating Area 3	Tobacco User/Non-Tobacco User	58	941.97	1036.24
	Rating Area 3	Tobacco User/Non-Tobacco User	59	962.30	1058.42
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1003.34	1103.52
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1038.83	1142.71
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1062.12	1168.22
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1091.32	1200.38
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1109.07	1219.97
75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	282.81	282.81
75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	15	307.95	307.95
	Rating Area 3	Tobacco User/Non-Tobacco User	16	317.56	317.56
	Rating Area 3	Tobacco User/Non-Tobacco User	17	327.17	327.17
	Rating Area 3	Tobacco User/Non-Tobacco User	18	337.53	337.53
	Rating Area 3	Tobacco User/Non-Tobacco User	19	347.88	347.88
	Rating Area 3	Tobacco User/Non-Tobacco User	20	358.60	358.60
	Rating Area 3	Tobacco User/Non-Tobacco User	21	369.69	406.66
	Rating Area 3	Tobacco User/Non-Tobacco User	22	369.69	406.66
	Rating Area 3	Tobacco User/Non-Tobacco User	23	369.69	406.66
	Rating Area 3	Tobacco User/Non-Tobacco User	24	369.69	406.66
	Rating Area 3	Tobacco User/Non-Tobacco User	25	371.17	408.14
	Rating Area 3	Tobacco User/Non-Tobacco User	26	378.56	416.27
	Rating Area 3	Tobacco User/Non-Tobacco User	27	387.43	426.25
	Rating Area 3	Tobacco User/Non-Tobacco User	28	401.85	442.15
	Rating Area 3	Tobacco User/Non-Tobacco User	29	413.68	455.09
	Rating Area 3	Tobacco User/Non-Tobacco User	30	419.60	461.74
	Rating Area 3	Tobacco User/Non-Tobacco User	31	428.47	471.35
	Rating Area 3	Tobacco User/Non-Tobacco User	32	437.34	480.97
	Rating Area 3	Tobacco User/Non-Tobacco User	33	442.89	487.25
	Rating Area 3	Tobacco User/Non-Tobacco User	34	448.80	493.53

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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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	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
75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	35	451.76	496.86
	Rating Area 3	Tobacco User/Non-Tobacco User	36	454.72	500.19
	Rating Area 3	Tobacco User/Non-Tobacco User	37	457.67	503.52
	Rating Area 3	Tobacco User/Non-Tobacco User	38	460.63	506.84
	Rating Area 3	Tobacco User/Non-Tobacco User	39	466.55	513.13
	Rating Area 3	Tobacco User/Non-Tobacco User	40	472.46	519.78
	Rating Area 3	Tobacco User/Non-Tobacco User	41	481.34	529.39
	Rating Area 3	Tobacco User/Non-Tobacco User	42	489.84	539.01
	Rating Area 3	Tobacco User/Non-Tobacco User	43	501.67	551.95
	Rating Area 3	Tobacco User/Non-Tobacco User	44	516.46	568.21
	Rating Area 3	Tobacco User/Non-Tobacco User	45	533.83	587.07
	Rating Area 3	Tobacco User/Non-Tobacco User	46	554.53	609.99
	Rating Area 3	Tobacco User/Non-Tobacco User	47	577.82	635.50
	Rating Area 3	Tobacco User/Non-Tobacco User	48	604.44	665.07
	Rating Area 3	Tobacco User/Non-Tobacco User	49	630.69	693.91
	Rating Area 3	Tobacco User/Non-Tobacco User	50	660.26	726.44
	Rating Area 3	Tobacco User/Non-Tobacco User	51	689.47	758.60
	Rating Area 3	Tobacco User/Non-Tobacco User	52	721.63	793.72
	Rating Area 3	Tobacco User/Non-Tobacco User	53	754.17	829.58
	Rating Area 3	Tobacco User/Non-Tobacco User	54	789.29	868.03
	Rating Area 3	Tobacco User/Non-Tobacco User	55	824.41	906.85
	Rating Area 3	Tobacco User/Non-Tobacco User	56	862.48	948.62
	Rating Area 3	Tobacco User/Non-Tobacco User	57	900.93	991.14
	Rating Area 3	Tobacco User/Non-Tobacco User	58	941.97	1036.24
	Rating Area 3	Tobacco User/Non-Tobacco User	59	962.30	1058.42
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1003.34	1103.52
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1038.83	1142.71
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1062.12	1168.22
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1091.32	1200.38
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1109.07	1219.97
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	332.81	332.81
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	15	362.39	362.39
	Rating Area 6	Tobacco User/Non-Tobacco User	16	373.70	373.70
	Rating Area 6	Tobacco User/Non-Tobacco User	17	385.01	385.01
	Rating Area 6	Tobacco User/Non-Tobacco User	18	397.20	397.20
	Rating Area 6	Tobacco User/Non-Tobacco User	19	409.38	409.38
	Rating Area 6	Tobacco User/Non-Tobacco User	20	421.99	421.99
	Rating Area 6	Tobacco User/Non-Tobacco User	21	435.05	478.55
	Rating Area 6	Tobacco User/Non-Tobacco User	22	435.05	478.55
	Rating Area 6	Tobacco User/Non-Tobacco User	23	435.05	478.55
	Rating Area 6	Tobacco User/Non-Tobacco User	24	435.05	478.55
	Rating Area 6	Tobacco User/Non-Tobacco User	25	436.78	480.29
	Rating Area 6	Tobacco User/Non-Tobacco User	26	445.49	489.86
	Rating Area 6	Tobacco User/Non-Tobacco User	27	455.93	501.61
	Rating Area 6	Tobacco User/Non-Tobacco User	28	472.89	520.31
	Rating Area 6	Tobacco User/Non-Tobacco User	29	486.81	535.54
	Rating Area 6	Tobacco User/Non-Tobacco User	30	493.77	543.37
	Rating Area 6	Tobacco User/Non-Tobacco User	31	504.22	554.68
	Rating Area 6	Tobacco User/Non-Tobacco User	32	514.66	565.99
	Rating Area 6	Tobacco User/Non-Tobacco User	33	521.18	573.39
	Rating Area 6	Tobacco User/Non-Tobacco User	34	528.14	580.78
	Rating Area 6	Tobacco User/Non-Tobacco User	35	531.62	584.70
	Rating Area 6	Tobacco User/Non-Tobacco User	36	535.10	588.61
	Rating Area 6	Tobacco User/Non-Tobacco User	37	538.58	592.53
	Rating Area 6	Tobacco User/Non-Tobacco User	38	542.06	596.45

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*	75729				
	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
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	39	549.03	603.84
	Rating Area 6	Tobacco User/Non-Tobacco User	40	555.99	611.67
	Rating Area 6	Tobacco User/Non-Tobacco User	41	566.43	622.98
	Rating Area 6	Tobacco User/Non-Tobacco User	42	576.43	634.29
	Rating Area 6	Tobacco User/Non-Tobacco User	43	590.35	649.52
	Rating Area 6	Tobacco User/Non-Tobacco User	44	607.76	668.66
	Rating Area 6	Tobacco User/Non-Tobacco User	45	628.20	690.85
	Rating Area 6	Tobacco User/Non-Tobacco User	46	652.57	717.82
	Rating Area 6	Tobacco User/Non-Tobacco User	47	679.97	747.84
	Rating Area 6	Tobacco User/Non-Tobacco User	48	711.30	782.64
	Rating Area 6	Tobacco User/Non-Tobacco User	49	742.19	816.58
	Rating Area 6	Tobacco User/Non-Tobacco User	50	776.99	854.86
	Rating Area 6	Tobacco User/Non-Tobacco User	51	811.36	892.71
	Rating Area 6	Tobacco User/Non-Tobacco User	52	849.21	934.04
	Rating Area 6	Tobacco User/Non-Tobacco User	53	887.49	976.24
	Rating Area 6	Tobacco User/Non-Tobacco User	54	928.82	1021.48
	Rating Area 6	Tobacco User/Non-Tobacco User	55	970.15	1067.16
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1014.96	1116.32
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1060.20	1166.35
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1108.49	1219.43
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1132.42	1245.53
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1180.71	1298.61
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1222.47	1344.72
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1249.88	1374.74
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1284.25	1412.59
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1305.13	1435.65
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	345.16	345.16
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	15	375.84	375.84
	Rating Area 9	Tobacco User/Non-Tobacco User	16	387.57	387.57
	Rating Area 9	Tobacco User/Non-Tobacco User	17	399.30	399.30
	Rating Area 9	Tobacco User/Non-Tobacco User	18	411.93	411.93
	Rating Area 9	Tobacco User/Non-Tobacco User	19	424.57	424.57
	Rating Area 9	Tobacco User/Non-Tobacco User	20	437.65	437.65
	Rating Area 9	Tobacco User/Non-Tobacco User	21	451.19	496.31
	Rating Area 9	Tobacco User/Non-Tobacco User	22	451.19	496.31
	Rating Area 9	Tobacco User/Non-Tobacco User	23	451.19	496.31
	Rating Area 9	Tobacco User/Non-Tobacco User	24	451.19	496.31
	Rating Area 9	Tobacco User/Non-Tobacco User	25	452.99	498.11
	Rating Area 9	Tobacco User/Non-Tobacco User	26	462.01	508.04
	Rating Area 9	Tobacco User/Non-Tobacco User	27	472.84	520.22
	Rating Area 9	Tobacco User/Non-Tobacco User	28	490.44	539.62
	Rating Area 9	Tobacco User/Non-Tobacco User	29	504.88	555.41
	Rating Area 9	Tobacco User/Non-Tobacco User	30	512.10	563.53
	Rating Area 9	Tobacco User/Non-Tobacco User	31	522.92	575.26
	Rating Area 9	Tobacco User/Non-Tobacco User	32	533.75	586.99
	Rating Area 9	Tobacco User/Non-Tobacco User	33	540.52	594.66
	Rating Area 9	Tobacco User/Non-Tobacco User	34	547.74	602.33
	Rating Area 9	Tobacco User/Non-Tobacco User	35	551.35	606.39
	Rating Area 9	Tobacco User/Non-Tobacco User	36	554.96	610.45
	Rating Area 9	Tobacco User/Non-Tobacco User	37	558.57	614.52
	Rating Area 9	Tobacco User/Non-Tobacco User	38	562.18	618.58
	Rating Area 9	Tobacco User/Non-Tobacco User	39	569.40	626.25
	Rating Area 9	Tobacco User/Non-Tobacco User	40	576.62	634.37
	Rating Area 9	Tobacco User/Non-Tobacco User	41	587.44	646.10
	Rating Area 9	Tobacco User/Non-Tobacco User	42	597.82	657.83

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*	75729				
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
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	43	612.26	673.62
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	44	630.31	693.47
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	45	651.51	716.48
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	46	676.78	744.46
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	47	705.20	775.59
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	48	737.69	811.68
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	49	769.72	846.88
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	50	805.82	886.58
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	51	841.46	925.83
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	52	880.71	968.70
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	53	920.42	1012.46
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	54	963.28	1059.38
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	55	1006.14	1106.76
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	56	1052.62	1157.74
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	57	1099.54	1209.63
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	58	1149.62	1264.67
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	59	1174.44	1291.75
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	60	1224.52	1346.79
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	61	1267.83	1394.62
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	62	1296.26	1425.75
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	63	1331.90	1465.00
75729PA0012658	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1353.56	1488.91
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	352.20	352.20
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	15	383.50	383.50
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	16	395.47	395.47
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	17	407.44	407.44
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	18	420.34	420.34
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	19	433.23	433.23
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	20	446.58	446.58
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	21	460.39	506.43
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	22	460.39	506.43
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	23	460.39	506.43
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	24	460.39	506.43
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	25	462.23	508.27
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	26	471.44	518.40
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	27	482.49	530.83
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	28	500.44	550.63
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	29	515.18	566.74
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	30	522.54	575.03
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	31	533.59	587.00
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	32	544.64	598.97
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	33	551.55	606.79
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	34	558.91	614.62
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	35	562.60	618.76
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	36	566.28	622.91
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	37	569.96	627.05
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	38	573.65	631.19
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	39	581.01	639.02
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	40	588.38	647.31
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	41	599.43	659.28
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	42	610.02	671.25
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	43	624.75	687.36
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	44	643.16	707.62
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	45	664.80	731.10
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	46	690.58	759.64

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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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	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
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	47	719.59	791.41
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	48	752.74	828.24
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	49	785.42	864.15
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	50	822.26	904.67
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	51	858.63	944.72
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	52	898.68	988.46
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	53	939.20	1033.11
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	54	982.93	1081.00
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	55	1026.67	1129.34
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	56	1074.09	1181.36
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	57	1121.97	1234.30
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	58	1173.07	1290.47
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	59	1198.39	1318.10
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	60	1249.50	1374.26
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	61	1293.70	1423.06
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	62	1322.70	1454.83
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	63	1359.07	1494.89
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1381.17	1519.29
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	357.35	357.35
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	15	389.11	389.11
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	16	401.26	401.26
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	17	413.41	413.41
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	18	426.48	426.48
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	19	439.56	439.56
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	20	453.11	453.11
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	21	467.13	513.84
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	22	467.13	513.84
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	23	467.13	513.84
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	24	467.13	513.84
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	25	468.99	515.71
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	26	478.34	525.98
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	27	489.55	538.59
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	28	507.76	558.68
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	29	522.71	575.03
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	30	530.19	583.44
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	31	541.40	595.58
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	32	552.61	607.73
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	33	559.62	615.67
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	34	567.09	623.61
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	35	570.83	627.82
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	36	574.56	632.02
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	37	578.30	636.22
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	38	582.04	640.43
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	39	589.51	648.37
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	40	596.99	656.78
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	41	608.20	668.92
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	42	618.94	681.07
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	43	633.89	697.42
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	44	652.57	717.97
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	45	674.53	741.79
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	46	700.69	770.76
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	47	730.12	802.99
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	48	763.75	840.36
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	49	796.91	876.79
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	50	834.28	917.90

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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*	75729				
	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
75729PA0012665	Rating Area 2	Tobacco User/Non-Tobacco User	51	871.19	958.54
	Rating Area 2	Tobacco User/Non-Tobacco User	52	911.83	1002.92
	Rating Area 2	Tobacco User/Non-Tobacco User	53	952.93	1048.23
	Rating Area 2	Tobacco User/Non-Tobacco User	54	997.31	1096.81
	Rating Area 2	Tobacco User/Non-Tobacco User	55	1041.69	1145.86
	Rating Area 2	Tobacco User/Non-Tobacco User	56	1089.80	1198.64
	Rating Area 2	Tobacco User/Non-Tobacco User	57	1138.38	1252.36
	Rating Area 2	Tobacco User/Non-Tobacco User	58	1190.23	1309.35
	Rating Area 2	Tobacco User/Non-Tobacco User	59	1215.93	1337.38
	Rating Area 2	Tobacco User/Non-Tobacco User	60	1267.78	1394.37
	Rating Area 2	Tobacco User/Non-Tobacco User	61	1312.62	1443.88
	Rating Area 2	Tobacco User/Non-Tobacco User	62	1342.05	1476.11
	Rating Area 2	Tobacco User/Non-Tobacco User	63	1378.95	1516.75
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1401.37	1541.51
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	345.57	345.57
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	15	376.29	376.29
	Rating Area 3	Tobacco User/Non-Tobacco User	16	388.04	388.04
	Rating Area 3	Tobacco User/Non-Tobacco User	17	399.78	399.78
	Rating Area 3	Tobacco User/Non-Tobacco User	18	412.43	412.43
	Rating Area 3	Tobacco User/Non-Tobacco User	19	425.08	425.08
	Rating Area 3	Tobacco User/Non-Tobacco User	20	438.18	438.18
	Rating Area 3	Tobacco User/Non-Tobacco User	21	451.74	496.91
	Rating Area 3	Tobacco User/Non-Tobacco User	22	451.74	496.91
	Rating Area 3	Tobacco User/Non-Tobacco User	23	451.74	496.91
	Rating Area 3	Tobacco User/Non-Tobacco User	24	451.74	496.91
	Rating Area 3	Tobacco User/Non-Tobacco User	25	453.54	498.71
	Rating Area 3	Tobacco User/Non-Tobacco User	26	462.57	508.65
	Rating Area 3	Tobacco User/Non-Tobacco User	27	473.41	520.85
	Rating Area 3	Tobacco User/Non-Tobacco User	28	491.03	540.27
	Rating Area 3	Tobacco User/Non-Tobacco User	29	505.49	556.08
	Rating Area 3	Tobacco User/Non-Tobacco User	30	512.71	564.21
	Rating Area 3	Tobacco User/Non-Tobacco User	31	523.56	575.96
	Rating Area 3	Tobacco User/Non-Tobacco User	32	534.40	587.70
	Rating Area 3	Tobacco User/Non-Tobacco User	33	541.17	595.38
	Rating Area 3	Tobacco User/Non-Tobacco User	34	548.40	603.06
	Rating Area 3	Tobacco User/Non-Tobacco User	35	552.01	607.13
	Rating Area 3	Tobacco User/Non-Tobacco User	36	555.63	611.19
	Rating Area 3	Tobacco User/Non-Tobacco User	37	559.24	615.26
	Rating Area 3	Tobacco User/Non-Tobacco User	38	562.86	619.32
	Rating Area 3	Tobacco User/Non-Tobacco User	39	570.08	627.00
	Rating Area 3	Tobacco User/Non-Tobacco User	40	577.31	635.13
	Rating Area 3	Tobacco User/Non-Tobacco User	41	588.15	646.88
	Rating Area 3	Tobacco User/Non-Tobacco User	42	598.54	658.62
	Rating Area 3	Tobacco User/Non-Tobacco User	43	613.00	674.43
	Rating Area 3	Tobacco User/Non-Tobacco User	44	631.07	694.31
	Rating Area 3	Tobacco User/Non-Tobacco User	45	652.30	717.35
	Rating Area 3	Tobacco User/Non-Tobacco User	46	677.60	745.36
	Rating Area 3	Tobacco User/Non-Tobacco User	47	706.05	776.52
	Rating Area 3	Tobacco User/Non-Tobacco User	48	738.58	812.66
	Rating Area 3	Tobacco User/Non-Tobacco User	49	770.65	847.90
	Rating Area 3	Tobacco User/Non-Tobacco User	50	806.79	887.65
	Rating Area 3	Tobacco User/Non-Tobacco User	51	842.48	926.95
	Rating Area 3	Tobacco User/Non-Tobacco User	52	881.78	969.87
	Rating Area 3	Tobacco User/Non-Tobacco User	53	921.53	1013.68
	Rating Area 3	Tobacco User/Non-Tobacco User	54	964.44	1060.66

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*	75729				
	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
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	55	1007.36	1108.09
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	56	1053.89	1159.14
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	57	1100.87	1211.09
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	58	1151.01	1266.20
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	59	1175.85	1293.30
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	60	1226.00	1348.42
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	61	1269.36	1396.30
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	62	1297.82	1427.47
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	63	1333.51	1466.77
75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1355.19	1490.71
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	406.67	406.67
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	15	442.81	442.81
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	16	456.63	456.63
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	17	470.46	470.46
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	18	485.34	485.34
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	19	500.23	500.23
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	20	515.64	515.64
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	21	531.59	584.75
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	22	531.59	584.75
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	23	531.59	584.75
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	24	531.59	584.75
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	25	533.72	586.87
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	26	544.35	598.57
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	27	557.11	612.92
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	28	577.84	635.78
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	29	594.85	654.39
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	30	603.35	663.95
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	31	616.11	677.78
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	32	628.87	691.60
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	33	636.84	700.63
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	34	645.35	709.67
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	35	649.60	714.46
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	36	653.85	719.24
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	37	658.11	724.02
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	38	662.36	728.81
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	39	670.87	737.85
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	40	679.37	747.41
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	41	692.13	761.24
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	42	704.36	775.06
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	43	721.37	793.66
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	44	742.63	817.05
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	45	767.61	844.16
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	46	797.38	877.12
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	47	830.87	913.80
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	48	869.15	956.33
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	49	906.89	997.79
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	50	949.42	1044.57
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	51	991.41	1090.82
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	52	1037.66	1141.32
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	53	1084.44	1192.89
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	54	1134.94	1248.17
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	55	1185.44	1303.99
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	56	1240.20	1364.06
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	57	1295.48	1425.19
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	58	1354.49	1490.04

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*	75729				
	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
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	59	1383.73	1521.94
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	60	1442.73	1586.79
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	61	1493.77	1643.14
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	62	1527.26	1679.82
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	63	1569.25	1726.07
75729PA0012667	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1594.77	1754.24
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	421.75	421.75
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	15	459.24	459.24
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	16	473.58	473.58
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	17	487.91	487.91
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	18	503.35	503.35
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	19	518.79	518.79
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	20	534.77	534.77
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	21	551.32	606.45
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	22	551.32	606.45
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	23	551.32	606.45
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	24	551.32	606.45
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	25	553.52	608.65
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	26	564.54	620.78
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	27	577.78	635.66
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	28	599.28	659.37
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	29	616.92	678.67
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	30	625.74	688.59
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	31	638.97	702.92
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	32	652.20	717.26
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	33	660.47	726.63
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	34	669.29	736.00
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	35	673.70	740.96
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	36	678.12	745.93
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	37	682.53	750.89
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	38	686.94	755.85
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	39	695.76	765.22
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	40	704.58	775.15
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	41	717.81	789.48
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	42	730.49	803.81
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	43	748.13	823.11
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	44	770.18	847.37
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	45	796.10	875.49
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	46	826.97	909.67
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	47	861.70	947.71
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	48	901.40	991.81
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	49	940.54	1034.81
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	50	984.65	1083.33
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	51	1028.20	1131.29
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	52	1076.16	1183.67
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	53	1124.68	1237.15
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	54	1177.05	1294.48
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	55	1229.43	1352.37
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	56	1286.21	1414.67
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	57	1343.55	1478.07
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	58	1404.75	1545.33
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	59	1435.07	1578.41
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	60	1496.26	1645.67
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	61	1549.19	1704.11
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	62	1583.92	1742.15

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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	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
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	63	1627.48	1790.11
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1653.94	1819.33
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	345.57	345.57
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	15	376.29	376.29
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	16	388.04	388.04
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	17	399.78	399.78
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	18	412.43	412.43
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	19	425.08	425.08
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	20	438.18	438.18
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	21	451.74	496.91
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	22	451.74	496.91
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	23	451.74	496.91
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	24	451.74	496.91
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	25	453.54	498.71
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	26	462.57	508.65
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	27	473.41	520.85
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	28	491.03	540.27
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	29	505.49	556.08
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	30	512.71	564.21
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	31	523.56	575.96
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	32	534.40	587.70
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	33	541.17	595.38
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	34	548.40	603.06
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	35	552.01	607.13
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	36	555.63	611.19
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	37	559.24	615.26
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	38	562.86	619.32
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	39	570.08	627.00
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	40	577.31	635.13
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	41	588.15	646.88
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	42	598.54	658.62
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	43	613.00	674.43
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	44	631.07	694.31
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	45	652.30	717.35
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	46	677.60	745.36
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	47	706.05	776.52
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	48	738.58	812.66
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	49	770.65	847.90
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	50	806.79	887.65
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	51	842.48	926.95
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	52	881.78	969.87
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	53	921.53	1013.68
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	54	964.44	1060.66
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	55	1007.36	1108.09
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	56	1053.89	1159.14
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	57	1100.87	1211.09
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	58	1151.01	1266.20
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	59	1175.85	1293.30
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	60	1226.00	1348.42
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	61	1269.36	1396.30
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	62	1297.82	1427.47
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	63	1333.51	1466.77
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1355.19	1490.71
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	406.67	406.67
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	15	442.81	442.81

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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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	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
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	16	456.63	456.63
	Rating Area 6	Tobacco User/Non-Tobacco User	17	470.46	470.46
	Rating Area 6	Tobacco User/Non-Tobacco User	18	485.34	485.34
	Rating Area 6	Tobacco User/Non-Tobacco User	19	500.23	500.23
	Rating Area 6	Tobacco User/Non-Tobacco User	20	515.64	515.64
	Rating Area 6	Tobacco User/Non-Tobacco User	21	531.59	584.75
	Rating Area 6	Tobacco User/Non-Tobacco User	22	531.59	584.75
	Rating Area 6	Tobacco User/Non-Tobacco User	23	531.59	584.75
	Rating Area 6	Tobacco User/Non-Tobacco User	24	531.59	584.75
	Rating Area 6	Tobacco User/Non-Tobacco User	25	533.72	586.87
	Rating Area 6	Tobacco User/Non-Tobacco User	26	544.35	598.57
	Rating Area 6	Tobacco User/Non-Tobacco User	27	557.11	612.92
	Rating Area 6	Tobacco User/Non-Tobacco User	28	577.84	635.78
	Rating Area 6	Tobacco User/Non-Tobacco User	29	594.85	654.39
	Rating Area 6	Tobacco User/Non-Tobacco User	30	603.35	663.95
	Rating Area 6	Tobacco User/Non-Tobacco User	31	616.11	677.78
	Rating Area 6	Tobacco User/Non-Tobacco User	32	628.87	691.60
	Rating Area 6	Tobacco User/Non-Tobacco User	33	636.84	700.63
	Rating Area 6	Tobacco User/Non-Tobacco User	34	645.35	709.67
	Rating Area 6	Tobacco User/Non-Tobacco User	35	649.60	714.46
	Rating Area 6	Tobacco User/Non-Tobacco User	36	653.85	719.24
	Rating Area 6	Tobacco User/Non-Tobacco User	37	658.11	724.02
	Rating Area 6	Tobacco User/Non-Tobacco User	38	662.36	728.81
	Rating Area 6	Tobacco User/Non-Tobacco User	39	670.87	737.85
	Rating Area 6	Tobacco User/Non-Tobacco User	40	679.37	747.41
	Rating Area 6	Tobacco User/Non-Tobacco User	41	692.13	761.24
	Rating Area 6	Tobacco User/Non-Tobacco User	42	704.36	775.06
	Rating Area 6	Tobacco User/Non-Tobacco User	43	721.37	793.66
	Rating Area 6	Tobacco User/Non-Tobacco User	44	742.63	817.05
	Rating Area 6	Tobacco User/Non-Tobacco User	45	767.61	844.16
	Rating Area 6	Tobacco User/Non-Tobacco User	46	797.38	877.12
	Rating Area 6	Tobacco User/Non-Tobacco User	47	830.87	913.80
	Rating Area 6	Tobacco User/Non-Tobacco User	48	869.15	956.33
	Rating Area 6	Tobacco User/Non-Tobacco User	49	906.89	997.79
	Rating Area 6	Tobacco User/Non-Tobacco User	50	949.42	1044.57
	Rating Area 6	Tobacco User/Non-Tobacco User	51	991.41	1090.82
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1037.66	1141.32
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1084.44	1192.89
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1134.94	1248.17
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1185.44	1303.99
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1240.20	1364.06
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1295.48	1425.19
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1354.49	1490.04
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1383.73	1521.94
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1442.73	1586.79
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1493.77	1643.14
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1527.26	1679.82
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1569.25	1726.07
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1594.77	1754.24
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	456.35	456.35
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	15	496.91	496.91
	Rating Area 7	Tobacco User/Non-Tobacco User	16	512.42	512.42
	Rating Area 7	Tobacco User/Non-Tobacco User	17	527.93	527.93
	Rating Area 7	Tobacco User/Non-Tobacco User	18	544.64	544.64
	Rating Area 7	Tobacco User/Non-Tobacco User	19	561.34	561.34

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*	75729				
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
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	20	578.64	578.64
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	21	596.54	656.19
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	22	596.54	656.19
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	23	596.54	656.19
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	24	596.54	656.19
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	25	598.92	658.57
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	26	610.85	671.70
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	27	625.17	687.80
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	28	648.43	713.45
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	29	667.52	734.33
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	30	677.07	745.07
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	31	691.38	760.58
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	32	705.70	776.09
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	33	714.65	786.23
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	34	724.19	796.37
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	35	728.96	801.74
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	36	733.74	807.11
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	37	738.51	812.48
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	38	743.28	817.85
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	39	752.83	827.99
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	40	762.37	838.73
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	41	776.69	854.24
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	42	790.41	869.75
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	43	809.50	890.63
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	44	833.36	916.87
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	45	861.40	947.30
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	46	894.80	984.28
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	47	932.38	1025.44
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	48	975.33	1073.17
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	49	1017.69	1119.69
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	50	1065.41	1172.19
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	51	1112.54	1224.09
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	52	1164.43	1280.76
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	53	1216.93	1338.62
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	54	1273.60	1400.66
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	55	1330.27	1463.30
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	56	1391.71	1530.71
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	57	1453.75	1599.31
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	58	1519.97	1672.09
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	59	1552.78	1707.88
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	60	1618.99	1780.65
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	61	1676.26	1843.89
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	62	1713.84	1885.05
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	63	1760.97	1936.95
75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1789.60	1968.56
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	345.57	345.57
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	15	376.29	376.29
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	16	388.04	388.04
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	17	399.78	399.78
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	18	412.43	412.43
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	19	425.08	425.08
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	20	438.18	438.18
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	21	451.74	496.91
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	22	451.74	496.91
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	23	451.74	496.91

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*	75729				
	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
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	24	451.74	496.91
	Rating Area 3	Tobacco User/Non-Tobacco User	25	453.54	498.71
	Rating Area 3	Tobacco User/Non-Tobacco User	26	462.57	508.65
	Rating Area 3	Tobacco User/Non-Tobacco User	27	473.41	520.85
	Rating Area 3	Tobacco User/Non-Tobacco User	28	491.03	540.27
	Rating Area 3	Tobacco User/Non-Tobacco User	29	505.49	556.08
	Rating Area 3	Tobacco User/Non-Tobacco User	30	512.71	564.21
	Rating Area 3	Tobacco User/Non-Tobacco User	31	523.56	575.96
	Rating Area 3	Tobacco User/Non-Tobacco User	32	534.40	587.70
	Rating Area 3	Tobacco User/Non-Tobacco User	33	541.17	595.38
	Rating Area 3	Tobacco User/Non-Tobacco User	34	548.40	603.06
	Rating Area 3	Tobacco User/Non-Tobacco User	35	552.01	607.13
	Rating Area 3	Tobacco User/Non-Tobacco User	36	555.63	611.19
	Rating Area 3	Tobacco User/Non-Tobacco User	37	559.24	615.26
	Rating Area 3	Tobacco User/Non-Tobacco User	38	562.86	619.32
	Rating Area 3	Tobacco User/Non-Tobacco User	39	570.08	627.00
	Rating Area 3	Tobacco User/Non-Tobacco User	40	577.31	635.13
	Rating Area 3	Tobacco User/Non-Tobacco User	41	588.15	646.88
	Rating Area 3	Tobacco User/Non-Tobacco User	42	598.54	658.62
	Rating Area 3	Tobacco User/Non-Tobacco User	43	613.00	674.43
	Rating Area 3	Tobacco User/Non-Tobacco User	44	631.07	694.31
	Rating Area 3	Tobacco User/Non-Tobacco User	45	652.30	717.35
	Rating Area 3	Tobacco User/Non-Tobacco User	46	677.60	745.36
	Rating Area 3	Tobacco User/Non-Tobacco User	47	706.05	776.52
	Rating Area 3	Tobacco User/Non-Tobacco User	48	738.58	812.66
	Rating Area 3	Tobacco User/Non-Tobacco User	49	770.65	847.90
	Rating Area 3	Tobacco User/Non-Tobacco User	50	806.79	887.65
	Rating Area 3	Tobacco User/Non-Tobacco User	51	842.48	926.95
	Rating Area 3	Tobacco User/Non-Tobacco User	52	881.78	969.87
	Rating Area 3	Tobacco User/Non-Tobacco User	53	921.53	1013.68
	Rating Area 3	Tobacco User/Non-Tobacco User	54	964.44	1060.66
	Rating Area 3	Tobacco User/Non-Tobacco User	55	1007.36	1108.09
	Rating Area 3	Tobacco User/Non-Tobacco User	56	1053.89	1159.14
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1100.87	1211.09
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1151.01	1266.20
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1175.85	1293.30
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1226.00	1348.42
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1269.36	1396.30
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1297.82	1427.47
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1333.51	1466.77
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1355.19	1490.71
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	345.57	345.57
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	15	376.29	376.29
	Rating Area 3	Tobacco User/Non-Tobacco User	16	388.04	388.04
	Rating Area 3	Tobacco User/Non-Tobacco User	17	399.78	399.78
	Rating Area 3	Tobacco User/Non-Tobacco User	18	412.43	412.43
	Rating Area 3	Tobacco User/Non-Tobacco User	19	425.08	425.08
	Rating Area 3	Tobacco User/Non-Tobacco User	20	438.18	438.18
	Rating Area 3	Tobacco User/Non-Tobacco User	21	451.74	496.91
	Rating Area 3	Tobacco User/Non-Tobacco User	22	451.74	496.91
	Rating Area 3	Tobacco User/Non-Tobacco User	23	451.74	496.91
	Rating Area 3	Tobacco User/Non-Tobacco User	24	451.74	496.91
	Rating Area 3	Tobacco User/Non-Tobacco User	25	453.54	498.71
	Rating Area 3	Tobacco User/Non-Tobacco User	26	462.57	508.65
	Rating Area 3	Tobacco User/Non-Tobacco User	27	473.41	520.85

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.			
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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*	75729				
	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
75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	28	491.03	540.27
	Rating Area 3	Tobacco User/Non-Tobacco User	29	505.49	556.08
	Rating Area 3	Tobacco User/Non-Tobacco User	30	512.71	564.21
	Rating Area 3	Tobacco User/Non-Tobacco User	31	523.56	575.96
	Rating Area 3	Tobacco User/Non-Tobacco User	32	534.40	587.70
	Rating Area 3	Tobacco User/Non-Tobacco User	33	541.17	595.38
	Rating Area 3	Tobacco User/Non-Tobacco User	34	548.40	603.06
	Rating Area 3	Tobacco User/Non-Tobacco User	35	552.01	607.13
	Rating Area 3	Tobacco User/Non-Tobacco User	36	555.63	611.19
	Rating Area 3	Tobacco User/Non-Tobacco User	37	559.24	615.26
	Rating Area 3	Tobacco User/Non-Tobacco User	38	562.86	619.32
	Rating Area 3	Tobacco User/Non-Tobacco User	39	570.08	627.00
	Rating Area 3	Tobacco User/Non-Tobacco User	40	577.31	635.13
	Rating Area 3	Tobacco User/Non-Tobacco User	41	588.15	646.88
	Rating Area 3	Tobacco User/Non-Tobacco User	42	598.54	658.62
	Rating Area 3	Tobacco User/Non-Tobacco User	43	613.00	674.43
	Rating Area 3	Tobacco User/Non-Tobacco User	44	631.07	694.31
	Rating Area 3	Tobacco User/Non-Tobacco User	45	652.30	717.35
	Rating Area 3	Tobacco User/Non-Tobacco User	46	677.60	745.36
	Rating Area 3	Tobacco User/Non-Tobacco User	47	706.05	776.52
	Rating Area 3	Tobacco User/Non-Tobacco User	48	738.58	812.66
	Rating Area 3	Tobacco User/Non-Tobacco User	49	770.65	847.90
	Rating Area 3	Tobacco User/Non-Tobacco User	50	806.79	887.65
	Rating Area 3	Tobacco User/Non-Tobacco User	51	842.48	926.95
	Rating Area 3	Tobacco User/Non-Tobacco User	52	881.78	969.87
	Rating Area 3	Tobacco User/Non-Tobacco User	53	921.53	1013.68
	Rating Area 3	Tobacco User/Non-Tobacco User	54	964.44	1060.66
	Rating Area 3	Tobacco User/Non-Tobacco User	55	1007.36	1108.09
	Rating Area 3	Tobacco User/Non-Tobacco User	56	1053.89	1159.14
	Rating Area 3	Tobacco User/Non-Tobacco User	57	1100.87	1211.09
	Rating Area 3	Tobacco User/Non-Tobacco User	58	1151.01	1266.20
	Rating Area 3	Tobacco User/Non-Tobacco User	59	1175.85	1293.30
	Rating Area 3	Tobacco User/Non-Tobacco User	60	1226.00	1348.42
	Rating Area 3	Tobacco User/Non-Tobacco User	61	1269.36	1396.30
	Rating Area 3	Tobacco User/Non-Tobacco User	62	1297.82	1427.47
	Rating Area 3	Tobacco User/Non-Tobacco User	63	1333.51	1466.77
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1355.19	1490.71
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	406.67	406.67
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	15	442.81	442.81
	Rating Area 6	Tobacco User/Non-Tobacco User	16	456.63	456.63
	Rating Area 6	Tobacco User/Non-Tobacco User	17	470.46	470.46
	Rating Area 6	Tobacco User/Non-Tobacco User	18	485.34	485.34
	Rating Area 6	Tobacco User/Non-Tobacco User	19	500.23	500.23
	Rating Area 6	Tobacco User/Non-Tobacco User	20	515.64	515.64
	Rating Area 6	Tobacco User/Non-Tobacco User	21	531.59	584.75
	Rating Area 6	Tobacco User/Non-Tobacco User	22	531.59	584.75
	Rating Area 6	Tobacco User/Non-Tobacco User	23	531.59	584.75
	Rating Area 6	Tobacco User/Non-Tobacco User	24	531.59	584.75
	Rating Area 6	Tobacco User/Non-Tobacco User	25	533.72	586.87
	Rating Area 6	Tobacco User/Non-Tobacco User	26	544.35	598.57
	Rating Area 6	Tobacco User/Non-Tobacco User	27	557.11	612.92
	Rating Area 6	Tobacco User/Non-Tobacco User	28	577.84	635.78
	Rating Area 6	Tobacco User/Non-Tobacco User	29	594.85	654.39
	Rating Area 6	Tobacco User/Non-Tobacco User	30	603.35	663.95
	Rating Area 6	Tobacco User/Non-Tobacco User	31	616.11	677.78

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.			
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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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	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
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	32	628.87	691.60
	Rating Area 6	Tobacco User/Non-Tobacco User	33	636.84	700.63
	Rating Area 6	Tobacco User/Non-Tobacco User	34	645.35	709.67
	Rating Area 6	Tobacco User/Non-Tobacco User	35	649.60	714.46
	Rating Area 6	Tobacco User/Non-Tobacco User	36	653.85	719.24
	Rating Area 6	Tobacco User/Non-Tobacco User	37	658.11	724.02
	Rating Area 6	Tobacco User/Non-Tobacco User	38	662.36	728.81
	Rating Area 6	Tobacco User/Non-Tobacco User	39	670.87	737.85
	Rating Area 6	Tobacco User/Non-Tobacco User	40	679.37	747.41
	Rating Area 6	Tobacco User/Non-Tobacco User	41	692.13	761.24
	Rating Area 6	Tobacco User/Non-Tobacco User	42	704.36	775.06
	Rating Area 6	Tobacco User/Non-Tobacco User	43	721.37	793.66
	Rating Area 6	Tobacco User/Non-Tobacco User	44	742.63	817.05
	Rating Area 6	Tobacco User/Non-Tobacco User	45	767.61	844.16
	Rating Area 6	Tobacco User/Non-Tobacco User	46	797.38	877.12
	Rating Area 6	Tobacco User/Non-Tobacco User	47	830.87	913.80
	Rating Area 6	Tobacco User/Non-Tobacco User	48	869.15	956.33
	Rating Area 6	Tobacco User/Non-Tobacco User	49	906.89	997.79
	Rating Area 6	Tobacco User/Non-Tobacco User	50	949.42	1044.57
	Rating Area 6	Tobacco User/Non-Tobacco User	51	991.41	1090.82
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1037.66	1141.32
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1084.44	1192.89
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1134.94	1248.17
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1185.44	1303.99
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1240.20	1364.06
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1295.48	1425.19
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1354.49	1490.04
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1383.73	1521.94
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1442.73	1586.79
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1493.77	1643.14
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1527.26	1679.82
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1569.25	1726.07
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1594.77	1754.24
75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	421.75	421.75
75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	15	459.24	459.24
	Rating Area 9	Tobacco User/Non-Tobacco User	16	473.58	473.58
	Rating Area 9	Tobacco User/Non-Tobacco User	17	487.91	487.91
	Rating Area 9	Tobacco User/Non-Tobacco User	18	503.35	503.35
	Rating Area 9	Tobacco User/Non-Tobacco User	19	518.79	518.79
	Rating Area 9	Tobacco User/Non-Tobacco User	20	534.77	534.77
	Rating Area 9	Tobacco User/Non-Tobacco User	21	551.32	606.45
	Rating Area 9	Tobacco User/Non-Tobacco User	22	551.32	606.45
	Rating Area 9	Tobacco User/Non-Tobacco User	23	551.32	606.45
	Rating Area 9	Tobacco User/Non-Tobacco User	24	551.32	606.45
	Rating Area 9	Tobacco User/Non-Tobacco User	25	553.52	608.65
	Rating Area 9	Tobacco User/Non-Tobacco User	26	564.54	620.78
	Rating Area 9	Tobacco User/Non-Tobacco User	27	577.78	635.66
	Rating Area 9	Tobacco User/Non-Tobacco User	28	599.28	659.37
	Rating Area 9	Tobacco User/Non-Tobacco User	29	616.92	678.67
	Rating Area 9	Tobacco User/Non-Tobacco User	30	625.74	688.59
	Rating Area 9	Tobacco User/Non-Tobacco User	31	638.97	702.92
	Rating Area 9	Tobacco User/Non-Tobacco User	32	652.20	717.26
	Rating Area 9	Tobacco User/Non-Tobacco User	33	660.47	726.63
	Rating Area 9	Tobacco User/Non-Tobacco User	34	669.29	736.00
	Rating Area 9	Tobacco User/Non-Tobacco User	35	673.70	740.96

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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*	75729				
	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
75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	36	678.12	745.93
	Rating Area 9	Tobacco User/Non-Tobacco User	37	682.53	750.89
	Rating Area 9	Tobacco User/Non-Tobacco User	38	686.94	755.85
	Rating Area 9	Tobacco User/Non-Tobacco User	39	695.76	765.22
	Rating Area 9	Tobacco User/Non-Tobacco User	40	704.58	775.15
	Rating Area 9	Tobacco User/Non-Tobacco User	41	717.81	789.48
	Rating Area 9	Tobacco User/Non-Tobacco User	42	730.49	803.81
	Rating Area 9	Tobacco User/Non-Tobacco User	43	748.13	823.11
	Rating Area 9	Tobacco User/Non-Tobacco User	44	770.18	847.37
	Rating Area 9	Tobacco User/Non-Tobacco User	45	796.10	875.49
	Rating Area 9	Tobacco User/Non-Tobacco User	46	826.97	909.67
	Rating Area 9	Tobacco User/Non-Tobacco User	47	861.70	947.71
	Rating Area 9	Tobacco User/Non-Tobacco User	48	901.40	991.81
	Rating Area 9	Tobacco User/Non-Tobacco User	49	940.54	1034.81
	Rating Area 9	Tobacco User/Non-Tobacco User	50	984.65	1083.33
	Rating Area 9	Tobacco User/Non-Tobacco User	51	1028.20	1131.29
	Rating Area 9	Tobacco User/Non-Tobacco User	52	1076.16	1183.67
	Rating Area 9	Tobacco User/Non-Tobacco User	53	1124.68	1237.15
	Rating Area 9	Tobacco User/Non-Tobacco User	54	1177.05	1294.48
	Rating Area 9	Tobacco User/Non-Tobacco User	55	1229.43	1352.37
	Rating Area 9	Tobacco User/Non-Tobacco User	56	1286.21	1414.67
	Rating Area 9	Tobacco User/Non-Tobacco User	57	1343.55	1478.07
	Rating Area 9	Tobacco User/Non-Tobacco User	58	1404.75	1545.33
	Rating Area 9	Tobacco User/Non-Tobacco User	59	1435.07	1578.41
	Rating Area 9	Tobacco User/Non-Tobacco User	60	1496.26	1645.67
	Rating Area 9	Tobacco User/Non-Tobacco User	61	1549.19	1704.11
	Rating Area 9	Tobacco User/Non-Tobacco User	62	1583.92	1742.15
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1627.48	1790.11
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1653.94	1819.33
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	208.60	208.60
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	15	227.14	227.14
	Rating Area 5	Tobacco User/Non-Tobacco User	16	234.23	234.23
	Rating Area 5	Tobacco User/Non-Tobacco User	17	241.32	241.32
	Rating Area 5	Tobacco User/Non-Tobacco User	18	248.95	248.95
	Rating Area 5	Tobacco User/Non-Tobacco User	19	256.59	256.59
	Rating Area 5	Tobacco User/Non-Tobacco User	20	264.49	264.49
	Rating Area 5	Tobacco User/Non-Tobacco User	21	272.68	299.95
	Rating Area 5	Tobacco User/Non-Tobacco User	22	272.68	299.95
	Rating Area 5	Tobacco User/Non-Tobacco User	23	272.68	299.95
	Rating Area 5	Tobacco User/Non-Tobacco User	24	272.68	299.95
	Rating Area 5	Tobacco User/Non-Tobacco User	25	273.77	301.03
	Rating Area 5	Tobacco User/Non-Tobacco User	26	279.22	307.03
	Rating Area 5	Tobacco User/Non-Tobacco User	27	285.76	314.39
	Rating Area 5	Tobacco User/Non-Tobacco User	28	296.40	326.12
	Rating Area 5	Tobacco User/Non-Tobacco User	29	305.12	335.66
	Rating Area 5	Tobacco User/Non-Tobacco User	30	309.49	340.57
	Rating Area 5	Tobacco User/Non-Tobacco User	31	316.03	347.66
	Rating Area 5	Tobacco User/Non-Tobacco User	32	322.57	354.75
	Rating Area 5	Tobacco User/Non-Tobacco User	33	326.66	359.39
	Rating Area 5	Tobacco User/Non-Tobacco User	34	331.03	364.02
	Rating Area 5	Tobacco User/Non-Tobacco User	35	333.21	366.48
	Rating Area 5	Tobacco User/Non-Tobacco User	36	335.39	368.93
	Rating Area 5	Tobacco User/Non-Tobacco User	37	337.57	371.38
	Rating Area 5	Tobacco User/Non-Tobacco User	38	339.75	373.84
	Rating Area 5	Tobacco User/Non-Tobacco User	39	344.12	378.47

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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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	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
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	40	348.48	383.38
	Rating Area 5	Tobacco User/Non-Tobacco User	41	355.02	390.47
	Rating Area 5	Tobacco User/Non-Tobacco User	42	361.29	397.56
	Rating Area 5	Tobacco User/Non-Tobacco User	43	370.02	407.10
	Rating Area 5	Tobacco User/Non-Tobacco User	44	380.93	419.10
	Rating Area 5	Tobacco User/Non-Tobacco User	45	393.74	433.01
	Rating Area 5	Tobacco User/Non-Tobacco User	46	409.01	449.91
	Rating Area 5	Tobacco User/Non-Tobacco User	47	426.19	468.73
	Rating Area 5	Tobacco User/Non-Tobacco User	48	445.82	490.54
	Rating Area 5	Tobacco User/Non-Tobacco User	49	465.18	511.81
	Rating Area 5	Tobacco User/Non-Tobacco User	50	487.00	535.81
	Rating Area 5	Tobacco User/Non-Tobacco User	51	508.54	559.53
	Rating Area 5	Tobacco User/Non-Tobacco User	52	532.26	585.43
	Rating Area 5	Tobacco User/Non-Tobacco User	53	556.26	611.88
	Rating Area 5	Tobacco User/Non-Tobacco User	54	582.16	640.24
	Rating Area 5	Tobacco User/Non-Tobacco User	55	608.07	668.87
	Rating Area 5	Tobacco User/Non-Tobacco User	56	636.15	699.68
	Rating Area 5	Tobacco User/Non-Tobacco User	57	664.51	731.04
	Rating Area 5	Tobacco User/Non-Tobacco User	58	694.78	764.31
	Rating Area 5	Tobacco User/Non-Tobacco User	59	709.77	780.67
	Rating Area 5	Tobacco User/Non-Tobacco User	60	740.04	813.94
	Rating Area 5	Tobacco User/Non-Tobacco User	61	766.22	842.84
	Rating Area 5	Tobacco User/Non-Tobacco User	62	783.40	861.65
	Rating Area 5	Tobacco User/Non-Tobacco User	63	804.94	885.38
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	818.03	899.83
75729PA0012682	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	211.65	211.65
75729PA0012682	Rating Area 2	Tobacco User/Non-Tobacco User	15	230.46	230.46
	Rating Area 2	Tobacco User/Non-Tobacco User	16	237.65	237.65
	Rating Area 2	Tobacco User/Non-Tobacco User	17	244.85	244.85
	Rating Area 2	Tobacco User/Non-Tobacco User	18	252.59	252.59
	Rating Area 2	Tobacco User/Non-Tobacco User	19	260.34	260.34
	Rating Area 2	Tobacco User/Non-Tobacco User	20	268.36	268.36
	Rating Area 2	Tobacco User/Non-Tobacco User	21	276.67	304.34
	Rating Area 2	Tobacco User/Non-Tobacco User	22	276.67	304.34
	Rating Area 2	Tobacco User/Non-Tobacco User	23	276.67	304.34
	Rating Area 2	Tobacco User/Non-Tobacco User	24	276.67	304.34
	Rating Area 2	Tobacco User/Non-Tobacco User	25	277.77	305.44
	Rating Area 2	Tobacco User/Non-Tobacco User	26	283.30	311.52
	Rating Area 2	Tobacco User/Non-Tobacco User	27	289.94	318.99
	Rating Area 2	Tobacco User/Non-Tobacco User	28	300.73	330.89
	Rating Area 2	Tobacco User/Non-Tobacco User	29	309.59	340.57
	Rating Area 2	Tobacco User/Non-Tobacco User	30	314.01	345.55
	Rating Area 2	Tobacco User/Non-Tobacco User	31	320.65	352.75
	Rating Area 2	Tobacco User/Non-Tobacco User	32	327.29	359.94
	Rating Area 2	Tobacco User/Non-Tobacco User	33	331.44	364.64
	Rating Area 2	Tobacco User/Non-Tobacco User	34	335.87	369.35
	Rating Area 2	Tobacco User/Non-Tobacco User	35	338.08	371.84
	Rating Area 2	Tobacco User/Non-Tobacco User	36	340.30	374.33
	Rating Area 2	Tobacco User/Non-Tobacco User	37	342.51	376.82
	Rating Area 2	Tobacco User/Non-Tobacco User	38	344.72	379.31
	Rating Area 2	Tobacco User/Non-Tobacco User	39	349.15	384.01
	Rating Area 2	Tobacco User/Non-Tobacco User	40	353.58	388.99
	Rating Area 2	Tobacco User/Non-Tobacco User	41	360.22	396.18
	Rating Area 2	Tobacco User/Non-Tobacco User	42	366.58	403.38
	Rating Area 2	Tobacco User/Non-Tobacco User	43	375.43	413.06

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		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*	75729				
	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
75729PA0012682	Rating Area 2	Tobacco User/Non-Tobacco User	44	386.50	425.23
	Rating Area 2	Tobacco User/Non-Tobacco User	45	399.50	439.34
	Rating Area 2	Tobacco User/Non-Tobacco User	46	415.00	456.50
	Rating Area 2	Tobacco User/Non-Tobacco User	47	432.43	475.59
	Rating Area 2	Tobacco User/Non-Tobacco User	48	452.35	497.72
	Rating Area 2	Tobacco User/Non-Tobacco User	49	471.99	519.30
	Rating Area 2	Tobacco User/Non-Tobacco User	50	494.12	543.64
	Rating Area 2	Tobacco User/Non-Tobacco User	51	515.98	567.71
	Rating Area 2	Tobacco User/Non-Tobacco User	52	540.05	594.00
	Rating Area 2	Tobacco User/Non-Tobacco User	53	564.39	620.83
	Rating Area 2	Tobacco User/Non-Tobacco User	54	590.68	649.61
	Rating Area 2	Tobacco User/Non-Tobacco User	55	616.96	678.66
	Rating Area 2	Tobacco User/Non-Tobacco User	56	645.46	709.92
	Rating Area 2	Tobacco User/Non-Tobacco User	57	674.23	741.74
	Rating Area 2	Tobacco User/Non-Tobacco User	58	704.94	775.49
	Rating Area 2	Tobacco User/Non-Tobacco User	59	720.16	792.09
	Rating Area 2	Tobacco User/Non-Tobacco User	60	750.87	825.84
	Rating Area 2	Tobacco User/Non-Tobacco User	61	777.43	855.17
	Rating Area 2	Tobacco User/Non-Tobacco User	62	794.86	874.26
	Rating Area 2	Tobacco User/Non-Tobacco User	63	816.71	898.33
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	829.99	912.99
75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	204.67	204.67
75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	15	222.87	222.87
	Rating Area 3	Tobacco User/Non-Tobacco User	16	229.82	229.82
	Rating Area 3	Tobacco User/Non-Tobacco User	17	236.78	236.78
	Rating Area 3	Tobacco User/Non-Tobacco User	18	244.27	244.27
	Rating Area 3	Tobacco User/Non-Tobacco User	19	251.76	251.76
	Rating Area 3	Tobacco User/Non-Tobacco User	20	259.52	259.52
	Rating Area 3	Tobacco User/Non-Tobacco User	21	267.55	294.31
	Rating Area 3	Tobacco User/Non-Tobacco User	22	267.55	294.31
	Rating Area 3	Tobacco User/Non-Tobacco User	23	267.55	294.31
	Rating Area 3	Tobacco User/Non-Tobacco User	24	267.55	294.31
	Rating Area 3	Tobacco User/Non-Tobacco User	25	268.62	295.37
	Rating Area 3	Tobacco User/Non-Tobacco User	26	273.97	301.26
	Rating Area 3	Tobacco User/Non-Tobacco User	27	280.39	308.48
	Rating Area 3	Tobacco User/Non-Tobacco User	28	290.82	319.99
	Rating Area 3	Tobacco User/Non-Tobacco User	29	299.38	329.35
	Rating Area 3	Tobacco User/Non-Tobacco User	30	303.67	334.17
	Rating Area 3	Tobacco User/Non-Tobacco User	31	310.09	341.12
	Rating Area 3	Tobacco User/Non-Tobacco User	32	316.51	348.08
	Rating Area 3	Tobacco User/Non-Tobacco User	33	320.52	352.63
	Rating Area 3	Tobacco User/Non-Tobacco User	34	324.80	357.17
	Rating Area 3	Tobacco User/Non-Tobacco User	35	326.94	359.58
	Rating Area 3	Tobacco User/Non-Tobacco User	36	329.08	361.99
	Rating Area 3	Tobacco User/Non-Tobacco User	37	331.22	364.40
	Rating Area 3	Tobacco User/Non-Tobacco User	38	333.36	366.81
	Rating Area 3	Tobacco User/Non-Tobacco User	39	337.64	371.35
	Rating Area 3	Tobacco User/Non-Tobacco User	40	341.92	376.17
	Rating Area 3	Tobacco User/Non-Tobacco User	41	348.35	383.13
	Rating Area 3	Tobacco User/Non-Tobacco User	42	354.50	390.08
	Rating Area 3	Tobacco User/Non-Tobacco User	43	363.06	399.45
	Rating Area 3	Tobacco User/Non-Tobacco User	44	373.76	411.22
	Rating Area 3	Tobacco User/Non-Tobacco User	45	386.34	424.86
	Rating Area 3	Tobacco User/Non-Tobacco User	46	401.32	441.45
	Rating Area 3	Tobacco User/Non-Tobacco User	47	418.18	459.91

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HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	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
75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	48	437.44	481.32
	Rating Area 3	Tobacco User/Non-Tobacco User	49	456.43	502.18
	Rating Area 3	Tobacco User/Non-Tobacco User	50	477.84	525.73
	Rating Area 3	Tobacco User/Non-Tobacco User	51	498.97	549.01
	Rating Area 3	Tobacco User/Non-Tobacco User	52	522.25	574.42
	Rating Area 3	Tobacco User/Non-Tobacco User	53	545.79	600.37
	Rating Area 3	Tobacco User/Non-Tobacco User	54	571.21	628.20
	Rating Area 3	Tobacco User/Non-Tobacco User	55	596.63	656.29
	Rating Area 3	Tobacco User/Non-Tobacco User	56	624.19	686.52
	Rating Area 3	Tobacco User/Non-Tobacco User	57	652.01	717.29
	Rating Area 3	Tobacco User/Non-Tobacco User	58	681.71	749.93
	Rating Area 3	Tobacco User/Non-Tobacco User	59	696.42	765.99
	Rating Area 3	Tobacco User/Non-Tobacco User	60	726.12	798.63
	Rating Area 3	Tobacco User/Non-Tobacco User	61	751.81	826.99
	Rating Area 3	Tobacco User/Non-Tobacco User	62	768.66	845.45
	Rating Area 3	Tobacco User/Non-Tobacco User	63	789.80	868.72
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	802.64	882.90
75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	240.86	240.86
75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	15	262.27	262.27
	Rating Area 6	Tobacco User/Non-Tobacco User	16	270.45	270.45
	Rating Area 6	Tobacco User/Non-Tobacco User	17	278.64	278.64
	Rating Area 6	Tobacco User/Non-Tobacco User	18	287.45	287.45
	Rating Area 6	Tobacco User/Non-Tobacco User	19	296.27	296.27
	Rating Area 6	Tobacco User/Non-Tobacco User	20	305.40	305.40
	Rating Area 6	Tobacco User/Non-Tobacco User	21	314.85	346.33
	Rating Area 6	Tobacco User/Non-Tobacco User	22	314.85	346.33
	Rating Area 6	Tobacco User/Non-Tobacco User	23	314.85	346.33
	Rating Area 6	Tobacco User/Non-Tobacco User	24	314.85	346.33
	Rating Area 6	Tobacco User/Non-Tobacco User	25	316.10	347.59
	Rating Area 6	Tobacco User/Non-Tobacco User	26	322.40	354.51
	Rating Area 6	Tobacco User/Non-Tobacco User	27	329.96	363.02
	Rating Area 6	Tobacco User/Non-Tobacco User	28	342.24	376.55
	Rating Area 6	Tobacco User/Non-Tobacco User	29	352.31	387.57
	Rating Area 6	Tobacco User/Non-Tobacco User	30	357.35	393.24
	Rating Area 6	Tobacco User/Non-Tobacco User	31	364.90	401.43
	Rating Area 6	Tobacco User/Non-Tobacco User	32	372.46	409.61
	Rating Area 6	Tobacco User/Non-Tobacco User	33	377.18	414.96
	Rating Area 6	Tobacco User/Non-Tobacco User	34	382.22	420.32
	Rating Area 6	Tobacco User/Non-Tobacco User	35	384.74	423.15
	Rating Area 6	Tobacco User/Non-Tobacco User	36	387.26	425.98
	Rating Area 6	Tobacco User/Non-Tobacco User	37	389.78	428.82
	Rating Area 6	Tobacco User/Non-Tobacco User	38	392.30	431.65
	Rating Area 6	Tobacco User/Non-Tobacco User	39	397.33	437.00
	Rating Area 6	Tobacco User/Non-Tobacco User	40	402.37	442.67
	Rating Area 6	Tobacco User/Non-Tobacco User	41	409.93	450.86
	Rating Area 6	Tobacco User/Non-Tobacco User	42	417.17	459.04
	Rating Area 6	Tobacco User/Non-Tobacco User	43	427.24	470.06
	Rating Area 6	Tobacco User/Non-Tobacco User	44	439.84	483.92
	Rating Area 6	Tobacco User/Non-Tobacco User	45	454.64	499.97
	Rating Area 6	Tobacco User/Non-Tobacco User	46	472.27	519.49
	Rating Area 6	Tobacco User/Non-Tobacco User	47	492.10	541.22
	Rating Area 6	Tobacco User/Non-Tobacco User	48	514.77	566.40
	Rating Area 6	Tobacco User/Non-Tobacco User	49	537.12	590.96
	Rating Area 6	Tobacco User/Non-Tobacco User	50	562.31	618.67
	Rating Area 6	Tobacco User/Non-Tobacco User	51	587.18	646.06

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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*	75729				
	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
75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	52	614.58	675.97
	Rating Area 6	Tobacco User/Non-Tobacco User	53	642.28	706.51
	Rating Area 6	Tobacco User/Non-Tobacco User	54	672.19	739.25
	Rating Area 6	Tobacco User/Non-Tobacco User	55	702.10	772.31
	Rating Area 6	Tobacco User/Non-Tobacco User	56	734.53	807.89
	Rating Area 6	Tobacco User/Non-Tobacco User	57	767.28	844.10
	Rating Area 6	Tobacco User/Non-Tobacco User	58	802.22	882.51
	Rating Area 6	Tobacco User/Non-Tobacco User	59	819.54	901.40
	Rating Area 6	Tobacco User/Non-Tobacco User	60	854.49	939.81
	Rating Area 6	Tobacco User/Non-Tobacco User	61	884.71	973.18
	Rating Area 6	Tobacco User/Non-Tobacco User	62	904.55	994.91
	Rating Area 6	Tobacco User/Non-Tobacco User	63	929.42	1022.30
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	944.53	1038.99
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	249.79	249.79
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	15	272.00	272.00
	Rating Area 9	Tobacco User/Non-Tobacco User	16	280.49	280.49
	Rating Area 9	Tobacco User/Non-Tobacco User	17	288.98	288.98
	Rating Area 9	Tobacco User/Non-Tobacco User	18	298.12	298.12
	Rating Area 9	Tobacco User/Non-Tobacco User	19	307.26	307.26
	Rating Area 9	Tobacco User/Non-Tobacco User	20	316.73	316.73
	Rating Area 9	Tobacco User/Non-Tobacco User	21	326.53	359.18
	Rating Area 9	Tobacco User/Non-Tobacco User	22	326.53	359.18
	Rating Area 9	Tobacco User/Non-Tobacco User	23	326.53	359.18
	Rating Area 9	Tobacco User/Non-Tobacco User	24	326.53	359.18
	Rating Area 9	Tobacco User/Non-Tobacco User	25	327.83	360.49
	Rating Area 9	Tobacco User/Non-Tobacco User	26	334.36	367.67
	Rating Area 9	Tobacco User/Non-Tobacco User	27	342.20	376.48
	Rating Area 9	Tobacco User/Non-Tobacco User	28	354.93	390.53
	Rating Area 9	Tobacco User/Non-Tobacco User	29	365.38	401.95
	Rating Area 9	Tobacco User/Non-Tobacco User	30	370.61	407.83
	Rating Area 9	Tobacco User/Non-Tobacco User	31	378.44	416.32
	Rating Area 9	Tobacco User/Non-Tobacco User	32	386.28	424.81
	Rating Area 9	Tobacco User/Non-Tobacco User	33	391.18	430.36
	Rating Area 9	Tobacco User/Non-Tobacco User	34	396.40	435.91
	Rating Area 9	Tobacco User/Non-Tobacco User	35	399.02	438.85
	Rating Area 9	Tobacco User/Non-Tobacco User	36	401.63	441.79
	Rating Area 9	Tobacco User/Non-Tobacco User	37	404.24	444.73
	Rating Area 9	Tobacco User/Non-Tobacco User	38	406.85	447.67
	Rating Area 9	Tobacco User/Non-Tobacco User	39	412.08	453.22
	Rating Area 9	Tobacco User/Non-Tobacco User	40	417.30	459.10
	Rating Area 9	Tobacco User/Non-Tobacco User	41	425.14	467.59
	Rating Area 9	Tobacco User/Non-Tobacco User	42	432.65	476.08
	Rating Area 9	Tobacco User/Non-Tobacco User	43	443.10	487.50
	Rating Area 9	Tobacco User/Non-Tobacco User	44	456.16	501.87
	Rating Area 9	Tobacco User/Non-Tobacco User	45	471.50	518.52
	Rating Area 9	Tobacco User/Non-Tobacco User	46	489.79	538.77
	Rating Area 9	Tobacco User/Non-Tobacco User	47	510.36	561.30
	Rating Area 9	Tobacco User/Non-Tobacco User	48	533.87	587.42
	Rating Area 9	Tobacco User/Non-Tobacco User	49	557.05	612.89
	Rating Area 9	Tobacco User/Non-Tobacco User	50	583.18	641.62
	Rating Area 9	Tobacco User/Non-Tobacco User	51	608.97	670.03
	Rating Area 9	Tobacco User/Non-Tobacco User	52	637.38	701.05
	Rating Area 9	Tobacco User/Non-Tobacco User	53	666.11	732.73
	Rating Area 9	Tobacco User/Non-Tobacco User	54	697.13	766.68
	Rating Area 9	Tobacco User/Non-Tobacco User	55	728.15	800.97

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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	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
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	56	761.79	837.87
	Rating Area 9	Tobacco User/Non-Tobacco User	57	795.74	875.42
	Rating Area 9	Tobacco User/Non-Tobacco User	58	831.99	915.25
	Rating Area 9	Tobacco User/Non-Tobacco User	59	849.95	934.84
	Rating Area 9	Tobacco User/Non-Tobacco User	60	886.19	974.68
	Rating Area 9	Tobacco User/Non-Tobacco User	61	917.54	1009.29
	Rating Area 9	Tobacco User/Non-Tobacco User	62	938.11	1031.82
	Rating Area 9	Tobacco User/Non-Tobacco User	63	963.91	1060.23
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	979.58	1077.54
75729PA0012686	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	204.67	204.67
75729PA0012686	Rating Area 3	Tobacco User/Non-Tobacco User	15	222.87	222.87
	Rating Area 3	Tobacco User/Non-Tobacco User	16	229.82	229.82
	Rating Area 3	Tobacco User/Non-Tobacco User	17	236.78	236.78
	Rating Area 3	Tobacco User/Non-Tobacco User	18	244.27	244.27
	Rating Area 3	Tobacco User/Non-Tobacco User	19	251.76	251.76
	Rating Area 3	Tobacco User/Non-Tobacco User	20	259.52	259.52
	Rating Area 3	Tobacco User/Non-Tobacco User	21	267.55	294.31
	Rating Area 3	Tobacco User/Non-Tobacco User	22	267.55	294.31
	Rating Area 3	Tobacco User/Non-Tobacco User	23	267.55	294.31
	Rating Area 3	Tobacco User/Non-Tobacco User	24	267.55	294.31
	Rating Area 3	Tobacco User/Non-Tobacco User	25	268.62	295.37
	Rating Area 3	Tobacco User/Non-Tobacco User	26	273.97	301.26
	Rating Area 3	Tobacco User/Non-Tobacco User	27	280.39	308.48
	Rating Area 3	Tobacco User/Non-Tobacco User	28	290.82	319.99
	Rating Area 3	Tobacco User/Non-Tobacco User	29	299.38	329.35
	Rating Area 3	Tobacco User/Non-Tobacco User	30	303.67	334.17
	Rating Area 3	Tobacco User/Non-Tobacco User	31	310.09	341.12
	Rating Area 3	Tobacco User/Non-Tobacco User	32	316.51	348.08
	Rating Area 3	Tobacco User/Non-Tobacco User	33	320.52	352.63
	Rating Area 3	Tobacco User/Non-Tobacco User	34	324.80	357.17
	Rating Area 3	Tobacco User/Non-Tobacco User	35	326.94	359.58
	Rating Area 3	Tobacco User/Non-Tobacco User	36	329.08	361.99
	Rating Area 3	Tobacco User/Non-Tobacco User	37	331.22	364.40
	Rating Area 3	Tobacco User/Non-Tobacco User	38	333.36	366.81
	Rating Area 3	Tobacco User/Non-Tobacco User	39	337.64	371.35
	Rating Area 3	Tobacco User/Non-Tobacco User	40	341.92	376.17
	Rating Area 3	Tobacco User/Non-Tobacco User	41	348.35	383.13
	Rating Area 3	Tobacco User/Non-Tobacco User	42	354.50	390.08
	Rating Area 3	Tobacco User/Non-Tobacco User	43	363.06	399.45
	Rating Area 3	Tobacco User/Non-Tobacco User	44	373.76	411.22
	Rating Area 3	Tobacco User/Non-Tobacco User	45	386.34	424.86
	Rating Area 3	Tobacco User/Non-Tobacco User	46	401.32	441.45
	Rating Area 3	Tobacco User/Non-Tobacco User	47	418.18	459.91
	Rating Area 3	Tobacco User/Non-Tobacco User	48	437.44	481.32
	Rating Area 3	Tobacco User/Non-Tobacco User	49	456.43	502.18
	Rating Area 3	Tobacco User/Non-Tobacco User	50	477.84	525.73
	Rating Area 3	Tobacco User/Non-Tobacco User	51	498.97	549.01
	Rating Area 3	Tobacco User/Non-Tobacco User	52	522.25	574.42
	Rating Area 3	Tobacco User/Non-Tobacco User	53	545.79	600.37
	Rating Area 3	Tobacco User/Non-Tobacco User	54	571.21	628.20
	Rating Area 3	Tobacco User/Non-Tobacco User	55	596.63	656.29
	Rating Area 3	Tobacco User/Non-Tobacco User	56	624.19	686.52
	Rating Area 3	Tobacco User/Non-Tobacco User	57	652.01	717.29
	Rating Area 3	Tobacco User/Non-Tobacco User	58	681.71	749.93
	Rating Area 3	Tobacco User/Non-Tobacco User	59	696.42	765.99

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.			
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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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	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
75729PA0012686	Rating Area 3	Tobacco User/Non-Tobacco User	60	726.12	798.63
	Rating Area 3	Tobacco User/Non-Tobacco User	61	751.81	826.99
	Rating Area 3	Tobacco User/Non-Tobacco User	62	768.66	845.45
	Rating Area 3	Tobacco User/Non-Tobacco User	63	789.80	868.72
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	802.64	882.90
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	240.86	240.86
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	15	262.27	262.27
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	16	270.45	270.45
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	17	278.64	278.64
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	18	287.45	287.45
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	19	296.27	296.27
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	20	305.40	305.40
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	21	314.85	346.33
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	22	314.85	346.33
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	23	314.85	346.33
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	24	314.85	346.33
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	25	316.10	347.59
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	26	322.40	354.51
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	27	329.96	363.02
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	28	342.24	376.55
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	29	352.31	387.57
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	30	357.35	393.24
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	31	364.90	401.43
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	32	372.46	409.61
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	33	377.18	414.96
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	34	382.22	420.32
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	35	384.74	423.15
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	36	387.26	425.98
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	37	389.78	428.82
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	38	392.30	431.65
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	39	397.33	437.00
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	40	402.37	442.67
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	41	409.93	450.86
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	42	417.17	459.04
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	43	427.24	470.06
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	44	439.84	483.92
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	45	454.64	499.97
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	46	472.27	519.49
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	47	492.10	541.22
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	48	514.77	566.40
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	49	537.12	590.96
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	50	562.31	618.67
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	51	587.18	646.06
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	52	614.58	675.97
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	53	642.28	706.51
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	54	672.19	739.25
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	55	702.10	772.31
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	56	734.53	807.89
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	57	767.28	844.10
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	58	802.22	882.51
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	59	819.54	901.40
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	60	854.49	939.81
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	61	884.71	973.18
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	62	904.55	994.91
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	63	929.42	1022.30

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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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	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
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	944.53	1038.99
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	270.28	270.28
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	15	294.31	294.31
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	16	303.49	303.49
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	17	312.68	312.68
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	18	322.57	322.57
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	19	332.46	332.46
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	20	342.71	342.71
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	21	353.31	388.65
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	22	353.31	388.65
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	23	353.31	388.65
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	24	353.31	388.65
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	25	354.72	390.05
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	26	361.79	397.83
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	27	370.27	407.37
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	28	384.05	422.56
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	29	395.35	434.92
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	30	401.01	441.28
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	31	409.49	450.47
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	32	417.97	459.66
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	33	423.26	465.66
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	34	428.92	471.67
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	35	431.74	474.85
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	36	434.57	478.03
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	37	437.40	481.21
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	38	440.22	484.39
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	39	445.88	490.39
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	40	451.53	496.75
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	41	460.01	505.94
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	42	468.14	515.13
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	43	479.44	527.49
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	44	493.57	543.04
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	45	510.18	561.06
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	46	529.96	582.96
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	47	552.22	607.34
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	48	577.66	635.60
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	49	602.75	663.16
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	50	631.01	694.25
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	51	658.92	724.99
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	52	689.66	758.56
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	53	720.75	792.83
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	54	754.32	829.57
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	55	787.88	866.67
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	56	824.27	906.59
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	57	861.02	947.22
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	58	900.23	990.33
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	59	919.66	1011.53
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	60	958.88	1054.63
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	61	992.80	1092.08
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	62	1015.06	1116.46
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	63	1042.97	1147.20
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1059.93	1165.92
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	204.67	204.67
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	15	222.87	222.87
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	16	229.82	229.82

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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*	75729				
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
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	17	236.78	236.78
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	18	244.27	244.27
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	19	251.76	251.76
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	20	259.52	259.52
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	21	267.55	294.31
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	22	267.55	294.31
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	23	267.55	294.31
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	24	267.55	294.31
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	25	268.62	295.37
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	26	273.97	301.26
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	27	280.39	308.48
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	28	290.82	319.99
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	29	299.38	329.35
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	30	303.67	334.17
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	31	310.09	341.12
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	32	316.51	348.08
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	33	320.52	352.63
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	34	324.80	357.17
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	35	326.94	359.58
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	36	329.08	361.99
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	37	331.22	364.40
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	38	333.36	366.81
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	39	337.64	371.35
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	40	341.92	376.17
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	41	348.35	383.13
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	42	354.50	390.08
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	43	363.06	399.45
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	44	373.76	411.22
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	45	386.34	424.86
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	46	401.32	441.45
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	47	418.18	459.91
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	48	437.44	481.32
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	49	456.43	502.18
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	50	477.84	525.73
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	51	498.97	549.01
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	52	522.25	574.42
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	53	545.79	600.37
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	54	571.21	628.20
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	55	596.63	656.29
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	56	624.19	686.52
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	57	652.01	717.29
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	58	681.71	749.93
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	59	696.42	765.99
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	60	726.12	798.63
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	61	751.81	826.99
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	62	768.66	845.45
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	63	789.80	868.72
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	802.64	882.90
75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	204.67	204.67
75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	15	222.87	222.87
75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	16	229.82	229.82
75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	17	236.78	236.78
75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	18	244.27	244.27
75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	19	251.76	251.76
75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	20	259.52	259.52

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*	75729				
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
75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	21	267.55	294.31
	Rating Area 3	Tobacco User/Non-Tobacco User	22	267.55	294.31
	Rating Area 3	Tobacco User/Non-Tobacco User	23	267.55	294.31
	Rating Area 3	Tobacco User/Non-Tobacco User	24	267.55	294.31
	Rating Area 3	Tobacco User/Non-Tobacco User	25	268.62	295.37
	Rating Area 3	Tobacco User/Non-Tobacco User	26	273.97	301.26
	Rating Area 3	Tobacco User/Non-Tobacco User	27	280.39	308.48
	Rating Area 3	Tobacco User/Non-Tobacco User	28	290.82	319.99
	Rating Area 3	Tobacco User/Non-Tobacco User	29	299.38	329.35
	Rating Area 3	Tobacco User/Non-Tobacco User	30	303.67	334.17
	Rating Area 3	Tobacco User/Non-Tobacco User	31	310.09	341.12
	Rating Area 3	Tobacco User/Non-Tobacco User	32	316.51	348.08
	Rating Area 3	Tobacco User/Non-Tobacco User	33	320.52	352.63
	Rating Area 3	Tobacco User/Non-Tobacco User	34	324.80	357.17
	Rating Area 3	Tobacco User/Non-Tobacco User	35	326.94	359.58
	Rating Area 3	Tobacco User/Non-Tobacco User	36	329.08	361.99
	Rating Area 3	Tobacco User/Non-Tobacco User	37	331.22	364.40
	Rating Area 3	Tobacco User/Non-Tobacco User	38	333.36	366.81
	Rating Area 3	Tobacco User/Non-Tobacco User	39	337.64	371.35
	Rating Area 3	Tobacco User/Non-Tobacco User	40	341.92	376.17
	Rating Area 3	Tobacco User/Non-Tobacco User	41	348.35	383.13
	Rating Area 3	Tobacco User/Non-Tobacco User	42	354.50	390.08
	Rating Area 3	Tobacco User/Non-Tobacco User	43	363.06	399.45
	Rating Area 3	Tobacco User/Non-Tobacco User	44	373.76	411.22
	Rating Area 3	Tobacco User/Non-Tobacco User	45	386.34	424.86
	Rating Area 3	Tobacco User/Non-Tobacco User	46	401.32	441.45
	Rating Area 3	Tobacco User/Non-Tobacco User	47	418.18	459.91
	Rating Area 3	Tobacco User/Non-Tobacco User	48	437.44	481.32
	Rating Area 3	Tobacco User/Non-Tobacco User	49	456.43	502.18
	Rating Area 3	Tobacco User/Non-Tobacco User	50	477.84	525.73
	Rating Area 3	Tobacco User/Non-Tobacco User	51	498.97	549.01
	Rating Area 3	Tobacco User/Non-Tobacco User	52	522.25	574.42
	Rating Area 3	Tobacco User/Non-Tobacco User	53	545.79	600.37
	Rating Area 3	Tobacco User/Non-Tobacco User	54	571.21	628.20
	Rating Area 3	Tobacco User/Non-Tobacco User	55	596.63	656.29
	Rating Area 3	Tobacco User/Non-Tobacco User	56	624.19	686.52
	Rating Area 3	Tobacco User/Non-Tobacco User	57	652.01	717.29
	Rating Area 3	Tobacco User/Non-Tobacco User	58	681.71	749.93
	Rating Area 3	Tobacco User/Non-Tobacco User	59	696.42	765.99
	Rating Area 3	Tobacco User/Non-Tobacco User	60	726.12	798.63
	Rating Area 3	Tobacco User/Non-Tobacco User	61	751.81	826.99
	Rating Area 3	Tobacco User/Non-Tobacco User	62	768.66	845.45
	Rating Area 3	Tobacco User/Non-Tobacco User	63	789.80	868.72
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	802.64	882.90
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	240.86	240.86
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	15	262.27	262.27
	Rating Area 6	Tobacco User/Non-Tobacco User	16	270.45	270.45
	Rating Area 6	Tobacco User/Non-Tobacco User	17	278.64	278.64
	Rating Area 6	Tobacco User/Non-Tobacco User	18	287.45	287.45
	Rating Area 6	Tobacco User/Non-Tobacco User	19	296.27	296.27
	Rating Area 6	Tobacco User/Non-Tobacco User	20	305.40	305.40
	Rating Area 6	Tobacco User/Non-Tobacco User	21	314.85	346.33
	Rating Area 6	Tobacco User/Non-Tobacco User	22	314.85	346.33
	Rating Area 6	Tobacco User/Non-Tobacco User	23	314.85	346.33
	Rating Area 6	Tobacco User/Non-Tobacco User	24	314.85	346.33

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.			
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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*	75729				
	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
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	25	316.10	347.59
	Rating Area 6	Tobacco User/Non-Tobacco User	26	322.40	354.51
	Rating Area 6	Tobacco User/Non-Tobacco User	27	329.96	363.02
	Rating Area 6	Tobacco User/Non-Tobacco User	28	342.24	376.55
	Rating Area 6	Tobacco User/Non-Tobacco User	29	352.31	387.57
	Rating Area 6	Tobacco User/Non-Tobacco User	30	357.35	393.24
	Rating Area 6	Tobacco User/Non-Tobacco User	31	364.90	401.43
	Rating Area 6	Tobacco User/Non-Tobacco User	32	372.46	409.61
	Rating Area 6	Tobacco User/Non-Tobacco User	33	377.18	414.96
	Rating Area 6	Tobacco User/Non-Tobacco User	34	382.22	420.32
	Rating Area 6	Tobacco User/Non-Tobacco User	35	384.74	423.15
	Rating Area 6	Tobacco User/Non-Tobacco User	36	387.26	425.98
	Rating Area 6	Tobacco User/Non-Tobacco User	37	389.78	428.82
	Rating Area 6	Tobacco User/Non-Tobacco User	38	392.30	431.65
	Rating Area 6	Tobacco User/Non-Tobacco User	39	397.33	437.00
	Rating Area 6	Tobacco User/Non-Tobacco User	40	402.37	442.67
	Rating Area 6	Tobacco User/Non-Tobacco User	41	409.93	450.86
	Rating Area 6	Tobacco User/Non-Tobacco User	42	417.17	459.04
	Rating Area 6	Tobacco User/Non-Tobacco User	43	427.24	470.06
	Rating Area 6	Tobacco User/Non-Tobacco User	44	439.84	483.92
	Rating Area 6	Tobacco User/Non-Tobacco User	45	454.64	499.97
	Rating Area 6	Tobacco User/Non-Tobacco User	46	472.27	519.49
	Rating Area 6	Tobacco User/Non-Tobacco User	47	492.10	541.22
	Rating Area 6	Tobacco User/Non-Tobacco User	48	514.77	566.40
	Rating Area 6	Tobacco User/Non-Tobacco User	49	537.12	590.96
	Rating Area 6	Tobacco User/Non-Tobacco User	50	562.31	618.67
	Rating Area 6	Tobacco User/Non-Tobacco User	51	587.18	646.06
	Rating Area 6	Tobacco User/Non-Tobacco User	52	614.58	675.97
	Rating Area 6	Tobacco User/Non-Tobacco User	53	642.28	706.51
	Rating Area 6	Tobacco User/Non-Tobacco User	54	672.19	739.25
	Rating Area 6	Tobacco User/Non-Tobacco User	55	702.10	772.31
	Rating Area 6	Tobacco User/Non-Tobacco User	56	734.53	807.89
	Rating Area 6	Tobacco User/Non-Tobacco User	57	767.28	844.10
	Rating Area 6	Tobacco User/Non-Tobacco User	58	802.22	882.51
	Rating Area 6	Tobacco User/Non-Tobacco User	59	819.54	901.40
	Rating Area 6	Tobacco User/Non-Tobacco User	60	854.49	939.81
	Rating Area 6	Tobacco User/Non-Tobacco User	61	884.71	973.18
	Rating Area 6	Tobacco User/Non-Tobacco User	62	904.55	994.91
	Rating Area 6	Tobacco User/Non-Tobacco User	63	929.42	1022.30
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	944.53	1038.99
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	249.79	249.79
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	15	272.00	272.00
	Rating Area 9	Tobacco User/Non-Tobacco User	16	280.49	280.49
	Rating Area 9	Tobacco User/Non-Tobacco User	17	288.98	288.98
	Rating Area 9	Tobacco User/Non-Tobacco User	18	298.12	298.12
	Rating Area 9	Tobacco User/Non-Tobacco User	19	307.26	307.26
	Rating Area 9	Tobacco User/Non-Tobacco User	20	316.73	316.73
	Rating Area 9	Tobacco User/Non-Tobacco User	21	326.53	359.18
	Rating Area 9	Tobacco User/Non-Tobacco User	22	326.53	359.18
	Rating Area 9	Tobacco User/Non-Tobacco User	23	326.53	359.18
	Rating Area 9	Tobacco User/Non-Tobacco User	24	326.53	359.18
	Rating Area 9	Tobacco User/Non-Tobacco User	25	327.83	360.49
	Rating Area 9	Tobacco User/Non-Tobacco User	26	334.36	367.67
	Rating Area 9	Tobacco User/Non-Tobacco User	27	342.20	376.48
	Rating Area 9	Tobacco User/Non-Tobacco User	28	354.93	390.53

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.			
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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*	75729				
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
75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	29	365.38	401.95
	Rating Area 9	Tobacco User/Non-Tobacco User	30	370.61	407.83
	Rating Area 9	Tobacco User/Non-Tobacco User	31	378.44	416.32
	Rating Area 9	Tobacco User/Non-Tobacco User	32	386.28	424.81
	Rating Area 9	Tobacco User/Non-Tobacco User	33	391.18	430.36
	Rating Area 9	Tobacco User/Non-Tobacco User	34	396.40	435.91
	Rating Area 9	Tobacco User/Non-Tobacco User	35	399.02	438.85
	Rating Area 9	Tobacco User/Non-Tobacco User	36	401.63	441.79
	Rating Area 9	Tobacco User/Non-Tobacco User	37	404.24	444.73
	Rating Area 9	Tobacco User/Non-Tobacco User	38	406.85	447.67
	Rating Area 9	Tobacco User/Non-Tobacco User	39	412.08	453.22
	Rating Area 9	Tobacco User/Non-Tobacco User	40	417.30	459.10
	Rating Area 9	Tobacco User/Non-Tobacco User	41	425.14	467.59
	Rating Area 9	Tobacco User/Non-Tobacco User	42	432.65	476.08
	Rating Area 9	Tobacco User/Non-Tobacco User	43	443.10	487.50
	Rating Area 9	Tobacco User/Non-Tobacco User	44	456.16	501.87
	Rating Area 9	Tobacco User/Non-Tobacco User	45	471.50	518.52
	Rating Area 9	Tobacco User/Non-Tobacco User	46	489.79	538.77
	Rating Area 9	Tobacco User/Non-Tobacco User	47	510.36	561.30
	Rating Area 9	Tobacco User/Non-Tobacco User	48	533.87	587.42
	Rating Area 9	Tobacco User/Non-Tobacco User	49	557.05	612.89
	Rating Area 9	Tobacco User/Non-Tobacco User	50	583.18	641.62
	Rating Area 9	Tobacco User/Non-Tobacco User	51	608.97	670.03
	Rating Area 9	Tobacco User/Non-Tobacco User	52	637.38	701.05
	Rating Area 9	Tobacco User/Non-Tobacco User	53	666.11	732.73
	Rating Area 9	Tobacco User/Non-Tobacco User	54	697.13	766.68
	Rating Area 9	Tobacco User/Non-Tobacco User	55	728.15	800.97
	Rating Area 9	Tobacco User/Non-Tobacco User	56	761.79	837.87
	Rating Area 9	Tobacco User/Non-Tobacco User	57	795.74	875.42
	Rating Area 9	Tobacco User/Non-Tobacco User	58	831.99	915.25
	Rating Area 9	Tobacco User/Non-Tobacco User	59	849.95	934.84
	Rating Area 9	Tobacco User/Non-Tobacco User	60	886.19	974.68
	Rating Area 9	Tobacco User/Non-Tobacco User	61	917.54	1009.29
	Rating Area 9	Tobacco User/Non-Tobacco User	62	938.11	1031.82
	Rating Area 9	Tobacco User/Non-Tobacco User	63	963.91	1060.23
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	979.58	1077.54
75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	319.74	319.74
75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	15	348.16	348.16
	Rating Area 7	Tobacco User/Non-Tobacco User	16	359.03	359.03
	Rating Area 7	Tobacco User/Non-Tobacco User	17	369.90	369.90
	Rating Area 7	Tobacco User/Non-Tobacco User	18	381.60	381.60
	Rating Area 7	Tobacco User/Non-Tobacco User	19	393.30	393.30
	Rating Area 7	Tobacco User/Non-Tobacco User	20	405.42	405.42
	Rating Area 7	Tobacco User/Non-Tobacco User	21	417.97	459.76
	Rating Area 7	Tobacco User/Non-Tobacco User	22	417.97	459.76
	Rating Area 7	Tobacco User/Non-Tobacco User	23	417.97	459.76
	Rating Area 7	Tobacco User/Non-Tobacco User	24	417.97	459.76
	Rating Area 7	Tobacco User/Non-Tobacco User	25	419.63	461.43
	Rating Area 7	Tobacco User/Non-Tobacco User	26	427.99	470.63
	Rating Area 7	Tobacco User/Non-Tobacco User	27	438.02	481.91
	Rating Area 7	Tobacco User/Non-Tobacco User	28	454.32	499.88
	Rating Area 7	Tobacco User/Non-Tobacco User	29	467.70	514.51
	Rating Area 7	Tobacco User/Non-Tobacco User	30	474.39	522.03
	Rating Area 7	Tobacco User/Non-Tobacco User	31	484.42	532.90
	Rating Area 7	Tobacco User/Non-Tobacco User	32	494.45	543.77

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*	75729				
	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
75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	33	500.72	550.87
	Rating Area 7	Tobacco User/Non-Tobacco User	34	507.41	557.98
	Rating Area 7	Tobacco User/Non-Tobacco User	35	510.75	561.74
	Rating Area 7	Tobacco User/Non-Tobacco User	36	514.09	565.50
	Rating Area 7	Tobacco User/Non-Tobacco User	37	517.44	569.26
	Rating Area 7	Tobacco User/Non-Tobacco User	38	520.78	573.03
	Rating Area 7	Tobacco User/Non-Tobacco User	39	527.47	580.13
	Rating Area 7	Tobacco User/Non-Tobacco User	40	534.16	587.65
	Rating Area 7	Tobacco User/Non-Tobacco User	41	544.19	598.52
	Rating Area 7	Tobacco User/Non-Tobacco User	42	553.80	609.39
	Rating Area 7	Tobacco User/Non-Tobacco User	43	567.17	624.02
	Rating Area 7	Tobacco User/Non-Tobacco User	44	583.89	642.41
	Rating Area 7	Tobacco User/Non-Tobacco User	45	603.54	663.72
	Rating Area 7	Tobacco User/Non-Tobacco User	46	626.94	689.64
	Rating Area 7	Tobacco User/Non-Tobacco User	47	653.27	718.48
	Rating Area 7	Tobacco User/Non-Tobacco User	48	683.37	751.91
	Rating Area 7	Tobacco User/Non-Tobacco User	49	713.04	784.51
	Rating Area 7	Tobacco User/Non-Tobacco User	50	746.48	821.30
	Rating Area 7	Tobacco User/Non-Tobacco User	51	779.50	857.66
	Rating Area 7	Tobacco User/Non-Tobacco User	52	815.86	897.36
	Rating Area 7	Tobacco User/Non-Tobacco User	53	852.64	937.91
	Rating Area 7	Tobacco User/Non-Tobacco User	54	892.35	981.37
	Rating Area 7	Tobacco User/Non-Tobacco User	55	932.05	1025.26
	Rating Area 7	Tobacco User/Non-Tobacco User	56	975.10	1072.49
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1018.57	1120.56
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1064.97	1171.55
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1087.95	1196.62
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1134.35	1247.62
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1174.47	1291.92
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1200.80	1320.76
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1233.82	1357.12
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1253.89	1379.27
75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	373.47	373.47
75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	15	406.67	406.67
	Rating Area 7	Tobacco User/Non-Tobacco User	16	419.36	419.36
	Rating Area 7	Tobacco User/Non-Tobacco User	17	432.05	432.05
	Rating Area 7	Tobacco User/Non-Tobacco User	18	445.72	445.72
	Rating Area 7	Tobacco User/Non-Tobacco User	19	459.39	459.39
	Rating Area 7	Tobacco User/Non-Tobacco User	20	473.55	473.55
	Rating Area 7	Tobacco User/Non-Tobacco User	21	488.20	537.02
	Rating Area 7	Tobacco User/Non-Tobacco User	22	488.20	537.02
	Rating Area 7	Tobacco User/Non-Tobacco User	23	488.20	537.02
	Rating Area 7	Tobacco User/Non-Tobacco User	24	488.20	537.02
	Rating Area 7	Tobacco User/Non-Tobacco User	25	490.15	538.97
	Rating Area 7	Tobacco User/Non-Tobacco User	26	499.91	549.71
	Rating Area 7	Tobacco User/Non-Tobacco User	27	511.63	562.89
	Rating Area 7	Tobacco User/Non-Tobacco User	28	530.67	583.88
	Rating Area 7	Tobacco User/Non-Tobacco User	29	546.29	600.97
	Rating Area 7	Tobacco User/Non-Tobacco User	30	554.10	609.75
	Rating Area 7	Tobacco User/Non-Tobacco User	31	565.82	622.45
	Rating Area 7	Tobacco User/Non-Tobacco User	32	577.53	635.14
	Rating Area 7	Tobacco User/Non-Tobacco User	33	584.86	643.44
	Rating Area 7	Tobacco User/Non-Tobacco User	34	592.67	651.74
	Rating Area 7	Tobacco User/Non-Tobacco User	35	596.57	656.13
	Rating Area 7	Tobacco User/Non-Tobacco User	36	600.48	660.53

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*	75729				
	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
75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	37	604.38	664.92
	Rating Area 7	Tobacco User/Non-Tobacco User	38	608.29	669.31
	Rating Area 7	Tobacco User/Non-Tobacco User	39	616.10	677.61
	Rating Area 7	Tobacco User/Non-Tobacco User	40	623.91	686.40
	Rating Area 7	Tobacco User/Non-Tobacco User	41	635.63	699.09
	Rating Area 7	Tobacco User/Non-Tobacco User	42	646.86	711.79
	Rating Area 7	Tobacco User/Non-Tobacco User	43	662.48	728.87
	Rating Area 7	Tobacco User/Non-Tobacco User	44	682.01	750.35
	Rating Area 7	Tobacco User/Non-Tobacco User	45	704.95	775.25
	Rating Area 7	Tobacco User/Non-Tobacco User	46	732.29	805.52
	Rating Area 7	Tobacco User/Non-Tobacco User	47	763.05	839.21
	Rating Area 7	Tobacco User/Non-Tobacco User	48	798.20	878.26
	Rating Area 7	Tobacco User/Non-Tobacco User	49	832.86	916.34
	Rating Area 7	Tobacco User/Non-Tobacco User	50	871.91	959.30
	Rating Area 7	Tobacco User/Non-Tobacco User	51	910.48	1001.77
	Rating Area 7	Tobacco User/Non-Tobacco User	52	952.96	1048.15
	Rating Area 7	Tobacco User/Non-Tobacco User	53	995.92	1095.51
	Rating Area 7	Tobacco User/Non-Tobacco User	54	1042.29	1146.28
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1088.67	1197.54
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1138.96	1252.71
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1189.73	1308.85
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1243.92	1368.41
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1270.77	1397.70
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1324.96	1457.26
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1371.83	1509.01
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1402.58	1542.69
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1441.15	1585.17
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1464.58	1611.04
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	456.35	456.35
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	15	496.91	496.91
	Rating Area 7	Tobacco User/Non-Tobacco User	16	512.42	512.42
	Rating Area 7	Tobacco User/Non-Tobacco User	17	527.93	527.93
	Rating Area 7	Tobacco User/Non-Tobacco User	18	544.64	544.64
	Rating Area 7	Tobacco User/Non-Tobacco User	19	561.34	561.34
	Rating Area 7	Tobacco User/Non-Tobacco User	20	578.64	578.64
	Rating Area 7	Tobacco User/Non-Tobacco User	21	596.54	656.19
	Rating Area 7	Tobacco User/Non-Tobacco User	22	596.54	656.19
	Rating Area 7	Tobacco User/Non-Tobacco User	23	596.54	656.19
	Rating Area 7	Tobacco User/Non-Tobacco User	24	596.54	656.19
	Rating Area 7	Tobacco User/Non-Tobacco User	25	598.92	658.57
	Rating Area 7	Tobacco User/Non-Tobacco User	26	610.85	671.70
	Rating Area 7	Tobacco User/Non-Tobacco User	27	625.17	687.80
	Rating Area 7	Tobacco User/Non-Tobacco User	28	648.43	713.45
	Rating Area 7	Tobacco User/Non-Tobacco User	29	667.52	734.33
	Rating Area 7	Tobacco User/Non-Tobacco User	30	677.07	745.07
	Rating Area 7	Tobacco User/Non-Tobacco User	31	691.38	760.58
	Rating Area 7	Tobacco User/Non-Tobacco User	32	705.70	776.09
	Rating Area 7	Tobacco User/Non-Tobacco User	33	714.65	786.23
	Rating Area 7	Tobacco User/Non-Tobacco User	34	724.19	796.37
	Rating Area 7	Tobacco User/Non-Tobacco User	35	728.96	801.74
	Rating Area 7	Tobacco User/Non-Tobacco User	36	733.74	807.11
	Rating Area 7	Tobacco User/Non-Tobacco User	37	738.51	812.48
	Rating Area 7	Tobacco User/Non-Tobacco User	38	743.28	817.85
	Rating Area 7	Tobacco User/Non-Tobacco User	39	752.83	827.99
	Rating Area 7	Tobacco User/Non-Tobacco User	40	762.37	838.73

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*	75729				
	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
75729PA0012700	Rating Area 7	Tobacco User/Non-Tobacco User	41	776.69	854.24
	Rating Area 7	Tobacco User/Non-Tobacco User	42	790.41	869.75
	Rating Area 7	Tobacco User/Non-Tobacco User	43	809.50	890.63
	Rating Area 7	Tobacco User/Non-Tobacco User	44	833.36	916.87
	Rating Area 7	Tobacco User/Non-Tobacco User	45	861.40	947.30
	Rating Area 7	Tobacco User/Non-Tobacco User	46	894.80	984.28
	Rating Area 7	Tobacco User/Non-Tobacco User	47	932.38	1025.44
	Rating Area 7	Tobacco User/Non-Tobacco User	48	975.33	1073.17
	Rating Area 7	Tobacco User/Non-Tobacco User	49	1017.69	1119.69
	Rating Area 7	Tobacco User/Non-Tobacco User	50	1065.41	1172.19
	Rating Area 7	Tobacco User/Non-Tobacco User	51	1112.54	1224.09
	Rating Area 7	Tobacco User/Non-Tobacco User	52	1164.43	1280.76
	Rating Area 7	Tobacco User/Non-Tobacco User	53	1216.93	1338.62
	Rating Area 7	Tobacco User/Non-Tobacco User	54	1273.60	1400.66
	Rating Area 7	Tobacco User/Non-Tobacco User	55	1330.27	1463.30
	Rating Area 7	Tobacco User/Non-Tobacco User	56	1391.71	1530.71
	Rating Area 7	Tobacco User/Non-Tobacco User	57	1453.75	1599.31
	Rating Area 7	Tobacco User/Non-Tobacco User	58	1519.97	1672.09
	Rating Area 7	Tobacco User/Non-Tobacco User	59	1552.78	1707.88
	Rating Area 7	Tobacco User/Non-Tobacco User	60	1618.99	1780.65
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1676.26	1843.89
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1713.84	1885.05
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1760.97	1936.95
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1789.60	1968.56
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	270.28	270.28
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	15	294.31	294.31
	Rating Area 7	Tobacco User/Non-Tobacco User	16	303.49	303.49
	Rating Area 7	Tobacco User/Non-Tobacco User	17	312.68	312.68
	Rating Area 7	Tobacco User/Non-Tobacco User	18	322.57	322.57
	Rating Area 7	Tobacco User/Non-Tobacco User	19	332.46	332.46
	Rating Area 7	Tobacco User/Non-Tobacco User	20	342.71	342.71
	Rating Area 7	Tobacco User/Non-Tobacco User	21	353.31	388.65
	Rating Area 7	Tobacco User/Non-Tobacco User	22	353.31	388.65
	Rating Area 7	Tobacco User/Non-Tobacco User	23	353.31	388.65
	Rating Area 7	Tobacco User/Non-Tobacco User	24	353.31	388.65
	Rating Area 7	Tobacco User/Non-Tobacco User	25	354.72	390.05
	Rating Area 7	Tobacco User/Non-Tobacco User	26	361.79	397.83
	Rating Area 7	Tobacco User/Non-Tobacco User	27	370.27	407.37
	Rating Area 7	Tobacco User/Non-Tobacco User	28	384.05	422.56
	Rating Area 7	Tobacco User/Non-Tobacco User	29	395.35	434.92
	Rating Area 7	Tobacco User/Non-Tobacco User	30	401.01	441.28
	Rating Area 7	Tobacco User/Non-Tobacco User	31	409.49	450.47
	Rating Area 7	Tobacco User/Non-Tobacco User	32	417.97	459.66
	Rating Area 7	Tobacco User/Non-Tobacco User	33	423.26	465.66
	Rating Area 7	Tobacco User/Non-Tobacco User	34	428.92	471.67
	Rating Area 7	Tobacco User/Non-Tobacco User	35	431.74	474.85
	Rating Area 7	Tobacco User/Non-Tobacco User	36	434.57	478.03
	Rating Area 7	Tobacco User/Non-Tobacco User	37	437.40	481.21
	Rating Area 7	Tobacco User/Non-Tobacco User	38	440.22	484.39
	Rating Area 7	Tobacco User/Non-Tobacco User	39	445.88	490.39
	Rating Area 7	Tobacco User/Non-Tobacco User	40	451.53	496.75
	Rating Area 7	Tobacco User/Non-Tobacco User	41	460.01	505.94
	Rating Area 7	Tobacco User/Non-Tobacco User	42	468.14	515.13
	Rating Area 7	Tobacco User/Non-Tobacco User	43	479.44	527.49
	Rating Area 7	Tobacco User/Non-Tobacco User	44	493.57	543.04

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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*	75729				
	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
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	45	510.18	561.06
	Rating Area 7	Tobacco User/Non-Tobacco User	46	529.96	582.96
	Rating Area 7	Tobacco User/Non-Tobacco User	47	552.22	607.34
	Rating Area 7	Tobacco User/Non-Tobacco User	48	577.66	635.60
	Rating Area 7	Tobacco User/Non-Tobacco User	49	602.75	663.16
	Rating Area 7	Tobacco User/Non-Tobacco User	50	631.01	694.25
	Rating Area 7	Tobacco User/Non-Tobacco User	51	658.92	724.99
	Rating Area 7	Tobacco User/Non-Tobacco User	52	689.66	758.56
	Rating Area 7	Tobacco User/Non-Tobacco User	53	720.75	792.83
	Rating Area 7	Tobacco User/Non-Tobacco User	54	754.32	829.57
	Rating Area 7	Tobacco User/Non-Tobacco User	55	787.88	866.67
	Rating Area 7	Tobacco User/Non-Tobacco User	56	824.27	906.59
	Rating Area 7	Tobacco User/Non-Tobacco User	57	861.02	947.22
	Rating Area 7	Tobacco User/Non-Tobacco User	58	900.23	990.33
	Rating Area 7	Tobacco User/Non-Tobacco User	59	919.66	1011.53
	Rating Area 7	Tobacco User/Non-Tobacco User	60	958.88	1054.63
	Rating Area 7	Tobacco User/Non-Tobacco User	61	992.80	1092.08
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1015.06	1116.46
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1042.97	1147.20
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1059.93	1165.92
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	217.07	217.07
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	15	236.36	236.36
	Rating Area 5	Tobacco User/Non-Tobacco User	16	243.74	243.74
	Rating Area 5	Tobacco User/Non-Tobacco User	17	251.12	251.12
	Rating Area 5	Tobacco User/Non-Tobacco User	18	259.06	259.06
	Rating Area 5	Tobacco User/Non-Tobacco User	19	267.01	267.01
	Rating Area 5	Tobacco User/Non-Tobacco User	20	275.24	275.24
	Rating Area 5	Tobacco User/Non-Tobacco User	21	283.75	312.13
	Rating Area 5	Tobacco User/Non-Tobacco User	22	283.75	312.13
	Rating Area 5	Tobacco User/Non-Tobacco User	23	283.75	312.13
	Rating Area 5	Tobacco User/Non-Tobacco User	24	283.75	312.13
	Rating Area 5	Tobacco User/Non-Tobacco User	25	284.88	313.26
	Rating Area 5	Tobacco User/Non-Tobacco User	26	290.56	319.50
	Rating Area 5	Tobacco User/Non-Tobacco User	27	297.37	327.16
	Rating Area 5	Tobacco User/Non-Tobacco User	28	308.43	339.36
	Rating Area 5	Tobacco User/Non-Tobacco User	29	317.51	349.29
	Rating Area 5	Tobacco User/Non-Tobacco User	30	322.05	354.40
	Rating Area 5	Tobacco User/Non-Tobacco User	31	328.86	361.78
	Rating Area 5	Tobacco User/Non-Tobacco User	32	335.67	369.16
	Rating Area 5	Tobacco User/Non-Tobacco User	33	339.93	373.98
	Rating Area 5	Tobacco User/Non-Tobacco User	34	344.47	378.80
	Rating Area 5	Tobacco User/Non-Tobacco User	35	346.74	381.36
	Rating Area 5	Tobacco User/Non-Tobacco User	36	349.01	383.91
	Rating Area 5	Tobacco User/Non-Tobacco User	37	351.28	386.47
	Rating Area 5	Tobacco User/Non-Tobacco User	38	353.55	389.02
	Rating Area 5	Tobacco User/Non-Tobacco User	39	358.09	393.84
	Rating Area 5	Tobacco User/Non-Tobacco User	40	362.63	398.95
	Rating Area 5	Tobacco User/Non-Tobacco User	41	369.44	406.33
	Rating Area 5	Tobacco User/Non-Tobacco User	42	375.97	413.71
	Rating Area 5	Tobacco User/Non-Tobacco User	43	385.05	423.64
	Rating Area 5	Tobacco User/Non-Tobacco User	44	396.40	436.12
	Rating Area 5	Tobacco User/Non-Tobacco User	45	409.73	450.59
	Rating Area 5	Tobacco User/Non-Tobacco User	46	425.62	468.19
	Rating Area 5	Tobacco User/Non-Tobacco User	47	443.50	487.76
	Rating Area 5	Tobacco User/Non-Tobacco User	48	463.93	510.46

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*	75729				
	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
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	49	484.08	532.60
	Rating Area 5	Tobacco User/Non-Tobacco User	50	506.77	557.57
	Rating Area 5	Tobacco User/Non-Tobacco User	51	529.19	582.25
	Rating Area 5	Tobacco User/Non-Tobacco User	52	553.88	609.21
	Rating Area 5	Tobacco User/Non-Tobacco User	53	578.85	636.73
	Rating Area 5	Tobacco User/Non-Tobacco User	54	605.80	666.24
	Rating Area 5	Tobacco User/Non-Tobacco User	55	632.76	696.04
	Rating Area 5	Tobacco User/Non-Tobacco User	56	661.99	728.10
	Rating Area 5	Tobacco User/Non-Tobacco User	57	691.50	760.73
	Rating Area 5	Tobacco User/Non-Tobacco User	58	722.99	795.35
	Rating Area 5	Tobacco User/Non-Tobacco User	59	738.60	812.37
	Rating Area 5	Tobacco User/Non-Tobacco User	60	770.09	846.99
	Rating Area 5	Tobacco User/Non-Tobacco User	61	797.33	877.07
	Rating Area 5	Tobacco User/Non-Tobacco User	62	815.21	896.65
	Rating Area 5	Tobacco User/Non-Tobacco User	63	837.63	921.33
	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	851.25	936.37
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	220.24	220.24
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	15	239.82	239.82
	Rating Area 2	Tobacco User/Non-Tobacco User	16	247.31	247.31
	Rating Area 2	Tobacco User/Non-Tobacco User	17	254.79	254.79
	Rating Area 2	Tobacco User/Non-Tobacco User	18	262.85	262.85
	Rating Area 2	Tobacco User/Non-Tobacco User	19	270.91	270.91
	Rating Area 2	Tobacco User/Non-Tobacco User	20	279.26	279.26
	Rating Area 2	Tobacco User/Non-Tobacco User	21	287.90	316.69
	Rating Area 2	Tobacco User/Non-Tobacco User	22	287.90	316.69
	Rating Area 2	Tobacco User/Non-Tobacco User	23	287.90	316.69
	Rating Area 2	Tobacco User/Non-Tobacco User	24	287.90	316.69
	Rating Area 2	Tobacco User/Non-Tobacco User	25	289.05	317.84
	Rating Area 2	Tobacco User/Non-Tobacco User	26	294.81	324.17
	Rating Area 2	Tobacco User/Non-Tobacco User	27	301.72	331.95
	Rating Area 2	Tobacco User/Non-Tobacco User	28	312.95	344.33
	Rating Area 2	Tobacco User/Non-Tobacco User	29	322.16	354.40
	Rating Area 2	Tobacco User/Non-Tobacco User	30	326.77	359.59
	Rating Area 2	Tobacco User/Non-Tobacco User	31	333.68	367.07
	Rating Area 2	Tobacco User/Non-Tobacco User	32	340.59	374.56
	Rating Area 2	Tobacco User/Non-Tobacco User	33	344.90	379.45
	Rating Area 2	Tobacco User/Non-Tobacco User	34	349.51	384.35
	Rating Area 2	Tobacco User/Non-Tobacco User	35	351.81	386.94
	Rating Area 2	Tobacco User/Non-Tobacco User	36	354.12	389.53
	Rating Area 2	Tobacco User/Non-Tobacco User	37	356.42	392.12
	Rating Area 2	Tobacco User/Non-Tobacco User	38	358.72	394.71
	Rating Area 2	Tobacco User/Non-Tobacco User	39	363.33	399.60
	Rating Area 2	Tobacco User/Non-Tobacco User	40	367.94	404.79
	Rating Area 2	Tobacco User/Non-Tobacco User	41	374.85	412.27
	Rating Area 2	Tobacco User/Non-Tobacco User	42	381.47	419.76
	Rating Area 2	Tobacco User/Non-Tobacco User	43	390.68	429.83
	Rating Area 2	Tobacco User/Non-Tobacco User	44	402.20	442.50
	Rating Area 2	Tobacco User/Non-Tobacco User	45	415.73	457.18
	Rating Area 2	Tobacco User/Non-Tobacco User	46	431.85	475.03
	Rating Area 2	Tobacco User/Non-Tobacco User	47	449.99	494.90
	Rating Area 2	Tobacco User/Non-Tobacco User	48	470.72	517.93
	Rating Area 2	Tobacco User/Non-Tobacco User	49	491.16	540.39
	Rating Area 2	Tobacco User/Non-Tobacco User	50	514.19	565.72
	Rating Area 2	Tobacco User/Non-Tobacco User	51	536.93	590.77
	Rating Area 2	Tobacco User/Non-Tobacco User	52	561.98	618.12

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.			
		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*	75729				
	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
75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	53	587.32	646.05
	Rating Area 2	Tobacco User/Non-Tobacco User	54	614.67	675.99
	Rating Area 2	Tobacco User/Non-Tobacco User	55	642.02	706.22
	Rating Area 2	Tobacco User/Non-Tobacco User	56	671.67	738.75
	Rating Area 2	Tobacco User/Non-Tobacco User	57	701.61	771.86
	Rating Area 2	Tobacco User/Non-Tobacco User	58	733.57	806.98
	Rating Area 2	Tobacco User/Non-Tobacco User	59	749.40	824.26
	Rating Area 2	Tobacco User/Non-Tobacco User	60	781.36	859.38
	Rating Area 2	Tobacco User/Non-Tobacco User	61	809.00	889.90
	Rating Area 2	Tobacco User/Non-Tobacco User	62	827.14	909.76
	Rating Area 2	Tobacco User/Non-Tobacco User	63	849.88	934.81
	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	863.70	950.07
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	212.98	212.98
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	15	231.92	231.92
	Rating Area 3	Tobacco User/Non-Tobacco User	16	239.16	239.16
	Rating Area 3	Tobacco User/Non-Tobacco User	17	246.39	246.39
	Rating Area 3	Tobacco User/Non-Tobacco User	18	254.19	254.19
	Rating Area 3	Tobacco User/Non-Tobacco User	19	261.99	261.99
	Rating Area 3	Tobacco User/Non-Tobacco User	20	270.06	270.06
	Rating Area 3	Tobacco User/Non-Tobacco User	21	278.42	306.26
	Rating Area 3	Tobacco User/Non-Tobacco User	22	278.42	306.26
	Rating Area 3	Tobacco User/Non-Tobacco User	23	278.42	306.26
	Rating Area 3	Tobacco User/Non-Tobacco User	24	278.42	306.26
	Rating Area 3	Tobacco User/Non-Tobacco User	25	279.53	307.37
	Rating Area 3	Tobacco User/Non-Tobacco User	26	285.09	313.49
	Rating Area 3	Tobacco User/Non-Tobacco User	27	291.78	321.01
	Rating Area 3	Tobacco User/Non-Tobacco User	28	302.63	332.98
	Rating Area 3	Tobacco User/Non-Tobacco User	29	311.54	342.72
	Rating Area 3	Tobacco User/Non-Tobacco User	30	316.00	347.74
	Rating Area 3	Tobacco User/Non-Tobacco User	31	322.68	354.97
	Rating Area 3	Tobacco User/Non-Tobacco User	32	329.36	362.21
	Rating Area 3	Tobacco User/Non-Tobacco User	33	333.54	366.95
	Rating Area 3	Tobacco User/Non-Tobacco User	34	337.99	371.68
	Rating Area 3	Tobacco User/Non-Tobacco User	35	340.22	374.19
	Rating Area 3	Tobacco User/Non-Tobacco User	36	342.45	376.69
	Rating Area 3	Tobacco User/Non-Tobacco User	37	344.67	379.20
	Rating Area 3	Tobacco User/Non-Tobacco User	38	346.90	381.70
	Rating Area 3	Tobacco User/Non-Tobacco User	39	351.36	386.44
	Rating Area 3	Tobacco User/Non-Tobacco User	40	355.81	391.45
	Rating Area 3	Tobacco User/Non-Tobacco User	41	362.49	398.69
	Rating Area 3	Tobacco User/Non-Tobacco User	42	368.90	405.92
	Rating Area 3	Tobacco User/Non-Tobacco User	43	377.80	415.67
	Rating Area 3	Tobacco User/Non-Tobacco User	44	388.94	427.92
	Rating Area 3	Tobacco User/Non-Tobacco User	45	402.03	442.12
	Rating Area 3	Tobacco User/Non-Tobacco User	46	417.62	459.38
	Rating Area 3	Tobacco User/Non-Tobacco User	47	435.16	478.59
	Rating Area 3	Tobacco User/Non-Tobacco User	48	455.20	500.86
	Rating Area 3	Tobacco User/Non-Tobacco User	49	474.97	522.58
	Rating Area 3	Tobacco User/Non-Tobacco User	50	497.24	547.08
	Rating Area 3	Tobacco User/Non-Tobacco User	51	519.24	571.30
	Rating Area 3	Tobacco User/Non-Tobacco User	52	543.46	597.75
	Rating Area 3	Tobacco User/Non-Tobacco User	53	567.96	624.76
	Rating Area 3	Tobacco User/Non-Tobacco User	54	594.41	653.71
	Rating Area 3	Tobacco User/Non-Tobacco User	55	620.86	682.94
	Rating Area 3	Tobacco User/Non-Tobacco User	56	649.53	714.40

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*	75729			
	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
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	57	678.49	746.42
	Rating Area 3	Tobacco User/Non-Tobacco User	58	709.39	780.39
	Rating Area 3	Tobacco User/Non-Tobacco User	59	724.71	797.09
	Rating Area 3	Tobacco User/Non-Tobacco User	60	755.61	831.06
	Rating Area 3	Tobacco User/Non-Tobacco User	61	782.34	860.57
	Rating Area 3	Tobacco User/Non-Tobacco User	62	799.88	879.78
	Rating Area 3	Tobacco User/Non-Tobacco User	63	821.87	904.00
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	835.23	918.76
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	250.64	250.64
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	15	272.92	272.92
	Rating Area 6	Tobacco User/Non-Tobacco User	16	281.43	281.43
	Rating Area 6	Tobacco User/Non-Tobacco User	17	289.95	289.95
	Rating Area 6	Tobacco User/Non-Tobacco User	18	299.13	299.13
	Rating Area 6	Tobacco User/Non-Tobacco User	19	308.30	308.30
	Rating Area 6	Tobacco User/Non-Tobacco User	20	317.80	317.80
	Rating Area 6	Tobacco User/Non-Tobacco User	21	327.64	360.40
	Rating Area 6	Tobacco User/Non-Tobacco User	22	327.64	360.40
	Rating Area 6	Tobacco User/Non-Tobacco User	23	327.64	360.40
	Rating Area 6	Tobacco User/Non-Tobacco User	24	327.64	360.40
	Rating Area 6	Tobacco User/Non-Tobacco User	25	328.94	361.70
	Rating Area 6	Tobacco User/Non-Tobacco User	26	335.49	368.91
	Rating Area 6	Tobacco User/Non-Tobacco User	27	343.36	377.76
	Rating Area 6	Tobacco User/Non-Tobacco User	28	356.13	391.85
	Rating Area 6	Tobacco User/Non-Tobacco User	29	366.62	403.31
	Rating Area 6	Tobacco User/Non-Tobacco User	30	371.86	409.21
	Rating Area 6	Tobacco User/Non-Tobacco User	31	379.72	417.73
	Rating Area 6	Tobacco User/Non-Tobacco User	32	387.59	426.25
	Rating Area 6	Tobacco User/Non-Tobacco User	33	392.50	431.82
	Rating Area 6	Tobacco User/Non-Tobacco User	34	397.74	437.39
	Rating Area 6	Tobacco User/Non-Tobacco User	35	400.36	440.34
	Rating Area 6	Tobacco User/Non-Tobacco User	36	402.99	443.28
	Rating Area 6	Tobacco User/Non-Tobacco User	37	405.61	446.23
	Rating Area 6	Tobacco User/Non-Tobacco User	38	408.23	449.18
	Rating Area 6	Tobacco User/Non-Tobacco User	39	413.47	454.75
	Rating Area 6	Tobacco User/Non-Tobacco User	40	418.71	460.65
	Rating Area 6	Tobacco User/Non-Tobacco User	41	426.57	469.17
	Rating Area 6	Tobacco User/Non-Tobacco User	42	434.11	477.68
	Rating Area 6	Tobacco User/Non-Tobacco User	43	444.59	489.15
	Rating Area 6	Tobacco User/Non-Tobacco User	44	457.70	503.57
	Rating Area 6	Tobacco User/Non-Tobacco User	45	473.10	520.28
	Rating Area 6	Tobacco User/Non-Tobacco User	46	491.45	540.59
	Rating Area 6	Tobacco User/Non-Tobacco User	47	512.09	563.20
	Rating Area 6	Tobacco User/Non-Tobacco User	48	535.68	589.41
	Rating Area 6	Tobacco User/Non-Tobacco User	49	558.94	614.96
	Rating Area 6	Tobacco User/Non-Tobacco User	50	585.15	643.79
	Rating Area 6	Tobacco User/Non-Tobacco User	51	611.03	672.30
	Rating Area 6	Tobacco User/Non-Tobacco User	52	639.53	703.42
	Rating Area 6	Tobacco User/Non-Tobacco User	53	668.37	735.20
	Rating Area 6	Tobacco User/Non-Tobacco User	54	699.49	769.28
Rating Area 6	Tobacco User/Non-Tobacco User	55	730.62	803.68	
Rating Area 6	Tobacco User/Non-Tobacco User	56	764.36	840.70	
Rating Area 6	Tobacco User/Non-Tobacco User	57	798.44	878.38	
Rating Area 6	Tobacco User/Non-Tobacco User	58	834.80	918.35	
Rating Area 6	Tobacco User/Non-Tobacco User	59	852.82	938.01	
Rating Area 6	Tobacco User/Non-Tobacco User	60	889.19	977.98	

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*	75729				
	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
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	61	920.64	1012.71
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	62	941.28	1035.31
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	63	967.16	1063.82
75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	982.89	1081.18
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	259.94	259.94
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	15	283.04	283.04
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	16	291.88	291.88
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	17	300.71	300.71
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	18	310.23	310.23
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	19	319.74	319.74
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	20	329.59	329.59
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	21	339.79	373.77
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	22	339.79	373.77
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	23	339.79	373.77
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	24	339.79	373.77
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	25	341.15	375.12
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	26	347.94	382.60
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	27	356.10	391.77
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	28	369.35	406.38
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	29	380.22	418.28
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	30	385.66	424.39
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	31	393.81	433.23
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	32	401.97	442.06
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	33	407.06	447.84
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	34	412.50	453.62
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	35	415.22	456.67
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	36	417.94	459.73
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	37	420.66	462.79
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	38	423.37	465.85
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	39	428.81	471.62
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	40	434.25	477.74
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	41	442.40	486.57
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	42	450.22	495.41
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	43	461.09	507.30
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	44	474.68	522.25
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	45	490.65	539.58
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	46	509.68	560.65
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	47	531.09	584.09
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	48	555.55	611.28
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	49	579.68	637.78
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	50	606.86	667.68
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	51	633.70	697.24
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	52	663.26	729.52
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	53	693.16	762.48
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	54	725.44	797.82
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	55	757.72	833.50
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	56	792.72	871.89
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	57	828.06	910.97
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	58	865.78	952.42
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	59	884.46	972.81
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	60	922.18	1014.26
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	61	954.80	1050.28
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	62	976.21	1073.73
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	63	1003.05	1103.29
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1019.36	1121.30

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*	75729				
	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
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	212.98	212.98
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	15	231.92	231.92
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	16	239.16	239.16
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	17	246.39	246.39
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	18	254.19	254.19
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	19	261.99	261.99
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	20	270.06	270.06
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	21	278.42	306.26
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	22	278.42	306.26
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	23	278.42	306.26
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	24	278.42	306.26
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	25	279.53	307.37
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	26	285.09	313.49
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	27	291.78	321.01
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	28	302.63	332.98
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	29	311.54	342.72
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	30	316.00	347.74
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	31	322.68	354.97
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	32	329.36	362.21
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	33	333.54	366.95
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	34	337.99	371.68
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	35	340.22	374.19
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	36	342.45	376.69
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	37	344.67	379.20
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	38	346.90	381.70
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	39	351.36	386.44
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	40	355.81	391.45
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	41	362.49	398.69
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	42	368.90	405.92
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	43	377.80	415.67
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	44	388.94	427.92
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	45	402.03	442.12
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	46	417.62	459.38
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	47	435.16	478.59
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	48	455.20	500.86
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	49	474.97	522.58
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	50	497.24	547.08
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	51	519.24	571.30
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	52	543.46	597.75
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	53	567.96	624.76
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	54	594.41	653.71
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	55	620.86	682.94
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	56	649.53	714.40
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	57	678.49	746.42
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	58	709.39	780.39
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	59	724.71	797.09
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	60	755.61	831.06
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	61	782.34	860.57
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	62	799.88	879.78
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	63	821.87	904.00
75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	835.23	918.76
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	250.64	250.64
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	15	272.92	272.92
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	16	281.43	281.43
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	17	289.95	289.95

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*	75729				
	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
75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	18	299.13	299.13
	Rating Area 6	Tobacco User/Non-Tobacco User	19	308.30	308.30
	Rating Area 6	Tobacco User/Non-Tobacco User	20	317.80	317.80
	Rating Area 6	Tobacco User/Non-Tobacco User	21	327.64	360.40
	Rating Area 6	Tobacco User/Non-Tobacco User	22	327.64	360.40
	Rating Area 6	Tobacco User/Non-Tobacco User	23	327.64	360.40
	Rating Area 6	Tobacco User/Non-Tobacco User	24	327.64	360.40
	Rating Area 6	Tobacco User/Non-Tobacco User	25	328.94	361.70
	Rating Area 6	Tobacco User/Non-Tobacco User	26	335.49	368.91
	Rating Area 6	Tobacco User/Non-Tobacco User	27	343.36	377.76
	Rating Area 6	Tobacco User/Non-Tobacco User	28	356.13	391.85
	Rating Area 6	Tobacco User/Non-Tobacco User	29	366.62	403.31
	Rating Area 6	Tobacco User/Non-Tobacco User	30	371.86	409.21
	Rating Area 6	Tobacco User/Non-Tobacco User	31	379.72	417.73
	Rating Area 6	Tobacco User/Non-Tobacco User	32	387.59	426.25
	Rating Area 6	Tobacco User/Non-Tobacco User	33	392.50	431.82
	Rating Area 6	Tobacco User/Non-Tobacco User	34	397.74	437.39
	Rating Area 6	Tobacco User/Non-Tobacco User	35	400.36	440.34
	Rating Area 6	Tobacco User/Non-Tobacco User	36	402.99	443.28
	Rating Area 6	Tobacco User/Non-Tobacco User	37	405.61	446.23
	Rating Area 6	Tobacco User/Non-Tobacco User	38	408.23	449.18
	Rating Area 6	Tobacco User/Non-Tobacco User	39	413.47	454.75
	Rating Area 6	Tobacco User/Non-Tobacco User	40	418.71	460.65
	Rating Area 6	Tobacco User/Non-Tobacco User	41	426.57	469.17
	Rating Area 6	Tobacco User/Non-Tobacco User	42	434.11	477.68
	Rating Area 6	Tobacco User/Non-Tobacco User	43	444.59	489.15
	Rating Area 6	Tobacco User/Non-Tobacco User	44	457.70	503.57
	Rating Area 6	Tobacco User/Non-Tobacco User	45	473.10	520.28
	Rating Area 6	Tobacco User/Non-Tobacco User	46	491.45	540.59
	Rating Area 6	Tobacco User/Non-Tobacco User	47	512.09	563.20
	Rating Area 6	Tobacco User/Non-Tobacco User	48	535.68	589.41
	Rating Area 6	Tobacco User/Non-Tobacco User	49	558.94	614.96
	Rating Area 6	Tobacco User/Non-Tobacco User	50	585.15	643.79
	Rating Area 6	Tobacco User/Non-Tobacco User	51	611.03	672.30
	Rating Area 6	Tobacco User/Non-Tobacco User	52	639.53	703.42
	Rating Area 6	Tobacco User/Non-Tobacco User	53	668.37	735.20
	Rating Area 6	Tobacco User/Non-Tobacco User	54	699.49	769.28
	Rating Area 6	Tobacco User/Non-Tobacco User	55	730.62	803.68
	Rating Area 6	Tobacco User/Non-Tobacco User	56	764.36	840.70
	Rating Area 6	Tobacco User/Non-Tobacco User	57	798.44	878.38
	Rating Area 6	Tobacco User/Non-Tobacco User	58	834.80	918.35
	Rating Area 6	Tobacco User/Non-Tobacco User	59	852.82	938.01
	Rating Area 6	Tobacco User/Non-Tobacco User	60	889.19	977.98
	Rating Area 6	Tobacco User/Non-Tobacco User	61	920.64	1012.71
	Rating Area 6	Tobacco User/Non-Tobacco User	62	941.28	1035.31
	Rating Area 6	Tobacco User/Non-Tobacco User	63	967.16	1063.82
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	982.89	1081.18
75729PA0012709	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	281.26	281.26
75729PA0012709	Rating Area 7	Tobacco User/Non-Tobacco User	15	306.26	306.26
	Rating Area 7	Tobacco User/Non-Tobacco User	16	315.82	315.82
	Rating Area 7	Tobacco User/Non-Tobacco User	17	325.38	325.38
	Rating Area 7	Tobacco User/Non-Tobacco User	18	335.67	335.67
	Rating Area 7	Tobacco User/Non-Tobacco User	19	345.97	345.97
	Rating Area 7	Tobacco User/Non-Tobacco User	20	356.63	356.63
	Rating Area 7	Tobacco User/Non-Tobacco User	21	367.66	404.43

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*	75729				
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
75729PA0012709	Rating Area 7	Tobacco User/Non-Tobacco User	22	367.66	404.43
	Rating Area 7	Tobacco User/Non-Tobacco User	23	367.66	404.43
	Rating Area 7	Tobacco User/Non-Tobacco User	24	367.66	404.43
	Rating Area 7	Tobacco User/Non-Tobacco User	25	369.13	405.89
	Rating Area 7	Tobacco User/Non-Tobacco User	26	376.48	413.98
	Rating Area 7	Tobacco User/Non-Tobacco User	27	385.31	423.91
	Rating Area 7	Tobacco User/Non-Tobacco User	28	399.64	439.72
	Rating Area 7	Tobacco User/Non-Tobacco User	29	411.41	452.59
	Rating Area 7	Tobacco User/Non-Tobacco User	30	417.29	459.20
	Rating Area 7	Tobacco User/Non-Tobacco User	31	426.12	468.76
	Rating Area 7	Tobacco User/Non-Tobacco User	32	434.94	478.32
	Rating Area 7	Tobacco User/Non-Tobacco User	33	440.45	484.57
	Rating Area 7	Tobacco User/Non-Tobacco User	34	446.34	490.82
	Rating Area 7	Tobacco User/Non-Tobacco User	35	449.28	494.13
	Rating Area 7	Tobacco User/Non-Tobacco User	36	452.22	497.44
	Rating Area 7	Tobacco User/Non-Tobacco User	37	455.16	500.75
	Rating Area 7	Tobacco User/Non-Tobacco User	38	458.10	504.06
	Rating Area 7	Tobacco User/Non-Tobacco User	39	463.98	510.31
	Rating Area 7	Tobacco User/Non-Tobacco User	40	469.87	516.93
	Rating Area 7	Tobacco User/Non-Tobacco User	41	478.69	526.49
	Rating Area 7	Tobacco User/Non-Tobacco User	42	487.15	536.04
	Rating Area 7	Tobacco User/Non-Tobacco User	43	498.91	548.91
	Rating Area 7	Tobacco User/Non-Tobacco User	44	513.62	565.09
	Rating Area 7	Tobacco User/Non-Tobacco User	45	530.90	583.84
	Rating Area 7	Tobacco User/Non-Tobacco User	46	551.49	606.63
	Rating Area 7	Tobacco User/Non-Tobacco User	47	574.65	632.00
	Rating Area 7	Tobacco User/Non-Tobacco User	48	601.12	661.42
	Rating Area 7	Tobacco User/Non-Tobacco User	49	627.22	690.09
	Rating Area 7	Tobacco User/Non-Tobacco User	50	656.64	722.45
	Rating Area 7	Tobacco User/Non-Tobacco User	51	685.68	754.43
	Rating Area 7	Tobacco User/Non-Tobacco User	52	717.67	789.36
	Rating Area 7	Tobacco User/Non-Tobacco User	53	750.02	825.02
	Rating Area 7	Tobacco User/Non-Tobacco User	54	784.95	863.26
	Rating Area 7	Tobacco User/Non-Tobacco User	55	819.88	901.86
	Rating Area 7	Tobacco User/Non-Tobacco User	56	857.74	943.41
	Rating Area 7	Tobacco User/Non-Tobacco User	57	895.98	985.69
	Rating Area 7	Tobacco User/Non-Tobacco User	58	936.79	1030.54
	Rating Area 7	Tobacco User/Non-Tobacco User	59	957.01	1052.60
	Rating Area 7	Tobacco User/Non-Tobacco User	60	997.82	1097.46
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1033.12	1136.43
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1056.28	1161.80
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1085.32	1193.78
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1102.97	1213.27
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	212.98	212.98
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	15	231.92	231.92
	Rating Area 3	Tobacco User/Non-Tobacco User	16	239.16	239.16
	Rating Area 3	Tobacco User/Non-Tobacco User	17	246.39	246.39
	Rating Area 3	Tobacco User/Non-Tobacco User	18	254.19	254.19
	Rating Area 3	Tobacco User/Non-Tobacco User	19	261.99	261.99
	Rating Area 3	Tobacco User/Non-Tobacco User	20	270.06	270.06
	Rating Area 3	Tobacco User/Non-Tobacco User	21	278.42	306.26
	Rating Area 3	Tobacco User/Non-Tobacco User	22	278.42	306.26
	Rating Area 3	Tobacco User/Non-Tobacco User	23	278.42	306.26
	Rating Area 3	Tobacco User/Non-Tobacco User	24	278.42	306.26
	Rating Area 3	Tobacco User/Non-Tobacco User	25	279.53	307.37

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* Rate Effective Date* Rate Expiration Date* Rating Method*	75729				
	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
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	26	285.09	313.49
	Rating Area 3	Tobacco User/Non-Tobacco User	27	291.78	321.01
	Rating Area 3	Tobacco User/Non-Tobacco User	28	302.63	332.98
	Rating Area 3	Tobacco User/Non-Tobacco User	29	311.54	342.72
	Rating Area 3	Tobacco User/Non-Tobacco User	30	316.00	347.74
	Rating Area 3	Tobacco User/Non-Tobacco User	31	322.68	354.97
	Rating Area 3	Tobacco User/Non-Tobacco User	32	329.36	362.21
	Rating Area 3	Tobacco User/Non-Tobacco User	33	333.54	366.95
	Rating Area 3	Tobacco User/Non-Tobacco User	34	337.99	371.68
	Rating Area 3	Tobacco User/Non-Tobacco User	35	340.22	374.19
	Rating Area 3	Tobacco User/Non-Tobacco User	36	342.45	376.69
	Rating Area 3	Tobacco User/Non-Tobacco User	37	344.67	379.20
	Rating Area 3	Tobacco User/Non-Tobacco User	38	346.90	381.70
	Rating Area 3	Tobacco User/Non-Tobacco User	39	351.36	386.44
	Rating Area 3	Tobacco User/Non-Tobacco User	40	355.81	391.45
	Rating Area 3	Tobacco User/Non-Tobacco User	41	362.49	398.69
	Rating Area 3	Tobacco User/Non-Tobacco User	42	368.90	405.92
	Rating Area 3	Tobacco User/Non-Tobacco User	43	377.80	415.67
	Rating Area 3	Tobacco User/Non-Tobacco User	44	388.94	427.92
	Rating Area 3	Tobacco User/Non-Tobacco User	45	402.03	442.12
	Rating Area 3	Tobacco User/Non-Tobacco User	46	417.62	459.38
	Rating Area 3	Tobacco User/Non-Tobacco User	47	435.16	478.59
	Rating Area 3	Tobacco User/Non-Tobacco User	48	455.20	500.86
	Rating Area 3	Tobacco User/Non-Tobacco User	49	474.97	522.58
	Rating Area 3	Tobacco User/Non-Tobacco User	50	497.24	547.08
	Rating Area 3	Tobacco User/Non-Tobacco User	51	519.24	571.30
	Rating Area 3	Tobacco User/Non-Tobacco User	52	543.46	597.75
	Rating Area 3	Tobacco User/Non-Tobacco User	53	567.96	624.76
	Rating Area 3	Tobacco User/Non-Tobacco User	54	594.41	653.71
	Rating Area 3	Tobacco User/Non-Tobacco User	55	620.86	682.94
	Rating Area 3	Tobacco User/Non-Tobacco User	56	649.53	714.40
	Rating Area 3	Tobacco User/Non-Tobacco User	57	678.49	746.42
	Rating Area 3	Tobacco User/Non-Tobacco User	58	709.39	780.39
	Rating Area 3	Tobacco User/Non-Tobacco User	59	724.71	797.09
	Rating Area 3	Tobacco User/Non-Tobacco User	60	755.61	831.06
	Rating Area 3	Tobacco User/Non-Tobacco User	61	782.34	860.57
	Rating Area 3	Tobacco User/Non-Tobacco User	62	799.88	879.78
	Rating Area 3	Tobacco User/Non-Tobacco User	63	821.87	904.00
	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	835.23	918.76
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	212.98	212.98
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	15	231.92	231.92
	Rating Area 3	Tobacco User/Non-Tobacco User	16	239.16	239.16
	Rating Area 3	Tobacco User/Non-Tobacco User	17	246.39	246.39
	Rating Area 3	Tobacco User/Non-Tobacco User	18	254.19	254.19
	Rating Area 3	Tobacco User/Non-Tobacco User	19	261.99	261.99
	Rating Area 3	Tobacco User/Non-Tobacco User	20	270.06	270.06
	Rating Area 3	Tobacco User/Non-Tobacco User	21	278.42	306.26
	Rating Area 3	Tobacco User/Non-Tobacco User	22	278.42	306.26
	Rating Area 3	Tobacco User/Non-Tobacco User	23	278.42	306.26
	Rating Area 3	Tobacco User/Non-Tobacco User	24	278.42	306.26
	Rating Area 3	Tobacco User/Non-Tobacco User	25	279.53	307.37
	Rating Area 3	Tobacco User/Non-Tobacco User	26	285.09	313.49
	Rating Area 3	Tobacco User/Non-Tobacco User	27	291.78	321.01
	Rating Area 3	Tobacco User/Non-Tobacco User	28	302.63	332.98
	Rating Area 3	Tobacco User/Non-Tobacco User	29	311.54	342.72

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*	75729				
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
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	30	316.00	347.74
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	31	322.68	354.97
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	32	329.36	362.21
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	33	333.54	366.95
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	34	337.99	371.68
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	35	340.22	374.19
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	36	342.45	376.69
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	37	344.67	379.20
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	38	346.90	381.70
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	39	351.36	386.44
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	40	355.81	391.45
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	41	362.49	398.69
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	42	368.90	405.92
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	43	377.80	415.67
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	44	388.94	427.92
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	45	402.03	442.12
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	46	417.62	459.38
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	47	435.16	478.59
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	48	455.20	500.86
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	49	474.97	522.58
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	50	497.24	547.08
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	51	519.24	571.30
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	52	543.46	597.75
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	53	567.96	624.76
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	54	594.41	653.71
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	55	620.86	682.94
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	56	649.53	714.40
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	57	678.49	746.42
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	58	709.39	780.39
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	59	724.71	797.09
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	60	755.61	831.06
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	61	782.34	860.57
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	62	799.88	879.78
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	63	821.87	904.00
75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	835.23	918.76
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	250.64	250.64
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	15	272.92	272.92
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	16	281.43	281.43
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	17	289.95	289.95
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	18	299.13	299.13
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	19	308.30	308.30
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	20	317.80	317.80
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	21	327.64	360.40
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	22	327.64	360.40
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	23	327.64	360.40
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	24	327.64	360.40
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	25	328.94	361.70
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	26	335.49	368.91
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	27	343.36	377.76
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	28	356.13	391.85
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	29	366.62	403.31
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	30	371.86	409.21
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	31	379.72	417.73
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	32	387.59	426.25
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	33	392.50	431.82

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*	75729				
	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
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	34	397.74	437.39
	Rating Area 6	Tobacco User/Non-Tobacco User	35	400.36	440.34
	Rating Area 6	Tobacco User/Non-Tobacco User	36	402.99	443.28
	Rating Area 6	Tobacco User/Non-Tobacco User	37	405.61	446.23
	Rating Area 6	Tobacco User/Non-Tobacco User	38	408.23	449.18
	Rating Area 6	Tobacco User/Non-Tobacco User	39	413.47	454.75
	Rating Area 6	Tobacco User/Non-Tobacco User	40	418.71	460.65
	Rating Area 6	Tobacco User/Non-Tobacco User	41	426.57	469.17
	Rating Area 6	Tobacco User/Non-Tobacco User	42	434.11	477.68
	Rating Area 6	Tobacco User/Non-Tobacco User	43	444.59	489.15
	Rating Area 6	Tobacco User/Non-Tobacco User	44	457.70	503.57
	Rating Area 6	Tobacco User/Non-Tobacco User	45	473.10	520.28
	Rating Area 6	Tobacco User/Non-Tobacco User	46	491.45	540.59
	Rating Area 6	Tobacco User/Non-Tobacco User	47	512.09	563.20
	Rating Area 6	Tobacco User/Non-Tobacco User	48	535.68	589.41
	Rating Area 6	Tobacco User/Non-Tobacco User	49	558.94	614.96
	Rating Area 6	Tobacco User/Non-Tobacco User	50	585.15	643.79
	Rating Area 6	Tobacco User/Non-Tobacco User	51	611.03	672.30
	Rating Area 6	Tobacco User/Non-Tobacco User	52	639.53	703.42
	Rating Area 6	Tobacco User/Non-Tobacco User	53	668.37	735.20
	Rating Area 6	Tobacco User/Non-Tobacco User	54	699.49	769.28
	Rating Area 6	Tobacco User/Non-Tobacco User	55	730.62	803.68
	Rating Area 6	Tobacco User/Non-Tobacco User	56	764.36	840.70
	Rating Area 6	Tobacco User/Non-Tobacco User	57	798.44	878.38
	Rating Area 6	Tobacco User/Non-Tobacco User	58	834.80	918.35
	Rating Area 6	Tobacco User/Non-Tobacco User	59	852.82	938.01
	Rating Area 6	Tobacco User/Non-Tobacco User	60	889.19	977.98
	Rating Area 6	Tobacco User/Non-Tobacco User	61	920.64	1012.71
	Rating Area 6	Tobacco User/Non-Tobacco User	62	941.28	1035.31
	Rating Area 6	Tobacco User/Non-Tobacco User	63	967.16	1063.82
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	982.89	1081.18
75729PA0012713	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	259.94	259.94
75729PA0012713	Rating Area 9	Tobacco User/Non-Tobacco User	15	283.04	283.04
	Rating Area 9	Tobacco User/Non-Tobacco User	16	291.88	291.88
	Rating Area 9	Tobacco User/Non-Tobacco User	17	300.71	300.71
	Rating Area 9	Tobacco User/Non-Tobacco User	18	310.23	310.23
	Rating Area 9	Tobacco User/Non-Tobacco User	19	319.74	319.74
	Rating Area 9	Tobacco User/Non-Tobacco User	20	329.59	329.59
	Rating Area 9	Tobacco User/Non-Tobacco User	21	339.79	373.77
	Rating Area 9	Tobacco User/Non-Tobacco User	22	339.79	373.77
	Rating Area 9	Tobacco User/Non-Tobacco User	23	339.79	373.77
	Rating Area 9	Tobacco User/Non-Tobacco User	24	339.79	373.77
	Rating Area 9	Tobacco User/Non-Tobacco User	25	341.15	375.12
	Rating Area 9	Tobacco User/Non-Tobacco User	26	347.94	382.60
	Rating Area 9	Tobacco User/Non-Tobacco User	27	356.10	391.77
	Rating Area 9	Tobacco User/Non-Tobacco User	28	369.35	406.38
	Rating Area 9	Tobacco User/Non-Tobacco User	29	380.22	418.28
	Rating Area 9	Tobacco User/Non-Tobacco User	30	385.66	424.39
	Rating Area 9	Tobacco User/Non-Tobacco User	31	393.81	433.23
	Rating Area 9	Tobacco User/Non-Tobacco User	32	401.97	442.06
	Rating Area 9	Tobacco User/Non-Tobacco User	33	407.06	447.84
	Rating Area 9	Tobacco User/Non-Tobacco User	34	412.50	453.62
	Rating Area 9	Tobacco User/Non-Tobacco User	35	415.22	456.67
	Rating Area 9	Tobacco User/Non-Tobacco User	36	417.94	459.73
	Rating Area 9	Tobacco User/Non-Tobacco User	37	420.66	462.79

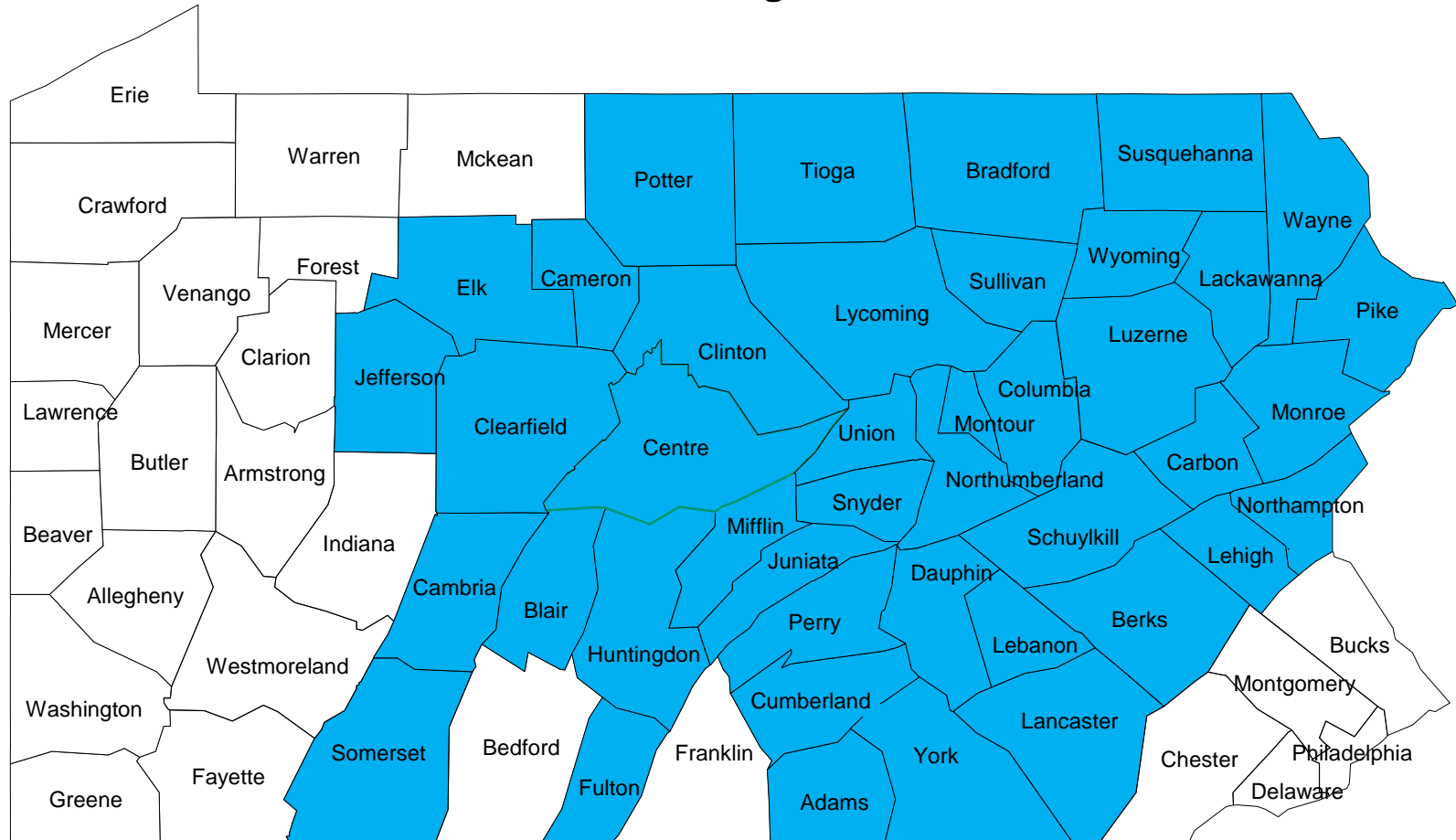
2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		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*	75729				
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
75729PA0012713	Rating Area 9	Tobacco User/Non-Tobacco User	38	423.37	465.85
	Rating Area 9	Tobacco User/Non-Tobacco User	39	428.81	471.62
	Rating Area 9	Tobacco User/Non-Tobacco User	40	434.25	477.74
	Rating Area 9	Tobacco User/Non-Tobacco User	41	442.40	486.57
	Rating Area 9	Tobacco User/Non-Tobacco User	42	450.22	495.41
	Rating Area 9	Tobacco User/Non-Tobacco User	43	461.09	507.30
	Rating Area 9	Tobacco User/Non-Tobacco User	44	474.68	522.25
	Rating Area 9	Tobacco User/Non-Tobacco User	45	490.65	539.58
	Rating Area 9	Tobacco User/Non-Tobacco User	46	509.68	560.65
	Rating Area 9	Tobacco User/Non-Tobacco User	47	531.09	584.09
	Rating Area 9	Tobacco User/Non-Tobacco User	48	555.55	611.28
	Rating Area 9	Tobacco User/Non-Tobacco User	49	579.68	637.78
	Rating Area 9	Tobacco User/Non-Tobacco User	50	606.86	667.68
	Rating Area 9	Tobacco User/Non-Tobacco User	51	633.70	697.24
	Rating Area 9	Tobacco User/Non-Tobacco User	52	663.26	729.52
	Rating Area 9	Tobacco User/Non-Tobacco User	53	693.16	762.48
	Rating Area 9	Tobacco User/Non-Tobacco User	54	725.44	797.82
	Rating Area 9	Tobacco User/Non-Tobacco User	55	757.72	833.50
	Rating Area 9	Tobacco User/Non-Tobacco User	56	792.72	871.89
	Rating Area 9	Tobacco User/Non-Tobacco User	57	828.06	910.97
	Rating Area 9	Tobacco User/Non-Tobacco User	58	865.78	952.42
	Rating Area 9	Tobacco User/Non-Tobacco User	59	884.46	972.81
	Rating Area 9	Tobacco User/Non-Tobacco User	60	922.18	1014.26
	Rating Area 9	Tobacco User/Non-Tobacco User	61	954.80	1050.28
	Rating Area 9	Tobacco User/Non-Tobacco User	62	976.21	1073.73
	Rating Area 9	Tobacco User/Non-Tobacco User	63	1003.05	1103.29
	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1019.36	1121.30
75729PA0012714	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	281.26	281.26
75729PA0012714	Rating Area 7	Tobacco User/Non-Tobacco User	15	306.26	306.26
	Rating Area 7	Tobacco User/Non-Tobacco User	16	315.82	315.82
	Rating Area 7	Tobacco User/Non-Tobacco User	17	325.38	325.38
	Rating Area 7	Tobacco User/Non-Tobacco User	18	335.67	335.67
	Rating Area 7	Tobacco User/Non-Tobacco User	19	345.97	345.97
	Rating Area 7	Tobacco User/Non-Tobacco User	20	356.63	356.63
	Rating Area 7	Tobacco User/Non-Tobacco User	21	367.66	404.43
	Rating Area 7	Tobacco User/Non-Tobacco User	22	367.66	404.43
	Rating Area 7	Tobacco User/Non-Tobacco User	23	367.66	404.43
	Rating Area 7	Tobacco User/Non-Tobacco User	24	367.66	404.43
	Rating Area 7	Tobacco User/Non-Tobacco User	25	369.13	405.89
	Rating Area 7	Tobacco User/Non-Tobacco User	26	376.48	413.98
	Rating Area 7	Tobacco User/Non-Tobacco User	27	385.31	423.91
	Rating Area 7	Tobacco User/Non-Tobacco User	28	399.64	439.72
	Rating Area 7	Tobacco User/Non-Tobacco User	29	411.41	452.59
	Rating Area 7	Tobacco User/Non-Tobacco User	30	417.29	459.20
	Rating Area 7	Tobacco User/Non-Tobacco User	31	426.12	468.76
	Rating Area 7	Tobacco User/Non-Tobacco User	32	434.94	478.32
	Rating Area 7	Tobacco User/Non-Tobacco User	33	440.45	484.57
	Rating Area 7	Tobacco User/Non-Tobacco User	34	446.34	490.82
	Rating Area 7	Tobacco User/Non-Tobacco User	35	449.28	494.13
	Rating Area 7	Tobacco User/Non-Tobacco User	36	452.22	497.44
	Rating Area 7	Tobacco User/Non-Tobacco User	37	455.16	500.75
	Rating Area 7	Tobacco User/Non-Tobacco User	38	458.10	504.06
	Rating Area 7	Tobacco User/Non-Tobacco User	39	463.98	510.31
	Rating Area 7	Tobacco User/Non-Tobacco User	40	469.87	516.93
	Rating Area 7	Tobacco User/Non-Tobacco User	41	478.69	526.49

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*	75729				
	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
75729PA0012714	Rating Area 7	Tobacco User/Non-Tobacco User	42	487.15	536.04
	Rating Area 7	Tobacco User/Non-Tobacco User	43	498.91	548.91
	Rating Area 7	Tobacco User/Non-Tobacco User	44	513.62	565.09
	Rating Area 7	Tobacco User/Non-Tobacco User	45	530.90	583.84
	Rating Area 7	Tobacco User/Non-Tobacco User	46	551.49	606.63
	Rating Area 7	Tobacco User/Non-Tobacco User	47	574.65	632.00
	Rating Area 7	Tobacco User/Non-Tobacco User	48	601.12	661.42
	Rating Area 7	Tobacco User/Non-Tobacco User	49	627.22	690.09
	Rating Area 7	Tobacco User/Non-Tobacco User	50	656.64	722.45
	Rating Area 7	Tobacco User/Non-Tobacco User	51	685.68	754.43
	Rating Area 7	Tobacco User/Non-Tobacco User	52	717.67	789.36
	Rating Area 7	Tobacco User/Non-Tobacco User	53	750.02	825.02
	Rating Area 7	Tobacco User/Non-Tobacco User	54	784.95	863.26
	Rating Area 7	Tobacco User/Non-Tobacco User	55	819.88	901.86
	Rating Area 7	Tobacco User/Non-Tobacco User	56	857.74	943.41
	Rating Area 7	Tobacco User/Non-Tobacco User	57	895.98	985.69
	Rating Area 7	Tobacco User/Non-Tobacco User	58	936.79	1030.54
	Rating Area 7	Tobacco User/Non-Tobacco User	59	957.01	1052.60
	Rating Area 7	Tobacco User/Non-Tobacco User	60	997.82	1097.46
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1033.12	1136.43
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1056.28	1161.80
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1085.32	1193.78
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1102.97	1213.27


2021 to 2022 Service Area

Issuer: Geisinger Quality Options (75729)

Market: Individual – On and Off Exchange



Key:

 2021 to 2022 On and off exchange service area

Geisinger Quality Options
Individual Filing for 2022
Response to Questions
SERFF Tracking Number: GSHP-132824666

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_GQO_Indiv_051121.xlsx” file.

[Formulas have been added to the Factor columns of the ‘COVID’ tab of the “PID_Response_Exhibits_GQO_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_GQO_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_GQO_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_GQO_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_GQO_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_GQO_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 GQO Individual market there are 2 expanded bronze plans.

1. The plan named "Geisinger Marketplace All-Access PPO 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 All-Access QHDHP PPO 6850 - HSA Eligible" meets the high deductible health plan definition at 26 U.S.C. 223(c)(2).

Geisinger Quality Options
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 Quality Options
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 Quality Options
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	\$596.89	\$811.46	0.736
2019	\$638.69	\$433.15	1.475
2018	\$620.56	\$683.78	0.908
2017	\$740.94	\$495.38	1.496

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 Quality Options
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 Quality Options
Individual Filing for 2022
Response to Questions Round 2
SERFF Tracking Number: GSHP-132824666

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_GQO_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_GQO_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 Quality Options (GQO) Individual filing and the Geisinger Health Plan (GHP) 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_GQO_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_GQO_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?

[Yes, GQO has transitional membership in the individual market. We have not seen any significant drops in transitional membership recently and we do not anticipate any significant drops in 2022. Instead, we expect that membership will continue to slowly decline as it has in recent years.](#)

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 Quality Options
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 Quality Options
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 Quality Options
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 Quality Options
Individual Filing for 2022
Financial Performance

Rating Year		Member Months	Total Premium	Total Incurred Claims	Total Administrative Expenses	Total Actual Paid Taxes and Fees	Profit	Total Underwriting Gain/Loss	Underwriting Gain/Loss PMPM
CY2022	Projected	79,836	\$55,503,368	\$47,150,660	\$5,202,331	\$2,040,310	\$1,110,067	\$8,352,708	\$104.62
CY2021	Projected	41,712	\$27,648,193	\$23,917,703	\$2,203,561	\$973,965	\$552,964	\$3,730,490	\$89.43
CY2020	Actual	38,683	\$29,959,492	\$32,018,194	\$2,773,188	\$1,621,673	-\$6,453,562	-\$2,058,702	-\$53.22
CY2019	Actual	63,796	\$44,125,634	\$28,271,198	\$2,434,948	\$1,466,139	\$11,953,349	\$15,854,436	\$248.52
CY2018	Actual	3,259	\$1,868,863	\$2,265,187	\$117,630	\$49,874	-\$563,828	-\$396,323	-\$121.61
CY2017	Actual	3,403	\$2,150,417	\$1,721,052	\$138,199	-\$11,564	\$302,730	\$429,365	\$126.17
CY2016	Actual	72,965	\$32,342,242	\$42,877,035	\$2,883,454	\$1,417,065	-\$14,835,313	-\$10,534,793	-\$144.38

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.