

SERFF Tracking #:	GSHP-132824666	State Tracking #:	GSHP-132824666	Company Tracking #:	ACTUARIAL GQO INDIV
State:	Pennsylvania	Filing Company:	Geisinger Quality Options		
TOI/Sub-TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense				
Product Name:	PPO				
Project Name/Number:	GQO Individual/				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	Public_PDF_GQO_Indiv_091621.pdf
Item Status:	
Status Date:	

September 15, 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 requested reinsurance parameter change on September 14, 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: -0.9%
6. Range of rate change requested: -9.0% to 6.4%
7. Total additional annual revenue generated from the proposed rate change: -\$294,580
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.
16. Summary of changes made in response to requested change dated July 20, 2021:
 - a. Updated the URRT Current Premium PMPM values.
17. Summary of changes made in response to requested change dated September 14, 2021:
 - a. Updated Actuarial Memorandum Exhibits tab II.a. Reins Table – Exp, Coinsurance Rate, cell E5, to reflect the revised Coinsurance Rate of 64%.
 - i. This necessitated additional changes to the Projected Incurred Exchange User Fees PMPM on Table 5 and the Retention percentages shown on Table 6.
 - b. Updated the Department rate tables, URRT, Federal rate template, Actuarial Memorandum, Attachment I, and Consumer Friendly Justification to reflect these changes.

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

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

Sincerely,

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

Karena Weikel, ASA, MAAA
Chief Actuary
Geisinger Health Plan

cc. Sarah MacDermont, FSA, MAAA, Senior Director Actuarial Services
Devon Nole, Actuarial Analyst Senior

Discrimination is against the law

Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company (the "Health Plan") comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation.

The Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call the Health Plan at 800-447-4000 or TTY: 711.

If you believe that the Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with:

Civil Rights Grievance Coordinator
Geisinger Health Plan Appeals Department
100 North Academy Avenue
Danville, PA 17822-3220
Phone: 866-577-7733, TTY: 711
Fax: 570-271-7225
GHPCivilRights@thehealthplan.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Grievance Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW., Room 509F
HHH Building, Washington, DC 20201
Phone: 800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 800-447-4000 or TTY: 711.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-447-4000 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800-447-4000 (TTY : 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-447-4000 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-447-4000 (телетайп: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-447-4000 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-447-4000 (TTY: 711) 번으로 전화해 주십시오.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-447-4000 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-447-4000 (رقم هاتف الصم والبكم: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-447-4000 (ATS : 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-447-4000 (TTY: 711).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 800-447-4000 (TTY: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-447-4000 (TTY: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-447-4000 (TTY: 711).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយភាសាដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 800-447-4000 (TTY: 711)។

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-447-4000 (TTY: 711).

August 9, 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 requested change on July 20, 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.
16. Summary of changes made in response to requested change dated July 20, 2021:
 - a. Updated the URRT Current Premium PMPM values.

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

Discrimination is against the law

Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company (the "Health Plan") comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation.

The Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call the Health Plan at 800-447-4000 or TTY: 711.

If you believe that the Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with:

Civil Rights Grievance Coordinator
Geisinger Health Plan Appeals Department
100 North Academy Avenue
Danville, PA 17822-3220
Phone: 866-577-7733, TTY: 711
Fax: 570-271-7225
GHPCivilRights@thehealthplan.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Grievance Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW., Room 509F
HHH Building, Washington, DC 20201
Phone: 800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 800-447-4000 or TTY: 711.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-447-4000 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800-447-4000 (TTY : 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-447-4000 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-447-4000 (телетайп: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-447-4000 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-447-4000 (TTY: 711) 번으로 전화해 주십시오.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-447-4000 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-447-4000 (رقم هاتف الصم والبكم: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-447-4000 (ATS : 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-447-4000 (TTY: 711).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 800-447-4000 (TTY: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-447-4000 (TTY: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-447-4000 (TTY: 711).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយភាសាដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 800-447-4000 (TTY: 711)។

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-447-4000 (TTY: 711).

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

Karena Weikel, ASA, MAAA
Chief Actuary
Geisinger Health Plan

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

Discrimination is against the law

Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company (the "Health Plan") comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation.

The Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call the Health Plan at 800-447-4000 or TTY: 711.

If you believe that the Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with:

Civil Rights Grievance Coordinator
Geisinger Health Plan Appeals Department
100 North Academy Avenue
Danville, PA 17822-3220
Phone: 866-577-7733, TTY: 711
Fax: 570-271-7225
GHPCivilRights@thehealthplan.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Grievance Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW., Room 509F
HHH Building, Washington, DC 20201
Phone: 800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at
<http://www.hhs.gov/ocr/office/file/index.html>.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 800-447-4000 or TTY: 711.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-447-4000 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800-447-4000 (TTY : 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-447-4000 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-447-4000 (телетайп: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-447-4000 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-447-4000 (TTY: 711) 번으로 전화해 주십시오.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-447-4000 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-447-4000 (رقم هاتف الصم والبكم: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-447-4000 (ATS : 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-447-4000 (TTY: 711).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 800-447-4000 (TTY: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-447-4000 (TTY: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-447-4000 (TTY: 711).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយភាសាដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 800-447-4000 (TTY: 711)។

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-447-4000 (TTY: 711).

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:	-0.9 ¹
Range of requested rate change:	-9.0% to 6.4%
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 decrease of 0.9% 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 -9.0% to 6.4%. 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:

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

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

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

Sincerely,

A handwritten signature in black ink that reads "Karena M. Weikel".

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

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

Discrimination is against the law

Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company (the "Health Plan") comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation.

The Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call the Health Plan at 800-447-4000 or TTY: 711.

If you believe that the Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with:

Civil Rights Grievance Coordinator
Geisinger Health Plan Appeals Department
100 North Academy Avenue
Danville, PA 17822-3220
Phone: 866-577-7733, TTY: 711
Fax: 570-271-7225
GHPCivilRights@thehealthplan.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Grievance Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW., Room 509F
HHH Building, Washington, DC 20201
Phone: 800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 800-447-4000 or TTY: 711.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-447-4000 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800-447-4000 (TTY : 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-447-4000 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-447-4000 (телетайп: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-447-4000 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-447-4000 (TTY: 711) 번으로 전화해 주십시오.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-447-4000 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-447-4000 (رقم هاتف الصم والبكم: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-447-4000 (ATS : 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-447-4000 (TTY: 711).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 800-447-4000 (TTY: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-447-4000 (TTY: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-447-4000 (TTY: 711).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយភាសាដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 800-447-4000 (TTY: 711)។

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-447-4000 (TTY: 711).

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 **decrease is 0.9%** but is not uniform by plan. The increases range from **-9.0% to 6.4%**. 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 -0.9% 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 0.3%.

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 $.030 * 680.10 * .95 = \$19.38$. 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, 64% coinsurance and a reinsurance cap of \$100,000. The maximum recovery, per claimant is \$25,600. 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 \$19.38 and Reinsurance Recoveries of \$47.86) 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, \$717.88 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 9.57% 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 89.6% in aggregate as shown below using the federally prescribed MLR methodology:

MLR Numerator = Projected Claims - Reinsurance Recoveries + Quality Initiatives - Risk Adjustment =
 $708.89 - 47.86 + 10.56 - 84.65 = 586.94$

MLR Denominator = Projected Premiums - Taxes and Fees = $680.10 - 5.63 - 19.38 = 655.09$

Federal MLR = $586.94 / 655.09 = 89.6\%$

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.

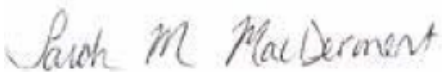
.....
Actuarial Certification

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

9/15/2021

Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Getinger 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

to

to

12/31/2022

12/31/2020

Table 1. Number of Members

	Member-months Experience Period	Members Current Period (as of 02-01-2021)	Member-months Projected Rating Period
Average Age	47.0	47.0	47.0
Total	38,683	4,224	79,836
<18	2,299	223	4,215
18-24	2,260	223	4,215
25-29	2,258	221	5,122
30-34	2,534	305	5,765
35-39	2,213	259	4,895
40-44	2,580	305	5,765
45-49	2,705	329	6,218
50-54	4,413	480	9,072
55-59	5,889	640	12,096
60-63	8,470	929	18,236
64+	1,053	330	6,237

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 29,959,492.18	\$ 30,630,085.94	\$ 32,018,193.90	38,683	\$ 5,131,791.71	\$ 37,149,985.62	\$	\$ (628,422.54)	\$ 1,548.44	\$	\$ 5,310,221.65	\$ 844.16
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 844.16
Loss Ratio											99.00%

*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%	2.60%	0.00%	9.06%	37.92%
Professional	9.20%	-2.40%	0.00%	6.58%	18.24%
Other Medical	1.50%	6.80%	0.00%	8.83%	2.62%
Capitation				-0.10%	0.00%
Prescription Drugs	7.30%	8.60%	0.00%	16.53%	15.59%
Total Annual Trend				8.16%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.170	

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

** Should equal UHRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-17		\$215,873.53	1.000%	\$ 215,873.53	3885	\$56.38		\$(5,453.14)	\$281,431.10	\$ 730.48
Feb-17		\$164,212.07	1.000%	\$ 164,212.07	3715	\$46.65		\$(3,815.03)	\$210,856.70	\$ 577.24
Mar-17		\$250,876.98	1.000%	\$ 250,876.98	2915	\$84.71		\$(2,883.09)	\$286,938.62	\$ 966.11
Apr-17		\$57,099.30	1.000%	\$ 57,099.30	2915	\$19.62		\$(2,747.75)	\$84,775.09	\$ 291.31
May-17		\$99,398.93	1.000%	\$ 99,398.93	2815	\$48.77		\$(2,747.75)	\$138,248.10	\$ 485.11
Jun-17		\$110,044.59	1.000%	\$ 110,044.59	2815	\$43.79		\$(2,045.12)	\$144,933.07	\$ 544.80
Jul-17		\$193,655.82	1.000%	\$ 193,655.82	2515	\$74.77		\$(2,729.60)	\$221,287.07	\$ 854.31
Aug-17		\$75,436.09	1.000%	\$ 75,436.09	2815	\$29.29		\$(2,704.42)	\$109,866.11	\$ 424.11
Sep-17		\$103,437.42	1.000%	\$ 103,437.42	2915	\$40.72		\$(1,945.89)	\$114,980.38	\$ 452.77
Oct-17		\$107,373.13	1.000%	\$ 107,373.13	2915	\$42.01		\$(2,736.65)	\$141,264.01	\$ 553.91
Nov-17		\$109,164.13	1.000%	\$ 109,164.13	2915	\$43.31		\$(3,050.70)	\$128,657.43	\$ 510.51
Dec-17		\$234,480.20	1.000%	\$ 234,480.20	2885	\$57.08	\$445,698.63	\$(2,411.53)	\$256,288.40	\$ 1,045.28
Jan-18	\$2,150,417.08	\$142,236.37	1.000%	\$ 142,236.37	2885	\$50.83		\$(2,015.42)	\$218,036.93	\$ 767.72
Feb-18		\$164,567.48	1.000%	\$ 164,567.48	2715	\$96.88		\$(2,019.43)	\$231,069.02	\$ 838.01
Mar-18		\$114,463.23	1.000%	\$ 114,463.23	2715	\$43.72		\$(2,015.42)	\$187,083.97	\$ 677.89
Apr-18		\$138,160.09	1.000%	\$ 138,160.09	2715	\$57.80		\$50,139.17	\$218,567.68	\$ 863.33
May-18		\$100,033.67	1.000%	\$ 100,033.67	2715	\$69.11		\$(28,390.14)	\$100,531.44	\$ 370.91
Jun-18		\$87,961.64	1.000%	\$ 87,961.64	2715	\$24.50		\$(28,390.14)	\$89,085.07	\$ 328.77
Jul-18		\$86,151.08	1.000%	\$ 86,151.08	2715	\$15.39		\$(3,559.18)	\$114,001.80	\$ 454.31
Aug-18		\$100,656.00	1.000%	\$ 100,656.00	2815	\$74.77		\$(3,559.18)	\$125,394.21	\$ 466.88
Sep-18		\$135,408.17	1.000%	\$ 135,408.17	2715	\$82.31		\$(3,559.18)	\$162,791.73	\$ 591.71
Oct-18		\$117,971.69	1.000%	\$ 117,971.69	2815	\$44.61		\$(4,535.48)	\$143,112.69	\$ 516.27
Nov-18		\$147,802.28	1.000%	\$ 147,802.28	2915	\$50.06		\$(4,535.48)	\$192,303.30	\$ 716.01
Dec-18	\$1,868,863.48	\$928,773.23	25.5%	\$ 928,773.23	3,641.82	\$547,783.54		\$(4,535.48)	\$966,260.40	\$ 3,788.88
Jan-19		\$1,729,854.82	1.000%	\$ 1,729,854.82	5,132	\$325.01		\$(38,199.11)	\$2,537,846.51	\$ 476.81
Feb-19		\$1,505,070.85	1.000%	\$ 1,505,070.85	5,447	\$276.77		\$(38,199.11)	\$2,097,469.44	\$ 385.31
Mar-19		\$2,413,295.82	1.000%	\$ 2,413,295.82	5,337	\$448.39		\$(38,199.11)	\$3,126,958.43	\$ 581.77
Apr-19		\$1,946,589.56	1.000%	\$ 1,946,589.56	5,337	\$362.11		\$(39,611.00)	\$2,637,152.23	\$ 490.61
May-19		\$2,002,589.04	1.000%	\$ 2,002,589.04	5,481	\$370.84		\$(48,716.25)	\$2,660,558.99	\$ 492.11
Jun-19		\$2,071,239.41	1.000%	\$ 2,071,239.41	5,448	\$380.71		\$(45,061.25)	\$2,722,494.91	\$ 500.51
Jul-19		\$2,545,497.11	0.999%	\$ 2,545,478.65	5,381	\$473.01		\$(56,748.80)	\$3,158,922.65	\$ 586.91
Aug-19		\$2,814,828.99	0.999%	\$ 2,815,657.53	5,381	\$530.44		\$(54,908.50)	\$3,472,512.54	\$ 635.91
Sep-19		\$2,637,823.99	0.997%	\$ 2,638,595.81	5,291	\$501.48		\$(60,490.70)	\$3,188,055.81	\$ 607.71
Oct-19		\$2,779,490.27	0.997%	\$ 2,780,203.51	5,342	\$542.22		\$(87,022.40)	\$3,308,041.14	\$ 635.61
Nov-19		\$2,542,094.73	0.997%	\$ 2,542,813.81	5,181	\$490.31		\$(70,463.70)	\$3,092,237.83	\$ 578.91
Dec-19	\$44,125,633.60	\$2,275,584.88	0.998%	\$ 2,279,498.68	5,095	\$433.18	\$7,901,595.64	\$(68,431.75)	\$3,125,631.61	\$ 728.14
Jan-20		\$2,503,360.17	0.999%	\$ 2,504,748.57	5,431	\$728.91		\$(51,173.25)	\$3,182,286.78	\$ 926.11
Feb-20		\$2,769,780.62	0.999%	\$ 2,771,492.55	5,329	\$842.27		\$(45,702.65)	\$3,309,250.54	\$ 1,005.01
Mar-20		\$2,146,138.09	0.919%	\$ 2,134,241.03	5,255	\$716.55		\$(51,548.30)	\$2,738,716.46	\$ 840.61
Apr-20		\$2,284,072.44	0.998%	\$ 2,284,888.16	5,255	\$702.81		\$(55,293.10)	\$2,484,951.66	\$ 757.81
May-20		\$2,257,085.10	0.888%	\$ 2,539,557.15	5,235	\$784.41		\$(48,794.20)	\$2,816,531.45	\$ 869.91
Jun-20		\$2,068,197.53	0.997%	\$ 2,073,188.94	5,233	\$640.91		\$(58,977.20)	\$2,436,072.73	\$ 752.71
Jul-20		\$2,774,550.38	0.996%	\$ 2,781,420.48	5,321	\$966.41		\$(56,415.00)	\$3,174,600.76	\$ 987.51
Aug-20		\$2,800,367.19	0.955%	\$ 2,811,960.78	5,321	\$875.61		\$(56,415.00)	\$3,124,026.81	\$ 972.71
Sep-20		\$2,434,450.43	0.992%	\$ 2,452,092.85	5,205	\$765.61		\$(56,415.00)	\$2,781,542.32	\$ 868.11
Oct-20		\$2,900,101.86	0.870%	\$ 3,234,509.71	5,325	\$1,178.01		\$(56,415.00)	\$2,735,088.37	\$ 1,178.01
Nov-20		\$2,650,038.33	0.967%	\$ 2,738,298.27	5,311	\$1,115.11		\$(56,415.00)	\$3,087,289.89	\$ 992.41
Dec-20	\$29,959,492.18	\$3,041,883.77	0.897%	\$ 3,387,755.46	5,065	\$1,106.88	\$5,131,791.71	\$(55,838.84)	\$3,670,986.01	\$ 1,199.41

* 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	\$ 55,128,031.46	\$ 192,416,750.65	\$ -	\$ (4,318,262.04)	\$ 10,252.12	\$ -	\$ 21,451,624.33	\$ 734.67
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%	2.81%	20.89%
Outpatient Hospital	6.30%	2.60%	0.00%	9.06%	36.98%
Professional	9.20%	-2.40%	0.00%	6.58%	20.76%
Other Medical	1.90%	6.80%	0.00%	8.83%	2.22%
Capitation				-0.10%	0.01%
Prescription Drugs	7.30%	8.60%	0.00%	16.53%	19.35%
Total Annual Trend				8.71%	100.01%
Months of Trend				24	
Total Applied Trend Projection Factor				1.182	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-17	\$336,861,114.76	\$16,806,124.38	1.0000	\$ 16,806,124.38	44,659	\$ 376.32	\$59,675,275.81	(\$386,723.43)	\$22,469,532.02	\$ 503.14
Feb-17		\$17,758,324.47	1.0000	\$ 17,758,324.47	46,193	\$ 384.44		(\$410,824.25)	\$23,062,165.95	\$ 499.26
Mar-17		\$19,961,659.20	1.0000	\$ 19,961,659.20	46,817	\$ 426.38		(\$451,813.24)	\$25,310,101.41	\$ 540.62
Apr-17		\$19,586,095.23	1.0000	\$ 19,586,095.23	46,083	\$ 425.02		(\$353,209.64)	\$24,755,660.88	\$ 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)	\$24,875,661.83	\$ 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)	\$25,321,021.39	\$ 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)	\$34,499,627.89	\$ 593.94
Apr-18		\$30,046,615.70	1.0000	\$ 30,046,615.70	57,668	\$ 521.03		(\$435,040.20)	\$34,076,043.82	\$ 590.87
May-18		\$29,188,596.47	1.0000	\$ 29,188,596.47	56,895	\$ 513.03		(\$513,760.70)	\$33,208,803.68	\$ 583.69
Jun-18		\$27,395,351.42	1.0000	\$ 27,395,351.42	56,525	\$ 484.66		(\$513,760.70)	\$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)	\$25,956,821.86	\$ 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	37,133	\$ 593.45		(\$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		\$19,932,826.56	0.9998	\$ 19,935,587.50	34,673	\$ 574.70		(\$552,907.40)	\$22,433,803.65	\$ 646.98
Oct-19		\$22,364,165.41	0.9998	\$ 22,368,033.75	34,050	\$ 656.75		(\$683,454.55)	\$24,885,760.04	\$ 730.55
Nov-19		\$20,219,317.97	0.9998	\$ 20,222,883.81	33,496	\$ 603.74		(\$543,614.60)	\$22,480,928.26	\$ 671.16
Dec-19		\$21,212,234.76	0.9997	\$ 21,219,459.36	32,916	\$ 644.66		(\$566,657.75)	\$23,295,353.62	\$ 707.73
Jan-20	\$198,236,831.87	\$14,879,972.15	0.9997	\$ 14,884,833.73	23,774	\$ 626.11	\$25,128,031.46	(\$381,490.75)	\$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)	\$18,715,208.87	\$ 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)	\$15,073,124.69	\$ 721.13
Sep-20		\$13,335,246.35	0.9918	\$ 13,446,129.00	20,544	\$ 654.51		(\$360,919.20)	\$14,714,856.34	\$ 716.26
Oct-20		\$13,438,798.33	0.9616	\$ 13,975,696.85	20,309	\$ 689.19		(\$360,919.20)	\$15,494,425.33	\$ 758.15
Nov-20		\$12,471,861.37	0.9749	\$ 12,793,473.65	19,979	\$ 640.35		(\$360,915.26)	\$13,969,198.76	\$ 699.20
Dec-20		\$13,095,008.00	0.9165	\$ 14,268,499.90	19,563	\$ 730.40		(\$359,764.54)	\$15,406,692.72	\$ 787.56

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

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

Carrier Name:	Geisinger Quality Options	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	64%
Rate Effective Date:	1/1/2022		
Incurred Dates:	1/1/2020 to 12/31/2020	Proj. Incurred Claim Impact:	-7.0%

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	\$729,864
\$65,000	\$69,999	5	54	\$335,373	\$312,734
\$70,000	\$74,999	13	126	\$936,516	\$836,346
\$75,000	\$79,999	2	24	\$156,740	\$133,226
\$80,000	\$84,999	7	69	\$576,411	\$476,308
\$85,000	\$89,999	6	54	\$526,275	\$419,859
\$90,000	\$94,999	5	43	\$461,492	\$358,137
\$95,000	\$99,999	6	60	\$585,749	\$441,270
\$100,000	\$109,999	8	64	\$844,564	\$639,764
\$110,000	\$119,999	4	47	\$459,919	\$357,519
\$120,000	\$129,999	3	29	\$378,191	\$301,391
\$130,000	\$139,999	3	27	\$408,305	\$331,505
\$140,000	\$149,999	3	36	\$428,540	\$351,740
\$150,000	\$159,999	2	24	\$307,140	\$255,940
\$160,000	\$169,999	3	33	\$485,591	\$408,791
\$170,000	\$179,999	1	12	\$171,993	\$146,393
\$180,000	\$189,999	4	42	\$739,463	\$637,063
\$190,000	\$199,999	4	43	\$775,718	\$673,318
\$200,000	\$209,999	4	37	\$813,464	\$711,064
\$210,000	\$219,999	2	22	\$438,146	\$386,946
\$220,000	\$229,999	1	12	\$225,134	\$199,534
\$230,000	\$239,999	2	15	\$471,024	\$419,824
\$240,000	\$249,999	1	12	\$247,445	\$221,845
\$250,000	\$259,999	1	12	\$250,583	\$224,983
\$260,000	\$269,999	2	17	\$528,967	\$477,767
\$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	\$281,722
\$325,000	\$349,999	0	0	\$0	\$0
\$350,000	\$374,999	1	10	\$354,212	\$328,612
\$375,000	\$399,999	2	23	\$768,260	\$717,060
\$400,000	\$424,999	3	22	\$1,263,318	\$1,186,518
\$425,000	\$449,999	0	0	\$0	\$0
\$450,000	\$474,999	1	12	\$457,547	\$431,947
\$475,000	\$499,999	3	35	\$1,478,606	\$1,401,806
\$500,000	\$599,999	2	24	\$1,123,694	\$1,072,494
\$600,000	\$699,999	2	15	\$1,279,603	\$1,228,403
\$700,000	\$799,999	1	12	\$700,878	\$675,278
\$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	\$29,761,582

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

Carrier Name:	Geisinger Quality Options	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinurance Rate:	64%
Rate Effective Date:	1/1/2022		
		Proj. Incurred Claim Impact:	-6.8%
		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	\$3,472,624
\$65,000	\$69,999	52	580	\$3,516,413	\$3,262,709
\$70,000	\$74,999	52	584	\$3,764,640	\$3,352,070
\$75,000	\$79,999	60	660	\$4,628,483	\$3,970,254
\$80,000	\$84,999	42	422	\$3,478,063	\$2,864,903
\$85,000	\$89,999	39	382	\$3,415,144	\$2,727,052
\$90,000	\$94,999	31	343	\$2,863,860	\$2,221,390
\$95,000	\$99,999	34	352	\$3,325,817	\$2,502,894
\$100,000	\$109,999	43	460	\$4,498,939	\$3,398,139
\$110,000	\$119,999	50	505	\$5,760,452	\$4,480,452
\$120,000	\$129,999	29	298	\$3,629,761	\$2,887,361
\$130,000	\$139,999	32	355	\$4,295,958	\$3,476,758
\$140,000	\$149,999	24	264	\$3,465,260	\$2,850,860
\$150,000	\$159,999	18	189	\$2,796,455	\$2,335,655
\$160,000	\$169,999	10	103	\$1,650,022	\$1,394,022
\$170,000	\$179,999	18	207	\$3,132,726	\$2,671,926
\$180,000	\$189,999	12	122	\$2,214,533	\$1,907,333
\$190,000	\$199,999	17	197	\$3,293,496	\$2,858,296
\$200,000	\$209,999	12	135	\$2,466,106	\$2,158,906
\$210,000	\$219,999	6	60	\$1,299,726	\$1,146,126
\$220,000	\$229,999	8	79	\$1,801,467	\$1,596,667
\$230,000	\$239,999	10	106	\$2,349,260	\$2,093,260
\$240,000	\$249,999	8	80	\$1,951,903	\$1,747,103
\$250,000	\$259,999	3	30	\$761,835	\$685,035
\$260,000	\$269,999	6	61	\$1,598,810	\$1,445,210
\$270,000	\$279,999	8	91	\$2,200,184	\$1,995,384
\$280,000	\$289,999	6	56	\$1,713,495	\$1,559,895
\$290,000	\$299,999	2	24	\$595,427	\$544,227
\$300,000	\$324,999	3	36	\$956,913	\$880,113
\$325,000	\$349,999	14	161	\$4,722,797	\$4,364,397
\$350,000	\$374,999	4	43	\$1,446,246	\$1,343,846
\$375,000	\$399,999	4	38	\$1,559,619	\$1,457,219
\$400,000	\$424,999	5	54	\$2,067,021	\$1,939,021
\$425,000	\$449,999	5	54	\$2,177,359	\$2,049,359
\$450,000	\$474,999	5	58	\$2,291,987	\$2,163,987
\$475,000	\$499,999	4	47	\$1,944,725	\$1,842,325
\$500,000	\$599,999	11	113	\$6,053,174	\$5,771,574
\$600,000	\$699,999	5	59	\$3,138,437	\$3,010,437
\$700,000	\$799,999	4	48	\$2,935,858	\$2,833,458
\$800,000	\$899,999	5	49	\$4,248,882	\$4,120,882
\$900,000	\$999,999	1	12	\$925,300	\$899,700
\$1,000,000+		5	60	\$6,323,264	\$6,195,264
Total		28,035	256,044	\$212,537,824	\$198,189,921

PA Rate Template Part II
Rate Development and Change

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

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 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	1.010	0.990
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	8%	100%
Blended Projected EHB Claims PMPM		\$ 854.19
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EHB Claims PMPM	\$ 854.19	< Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	-0.89%	
Projected Incurred EHB Claims PMPM	\$ 717.88	
Market-wide Adjustments		
Projected Incurred Risk Adjustment PMPM	\$ 594.89	
Projected Incurred Exchange User Fees PMPM	\$ 519.88	
Projected Incurred Reinsurance Recoveries PMPM	\$ 547.86	
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 595.77	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 717.88	< Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 50.00	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 595.77	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 717.88	

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.51%	\$65.10
General and Claims	7.62%	\$51.82
Agent/Broker Fees and Commissions	0.60%	\$2.72
Quality Improvement Initiatives	1.30%	\$10.36
Taxes and Fees	0.83%	\$5.43
Risk Adjustment User Fee	0.04%	\$0.29
PCORI Fee	0.00%	\$0.35
PA Premium & Other Taxes (if applicable)	0.22%	\$1.51
Federal Income Tax	0.53%	\$3.62
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$13.60
Total Retention	12.40%	\$84.39
Projected Required Revenue PMPM		\$ 680.19

Table 8. Components of Rate Change

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 322.76	\$ 319.88	\$ (2.88)	-0.9%
B. Base period allowed claims before normalization	\$ 565.52	\$ 734.67	\$ 169.15	24.5%
C. Normalization factor component of change	\$ (258.36)	\$ (406.45)	\$ (148.09)	-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	\$ 59.68	\$ 59.68	\$ 0.00	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	\$ (4.61)	\$ (65.57)	\$ (61.16)	-12.8%
D6. Normalized Exchange User Fee on an allowed basis	\$ 10.58	\$ 10.43	\$ (0.14)	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (21.08)	\$ (25.76)	\$ (4.69)	-1.5%
D8. Subtotal - Sum(D1-D7)	\$ 949.19	\$ 820.72	\$ (128.47)	-8.8%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (81.14)	\$ (64.71)	\$ 16.43	5.1%
E3. Benefit Richness	\$ 21.15	\$ 22.37	\$ 1.22	0.4%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (59.98)	\$ (42.34)	\$ 17.64	5.5%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 25.72	\$ 30.62	\$ 4.89	1.5%
F2. Taxes and Fees	\$ 2.65	\$ 2.65	\$ 0.00	0.0%
F3. Profit and/or Contingency	\$ 6.46	\$ 6.40	\$ (0.06)	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 34.83	\$ 39.67	\$ 4.84	1.5%
G. Change in Miscellaneous Items	\$ 50.00	\$ 50.00	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 324.03	\$ 318.04	\$ (5.98)	-1.9%

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	-	-	-	-	-
Annual Trend	8.71%	8.71%	8.71%	8.71%	8.71%
Single Risk Pool Projected Allowed Claims	\$ 854.19	\$ 872.21	\$ 890.62	\$ 909.41	\$ -
Quarterly Trend Factor	1.000	1.021	1.043	1.065	0.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2021	2022
Average Age Factor	1.90%	1.90%
Average Geographic Factor	1.03%	1.02%
Average Tobacco Factor	1.00%	1.00%
Average Benefit Richness (induced demand)	1.07%	1.11%
Average Network Factor	1.00%	1.00%
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 570.30	\$ 717.88
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 345.19	\$ 320.72

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

	2021	2022
Paid-to-Allowed	0.76%	0.83%
URRT Trend (Total Applied Trend Factor)	1.19%	1.182%
URRT Morbidity	1.00%	0.989%
URRT "Other"	1.04%	0.995%
Risk Adjustment	(57.46)	(84.65)
Exchange User Fee	\$21.93	\$ 19.39
Reinsurance Recoveries	\$35.69	\$ 47.86
Capitation	\$0.09	\$0.04
Network	1.00%	1.00%
Pricing AV	0.76%	0.79%
Benefit Richness	1.07%	1.087%
Catastrophic Eligibility	1.00%	1.00%
Administrative Expenses	7.87%	9.57%
Taxes and Fees	0.82%	0.83%
Profit and/or Contingency	1.00%	2.00%

PA Rate Template Part III

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: \$ 717.88

Calibration	
Age Calibration Factor	1.950
Geographic Calibration Factor	1.026
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	2.017

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

45 CFR Part 156.8 (d) (2) Allowable Factors																			
Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2021 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actual Value	Standard AV, Approach (1),	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

Total Covered Lives Mapped into 2022 Plans @ 02-01-2021	Total Projected Lives
4,224	6,653

Totals - Current Membership						0.699	0.798	0.980	1.000	1.000	1.000	1.000	1.000	1.010	\$	\$65.12	9.6%	0.8%	2.0%
Total - Projected Membership						0.711	0.830	1.000	1.000	1.000	1.000	1.000	1.000	1.029	\$	\$60.85	9.6%	0.8%	2.0%
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	75729PA0012630	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012630	Silver	0.7173	Approach (1)	Off	0.823	0.986	1.000	1.000	1.000	1.000	\$582.53	9.6%	0.8%	2.0%
Plan 2	75729PA0012631	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012631	Silver	0.7173	Approach (1)	Off	0.823	0.986	1.000	1.000	1.000	1.000	\$582.53	9.6%	0.8%	2.0%
Plan 3	75729PA0012632	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012632	Silver	0.7173	Approach (1)	Off	0.823	0.986	1.000	1.000	1.000	1.000	\$582.53	9.6%	0.8%	2.0%
Plan 4	75729PA0012633	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012633	Silver	0.7173	Approach (1)	Off	0.823	0.986	1.000	1.000	1.000	1.000	\$582.53	9.6%	0.8%	2.0%
Plan 5	75729PA0012634	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012634	Silver	0.7173	Approach (1)	Off	0.823	0.986	1.000	1.000	1.000	1.000	\$582.53	9.6%	0.8%	2.0%
Plan 6	75729PA0012635	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012635	Silver	0.7173	Approach (1)	Off	0.823	0.986	1.000	1.000	1.000	1.000	\$582.53	9.6%	0.8%	2.0%
Plan 7	75729PA0012636	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012636	Silver	0.7173	Approach (1)	Off	0.823	0.986	1.000	1.000	1.000	1.000	\$582.53	9.6%	0.8%	2.0%
Plan 8	75729PA0012637	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012637	Silver	0.7173	Approach (1)	Off	0.823	0.986	1.000	1.000	1.000	1.000	\$582.53	9.6%	0.8%	2.0%
Plan 9	75729PA0012638	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012638	Silver	0.7173	Approach (1)	Off	0.823	0.986	1.000	1.000	1.000	1.000	\$582.53	9.6%	0.8%	2.0%
Plan 10	75729PA0012639	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012639	Silver	0.7173	Approach (1)	Off	0.823	0.986	1.000	1.000	1.000	1.000	\$582.53	9.6%	0.8%	2.0%
Plan 11	75729PA0012640	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012640	Silver	0.7173	Approach (1)	Off	0.823	0.986	1.000	1.000	1.000	1.000	\$582.53	9.6%	0.8%	2.0%
Plan 12	75729PA0012641	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012641	Silver	0.7173	Approach (1)	Off	0.823	0.986	1.000	1.000	1.000	1.000	\$582.53	9.6%	0.8%	2.0%
Plan 13	75729PA0012647	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012647	Gold	0.8087	Approach (1)	On/Off	0.909	1.043	1.000	1.000	1.000	1.000	\$680.41	9.6%	0.8%	2.0%
Plan 14	75729PA0012648	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012648	Gold	0.8087	Approach (1)	On/Off	0.909	1.043	1.000	1.000	1.000	1.000	\$680.41	9.6%	0.8%	2.0%
Plan 15	75729PA0012649	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012649	Gold	0.8087	Approach (1)	On/Off	0.909	1.043	1.000	1.000	1.000	1.000	\$680.41	9.6%	0.8%	2.0%
Plan 16	75729PA0012650	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012650	Gold	0.8087	Approach (1)	On/Off	0.909	1.043	1.000	1.000	1.000	1.000	\$680.41	9.6%	0.8%	2.0%
Plan 17	75729PA0012651	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012651	Gold	0.8087	Approach (1)	On/Off	0.909	1.043	1.000	1.000	1.000	1.000	\$680.41	9.6%	0.8%	2.0%
Plan 18	75729PA0012652	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012652	Gold	0.8087	Approach (1)	On/Off	0.909	1.043	1.000	1.000	1.000	1.000	\$680.41	9.6%	0.8%	2.0%
Plan 19	75729PA0012653	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012653	Gold	0.8087	Approach (1)	On/Off	0.909	1.043	1.000	1.000	1.000	1.000	\$680.41	9.6%	0.8%	2.0%
Plan 20	75729PA0012654	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012654	Gold	0.8087	Approach (1)	On/Off	0.909	1.043	1.000	1.000	1.000	1.000	\$680.41	9.6%	0.8%	2.0%
Plan 21	75729PA0012655	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012655	Gold	0.8087	Approach (1)	On/Off	0.909	1.043	1.000	1.000	1.000	1.000	\$680.41	9.6%	0.8%	2.0%
Plan 22	75729PA0012656	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012656	Gold	0.8087	Approach (1)	On/Off	0.909	1.043	1.000	1.000	1.000	1.000	\$680.41	9.6%	0.8%	2.0%
Plan 23	75729PA0012657	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012657	Gold	0.8087	Approach (1)	On/Off	0.909	1.043	1.000	1.000	1.000	1.000	\$680.41	9.6%	0.8%	2.0%
Plan 24	75729PA0012658	PPO	Geisinger Marketplace All-Access PPO 20/40/3000	M	75729PA0012658	Gold	0.8087	Approach (1)	On/Off	0.909	1.043	1.000	1.000	1.000	1.000	\$680.41	9.6%	0.8%	2.0%
Plan 25	75729PA0012664	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012664	Silver	0.7192	Approach (1)	On/Off	0.836	1.136	1.000	1.000	1.000	1.220	\$831.41	9.6%	0.8%	2.0%
Plan 26	75729PA0012665	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012665	Silver	0.7192	Approach (1)	On/Off	0.836	1.136	1.000	1.000	1.000	1.220	\$831.41	9.6%	0.8%	2.0%
Plan 27	75729PA0012666	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012666	Silver	0.7192	Approach (1)	On/Off	0.836	1.136	1.000	1.000	1.000	1.220	\$831.41	9.6%	0.8%	2.0%
Plan 28	75729PA0012667	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012667	Silver	0.7192	Approach (1)	On/Off	0.836	1.136	1.000	1.000	1.000	1.220	\$831.41	9.6%	0.8%	2.0%
Plan 29	75729PA0012668	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012668	Silver	0.7192	Approach (1)	On/Off	0.836	1.136	1.000	1.000	1.000	1.220	\$831.41	9.6%	0.8%	2.0%
Plan 30	75729PA0012669	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012669	Silver	0.7192	Approach (1)	On/Off	0.836	1.136	1.000	1.000	1.000	1.220	\$831.41	9.6%	0.8%	2.0%
Plan 31	75729PA0012670	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012670	Silver	0.7192	Approach (1)	On/Off	0.836	1.136	1.000	1.000	1.000	1.220	\$831.41	9.6%	0.8%	2.0%
Plan 32	75729PA0012671	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012671	Silver	0.7192	Approach (1)	On/Off	0.836	1.136	1.000	1.000	1.000	1.220	\$831.41	9.6%	0.8%	2.0%
Plan 33	75729PA0012672	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012672	Silver	0.7192	Approach (1)	On/Off	0.836	1.136	1.000	1.000	1.000	1.220	\$831.41	9.6%	0.8%	2.0%
Plan 34	75729PA0012673	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012673	Silver	0.7192	Approach (1)	On/Off	0.836	1.136	1.000	1.000	1.000	1.220	\$831.41	9.6%	0.8%	2.0%
Plan 35	75729PA0012674	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012674	Silver	0.7192	Approach (1)	On/Off	0.836	1.136	1.000	1.000	1.000	1.220	\$831.41	9.6%	0.8%	2.0%
Plan 36	75729PA0012675	PPO	Geisinger Marketplace All-Access PPO 30/60/4650	M	75729PA0012675	Silver	0.7192	Approach (1)	On/Off	0.836	1.136	1.000	1.000	1.000	1.220	\$831.41	9.6%	0.8%	2.0%
Plan 37	75729PA0012681	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PA0012681	Bronze	0.6497	Approach (1)	On/Off	0.730	0.940	1.000	1.000	1.000	1.000	\$492.42	9.6%	0.8%	2.0%
Plan 38	75729PA0012682	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PA0012682	Bronze	0.6497	Approach (1)	On/Off	0.730	0.940	1.000	1.000	1.000	1.000	\$492.42	9.6%	0.8%	2.0%
Plan 39	75729PA0012683	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PA0012683	Bronze	0.6497	Approach (1)	On/Off	0.730	0.940	1.000	1.000	1.000	1.000	\$492.42	9.6%	0.8%	2.0%
Plan 40	75729PA0012684	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PA0012684	Bronze	0.6497	Approach (1)	On/Off	0.730	0.940	1.000	1.000	1.000	1.000	\$492.42	9.6%	0.8%	2.0%
Plan 41	75729PA0012685	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PA0012685	Bronze	0.6497	Approach (1)	On/Off	0.730	0.940	1.000	1.000	1.000	1.000	\$492.42	9.6%	0.8%	2.0%
Plan 42	75729PA0012686	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PA0012686	Bronze	0.6497	Approach (1)	On/Off	0.730	0.940	1.000	1.000	1.000	1.000	\$492.42	9.6%	0.8%	2.0%

-	-
84	369
5	22
-	-
9	40
3	13
4	18
15	66
13	57
-	-
18	79
5	22
-	-
57	93
21	34
23	37
29	47
38	62
60	98
40	65
74	120
480	781
213	347
55	90
27	44
6	26
-	-
3	13
5	5
7	22
10	44
10	44
4	18
96	422
31	136
9	40
5	22
45	53
20	24
15	18
52	62
185	219
93	110

Plan 43	75729PA0012687	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PA0012687	Bronze	0.6497	Approach (1)	On/Off	0.730	0.940	1.000	1.000	1.000	1.000	\$492.42	9.6%	0.8%	2.0%	168	199
Plan 44	75729PA0012688	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PA0012688	Bronze	0.6497	Approach (1)	On/Off	0.730	0.940	1.000	1.000	1.000	1.000	\$492.42	9.6%	0.8%	2.0%	248	293
Plan 45	75729PA0012689	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PA0012689	Bronze	0.6497	Approach (1)	On/Off	0.730	0.940	1.000	1.000	1.000	1.000	\$492.42	9.6%	0.8%	2.0%	797	943
Plan 46	75729PA0012690	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PA0012690	Bronze	0.6497	Approach (1)	On/Off	0.730	0.940	1.000	1.000	1.000	1.000	\$492.42	9.6%	0.8%	2.0%	299	354
Plan 47	75729PA0012691	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PA0012691	Bronze	0.6497	Approach (1)	On/Off	0.730	0.940	1.000	1.000	1.000	1.000	\$492.42	9.6%	0.8%	2.0%	204	241
Plan 48	75729PA0012692	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PA0012692	Bronze	0.6497	Approach (1)	On/Off	0.730	0.940	1.000	1.000	1.000	1.000	\$492.42	9.6%	0.8%	2.0%	44	52
Plan 49	75729PA0012698	PPO	Geisinger Marketplace All-Access PPO 30/50/5000	M	75729PA0012698	Silver	0.7173	Approach (1)	Off	0.823	0.986	1.000	1.000	1.000	1.000	\$582.53	9.6%	0.8%	2.0%	1	4
Plan 50	75729PA0012699	PPO	Geisinger Marketplace All-Access PPO 30/40/3000	M	75729PA0012699	Gold	0.8087	Approach (1)	On/Off	0.909	1.043	1.000	1.000	1.000	1.000	\$680.41	9.6%	0.8%	2.0%	41	67
Plan 51	75729PA0012700	PPO	Geisinger Marketplace All-Access PPO 30/50/4650	M	75729PA0012700	Silver	0.7192	Approach (1)	On/Off	0.836	1.136	1.000	1.000	1.000	1.220	\$831.41	9.6%	0.8%	2.0%	12	53
Plan 52	75729PA0012701	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PA0012701	Bronze	0.6497	Approach (1)	On/Off	0.730	0.940	1.000	1.000	1.000	1.000	\$492.42	9.6%	0.8%	2.0%	135	160
Plan 53	75729PA0012702	PPO	Geisinger Marketplace All-Access QHCHP PPO 6850 - HSA Eligible	M	75729PA0012702	Bronze	0.6494	Approach (1)	On/Off	0.752	0.949	1.000	1.000	1.000	1.000	\$512.42	9.6%	0.8%	2.0%	18	21
Plan 54	75729PA0012703	PPO	Geisinger Marketplace All-Access QHCHP PPO 6850 - HSA Eligible	M	75729PA0012703	Bronze	0.6494	Approach (1)	On/Off	0.752	0.949	1.000	1.000	1.000	1.000	\$512.42	9.6%	0.8%	2.0%	4	5
Plan 55	75729PA0012704	PPO	Geisinger Marketplace All-Access QHCHP PPO 6850 - HSA Eligible	M	75729PA0012704	Bronze	0.6494	Approach (1)	On/Off	0.752	0.949	1.000	1.000	1.000	1.000	\$512.42	9.6%	0.8%	2.0%	2	2
Plan 56	75729PA0012705	PPO	Geisinger Marketplace All-Access QHCHP PPO 6850 - HSA Eligible	M	75729PA0012705	Bronze	0.6494	Approach (1)	On/Off	0.752	0.949	1.000	1.000	1.000	1.000	\$512.42	9.6%	0.8%	2.0%	11	13
Plan 57	75729PA0012706	PPO	Geisinger Marketplace All-Access QHCHP PPO 6850 - HSA Eligible	M	75729PA0012706	Bronze	0.6494	Approach (1)	On/Off	0.752	0.949	1.000	1.000	1.000	1.000	\$512.42	9.6%	0.8%	2.0%	18	21
Plan 58	75729PA0012707	PPO	Geisinger Marketplace All-Access QHCHP PPO 6850 - HSA Eligible	M	75729PA0012707	Bronze	0.6494	Approach (1)	On/Off	0.752	0.949	1.000	1.000	1.000	1.000	\$512.42	9.6%	0.8%	2.0%	20	24
Plan 59	75729PA0012708	PPO	Geisinger Marketplace All-Access QHCHP PPO 6850 - HSA Eligible	M	75729PA0012708	Bronze	0.6494	Approach (1)	On/Off	0.752	0.949	1.000	1.000	1.000	1.000	\$512.42	9.6%	0.8%	2.0%	23	27
Plan 60	75729PA0012709	PPO	Geisinger Marketplace All-Access QHCHP PPO 6850 - HSA Eligible	M	75729PA0012709	Bronze	0.6494	Approach (1)	On/Off	0.752	0.949	1.000	1.000	1.000	1.000	\$512.42	9.6%	0.8%	2.0%	70	83
Plan 61	75729PA0012710	PPO	Geisinger Marketplace All-Access QHCHP PPO 6850 - HSA Eligible	M	75729PA0012710	Bronze	0.6494	Approach (1)	On/Off	0.752	0.949	1.000	1.000	1.000	1.000	\$512.42	9.6%	0.8%	2.0%	131	155
Plan 62	75729PA0012711	PPO	Geisinger Marketplace All-Access QHCHP PPO 6850 - HSA Eligible	M	75729PA0012711	Bronze	0.6494	Approach (1)	On/Off	0.752	0.949	1.000	1.000	1.000	1.000	\$512.42	9.6%	0.8%	2.0%	41	48
Plan 63	75729PA0012712	PPO	Geisinger Marketplace All-Access QHCHP PPO 6850 - HSA Eligible	M	75729PA0012712	Bronze	0.6494	Approach (1)	On/Off	0.752	0.949	1.000	1.000	1.000	1.000	\$512.42	9.6%	0.8%	2.0%	28	33
Plan 64	75729PA0012713	PPO	Geisinger Marketplace All-Access QHCHP PPO 6850 - HSA Eligible	M	75729PA0012713	Bronze	0.6494	Approach (1)	On/Off	0.752	0.949	1.000	1.000	1.000	1.000	\$512.42	9.6%	0.8%	2.0%	11	13
Plan 65	75729PA0012714	PPO	Geisinger Marketplace All-Access QHCHP PPO 6850 - HSA Eligible	M	75729PA0012714	Bronze	0.6494	Approach (1)	On/Off	0.752	0.949	1.000	1.000	1.000	1.000	\$512.42	9.6%	0.8%	2.0%	29	34

\$	322.76	\$	319.88
----	--------	----	--------

[illegible]

-0.9%

	N/A
	-5.3%
	-5.3%
	-5.3%
	-5.3%
	-5.3%
	-5.3%
	-5.3%
	-5.3%
	-7.1%
	-7.1%
	-7.1%
	-7.1%
	-7.1%
	-7.1%
	-7.1%
	-7.1%
	-2.3%
	-2.3%
	-2.3%
	-2.3%
	-2.3%
	-2.3%
	-2.3%
	-2.3%
	-2.3%
	-2.3%
	6.4%
	6.4%
	6.4%
	6.4%
	6.4%

N/A
2.0%
0.1%
0.0%
0.2%
0.1%
0.1%
0.4%
0.3%
0.0%
0.4%
0.1%
0.0%
1.3%
0.5%
0.5%
0.7%
0.9%
1.4%
0.9%
1.8%
11.4%
5.0%
1.3%
0.6%
0.1%
0.0%
0.1%
0.1%
0.2%
0.2%
0.2%
0.1%
2.3%
0.7%
0.2%
0.1%
1.1%
0.5%
0.4%
1.2%
4.4%
2.2%

02-01-2021 Number of Covered Lives by Rating Area										2022 Continued/ Discontinue 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
-	-	-	-	-	-	-	-	-	-	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
-	-	-	-	-	1	-	-	37	38	1
-	-	60	-	-	-	-	-	-	60	1
-	-	1	-	1	38	-	-	-	40	1
-	-	-	-	-	-	74	-	-	74	1
-	-	477	-	-	3	-	-	-	480	1
-	-	213	-	-	-	-	-	-	213	1
-	-	-	-	-	55	-	-	-	55	1
-	-	-	-	-	-	-	-	27	27	1
-	-	-	-	5	1	-	-	-	6	1
-	-	-	-	-	-	-	-	-	-	1
-	-	3	-	-	-	-	-	-	3	1
-	-	-	-	-	5	-	-	-	5	1
-	-	-	-	-	-	-	-	7	7	1
-	-	10	-	-	-	-	-	-	10	1
-	-	-	-	-	10	-	-	-	10	1
-	-	-	-	-	-	4	-	-	4	1
-	-	96	-	-	-	-	-	-	96	1
-	-	31	-	-	-	-	-	-	31	1
-	-	-	-	-	9	-	-	-	9	1
-	-	-	-	-	-	-	-	5	5	1
-	-	-	-	43	2	-	-	-	45	1
-	20	-	-	-	-	-	-	-	20	1
-	-	15	-	-	-	-	-	-	15	1
-	-	-	-	5	47	-	-	-	52	1
-	-	-	-	-	-	7	-	178	185	1
-	-	93	-	-	-	-	-	-	93	1

\$261.89	\$ 278.73
\$261.89	\$ 278.73
\$261.89	\$ 278.73
\$261.89	\$ 278.73
\$261.89	\$ 278.73
\$261.89	\$ 278.73
\$348.10	\$ 329.74
\$414.75	\$ 385.14
\$481.87	\$ 470.62
\$261.89	\$ 278.73
\$318.62	\$ 290.05
\$318.62	\$ 290.05
\$318.62	\$ 290.05
\$318.62	\$ 290.05
\$318.62	\$ 290.05
\$318.62	\$ 290.05
\$318.62	\$ 290.05
\$318.62	\$ 290.05
\$318.62	\$ 290.05
\$318.62	\$ 290.05
\$318.62	\$ 290.05
\$318.62	\$ 290.05
\$318.62	\$ 290.05
\$318.62	\$ 290.05
\$318.62	\$ 290.05

6.4%
6.4%
6.4%
6.4%
6.4%
6.4%
-5.3%
-7.1%
-2.3%
6.4%
-9.0%
-9.0%
-9.0%
-9.0%
-9.0%
-9.0%
-9.0%
-9.0%
-9.0%
-9.0%
-9.0%
-9.0%
-9.0%
-9.0%
-9.0%

4.0%
5.9%
18.9%
7.1%
4.8%
1.0%
0.0%
1.0%
0.3%
3.2%
0.4%
0.1%
0.0%
0.3%
0.4%
0.5%
0.5%
1.7%
3.1%
1.0%
0.7%
0.3%
0.7%

-	-	10	-	1	155	-	-	2	168	1
-	-	-	-	-	-	246	-	2	248	1
-	-	792	-	-	5	-	-	-	797	1
-	-	289	-	-	-	-	-	-	299	1
-	-	-	-	-	204	-	-	-	204	1
-	-	-	-	-	-	-	-	44	44	1
-	-	-	-	-	-	1	-	-	1	1
-	-	-	-	-	-	41	-	-	41	1
-	-	-	-	-	-	12	-	-	12	1
-	-	-	-	-	-	135	-	-	135	1
-	-	-	-	17	1	-	-	-	18	1
-	4	-	-	-	-	-	-	-	4	1
-	-	2	-	-	-	-	-	-	2	1
-	-	-	-	-	11	-	-	-	11	1
-	-	-	-	-	-	-	-	18	18	1
-	-	20	-	-	-	-	-	-	20	1
-	-	1	-	-	22	-	-	-	23	1
-	-	-	-	-	-	70	-	-	70	1
-	-	130	-	-	1	-	-	-	131	1
-	-	41	-	-	-	-	-	-	41	1
-	-	1	-	-	27	-	-	-	28	1
-	-	-	-	-	-	-	-	11	11	1
-	-	-	-	-	-	29	-	-	29	1

PA Rate Template Part IV A - Individual
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

Plan Number	HIOS Plan ID (Standard Component)	1/1/2021 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2022	1/1/2022 Plan HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals	These cells auto-fill using the data entered in Table 10.					

Plan 1	75729PA0012630	krkeplace All-Acces PPD	M	75729PA0012630	Silver	Off
Plan 2	75729PA0012631	krkeplace All-Acces PPD	M	75729PA0012631	Silver	Off
Plan 3	75729PA0012632	krkeplace All-Acces PPD	M	75729PA0012632	Silver	Off
Plan 4	75729PA0012633	krkeplace All-Acces PPD	M	75729PA0012633	Silver	Off
Plan 5	75729PA0012634	krkeplace All-Acces PPD	M	75729PA0012634	Silver	Off
Plan 6	75729PA0012635	krkeplace All-Acces PPD	M	75729PA0012635	Silver	Off
Plan 7	75729PA0012636	krkeplace All-Acces PPD	M	75729PA0012636	Silver	Off
Plan 8	75729PA0012637	krkeplace All-Acces PPD	M	75729PA0012637	Silver	Off
Plan 9	75729PA0012638	krkeplace All-Acces PPD	M	75729PA0012638	Silver	Off
Plan 10	75729PA0012639	krkeplace All-Acces PPD	M	75729PA0012639	Silver	Off
Plan 11	75729PA0012640	krkeplace All-Acces PPD	M	75729PA0012640	Silver	Off
Plan 12	75729PA0012641	krkeplace All-Acces PPD	M	75729PA0012641	Silver	Off
Plan 13	75729PA0012647	krkeplace All-Acces PPD	M	75729PA0012647	Gold	On/Off
Plan 14	75729PA0012648	krkeplace All-Acces PPD	M	75729PA0012648	Gold	On/Off
Plan 15	75729PA0012649	krkeplace All-Acces PPD	M	75729PA0012649	Gold	On/Off
Plan 16	75729PA0012650	krkeplace All-Acces PPD	M	75729PA0012650	Gold	On/Off
Plan 17	75729PA0012651	krkeplace All-Acces PPD	M	75729PA0012651	Gold	On/Off
Plan 18	75729PA0012652	krkeplace All-Acces PPD	M	75729PA0012652	Gold	On/Off
Plan 19	75729PA0012653	krkeplace All-Acces PPD	M	75729PA0012653	Gold	On/Off
Plan 20	75729PA0012654	krkeplace All-Acces PPD	M	75729PA0012654	Gold	On/Off
Plan 21	75729PA0012655	krkeplace All-Acces PPD	M	75729PA0012655	Gold	On/Off
Plan 22	75729PA0012656	krkeplace All-Acces PPD	M	75729PA0012656	Gold	On/Off
Plan 23	75729PA0012657	krkeplace All-Acces PPD	M	75729PA0012657	Gold	On/Off
Plan 24	75729PA0012658	krkeplace All-Acces PPD	M	75729PA0012658	Gold	On/Off
Plan 25	75729PA0012659	krkeplace All-Acces PPD	M	75729PA0012659	Gold	On/Off
Plan 26	75729PA0012665	krkeplace All-Acces PPD	M	75729PA0012665	Silver	On/Off
Plan 27	75729PA0012666	krkeplace All-Acces PPD	M	75729PA0012666	Silver	On/Off
Plan 28	75729PA0012667	krkeplace All-Acces PPD	M	75729PA0012667	Silver	On/Off
Plan 29	75729PA0012668	krkeplace All-Acces PPD	M	75729PA0012668	Silver	On/Off
Plan 30	75729PA0012669	krkeplace All-Acces PPD	M	75729PA0012669	Silver	On/Off
Plan 31	75729PA0012670	krkeplace All-Acces PPD	M	75729PA0012670	Silver	On/Off
Plan 32	75729PA0012671	krkeplace All-Acces PPD	M	75729PA0012671	Silver	On/Off
Plan 33	75729PA0012672	krkeplace All-Acces PPD	M	75729PA0012672	Silver	On/Off
Plan 34	75729PA0012673	krkeplace All-Acces PPD	M	75729PA0012673	Silver	On/Off
Plan 35	75729PA0012674	krkeplace All-Acces PPD	M	75729PA0012674	Silver	On/Off
Plan 36	75729PA0012675	krkeplace All-Acces PPD	M	75729PA0012675	Silver	On/Off
Plan 37	75729PA0012681	krkeplace All-Acces PPD	M	75729PA0012681	Bronze	On/Off
Plan 38	75729PA0012682	krkeplace All-Acces PPD	M	75729PA0012682	Bronze	On/Off
Plan 39	75729PA0012683	krkeplace All-Acces PPD	M	75729PA0012683	Bronze	On/Off
Plan 40	75729PA0012684	krkeplace All-Acces PPD	M	75729PA0012684	Bronze	On/Off
Plan 41	75729PA0012685	krkeplace All-Acces PPD	M	75729PA0012685	Bronze	On/Off
Plan 42	75729PA0012686	krkeplace All-Acces PPD	M	75729PA0012686	Bronze	On/Off
Plan 43	75729PA0012687	krkeplace All-Acces PPD	M	75729PA0012687	Bronze	On/Off
Plan 44	75729PA0012688	krkeplace All-Acces PPD	M	75729PA0012688	Bronze	On/Off
Plan 45	75729PA0012689	krkeplace All-Acces PPD	M	75729PA0012689	Bronze	On/Off
Plan 46	75729PA0012690	krkeplace All-Acces PPD	M	75729PA0012690	Bronze	On/Off
Plan 47	75729PA0012691	krkeplace All-Acces PPD	M	75729PA0012691	Bronze	On/Off
Plan 48	75729PA0012692	krkeplace All-Acces PPD	M	75729PA0012692	Bronze	On/Off
Plan 49	75729PA0012693	krkeplace All-Acces PPD	M	75729PA0012693	Bronze	On/Off
Plan 50	75729PA0012699	krkeplace All-Acces PPD	M	75729PA0012699	Gold	On/Off
Plan 51	75729PA0012700	krkeplace All-Acces PPD	M	75729PA0012700	Silver	On/Off
Plan 52	75729PA0012701	krkeplace All-Acces PPD	M	75729PA0012701	Bronze	On/Off
Plan 53	75729PA0012702	krkeplace All-Acces QDHPH	M	75729PA0012702	Bronze	On/Off
Plan 54	75729PA0012703	ce All-Acces QDHPH	M	75729PA0012703	Bronze	On/Off
Plan 55	75729PA0012704	ce All-Acces QDHPH	M	75729PA0012704	Bronze	On/Off
Plan 56	75729PA0012705	ce All-Acces QDHPH	M	75729PA0012705	Bronze	On/Off
Plan 57	75729PA0012706	ce All-Acces QDHPH	M	75729PA0012706	Bronze	On/Off
Plan 58	75729PA0012707	ce All-Acces QDHPH	M	75729PA0012707	Bronze	On/Off
Plan 59	75729PA0012708	ce All-Acces QDHPH	M	75729PA0012708	Bronze	On/Off
Plan 60	75729PA0012709	ce All-Acces QDHPH	M	75729PA0012709	Bronze	On/Off
Plan 61	75729PA0012710	ce All-Acces QDHPH	M	75729PA0012710	Bronze	On/Off
Plan 62	75729PA0012711	ce All-Acces QDHPH	M	75729PA0012711	Bronze	On/Off
Plan 63	75729PA0012712	ce All-Acces QDHPH	M	75729PA0012712	Bronze	On/Off
Plan 64	75729PA0012713	ce All-Acces QDHPH	M	75729PA0012713	Bronze	On/Off
Plan 65	75729PA0012714	ce All-Acces QDHPH	M	75729PA0012714	Bronze	On/Off

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

-	\$	327.56	\$	322.69	\$	-	\$	335.22	\$	420.85	\$	427.81	\$	-	\$	380.13	\$	322.69
-	\$	327.56	\$	322.69	\$	-	\$	335.22	\$	420.85	\$	427.81	\$	-	\$	380.13	\$	335.22
-	\$	327.56	\$	322.69	\$	-	\$	335.22	\$	420.85	\$	427.81	\$	-	\$	380.13	\$	-
-	\$	327.56	\$	322.69	\$	-	\$	335.22	\$	420.85	\$	427.81	\$	-	\$	380.13	\$	420.85
-	\$	327.56	\$	322.69	\$	-	\$	335.22	\$	420.85	\$	427.81	\$	-	\$	380.13	\$	322.69
-	\$	327.56	\$	322.69	\$	-	\$	335.22	\$	420.85	\$	427.81	\$	-	\$	380.13	\$	380.13
-	\$	327.56	\$	322.69	\$	-	\$	335.22	\$	420.85	\$	427.81	\$	-	\$	380.13	\$	405.75
-	\$	327.56	\$	322.69	\$	-	\$	335.22	\$	420.85	\$	427.81	\$	-	\$	380.13	\$	322.69
-	\$	327.56	\$	322.69	\$	-	\$	335.22	\$	420.85	\$	427.81	\$	-	\$	380.13	\$	322.69
-	\$	327.56	\$	322.69	\$	-	\$	335.22	\$	420.85	\$	427.81	\$	-	\$	380.13	\$	420.85
-	\$	327.56	\$	322.69	\$	-	\$	335.22	\$	420.85	\$	427.81	\$	-	\$	380.13	\$	322.69
-	\$	390.28	\$	384.47	\$	-	\$	399.40	\$	501.43	\$	509.73	\$	-	\$	452.91	\$	404.77
-	\$	390.28	\$	384.47	\$	-	\$	399.40	\$	501.43	\$	509.73	\$	-	\$	452.91	\$	390.28
-	\$	390.28	\$	384.47	\$	-	\$	399.40	\$	501.43	\$	509.73	\$	-	\$	452.91	\$	390.28
-	\$	390.28	\$	384.47	\$	-	\$	399.40	\$	501.43	\$	509.73	\$	-	\$	452.91	\$	501.43
-	\$	390.28	\$	384.47	\$	-	\$	399.40	\$	501.43	\$	509.73	\$	-	\$	452.91	\$	454.18
-	\$	390.28	\$	384.47	\$	-	\$	399.40	\$	501.43	\$	509.73	\$	-	\$	452.91	\$	384.47
-	\$	390.28	\$	384.47	\$	-	\$	399.40	\$	501.43	\$	509.73	\$	-	\$	452.91	\$	390.28
-	\$	390.28	\$	384.47	\$	-	\$	399.40	\$	501.43	\$	509.73	\$	-	\$	452.91	\$	509.73
-	\$	390.28	\$	384.47	\$	-	\$	399.40	\$	501.43	\$	509.73	\$	-	\$	452.91	\$	385.20
-	\$	390.28	\$	384.47	\$	-	\$	399.40	\$	501.43	\$	509.73	\$	-	\$	452.91	\$	384.47
-	\$	390.28	\$	384.47	\$	-	\$	399.40	\$	501.43	\$	509.73	\$	-	\$	452.91	\$	501.43
-	\$	390.28	\$	384.47	\$	-	\$	399.40	\$	501.43	\$	509.73	\$	-	\$	452.91	\$	390.28
-	\$	453.34	\$	446.69	\$	-	\$	464.04	\$	582.58	\$	592.22	\$	-	\$	526.20	\$	483.80
-	\$	453.34	\$	446.69	\$	-	\$	464.04	\$	582.58	\$	592.22	\$	-	\$	526.20	\$	-
-	\$	453.34	\$	446.69	\$	-	\$	464.04	\$	582.58	\$	592.22	\$	-	\$	526.20	\$	446.69
-	\$	453.34	\$	446.69	\$	-	\$	464.04	\$	582.58	\$	592.22	\$	-	\$	526.20	\$	582.58
-	\$	453.34	\$	446.69	\$	-	\$	464.04	\$	582.58	\$	592.22	\$	-	\$	526.20	\$	446.69
-	\$	453.34	\$	446.69	\$	-	\$	464.04	\$	582.58	\$	592.22	\$	-	\$	526.20	\$	582.58
-	\$	453.34	\$	446.69	\$	-	\$	464.04	\$	582.58	\$	592.22	\$	-	\$	526.20	\$	592.22
-	\$	453.34	\$	446.69	\$	-	\$	464.04	\$	582.58	\$	592.22	\$	-	\$	526.20	\$	446.69
-	\$	453.34	\$	446.69	\$	-	\$	464.04	\$	582.58	\$	592.22	\$	-	\$	526.20	\$	582.58
-	\$	453.34	\$	446.69	\$	-	\$	464.04	\$	582.58	\$	592.22	\$	-	\$	526.20	\$	592.22
-	\$	453.34	\$	446.69	\$	-	\$	464.04	\$	582.58	\$	592.22	\$	-	\$	526.20	\$	446.69
-	\$	453.34	\$	446.69	\$	-	\$	464.04	\$	582.58	\$	592.22	\$	-	\$	526.20	\$	582.58
-	\$	453.34	\$	446.69	\$	-	\$	464.04	\$	582.58	\$	592.22	\$	-	\$	526.20	\$	592.22
-	\$	246.44	\$	242.77	\$	-	\$	252.20	\$	316.63	\$	321.86	\$	-	\$	285.98	\$	275.06
-	\$	246.44	\$	242.77	\$	-	\$	252.20	\$	316.63	\$	321.86	\$	-	\$	285.98	\$	246.44
-	\$	246.44	\$	242.77	\$	-	\$	252.20	\$	316.63	\$	321.86	\$	-	\$	285.98	\$	242.77
-	\$	246.44	\$	242.77	\$	-	\$	252.20	\$	316.63	\$	321.86	\$	-	\$	285.98	\$	310.43
-	\$	246.44	\$	242.77	\$	-	\$	252.20	\$	316.63	\$	321.86	\$	-	\$	285.98	\$	287.34
-	\$	246.44	\$	242.77	\$	-	\$	252.20	\$	316.63	\$	321.86	\$	-	\$	285.98	\$	242.77
-	\$	246.44	\$	242.77	\$	-	\$	252.20	\$	316.63	\$	321.86	\$	-	\$	285.98	\$	311.48
-	\$	246.44	\$	242.77	\$	-	\$	252.20	\$	316.63	\$	321.86	\$	-	\$	285.98	\$	427.81
-	\$	246.44	\$	242.77	\$	-	\$	252.20	\$	316.63	\$	321.86	\$	-	\$	285.98	\$	242.77
-	\$	246.44	\$	242.77	\$	-	\$	252.20	\$	316.63	\$	321.86	\$	-	\$	285.98	\$	311.48
-	\$	246.44	\$	242.77	\$	-	\$	252.20	\$	316.63	\$	321.86	\$	-	\$	285.98	\$	242.77
-	\$	246.44	\$	242.77	\$	-	\$	252.20	\$	316.63	\$	321.86	\$	-	\$	285.98	\$	316.63
-	\$	246.44	\$	242.77	\$	-	\$	252.20	\$	316.63	\$	321.86	\$	-	\$	285.98	\$	285.98
-	\$	246.44	\$	242.77	\$	-	\$	252.20	\$	316.63	\$	321.86	\$	-	\$	285.98	\$	246.44
-	\$	390.28	\$	384.47	\$	-	\$	399.40	\$	501.43	\$	509.73	\$	-	\$	452.91	\$	509.73
-	\$	453.34	\$	446.69	\$	-	\$	464.04	\$	582.58	\$	592.22	\$	-	\$	526.20	\$	592.22
-	\$	246.44	\$	242.77	\$	-	\$	252.20	\$	316.63	\$	321.86	\$	-	\$	285.98	\$	321.86
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	311.70
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	391.58
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	391.58
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	391.58
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	391.58
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	391.58
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	391.58
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	391.58
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	391.58
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	391.58
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	391.58
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	295.36
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	391.58
-	\$	295.82	\$	295.36	\$	-	\$	306.83	\$	385.21	\$	391.58	\$	-	\$	347.93	\$	

2022 21-year-old, Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ 319.85	\$ 306.97	\$ -	\$ 320.15	\$ 342.44	\$ 378.80	\$ -	\$ 352.42	\$ 327.11

\$	-	\$ 320.18	\$ 309.62	\$ -	\$ 315.56	\$ 364.36	\$ 408.88	\$ -	\$ 377.88	\$ 309.62
\$	-	\$ 320.18	\$ 309.62	\$ -	\$ 315.56	\$ 364.36	\$ 408.88	\$ -	\$ 377.88	\$ 315.56
\$	-	\$ 320.18	\$ 309.62	\$ -	\$ 315.56	\$ 364.36	\$ 408.88	\$ -	\$ 377.88	\$ -
\$	-	\$ 320.18	\$ 309.62	\$ -	\$ 315.56	\$ 364.36	\$ 408.88	\$ -	\$ 377.88	\$ 309.62
\$	-	\$ 320.18	\$ 309.62	\$ -	\$ 315.56	\$ 364.36	\$ 408.88	\$ -	\$ 377.88	\$ 364.36
\$	-	\$ 320.18	\$ 309.62	\$ -	\$ 315.56	\$ 364.36	\$ 408.88	\$ -	\$ 377.88	\$ 377.88
\$	-	\$ 320.18	\$ 309.62	\$ -	\$ 315.56	\$ 364.36	\$ 408.88	\$ -	\$ 377.88	\$ 309.62
\$	-	\$ 320.18	\$ 309.62	\$ -	\$ 315.56	\$ 364.36	\$ 408.88	\$ -	\$ 377.88	\$ 355.94
\$	-	\$ 320.18	\$ 309.62	\$ -	\$ 315.56	\$ 364.36	\$ 408.88	\$ -	\$ 377.88	\$ 377.88
\$	-	\$ 320.18	\$ 309.62	\$ -	\$ 315.56	\$ 364.36	\$ 408.88	\$ -	\$ 377.88	\$ 309.62
\$	-	\$ 320.18	\$ 309.62	\$ -	\$ 315.56	\$ 364.36	\$ 408.88	\$ -	\$ 377.88	\$ 364.36
\$	-	\$ 320.18	\$ 309.62	\$ -	\$ 315.56	\$ 364.36	\$ 408.88	\$ -	\$ 377.88	\$ 377.88
\$	-	\$ 373.98	\$ 361.65	\$ -	\$ 368.58	\$ 425.59	\$ 477.58	\$ -	\$ 441.38	\$ 371.58
\$	-	\$ 373.98	\$ 361.65	\$ -	\$ 368.58	\$ 425.59	\$ 477.58	\$ -	\$ 441.38	\$ 373.98
\$	-	\$ 373.98	\$ 361.65	\$ -	\$ 368.58	\$ 425.59	\$ 477.58	\$ -	\$ 441.38	\$ 366.99
\$	-	\$ 373.98	\$ 361.65	\$ -	\$ 368.58	\$ 425.59	\$ 477.58	\$ -	\$ 441.38	\$ 425.59
\$	-	\$ 373.98	\$ 361.65	\$ -	\$ 368.58	\$ 425.59	\$ 477.58	\$ -	\$ 441.38	\$ 406.96
\$	-	\$ 373.98	\$ 361.65	\$ -	\$ 368.58	\$ 425.59	\$ 477.58	\$ -	\$ 441.38	\$ 361.65
\$	-	\$ 373.98	\$ 361.65	\$ -	\$ 368.58	\$ 425.59	\$ 477.58	\$ -	\$ 441.38	\$ 373.98
\$	-	\$ 373.98	\$ 361.65	\$ -	\$ 368.58	\$ 425.59	\$ 477.58	\$ -	\$ 441.38	\$ 377.58
\$	-	\$ 373.98	\$ 361.65	\$ -	\$ 368.58	\$ 425.59	\$ 477.58	\$ -	\$ 441.38	\$ 362.05
\$	-	\$ 373.98	\$ 361.65	\$ -	\$ 368.58	\$ 425.59	\$ 477.58	\$ -	\$ 441.38	\$ 361.65
\$	-	\$ 373.98	\$ 361.65	\$ -	\$ 368.58	\$ 425.59	\$ 477.58	\$ -	\$ 441.38	\$ 425.59
\$	-	\$ 456.97	\$ 441.91	\$ -	\$ 450.38	\$ 520.03	\$ 583.56	\$ -	\$ 539.33	\$ 461.99
\$	-	\$ 456.97	\$ 441.91	\$ -	\$ 450.38	\$ 520.03	\$ 583.56	\$ -	\$ 539.33	\$ -
\$	-	\$ 456.97	\$ 441.91	\$ -	\$ 450.38	\$ 520.03	\$ 583.56	\$ -	\$ 539.33	\$ 441.91
\$	-	\$ 456.97	\$ 441.91	\$ -	\$ 450.38	\$ 520.03	\$ 583.56	\$ -	\$ 539.33	\$ 520.03
\$	-	\$ 456.97	\$ 441.91	\$ -	\$ 450.38	\$ 520.03	\$ 583.56	\$ -	\$ 539.33	\$ 441.91
\$	-	\$ 456.97	\$ 441.91	\$ -	\$ 450.38	\$ 520.03	\$ 583.56	\$ -	\$ 539.33	\$ 520.03
\$	-	\$ 456.97	\$ 441.91	\$ -	\$ 450.38	\$ 520.03	\$ 583.56	\$ -	\$ 539.33	\$ 583.56
\$	-	\$ 456.97	\$ 441.91	\$ -	\$ 450.38	\$ 520.03	\$ 583.56	\$ -	\$ 539.33	\$ 441.91
\$	-	\$ 456.97	\$ 441.91	\$ -	\$ 450.38	\$ 520.03	\$ 583.56	\$ -	\$ 539.33	\$ 520.03
\$	-	\$ 456.97	\$ 441.91	\$ -	\$ 450.38	\$ 520.03	\$ 583.56	\$ -	\$ 539.33	\$ 583.56
\$	-	\$ 270.65	\$ 261.73	\$ -	\$ 266.75	\$ 308.00	\$ 345.63	\$ -	\$ 319.43	\$ 268.58
\$	-	\$ 270.65	\$ 261.73	\$ -	\$ 266.75	\$ 308.00	\$ 345.63	\$ -	\$ 319.43	\$ 270.65
\$	-	\$ 270.65	\$ 261.73	\$ -	\$ 266.75	\$ 308.00	\$ 345.63	\$ -	\$ 319.43	\$ 261.73
\$	-	\$ 270.65	\$ 261.73	\$ -	\$ 266.75	\$ 308.00	\$ 345.63	\$ -	\$ 319.43	\$ 304.03</

Change in 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		
0.0%	1.9%	1.1%	0.0%	-2.7%	-7.2%	2.1%	0.0%	7.1%	0.3%	

	-2.3%	-4.0%		-5.9%	-13.4%	-4.4%		-0.6%	-4.0%
	-2.3%	-4.0%		-5.9%	-13.4%	-4.4%		-0.6%	-5.9%
	-2.3%	-4.0%		-5.9%	-13.4%	-4.4%		-0.6%	
	-2.3%	-4.0%		-5.9%	-13.4%	-4.4%		-0.6%	-4.0%
	-2.3%	-4.0%		-5.9%	-13.4%	-4.4%		-0.6%	-13.4%
	-2.3%	-4.0%		-5.9%	-13.4%	-4.4%		-0.6%	-0.6%
	-2.3%	-4.0%		-5.9%	-13.4%	-4.4%		-0.6%	-4.0%
	-2.3%	-4.0%		-5.9%	-13.4%	-4.4%		-0.6%	-12.3%
	-2.3%	-4.0%		-5.9%	-13.4%	-4.4%		-0.6%	
	-2.3%	-4.0%		-5.9%	-13.4%	-4.4%		-0.6%	-4.0%
	-2.3%	-4.0%		-5.9%	-13.4%	-4.4%		-0.6%	-13.4%
	-2.3%	-4.0%		-5.9%	-13.4%	-4.4%		-0.6%	
	-4.2%	-5.9%		-7.7%	-15.1%	-6.3%		-2.5%	-8.2%
	-4.2%	-5.9%		-7.7%	-15.1%	-6.3%		-2.5%	-4.2%
	-4.2%	-5.9%		-7.7%	-15.1%	-6.3%		-2.5%	-6.0%
	-4.2%	-5.9%		-7.7%	-15.1%	-6.3%		-2.5%	-15.1%
	-4.2%	-5.9%		-7.7%	-15.1%	-6.3%		-2.5%	-2.9%
	-4.2%	-5.9%		-7.7%	-15.1%	-6.3%		-2.5%	-5.9%
	-4.2%	-5.9%		-7.7%	-15.1%	-6.3%		-2.5%	-14.8%
	-4.2%	-5.9%		-7.7%	-15.1%	-6.3%		-2.5%	-6.3%
	-4.2%	-5.9%		-7.7%	-15.1%	-6.3%		-2.5%	-6.0%
	-4.2%	-5.9%		-7.7%	-15.1%	-6.3%		-2.5%	-5.9%
	-4.2%	-5.9%		-7.7%	-15.1%	-6.3%		-2.5%	-15.1%
	-4.2%	-5.9%		-7.7%	-15.1%	-6.3%		-2.5%	-2.5%
	0.8%	-1.1%		-2.9%	-10.7%	-1.5%		2.5%	-4.5%
	0.8%	-1.1%		-2.9%	-10.7%	-1.5%		2.5%	
	0.8%	-1.1%		-2.9%	-10.7%	-1.5%		2.5%	-1.1%
	0.8%	-1.1%		-2.9%	-10.7%	-1.5%		2.5%	-10.7%
	0.8%	-1.1%		-2.9%	-10.7%	-1.5%		2.5%	2.5%
	0.8%	-1.1%		-2.9%	-10.7%	-1.5%		2.5%	-1.1%
	0.8%	-1.1%		-2.9%	-10.7%	-1.5%		2.5%	-1.1%
	0.8%	-1.1%		-2.9%	-10.7%	-1.5%		2.5%	-1.1%
	0.8%	-1.1%		-2.9%	-10.7%	-1.5%		2.5%	-10.7%
	9.8%	7.8%		5.8%	-2.7%	7.4%		11.7%	5.3%
	9.8%	7.8%		5.8%	-2.7%	7.4%		11.7%	9.8%
	9.8%	7.8%		5.8%	-2.7%	7.4%		11.7%	7.8%
	9.8%	7.8%		5.8%	-2.7%	7.4%		11.7%	-2.1%
	9.8%	7.8%		5.8%	-2.7%	7.4%		11.7%	11.5%
	9.8%	7.8%		5.8%	-2.7%	7.4%		11.7%	7.8%
	9.8%	7.8%		5.8%	-2.7%	7.4%		11.7%	-2.0%
	9.8%	7.8%		5.8%	-2.7%	7.4%		11.7%	7.4%
	9.8%	7.8%		5.8%	-2.7%	7.4%		11.7%	7.7%
	9.8%	7.8%		5.8%	-2.7%	7.4%		11.7%	7.8%
	9.8%	7.8%		5.8%	-2.7%	7.4%		11.7%	-2.7%
	9.8%	7.8%		5.8%	-2.7%	7.4%		11.7%	11.7%
	-2.3%	-4.0%		-5.9%	-13.4%	-4.4%		-0.6%	-4.4%
	-4.2%	-5.9%		-7.7%	-15.1%	-6.3%		-2.5%	-6.3%
	0.8%	-1.1%		-2.9%	-10.7%	-1.5%		2.5%	-1.5%
	9.8%	7.8%		5.8%	-2.7%	7.4%		11.7%	7.4%
	-6.1%	-7.8%		-9.5%	-16.8%	-8.2%		-4.5%	-10.0%
	-6.1%	-7.8%		-9.5%	-16.8%	-8.2%		-4.5%	-6.1%
	-6.1%	-7.8%		-9.5%	-16.8%	-8.2%		-4.5%	-7.8%
	-6.1%	-7.8%		-9.5%	-16.8%	-8.2%		-4.5%	-16.8%
	-6.1%	-7.8%		-9.5%	-16.8%	-8.2%		-4.5%	-4.5%
	-6.1%	-7.8%		-9.5%	-16.8%	-8.2%		-4.5%	-7.8%
	-6.1%	-7.8%		-9.5%	-16.8%	-8.2%		-4.5%	-16.5%
	-6.1%	-7.8%		-9.5%	-16.8%	-8.2%		-4.5%	-8.2%
	-6.1%	-7.8%		-9.5%	-16.8%	-8.2%		-4.5%	-7.9%
	-6.1%	-7.8%		-9.5%	-16.8%	-8.2%		-4.5%	-7.8%
	-6.1%	-7.8%		-9.5%	-16.8%	-8.2%		-4.5%	-16.5%
	-6.1%	-7.8%		-9.5%	-16.8%	-8.2%		-4.5%	-4.5%
	-6.1%	-7.8%		-9.5%	-16.8%	-8.2%		-4.5%	-8.2%

PA Rate Quarterly Template Part V Consumer Factors

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

Table 12. Age and Tobacco Factors

Projection Period Age and Tobacco Factors						
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-14	0.765			40	1.278	1.100
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)
	Proj Members	Factor X Members	Calibration Factor:
Total members with premium:	6,645	12,960.14	1.950
Members in 0-20 age with no premium:	8		
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

		(1)	(2)	(1) X (2)	(3)	(1) X (3)	
Min	Max	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)
	(1)	(2)	(1) X (2)	(2)
Region	Area Factors	Proj Members	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
----------------------------------	--------

Net Reinsurance	\$1.73
Other Factor - Other	1.002

Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$734.67
--	----------

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%
--------------------------------------	--------------

PA Premium & Other Taxes (if applicable)

Projected Margin: 2%

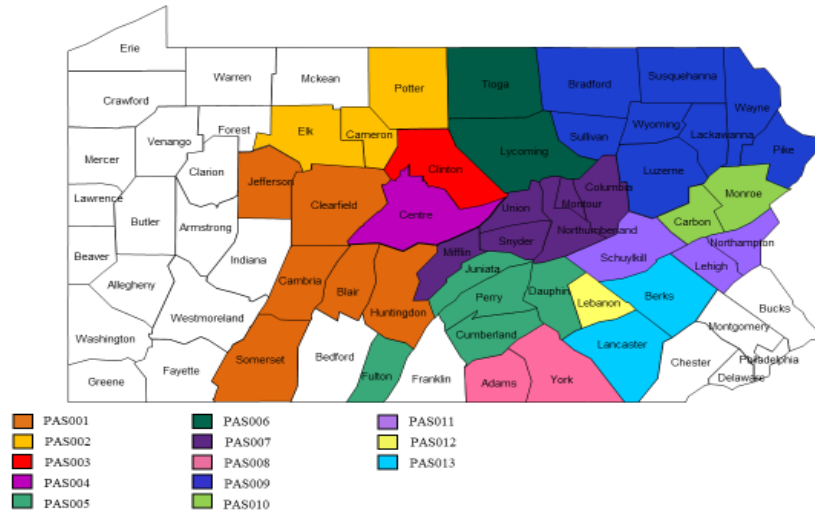
Projected State Income Tax Rate: 9.99%

Estimated Federal Income Tax:	0.22%
--------------------------------------	--------------

**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%
------------------------------	-------

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	Credibility					Current Area Factor	Targeted Area Factor	Proposed Area Factor
	Member Months	Credibility^	Normalized Allowed PMPM*	Weighted Allowed PMPM	PMPM Relativity			
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
--	----------

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		75729PA0012639	
HIOS Plan ID (Off Exchange)=>	75729PA0012630		75729PA0012631		75729PA0012632		75729PA0012633		75729PA0012634		75729PA0012635		75729PA0012636		75729PA0012637		75729PA0012638		75729PA0012639	
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 30/50/5000	
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 Area 3	
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 / \$50	
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	Tobacco
0 - 14	\$236.86	\$236.86	\$241.40	\$241.40	\$244.93	\$244.93	\$236.86	\$236.86	\$278.74	\$278.74	\$289.08	\$289.08	\$236.86	\$236.86	\$278.74	\$278.74	\$312.79	\$312.79	\$236.86	\$236.86
15	\$257.92	\$257.92	\$262.86	\$262.86	\$266.71	\$266.71	\$257.92	\$257.92	\$303.51	\$303.51	\$314.77	\$314.77	\$257.92	\$257.92	\$303.51	\$303.51	\$340.59	\$340.59	\$257.92	\$257.92
16	\$265.97	\$265.97	\$271.07	\$271.07	\$275.03	\$275.03	\$265.97	\$265.97	\$312.99	\$312.99	\$324.60	\$324.60	\$265.97	\$265.97	\$312.99	\$312.99	\$351.22	\$351.22	\$265.97	\$265.97
17	\$274.02	\$274.02	\$279.27	\$279.27	\$283.36	\$283.36	\$274.02	\$274.02	\$322.46	\$322.46	\$334.42	\$334.42	\$274.02	\$274.02	\$322.46	\$322.46	\$361.85	\$361.85	\$274.02	\$274.02
18	\$282.69	\$282.69	\$288.11	\$288.11	\$292.32	\$292.32	\$282.69	\$282.69	\$332.66	\$332.66	\$345.00	\$345.00	\$282.69	\$282.69	\$332.66	\$332.66	\$373.30	\$373.30	\$282.69	\$282.69
19	\$291.36	\$291.36	\$296.94	\$296.94	\$301.29	\$301.29	\$291.36	\$291.36	\$342.86	\$342.86	\$355.58	\$355.58	\$291.36	\$291.36	\$342.86	\$342.86	\$384.75	\$384.75	\$291.36	\$291.36
20	\$300.34	\$300.34	\$306.09	\$306.09	\$310.57	\$310.57	\$300.34	\$300.34	\$353.43	\$353.43	\$366.54	\$366.54	\$300.34	\$300.34	\$353.43	\$353.43	\$396.61	\$396.61	\$300.34	\$300.34
21	\$309.63	\$340.59	\$315.56	\$347.12	\$320.18	\$352.20	\$309.63	\$340.59	\$364.37	\$400.80	\$377.88	\$415.67	\$309.63	\$340.59	\$364.37	\$400.80	\$408.88	\$449.77	\$309.63	\$340.59
22	\$309.63	\$340.59	\$315.56	\$347.12	\$320.18	\$352.20	\$309.63	\$340.59	\$364.37	\$400.80	\$377.88	\$415.67	\$309.63	\$340.59	\$364.37	\$400.80	\$408.88	\$449.77	\$309.63	\$340.59
23	\$309.63	\$340.59	\$315.56	\$347.12	\$320.18	\$352.20	\$309.63	\$340.59	\$364.37	\$400.80	\$377.88	\$415.67	\$309.63	\$340.59	\$364.37	\$400.80	\$408.88	\$449.77	\$309.63	\$340.59
24	\$309.63	\$340.59	\$315.56	\$347.12	\$320.18	\$352.20	\$309.63	\$340.59	\$364.37	\$400.80	\$377.88	\$415.67	\$309.63	\$340.59	\$364.37	\$400.80	\$408.88	\$449.77	\$309.63	\$340.59
25	\$310.86	\$341.82	\$316.82	\$348.38	\$321.46	\$353.47	\$310.86	\$341.82	\$365.82	\$402.25	\$379.39	\$417.18	\$310.86	\$341.82	\$365.82	\$402.25	\$410.51	\$451.40	\$310.86	\$341.82
26	\$317.05	\$348.64	\$323.13	\$355.32	\$327.86	\$360.52	\$317.05	\$348.64	\$373.11	\$410.27	\$386.95	\$425.49	\$317.05	\$348.64	\$373.11	\$410.27	\$418.69	\$460.39	\$317.05	\$348.64
27	\$324.49	\$357.00	\$330.71	\$363.84	\$335.54	\$369.16	\$324.49	\$357.00	\$381.85	\$420.11	\$396.02	\$435.70	\$324.49	\$357.00	\$381.85	\$420.11	\$428.50	\$471.43	\$324.49	\$357.00
28	\$336.56	\$370.31	\$343.01	\$377.41	\$348.03	\$382.93	\$336.56	\$370.31	\$396.06	\$435.78	\$410.76	\$451.94	\$336.56	\$370.31	\$396.06	\$435.78	\$444.45	\$489.01	\$336.56	\$370.31
29	\$346.47	\$381.15	\$353.11	\$388.45	\$358.28	\$394.14	\$346.47	\$381.15	\$407.72	\$448.53	\$422.85	\$465.17	\$346.47	\$381.15	\$407.72	\$448.53	\$457.53	\$503.33	\$346.47	\$381.15
30	\$351.42	\$386.72	\$358.16	\$394.13	\$363.40	\$399.90	\$351.42	\$386.72	\$413.55	\$455.09	\$428.89	\$471.97	\$351.42	\$386.72	\$413.55	\$455.09	\$464.07	\$510.69	\$351.42	\$386.72
31	\$358.85	\$394.77	\$365.73	\$402.34	\$371.08	\$408.22	\$358.85	\$394.77	\$422.29	\$464.56	\$437.96	\$481.80	\$358.85	\$394.77	\$422.29	\$464.56	\$473.89	\$521.32	\$358.85	\$394.77
32	\$366.29	\$402.82	\$373.31	\$410.54	\$378.77	\$416.55	\$366.29	\$402.82	\$431.04	\$474.03	\$447.03	\$491.62	\$366.29	\$402.82	\$431.04	\$474.03	\$483.70	\$531.95	\$366.29	\$402.82
33	\$370.93	\$408.08	\$378.04	\$415.91	\$383.57	\$421.99	\$370.93	\$408.08	\$436.50	\$480.23	\$452.70	\$498.05	\$370.93	\$408.08	\$436.50	\$480.23	\$489.83	\$538.90	\$370.93	\$408.08
34	\$375.88	\$413.35	\$383.09	\$421.27	\$388.69	\$427.43	\$375.88	\$413.35	\$442.33	\$486.42	\$458.75	\$504.47	\$375.88	\$413.35	\$442.33	\$486.42	\$496.37	\$545.85	\$375.88	\$413.35
35	\$378.36	\$416.13	\$385.61	\$424.11	\$391.25	\$430.32	\$378.36	\$416.13	\$445.25	\$489.70	\$461.77	\$507.87	\$378.36	\$416.13	\$445.25	\$489.70	\$499.65	\$549.53	\$378.36	\$416.13
36	\$380.84	\$418.92	\$388.14	\$426.95	\$393.82	\$433.20	\$380.84	\$418.92	\$448.16	\$492.98	\$464.79	\$511.27	\$380.84	\$418.92	\$448.16	\$492.98	\$502.92	\$553.21	\$380.84	\$418.92
37	\$383.31	\$421.71	\$390.66	\$429.79	\$396.38	\$436.08	\$383.31	\$421.71	\$451.08	\$496.26	\$467.82	\$514.67	\$383.31	\$421.71	\$451.08	\$496.26	\$506.19	\$556.89	\$383.31	\$421.71
38	\$385.79	\$424.49	\$393.19	\$432.63	\$398.94	\$438.96	\$385.79	\$424.49	\$453.99	\$499.54	\$470.84	\$518.07	\$385.79	\$424.49	\$453.99	\$499.54	\$509.46	\$560.57	\$385.79	\$424.49
39	\$390.75	\$429.76	\$398.24	\$438.00	\$404.06	\$444.40	\$390.75	\$429.76	\$459.82	\$505.73	\$476.88	\$524.50	\$390.75	\$429.76	\$459.82	\$505.73	\$516.00	\$567.52	\$390.75	\$429.76
40	\$395.70	\$435.33	\$403.28	\$443.68	\$409.18	\$450.17	\$395.70	\$435.33	\$465.65	\$512.29	\$482.93	\$531.30	\$395.70	\$435.33	\$465.65	\$512.29	\$522.54	\$574.88	\$395.70	\$435.33
41	\$403.13	\$443.38	\$410.86	\$451.88	\$416.87	\$458.49	\$403.13	\$443.38	\$474.40	\$521.76	\$492.00	\$541.12	\$403.13	\$443.38	\$474.40	\$521.76	\$532.36	\$585.51	\$403.13	\$443.38
42	\$410.25	\$451.43	\$418.12	\$460.09	\$424.23	\$466.82	\$410.25	\$451.43	\$482.78	\$531.24	\$500.69	\$550.95	\$410.25	\$451.43	\$482.78	\$531.24	\$541.76	\$596.14	\$410.25	\$451.43
43	\$420.16	\$462.27	\$428.21	\$471.13	\$434.48	\$478.02	\$420.16	\$462.27	\$494.44	\$543.99	\$512.78	\$564.17	\$420.16	\$462.27	\$494.44	\$543.99	\$554.84	\$610.45	\$420.16	\$462.27
44	\$432.54	\$475.89	\$440.84	\$485.01	\$447.29	\$492.11	\$432.54	\$475.89	\$509.01	\$560.02	\$527.90	\$580.80	\$432.54	\$475.89	\$509.01	\$560.02	\$571.20	\$628.44	\$432.54	\$475.89
45	\$447.10	\$491.68	\$455.67	\$501.11	\$462.33	\$508.44	\$447.10	\$491.68	\$526.14	\$578.60	\$545.66	\$600.07	\$447.10	\$491.68	\$526.14	\$578.60	\$590.42	\$649.29	\$447.10	\$491.68
46	\$464.44	\$510.88	\$473.34	\$520.67	\$480.26	\$528.29	\$464.44	\$510.88	\$546.54	\$601.19	\$566.82	\$623.50	\$464.44	\$510.88	\$546.54	\$601.19	\$613.31	\$674.64	\$464.44	\$510.88
47	\$483.94	\$532.24	\$493.22	\$542.45	\$500.43	\$550.38	\$483.94	\$532.24	\$569.50	\$626.34	\$590.63	\$649.58	\$483.94	\$532.24	\$569.50	\$626.34	\$639.07	\$702.86	\$483.94	\$532.24
48	\$506.24	\$557.01	\$515.94	\$567.69	\$523.49	\$576.00	\$506.24	\$557.01	\$595.73	\$65										

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

HIOS Plan ID (On Exchange)=>	75729PA0012640		75729PA0012641		75729PA0012647		75729PA0012648		75729PA0012649		75729PA0012650		75729PA0012651		75729PA0012652		75729PA0012653		75729PA0012654	
HIOS Plan ID (Off Exchange)=>	75729PA0012640		75729PA0012641		75729PA0012647		75729PA0012648		75729PA0012649		75729PA0012650		75729PA0012651		75729PA0012652		75729PA0012653		75729PA0012654	
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		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 # =>	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 6		Rating Area 9		Rating Area 5		Rating Area 2		Rating Area 3		Rating Area 6		Rating Area 9		Rating Area 3		Rating Area 6		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		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO	
Metal =>	Silver		Silver		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	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		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%		30%		30%		30%	
Copays =>	\$30 / \$50		\$30 / \$50		\$20 / \$50		\$20 / \$50		\$20 / \$50		\$20 / \$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		\$8,700		\$8,700		\$8,700	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$278.74	\$278.74	\$289.08	\$289.08	\$281.97	\$281.97	\$286.09	\$286.09	\$276.66	\$276.66	\$325.57	\$325.57	\$337.65	\$337.65	\$276.66	\$276.66	\$325.57	\$325.57	\$365.35	\$365.35
15	\$303.51	\$303.51	\$314.77	\$314.77	\$307.03	\$307.03	\$311.52	\$311.52	\$301.26	\$301.26	\$354.51	\$354.51	\$367.67	\$367.67	\$301.26	\$301.26	\$354.51	\$354.51	\$397.82	\$397.82
16	\$312.99	\$312.99	\$324.60	\$324.60	\$316.61	\$316.61	\$321.25	\$321.25	\$310.66	\$310.66	\$365.58	\$365.58	\$379.14	\$379.14	\$310.66	\$310.66	\$365.58	\$365.58	\$410.24	\$410.24
17	\$322.46	\$322.46	\$334.42	\$334.42	\$326.20	\$326.20	\$330.97	\$330.97	\$320.06	\$320.06	\$376.64	\$376.64	\$390.62	\$390.62	\$320.06	\$320.06	\$376.64	\$376.64	\$422.66	\$422.66
18	\$332.66	\$332.66	\$345.00	\$345.00	\$336.52	\$336.52	\$341.44	\$341.44	\$330.19	\$330.19	\$388.56	\$388.56	\$402.98	\$402.98	\$330.19	\$330.19	\$388.56	\$388.56	\$436.03	\$436.03
19	\$342.86	\$342.86	\$355.58	\$355.58	\$346.84	\$346.84	\$351.91	\$351.91	\$340.31	\$340.31	\$400.48	\$400.48	\$415.33	\$415.33	\$340.31	\$340.31	\$400.48	\$400.48	\$449.40	\$449.40
20	\$353.43	\$353.43	\$366.54	\$366.54	\$357.53	\$357.53	\$362.76	\$362.76	\$350.80	\$350.80	\$412.82	\$412.82	\$428.13	\$428.13	\$350.80	\$350.80	\$412.82	\$412.82	\$463.25	\$463.25
21	\$364.37	\$364.37	\$377.88	\$377.88	\$368.59	\$368.59	\$373.98	\$373.98	\$361.66	\$361.66	\$425.59	\$425.59	\$441.38	\$441.38	\$361.66	\$361.66	\$425.59	\$425.59	\$477.58	\$477.58
22	\$364.37	\$364.37	\$377.88	\$377.88	\$368.59	\$368.59	\$373.98	\$373.98	\$361.66	\$361.66	\$425.59	\$425.59	\$441.38	\$441.38	\$361.66	\$361.66	\$425.59	\$425.59	\$477.58	\$477.58
23	\$364.37	\$364.37	\$377.88	\$377.88	\$368.59	\$368.59	\$373.98	\$373.98	\$361.66	\$361.66	\$425.59	\$425.59	\$441.38	\$441.38	\$361.66	\$361.66	\$425.59	\$425.59	\$477.58	\$477.58
24	\$364.37	\$364.37	\$377.88	\$377.88	\$368.59	\$368.59	\$373.98	\$373.98	\$361.66	\$361.66	\$425.59	\$425.59	\$441.38	\$441.38	\$361.66	\$361.66	\$425.59	\$425.59	\$477.58	\$477.58
25	\$365.82	\$365.82	\$379.39	\$379.39	\$370.06	\$370.06	\$375.47	\$375.47	\$363.10	\$363.10	\$469.85	\$469.85	\$483.14	\$483.14	\$363.10	\$363.10	\$469.85	\$469.85	\$479.49	\$479.49
26	\$373.11	\$373.11	\$386.95	\$386.95	\$377.43	\$377.43	\$382.95	\$382.95	\$370.33	\$370.33	\$472.21	\$472.21	\$485.01	\$485.01	\$370.33	\$370.33	\$472.21	\$472.21	\$489.04	\$489.04
27	\$381.85	\$381.85	\$396.02	\$396.02	\$386.28	\$386.28	\$391.93	\$391.93	\$379.01	\$379.01	\$490.70	\$490.70	\$508.91	\$508.91	\$379.01	\$379.01	\$490.70	\$490.70	\$550.65	\$550.65
28	\$396.06	\$396.06	\$410.76	\$410.76	\$400.65	\$400.65	\$406.51	\$406.51	\$393.11	\$393.11	\$509.00	\$509.00	\$527.89	\$527.89	\$393.11	\$393.11	\$509.00	\$509.00	\$519.13	\$519.13
29	\$407.72	\$407.72	\$422.85	\$422.85	\$412.45	\$412.45	\$418.48	\$418.48	\$404.69	\$404.69	\$545.19	\$545.19	\$563.33	\$563.33	\$404.69	\$404.69	\$545.19	\$545.19	\$587.90	\$587.90
30	\$413.55	\$413.55	\$428.89	\$428.89	\$417.97	\$417.97	\$424.36	\$424.36	\$410.47	\$410.47	\$571.70	\$571.70	\$589.04	\$589.04	\$410.47	\$410.47	\$571.70	\$571.70	\$602.71	\$602.71
31	\$422.29	\$422.29	\$437.96	\$437.96	\$431.03	\$431.03	\$437.44	\$437.44	\$424.15	\$424.15	\$603.25	\$603.25	\$621.33	\$621.33	\$424.15	\$424.15	\$603.25	\$603.25	\$621.33	\$621.33
32	\$431.04	\$431.04	\$447.03	\$447.03	\$441.62	\$441.62	\$447.53	\$447.53	\$434.41	\$434.41	\$630.47	\$630.47	\$648.51	\$648.51	\$434.41	\$434.41	\$630.47	\$630.47	\$648.51	\$648.51
33	\$436.50	\$436.50	\$452.70	\$452.70	\$448.05	\$448.05	\$454.56	\$454.56	\$441.26	\$441.26	\$669.85	\$669.85	\$687.93	\$687.93	\$441.26	\$441.26	\$669.85	\$669.85	\$687.93	\$687.93
34	\$442.33	\$442.33	\$458.75	\$458.75	\$450.47	\$450.47	\$456.92	\$456.92	\$443.04	\$443.04	\$699.04	\$699.04	\$717.18	\$717.18	\$443.04	\$443.04	\$699.04	\$699.04	\$717.18	\$717.18
35	\$445.25	\$445.25	\$461.77	\$461.77	\$450.87	\$450.87	\$457.00	\$457.00	\$444.94	\$444.94	\$728.07	\$728.07	\$746.15	\$746.15	\$444.94	\$444.94	\$728.07	\$728.07	\$746.15	\$746.15
36	\$448.16	\$448.16	\$464.79	\$464.79	\$453.36	\$453.36	\$459.69	\$459.69	\$448.83	\$448.83	\$757.47	\$757.47	\$775.55	\$775.55	\$448.83	\$448.83	\$757.47	\$757.47	\$775.55	\$775.55
37	\$451.08	\$451.08	\$467.82	\$467.82	\$456.31	\$456.31	\$462.98	\$462.98	\$457.72	\$457.72	\$786.87	\$786.87	\$804.95	\$804.95	\$457.72	\$457.72	\$786.87	\$786.87	\$804.95	\$804.95
38	\$453.99	\$453.99	\$470.84	\$470.84	\$459.26	\$459.26	\$465.33	\$465.33	\$450.62	\$450.62	\$816.82	\$816.82	\$834.90	\$834.90	\$450.62	\$450.62	\$816.82	\$816.82	\$834.90	\$834.90
39	\$459.82	\$459.82	\$476.88	\$476.88	\$465.15	\$465.15	\$471.96	\$471.96	\$456.40	\$456.40	\$846.77	\$846.77	\$864.85	\$864.85	\$456.40	\$456.40	\$846.77	\$846.77	\$864.85	\$864.85
40	\$465.65	\$465.65	\$482.93	\$482.93	\$471.05	\$471.05	\$477.94	\$477.94	\$467.19	\$467.19	\$877.72	\$877.72	\$895.80	\$895.80	\$467.19	\$467.19	\$877.72	\$877.72	\$895.80	\$895.80
41	\$474.40	\$474.40	\$492.00	\$492.00	\$481.12	\$481.12	\$487.99	\$487.99	\$478.87	\$478.87	\$908.69	\$908.69	\$926.77	\$926.77	\$478.87	\$478.87	\$908.69	\$908.69	\$926.77	\$926.77
42	\$482.78	\$482.78	\$500.69	\$500.69	\$490.95	\$490.95	\$497.52	\$497.52	\$488.19	\$488.19	\$939.68	\$939.68	\$957.76	\$957.76	\$488.19	\$488.19	\$939.68	\$939.68	\$957.76	\$957.76
43	\$494.44	\$494.44	\$512.78	\$512.78	\$503.17	\$503.17	\$509.74	\$509.74	\$500.83	\$500.83	\$970.67	\$970.67	\$988.75	\$988.75	\$500.83	\$500.83	\$970.67	\$970.67	\$988.75	\$988.75
44	\$509.01	\$509.01	\$527.90	\$527.90	\$518.00	\$518.00	\$524.44	\$524.44	\$515.55	\$515.55	\$1,001.66	\$1,001.66	\$1,019.74	\$1,019.74	\$515.55	\$515.55	\$1,001.66	\$1,001.66	\$1,019.74	\$1,019.74
45	\$526.14	\$526.14	\$545.66	\$545.66	\$536.07	\$536.07	\$542.23	\$542.23	\$533.33	\$533.33	\$1,032.22	\$1,032.22	\$1,050.30	\$1,050.30	\$533.33	\$533.33	\$1,032.22	\$1,032.22	\$1,050.30	\$1,050.30
46	\$546.54	\$546.54	\$566.82	\$566.82	\$557.88	\$557.88	\$564.06	\$564.06	\$555.12	\$555.12	\$1,063.77	\$1,063.77	\$1,081.85	\$1,081.85	\$555.12	\$555.12	\$1,063.77	\$1,063.77	\$1,081.85	\$1,081.85
47	\$569.50	\$569.50	\$590.63	\$590.63	\$581.58	\$581.58	\$588.12	\$588.12	\$579.04	\$579.04	\$1,095.22	\$1,095.22	\$1,113.30	\$1,113.30	\$579.04	\$579.04	\$1,095.22	\$1,095.22	\$1,113.30	\$1,113.30
48	\$595.73	\$595.73	\$617.83	\$617.83	\$609.81	\$609.81	\$616.33	\$616.33	\$607.26	\$607.26	\$1,128.69	\$1,128.								

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

HIOS Plan ID (On Exchange)=>	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012667	75729PA0012668	75729PA0012669
HIOS Plan ID (Off Exchange)=>	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012667	75729PA0012668	75729PA0012669
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 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
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 3	Rating Area 6	Rating Area 9	Rating Area 5	Rating Area 2	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 3
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	Silver	Silver	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: \$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
Coinurance =>	30%	30%	30%	30%	20%	20%	20%	20%	20%	20%
Copays =>	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60
OOP Maximum =>	\$8,700	\$8,700	\$8,700	\$8,700	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$276.66	\$276.66	\$276.66	\$276.66	\$325.57	\$325.57	\$337.65	\$337.65	\$344.54	\$344.54
15	\$301.26	\$301.26	\$301.26	\$301.26	\$354.51	\$354.51	\$367.67	\$367.67	\$375.17	\$375.17
16	\$310.66	\$310.66	\$310.66	\$310.66	\$365.58	\$365.58	\$379.14	\$379.14	\$386.88	\$386.88
17	\$320.06	\$320.06	\$320.06	\$320.06	\$376.64	\$376.64	\$390.62	\$390.62	\$398.59	\$398.59
18	\$330.19	\$330.19	\$330.19	\$330.19	\$388.56	\$388.56	\$402.98	\$402.98	\$411.20	\$411.20
19	\$340.31	\$340.31	\$340.31	\$340.31	\$400.48	\$400.48	\$415.33	\$415.33	\$423.81	\$423.81
20	\$350.80	\$350.80	\$350.80	\$350.80	\$412.82	\$412.82	\$428.13	\$428.13	\$436.87	\$436.87
21	\$361.66	\$361.66	\$361.66	\$361.66	\$425.59	\$425.59	\$441.38	\$441.38	\$449.42	\$449.42
22	\$361.66	\$361.66	\$361.66	\$361.66	\$437.82	\$437.82	\$453.99	\$453.99	\$462.07	\$462.07
23	\$361.66	\$361.66	\$361.66	\$361.66	\$448.15	\$448.15	\$464.38	\$464.38	\$472.94	\$472.94
24	\$361.66	\$361.66	\$361.66	\$361.66	\$459.29	\$459.29	\$476.65	\$476.65	\$485.42	\$485.42
25	\$363.10	\$363.10	\$363.10	\$363.10	\$472.29	\$472.29	\$490.62	\$490.62	\$500.42	\$500.42
26	\$370.33	\$370.33	\$370.33	\$370.33	\$487.29	\$487.29	\$505.95	\$505.95	\$516.55	\$516.55
27	\$379.01	\$379.01	\$379.01	\$379.01	\$500.42	\$500.42	\$512.99	\$512.99	\$524.99	\$524.99
28	\$393.11	\$393.11	\$393.11	\$393.11	\$524.99	\$524.99	\$540.62	\$540.62	\$553.99	\$553.99
29	\$404.69	\$404.69	\$404.69	\$404.69	\$540.62	\$540.62	\$557.94	\$557.94	\$571.94	\$571.94
30	\$410.47	\$410.47	\$410.47	\$410.47	\$557.94	\$557.94	\$571.94	\$571.94	\$586.88	\$586.88
31	\$419.15	\$419.15	\$419.15	\$419.15	\$586.88	\$586.88	\$602.39	\$602.39	\$618.28	\$618.28
32	\$427.83	\$427.83	\$427.83	\$427.83	\$602.39	\$602.39	\$618.28	\$618.28	\$634.27	\$634.27
33	\$433.26	\$433.26	\$433.26	\$433.26	\$634.27	\$634.27	\$650.39	\$650.39	\$666.50	\$666.50
34	\$439.04	\$439.04	\$439.04	\$439.04	\$650.39	\$650.39	\$666.50	\$666.50	\$682.61	\$682.61
35	\$441.94	\$441.94	\$441.94	\$441.94	\$682.61	\$682.61	\$698.72	\$698.72	\$714.83	\$714.83
36	\$444.83	\$444.83	\$444.83	\$444.83	\$714.83	\$714.83	\$730.94	\$730.94	\$747.05	\$747.05
37	\$447.72	\$447.72	\$447.72	\$447.72	\$747.05	\$747.05	\$763.16	\$763.16	\$779.27	\$779.27
38	\$450.62	\$450.62	\$450.62	\$450.62	\$779.27	\$779.27	\$795.38	\$795.38	\$811.49	\$811.49
39	\$456.40	\$456.40	\$456.40	\$456.40	\$811.49	\$811.49	\$827.59	\$827.59	\$843.70	\$843.70
40	\$462.19	\$462.19	\$462.19	\$462.19	\$843.70	\$843.70	\$859.81	\$859.81	\$875.92	\$875.92
41	\$470.87	\$470.87	\$470.87	\$470.87	\$875.92	\$875.92	\$892.02	\$892.02	\$908.13	\$908.13
42	\$479.19	\$479.19	\$479.19	\$479.19	\$908.13	\$908.13	\$924.23	\$924.23	\$940.34	\$940.34
43	\$490.76	\$490.76	\$490.76	\$490.76	\$940.34	\$940.34	\$956.45	\$956.45	\$972.56	\$972.56
44	\$505.23	\$505.23	\$505.23	\$505.23	\$972.56	\$972.56	\$988.66	\$988.66	\$1,004.77	\$1,004.77
45	\$522.22	\$522.22	\$522.22	\$522.22	\$1,004.77	\$1,004.77	\$1,020.88	\$1,020.88	\$1,036.99	\$1,036.99
46	\$542.48	\$542.48	\$542.48	\$542.48	\$1,036.99	\$1,036.99	\$1,053.10	\$1,053.10	\$1,069.21	\$1,069.21
47	\$565.26	\$565.26	\$565.26	\$565.26	\$1,069.21	\$1,069.21	\$1,085.31	\$1,085.31	\$1,101.42	\$1,101.42
48	\$591.30	\$591.30	\$591.30	\$591.30	\$1,101.42	\$1,101.42	\$1,117.53	\$1,117.53	\$1,133.64	\$1,133.64
49	\$616.98	\$616.98	\$616.98	\$616.98	\$1,133.64	\$1,133.64	\$1,149.75	\$1,149.75	\$1,165.86	\$1,165.86
50	\$645.91	\$645.91	\$645.91	\$645.91	\$1,165.86	\$1,165.86	\$1,181.97	\$1,181.97	\$1,198.08	\$1,198.08
51	\$674.48	\$674.48	\$674.48	\$674.48	\$1,198.08	\$1,198.08	\$1,214.19	\$1,214.19	\$1,230.30	\$1,230.30
52	\$705.94	\$705.94	\$705.94	\$705.94	\$1,230.30	\$1,230.30	\$1,246.30	\$1,246.30	\$1,262.41	\$1,262.41
53	\$737.77	\$737.77	\$737.77	\$737.77	\$1,262.41	\$1,262.41	\$1,278.52	\$1,278.52	\$1,294.63	\$1,294.63
54	\$772.13	\$772.13	\$772.13	\$772.13	\$1,294.63	\$1,294.63	\$1,310.73	\$1,310.73	\$1,326.84	\$1,326.84
55	\$806.48	\$806.48	\$806.48	\$806.48	\$1,326.84	\$1,326.84	\$1,342.95	\$1,342.95	\$1,359.06	\$1,359.06
56	\$843.73	\$843.73	\$843.73	\$843.73	\$1,359.06	\$1,359.06	\$1,375.17	\$1,375.17	\$1,391.28	\$1,391.28
57	\$881.34	\$881.34	\$881.34	\$881.34	\$1,391.28	\$1,391.28	\$1,407.39	\$1,407.39	\$1,423.50	\$1,423.50
58	\$921.49	\$921.49	\$921.49	\$921.49	\$1,423.50	\$1,423.50	\$1,439.61	\$1,439.61	\$1,455.72	\$1,455.72
59	\$941.38	\$941.38	\$941.38	\$941.38	\$1,455.72	\$1,455.72	\$1,471.83	\$1,471.83	\$1,487.94	\$1,487.94
60	\$981.52	\$981.52	\$981.52	\$981.52	\$1,487.94	\$1,487.94	\$1,504.05	\$1,504.05	\$1,520.16	\$1,520.16
61	\$1,016.24	\$1,016.24	\$1,016.24	\$1,016.24	\$1,520.16	\$1,520.16	\$1,536.27	\$1,536.27	\$1,552.38	\$1,552.38
62	\$1,039.02	\$1,039.02	\$1,039.02	\$1,039.02	\$1,552.38	\$1,552.38	\$1,568.49	\$1,568.49	\$1,584.60	\$1,584.60
63	\$1,067.59	\$1,067.59	\$1,067.59	\$1,067.59	\$1,584.60	\$1,584.60	\$1,600.71	\$1,600.71	\$1,616.82	\$1,616.82
64+	\$1,084.95	\$1,084.95	\$1,084.95	\$1,084.95	\$1,616.82	\$1,616.82	\$1,632.93	\$1,632.93	\$1,649.04	\$1,649.04

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

HIOS Plan ID (On Exchange)=>	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682	75729PA0012683	75729PA0012684
HIOS Plan ID (Off Exchange)=>	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682	75729PA0012683	75729PA0012684
Plan Marketing Name =>	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	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 6	Rating Area 7	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 5	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 =>	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze
Deductible =>	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	Combined: \$8,400	Combined: \$8,400
Coinsurance =>	20%	20%	20%	20%	20%	20%	0%	0%	0%	0%
Copays =>	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80
OOP Maximum =>	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600	\$7,600	\$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	\$397.82	\$397.82	\$446.43	\$446.43	\$338.06	\$338.06	\$397.82	\$397.82	\$412.59	\$412.59
15	\$433.19	\$433.19	\$486.11	\$486.11	\$368.11	\$368.11	\$433.19	\$433.19	\$449.26	\$449.26
16	\$446.71	\$446.71	\$501.28	\$501.28	\$379.60	\$379.60	\$446.71	\$446.71	\$463.28	\$463.28
17	\$460.23	\$460.23	\$516.46	\$516.46	\$391.09	\$391.09	\$460.23	\$460.23	\$477.30	\$477.30
18	\$474.79	\$474.79	\$532.79	\$532.79	\$403.46	\$403.46	\$474.79	\$474.79	\$492.41	\$492.41
19	\$489.35	\$489.35	\$549.13	\$549.13	\$415.84	\$415.84	\$489.35	\$489.35	\$507.51	\$507.51
20	\$504.43	\$504.43	\$566.06	\$566.06	\$428.65	\$428.65	\$504.43	\$504.43	\$523.15	\$523.15
21	\$520.04	\$520.04	\$583.57	\$583.57	\$441.91	\$441.91	\$520.04	\$520.04	\$539.33	\$539.33
22	\$520.04	\$520.04	\$583.57	\$583.57	\$441.91	\$441.91	\$520.04	\$520.04	\$539.33	\$539.33
23	\$520.04	\$520.04	\$583.57	\$583.57	\$441.91	\$441.91	\$520.04	\$520.04	\$539.33	\$539.33
24	\$520.04	\$520.04	\$583.57	\$583.57	\$441.91	\$441.91	\$520.04	\$520.04	\$539.33	\$539.33
25	\$522.11	\$522.11	\$585.90	\$585.90	\$443.68	\$443.68	\$522.11	\$522.11	\$541.48	\$541.48
26	\$532.51	\$532.51	\$597.57	\$597.57	\$452.52	\$452.52	\$532.51	\$532.51	\$552.27	\$552.27
27	\$544.99	\$544.99	\$611.58	\$611.58	\$463.12	\$463.12	\$544.99	\$544.99	\$565.21	\$565.21
28	\$565.27	\$565.27	\$634.34	\$634.34	\$480.36	\$480.36	\$565.27	\$565.27	\$586.25	\$586.25
29	\$581.92	\$581.92	\$653.01	\$653.01	\$494.50	\$494.50	\$581.92	\$581.92	\$603.51	\$603.51
30	\$590.24	\$590.24	\$669.52	\$669.52	\$501.57	\$501.57	\$590.24	\$590.24	\$612.14	\$612.14
31	\$602.72	\$602.72	\$686.04	\$686.04	\$512.17	\$512.17	\$602.72	\$602.72	\$625.08	\$625.08
32	\$615.20	\$615.20	\$699.56	\$699.56	\$522.78	\$522.78	\$615.20	\$615.20	\$638.02	\$638.02
33	\$623.00	\$623.00	\$709.11	\$709.11	\$532.41	\$532.41	\$623.00	\$623.00	\$646.11	\$646.11
34	\$631.32	\$631.32	\$717.43	\$717.43	\$540.01	\$540.01	\$631.32	\$631.32	\$654.74	\$654.74
35	\$635.48	\$635.48	\$721.59	\$721.59	\$543.55	\$543.55	\$635.48	\$635.48	\$663.37	\$663.37
36	\$639.64	\$639.64	\$725.75	\$725.75	\$547.08	\$547.08	\$639.64	\$639.64	\$671.96	\$671.96
37	\$643.80	\$643.80	\$729.91	\$729.91	\$550.62	\$550.62	\$643.80	\$643.80	\$680.57	\$680.57
38	\$647.96	\$647.96	\$734.07	\$734.07	\$554.19	\$554.19	\$647.96	\$647.96	\$689.18	\$689.18
39	\$652.12	\$652.12	\$738.23	\$738.23	\$557.76	\$557.76	\$652.12	\$652.12	\$697.79	\$697.79
40	\$656.28	\$656.28	\$742.39	\$742.39	\$561.33	\$561.33	\$656.28	\$656.28	\$706.40	\$706.40
41	\$660.44	\$660.44	\$746.55	\$746.55	\$564.89	\$564.89	\$660.44	\$660.44	\$715.01	\$715.01
42	\$664.60	\$664.60	\$750.71	\$750.71	\$568.46	\$568.46	\$664.60	\$664.60	\$723.62	\$723.62
43	\$668.76	\$668.76	\$754.87	\$754.87	\$572.02	\$572.02	\$668.76	\$668.76	\$732.23	\$732.23
44	\$672.92	\$672.92	\$759.03	\$759.03	\$575.58	\$575.58	\$672.92	\$672.92	\$740.84	\$740.84
45	\$677.08	\$677.08	\$763.19	\$763.19	\$579.14	\$579.14	\$677.08	\$677.08	\$749.45	\$749.45
46	\$681.24	\$681.24	\$767.35	\$767.35	\$582.70	\$582.70	\$681.24	\$681.24	\$758.06	\$758.06
47	\$685.40	\$685.40	\$771.51	\$771.51	\$586.26	\$586.26	\$685.40	\$685.40	\$766.67	\$766.67
48	\$689.56	\$689.56	\$775.67	\$775.67	\$589.82	\$589.82	\$689.56	\$689.56	\$775.28	\$775.28
49	\$693.72	\$693.72	\$779.83	\$779.83	\$593.38	\$593.38	\$693.72	\$693.72	\$783.89	\$783.89
50	\$697.88	\$697.88	\$783.99	\$783.99	\$596.94	\$596.94	\$697.88	\$697.88	\$792.50	\$792.50
51	\$702.04	\$702.04	\$788.15	\$788.15	\$600.50	\$600.50	\$702.04	\$702.04	\$801.11	\$801.11
52	\$706.20	\$706.20	\$792.31	\$792.31	\$604.06	\$604.06	\$706.20	\$706.20	\$809.72	\$809.72
53	\$710.36	\$710.36	\$796.47	\$796.47	\$607.62	\$607.62	\$710.36	\$710.36	\$818.33	\$818.33
54	\$714.52	\$714.52	\$800.63	\$800.63	\$611.18	\$611.18	\$714.52	\$714.52	\$826.94	\$826.94
55	\$718.68	\$718.68	\$804.79	\$804.79	\$614.74	\$614.74	\$718.68	\$718.68	\$835.55	\$835.55
56	\$722.84	\$722.84	\$808.95	\$808.95	\$618.30	\$618.30	\$722.84	\$722.84	\$844.16	\$844.16
57	\$727.00	\$727.00	\$813.11	\$813.11	\$621.86	\$621.86	\$727.00	\$727.00	\$852.77	\$852.77
58	\$731.16	\$731.16	\$817.27	\$817.27	\$625.42	\$625.42	\$731.16	\$731.16	\$861.38	\$861.38
59	\$735.32	\$735.32	\$821.43	\$821.43	\$628.98	\$628.98	\$735.32	\$735.32	\$870.00	\$870.00
60	\$739.48	\$739.48	\$825.59	\$825.59	\$632.54	\$632.54	\$739.48	\$739.48	\$878.61	\$878.61
61	\$743.64	\$743.64	\$829.75	\$829.75	\$636.10	\$636.10	\$743.64	\$743.64	\$887.22	\$887.22
62	\$747.80	\$747.80	\$833.91	\$833.91	\$639.66	\$639.66	\$747.80	\$747.80	\$895.83	\$895.83
63	\$751.96	\$751.96	\$838.07	\$838.07	\$643.22	\$643.22	\$751.96	\$751.96	\$904.44	\$904.44
64+	\$756.12	\$756.12	\$842.23	\$842.23	\$646.78	\$646.78	\$756.12	\$756.12	\$913.05	\$913.05

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

HIOS Plan ID (On Exchange)=>	75729PA0012685	75729PA0012686	75729PA0012687	75729PA0012688	75729PA0012689	75729PA0012690	75729PA0012691	75729PA0012692	75729PA0012698	75729PA0012699
HIOS Plan ID (Off Exchange)=>	75729PA0012685	75729PA0012686	75729PA0012687	75729PA0012688	75729PA0012689	75729PA0012690	75729PA0012691	75729PA0012692	75729PA0012698	75729PA0012699
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 9	Rating Area 3	Rating Area 6	Rating Area 7	Rating Area 3	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 7	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	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO
Metal =>	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Gold
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	Med: \$5,000 / Rx: \$500	Med: \$3,250 / Rx: \$0
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	30%	30%
Copays =>	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$30 / \$50	\$20 / \$50
OOP Maximum =>	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$8,550	\$7,350	\$8,700
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$244.36	\$244.36	\$200.22	\$200.22	\$235.62	\$235.62	\$264.41	\$264.41	\$200.22	\$200.22
15	\$266.08	\$266.08	\$218.02	\$218.02	\$256.56	\$256.56	\$287.91	\$287.91	\$218.02	\$218.02
16	\$274.39	\$274.39	\$224.83	\$224.83	\$264.57	\$264.57	\$296.89	\$296.89	\$224.83	\$224.83
17	\$282.69	\$282.69	\$231.63	\$231.63	\$272.58	\$272.58	\$305.88	\$305.88	\$231.63	\$231.63
18	\$291.64	\$291.64	\$238.96	\$238.96	\$281.20	\$281.20	\$315.56	\$315.56	\$238.96	\$238.96
19	\$300.58	\$300.58	\$246.29	\$246.29	\$289.83	\$289.83	\$325.24	\$325.24	\$246.29	\$246.29
20	\$309.84	\$309.84	\$253.88	\$253.88	\$298.76	\$298.76	\$335.26	\$335.26	\$253.88	\$253.88
21	\$319.43	\$351.37	\$261.73	\$287.91	\$308.00	\$338.80	\$345.63	\$380.20	\$261.73	\$287.91
22	\$319.43	\$351.37	\$261.73	\$287.91	\$308.00	\$338.80	\$345.63	\$380.20	\$261.73	\$287.91
23	\$319.43	\$351.37	\$261.73	\$287.91	\$308.00	\$338.80	\$345.63	\$380.20	\$261.73	\$287.91
24	\$319.43	\$351.37	\$261.73	\$287.91	\$308.00	\$338.80	\$345.63	\$380.20	\$261.73	\$287.91
25	\$320.70	\$352.65	\$262.78	\$288.95	\$309.23	\$340.03	\$347.01	\$381.57	\$262.78	\$288.95
26	\$327.09	\$359.67	\$268.01	\$294.71	\$315.39	\$346.81	\$353.92	\$389.18	\$268.01	\$294.71
27	\$334.76	\$368.30	\$274.29	\$322.78	\$355.12	\$386.22	\$398.51	\$430.77	\$274.29	\$322.78
28	\$347.22	\$382.03	\$284.50	\$333.03	\$334.79	\$368.37	\$375.70	\$413.37	\$284.50	\$333.03
29	\$357.44	\$393.21	\$292.88	\$322.19	\$344.65	\$379.15	\$386.76	\$425.47	\$292.88	\$322.19
30	\$362.55	\$398.96	\$297.06	\$326.90	\$349.58	\$384.69	\$392.29	\$431.69	\$297.06	\$326.90
31	\$370.22	\$407.27	\$303.34	\$333.70	\$356.97	\$392.70	\$400.58	\$440.68	\$303.34	\$333.70
32	\$377.88	\$415.57	\$309.63	\$343.66	\$364.36	\$400.71	\$408.88	\$449.66	\$309.63	\$343.66
33	\$382.67	\$421.00	\$313.55	\$344.96	\$368.98	\$405.94	\$414.06	\$455.54	\$313.55	\$344.96
34	\$387.78	\$426.43	\$317.74	\$349.41	\$373.91	\$411.18	\$419.59	\$461.41	\$317.74	\$349.41
35	\$390.34	\$429.31	\$319.83	\$351.76	\$376.37	\$413.95	\$422.36	\$464.52	\$319.83	\$351.76
36	\$392.90	\$432.18	\$321.93	\$354.12	\$378.84	\$416.72	\$425.12	\$467.63	\$321.93	\$354.12
37	\$395.45	\$435.06	\$324.02	\$356.48	\$381.30	\$419.49	\$427.89	\$470.74	\$324.02	\$356.48
38	\$398.01	\$437.93	\$326.11	\$358.83	\$383.77	\$422.27	\$430.65	\$473.86	\$326.11	\$358.83
39	\$403.12	\$443.36	\$330.30	\$363.28	\$388.69	\$427.50	\$436.18	\$479.73	\$330.30	\$363.28
40	\$408.23	\$449.11	\$334.49	\$367.99	\$393.62	\$433.05	\$441.71	\$485.95	\$334.49	\$367.99
41	\$415.89	\$457.42	\$340.77	\$374.80	\$401.01	\$441.05	\$450.01	\$494.94	\$340.77	\$374.80
42	\$423.24	\$465.72	\$346.79	\$381.60	\$408.10	\$449.06	\$457.96	\$503.93	\$346.79	\$381.60
43	\$433.46	\$476.90	\$355.17	\$390.76	\$417.95	\$459.84	\$469.02	\$516.02	\$355.17	\$390.76
44	\$446.24	\$490.96	\$365.64	\$402.28	\$430.27	\$473.39	\$482.84	\$531.23	\$365.64	\$402.28
45	\$461.25	\$507.25	\$377.94	\$415.63	\$444.75	\$489.10	\$499.09	\$548.86	\$377.94	\$415.63
46	\$479.14	\$527.05	\$392.59	\$431.85	\$462.00	\$508.20	\$518.44	\$570.29	\$392.59	\$431.85
47	\$499.26	\$549.09	\$409.08	\$449.91	\$481.40	\$529.45	\$540.22	\$594.13	\$409.08	\$449.91
48	\$522.26	\$574.65	\$427.93	\$470.85	\$503.58	\$554.09	\$562.78	\$621.78	\$427.93	\$470.85
49	\$544.94	\$599.56	\$446.51	\$491.27	\$525.45	\$578.11	\$589.64	\$648.74	\$446.51	\$491.27
50	\$570.50	\$627.67	\$467.45	\$514.30	\$550.09	\$605.22	\$617.29	\$679.16	\$467.45	\$514.30
51	\$595.73	\$655.46	\$488.13	\$537.07	\$574.42	\$632.01	\$644.60	\$709.23	\$488.13	\$537.07
52	\$623.52	\$685.81	\$510.90	\$561.93	\$601.21	\$661.27	\$674.67	\$742.06	\$510.90	\$561.93
53	\$651.63	\$716.79	\$533.93	\$587.32	\$628.32	\$691.15	\$705.08	\$775.59	\$533.93	\$587.32
54	\$681.98	\$750.01	\$558.79	\$614.54	\$657.58	\$723.18	\$737.92	\$811.53	\$558.79	\$614.54
55	\$712.32	\$783.55	\$583.66	\$642.02	\$686.84	\$755.52	\$770.75	\$847.82	\$583.66	\$642.02
56	\$745.22	\$819.65	\$610.61	\$671.60	\$718.56	\$790.33	\$806.35	\$886.88	\$610.61	\$671.60
57	\$778.44	\$856.38	\$637.83	\$701.70	\$750.59	\$825.74	\$842.29	\$926.63	\$637.83	\$701.70
58	\$813.90	\$895.35	\$666.89	\$733.63	\$784.78	\$863.32	\$880.66	\$968.79	\$666.89	\$733.63
59	\$831.47	\$914.52	\$681.28	\$749.33	\$801.72	\$881.80	\$899.67	\$989.53	\$681.28	\$749.33
60	\$866.92	\$953.49	\$710.33	\$781.26	\$835.91	\$919.38	\$938.03	\$1,031.70	\$710.33	\$781.26
61	\$897.59	\$987.35	\$735.46	\$809.01	\$865.48	\$952.02	\$971.21	\$1,068.34	\$735.46	\$809.01
62	\$917.71	\$1,009.39	\$751.95	\$827.06	\$884.88	\$973.28	\$992.99	\$1,092.18	\$751.95	\$827.06
63	\$942.95	\$1,037.18	\$772.63	\$849.84	\$909.21	\$1,000.07	\$1,020.29	\$1,122.25	\$772.63	\$849.84
64+	\$958.28	\$1,054.11	\$785.19	\$863.71	\$924.00	\$1,016.40	\$1,036.88	\$1,140.57	\$785.19	\$863.71

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

HIOS Plan ID (On Exchange)=>	75729PA0012700	75729PA0012701	75729PA0012702	75729PA0012703	75729PA0012704	75729PA0012705	75729PA0012706	75729PA0012707	75729PA0012708	75729PA0012709
HIOS Plan ID (Off Exchange)=>	75729PA0012700	75729PA0012701	75729PA0012702	75729PA0012703	75729PA0012704	75729PA0012705	75729PA0012706	75729PA0012707	75729PA0012708	75729PA0012709
Plan Marketing Name =>	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 -	Geisinger Marketplace All-Access QHDHP PPO 6850 -	Geisinger Marketplace All-Access QHDHP PPO 6850 -	Geisinger Marketplace All-Access QHDHP PPO 6850 -
Form # =>	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	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 7	Rating Area 7	Rating Area 5	Rating Area 2	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 3	Rating Area 6	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	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO
Metal =>	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible =>	Med: \$4,650 / Rx: \$500	Combined: \$8,400	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850
Coinsurance =>	20%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$30 / \$60	\$40 / \$80	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 =>	\$7,600	\$8,550	\$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	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$446.43	\$446.43	\$264.41	\$264.41	\$212.35	\$212.35	\$215.45	\$215.45	\$208.35	\$208.35
15	\$486.11	\$486.11	\$287.91	\$287.91	\$231.22	\$231.22	\$234.61	\$234.61	\$226.87	\$226.87
16	\$501.28	\$501.28	\$296.89	\$296.89	\$238.44	\$238.44	\$241.93	\$241.93	\$233.96	\$233.96
17	\$516.46	\$516.46	\$305.88	\$305.88	\$245.66	\$245.66	\$249.25	\$249.25	\$241.04	\$241.04
18	\$532.79	\$532.79	\$315.56	\$315.56	\$253.43	\$253.43	\$257.14	\$257.14	\$248.66	\$248.66
19	\$549.13	\$549.13	\$325.24	\$325.24	\$261.20	\$261.20	\$265.02	\$265.02	\$256.29	\$256.29
20	\$566.06	\$566.06	\$335.26	\$335.26	\$269.25	\$269.25	\$273.19	\$273.19	\$264.19	\$264.19
21	\$583.57	\$641.93	\$345.63	\$380.20	\$277.58	\$305.34	\$281.65	\$309.81	\$272.36	\$299.60
22	\$583.57	\$641.93	\$345.63	\$380.20	\$277.58	\$305.34	\$281.65	\$309.81	\$272.36	\$299.60
23	\$583.57	\$641.93	\$345.63	\$380.20	\$277.58	\$305.34	\$281.65	\$309.81	\$272.36	\$299.60
24	\$583.57	\$641.93	\$345.63	\$380.20	\$277.58	\$305.34	\$281.65	\$309.81	\$272.36	\$299.60
25	\$585.90	\$644.26	\$347.01	\$381.57	\$278.69	\$306.45	\$282.77	\$310.93	\$273.45	\$300.68
26	\$597.57	\$657.09	\$353.92	\$389.18	\$284.24	\$312.55	\$278.90	\$306.68	\$278.90	\$306.68
27	\$611.58	\$672.85	\$362.22	\$398.51	\$290.90	\$320.05	\$295.16	\$324.73	\$285.43	\$314.03
28	\$634.34	\$697.94	\$375.70	\$413.37	\$301.73	\$331.99	\$306.14	\$336.84	\$296.05	\$325.74
29	\$653.01	\$718.37	\$386.76	\$425.47	\$310.61	\$341.70	\$315.16	\$346.70	\$304.77	\$335.27
30	\$662.35	\$728.87	\$392.29	\$431.69	\$315.05	\$346.70	\$319.66	\$351.77	\$309.13	\$340.18
31	\$676.35	\$744.05	\$400.58	\$440.68	\$321.71	\$353.91	\$326.42	\$359.09	\$315.66	\$347.26
32	\$690.36	\$759.22	\$408.88	\$449.66	\$328.38	\$361.13	\$333.18	\$356.41	\$322.20	\$354.34
33	\$699.11	\$769.14	\$414.06	\$455.54	\$332.54	\$365.85	\$337.41	\$371.20	\$326.29	\$358.97
34	\$708.45	\$779.06	\$419.59	\$461.41	\$336.98	\$370.57	\$341.91	\$379.99	\$330.64	\$363.60
35	\$713.12	\$784.31	\$422.36	\$464.52	\$339.20	\$373.07	\$344.16	\$378.52	\$332.82	\$366.05
36	\$717.79	\$789.56	\$425.12	\$467.63	\$341.42	\$375.57	\$346.42	\$381.06	\$335.00	\$368.50
37	\$722.45	\$794.82	\$427.89	\$470.74	\$343.64	\$378.06	\$348.67	\$383.59	\$337.18	\$370.95
38	\$727.12	\$800.07	\$430.65	\$473.86	\$345.86	\$380.56	\$350.92	\$386.13	\$339.36	\$373.40
39	\$736.46	\$809.99	\$436.18	\$479.73	\$350.31	\$385.28	\$355.43	\$390.92	\$343.72	\$378.03
40	\$745.80	\$820.49	\$441.71	\$485.95	\$354.75	\$390.28	\$359.94	\$395.99	\$348.07	\$382.94
41	\$759.80	\$835.67	\$450.01	\$494.94	\$361.41	\$397.49	\$366.70	\$403.31	\$354.61	\$390.02
42	\$773.22	\$850.84	\$457.96	\$503.93	\$367.79	\$404.71	\$373.17	\$410.63	\$360.88	\$397.10
43	\$791.90	\$871.26	\$469.02	\$516.02	\$376.68	\$414.43	\$382.19	\$420.49	\$369.59	\$406.63
44	\$815.24	\$896.94	\$482.84	\$531.23	\$387.78	\$426.64	\$393.45	\$432.88	\$380.49	\$418.62
45	\$842.67	\$926.70	\$499.09	\$548.86	\$400.83	\$440.80	\$406.69	\$447.25	\$393.29	\$432.51
46	\$875.35	\$962.88	\$518.44	\$570.29	\$416.37	\$458.01	\$422.46	\$464.71	\$408.54	\$449.39
47	\$912.11	\$1,003.15	\$540.22	\$594.13	\$433.86	\$477.16	\$440.20	\$484.14	\$425.70	\$468.18
48	\$954.13	\$1,049.83	\$565.10	\$621.78	\$453.84	\$499.37	\$460.48	\$506.67	\$445.31	\$489.97
49	\$995.56	\$1,095.35	\$589.64	\$648.74	\$473.55	\$521.02	\$480.48	\$528.64	\$464.64	\$511.22
50	\$1,042.25	\$1,146.71	\$617.29	\$679.16	\$495.76	\$545.44	\$503.01	\$553.42	\$486.43	\$535.19
51	\$1,088.35	\$1,197.48	\$644.60	\$709.23	\$517.69	\$569.59	\$525.26	\$577.93	\$507.95	\$558.88
52	\$1,139.12	\$1,252.91	\$674.67	\$742.06	\$541.84	\$595.96	\$549.76	\$604.68	\$531.64	\$584.75
53	\$1,190.47	\$1,309.52	\$705.08	\$775.59	\$566.26	\$622.89	\$574.55	\$632.00	\$555.61	\$611.17
54	\$1,245.91	\$1,370.21	\$737.92	\$811.53	\$592.63	\$651.76	\$601.30	\$661.29	\$581.49	\$639.50
55	\$1,301.35	\$1,431.49	\$770.75	\$847.10	\$619.00	\$680.90	\$628.06	\$690.86	\$607.36	\$668.10
56	\$1,361.46	\$1,497.43	\$806.35	\$886.88	\$647.59	\$712.27	\$657.07	\$722.69	\$635.41	\$698.87
57	\$1,422.15	\$1,564.54	\$842.29	\$926.63	\$674.19	\$744.19	\$686.36	\$755.08	\$663.74	\$730.19
58	\$1,486.92	\$1,635.73	\$880.66	\$968.79	\$707.27	\$778.06	\$717.62	\$789.44	\$693.97	\$763.42
59	\$1,519.02	\$1,670.75	\$899.67	\$989.53	\$722.54	\$794.71	\$733.11	\$806.34	\$708.95	\$779.76
60	\$1,583.80	\$1,741.94	\$938.03	\$1,031.70	\$753.35	\$828.58	\$764.37	\$840.70	\$739.18	\$812.99
61	\$1,639.82	\$1,803.80	\$971.21	\$1,068.34	\$780.00	\$858.00	\$791.41	\$870.55	\$765.33	\$841.86
62	\$1,676.58	\$1,844.07	\$992.99	\$1,092.18	\$797.49	\$877.15	\$809.15	\$889.98	\$782.49	\$860.65
63	\$1,722.68	\$1,894.84	\$1,020.29	\$1,122.25	\$819.42	\$901.30	\$831.40	\$914.49	\$804.00	\$884.35
64+	\$1,750.70	\$1,925.76	\$1,036.88	\$1,140.57	\$832.74	\$916.01	\$844.92	\$929.41	\$817.08	\$898.78

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

HIOS Plan ID (On Exchange)=>	75729PA0012710	75729PA0012711	75729PA0012712	75729PA0012713	75729PA0012714					
HIOS Plan ID (Off Exchange)=>	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 -					
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					
Rating Area =>	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					
Metal =>	Bronze	Bronze	Bronze	Bronze	Bronze					
Deductible =>	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850	Combined: \$6,850					
Coinsurance =>	0%	0%	0%	0%	0%					
Copays =>	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					
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco				
0 - 14	\$208.35	\$208.35	\$208.35	\$208.35	\$245.19	\$245.19	\$254.29	\$254.29	\$275.14	\$275.14
15	\$226.87	\$226.87	\$226.87	\$226.87	\$266.98	\$266.98	\$276.89	\$276.89	\$299.60	\$299.60
16	\$233.96	\$233.96	\$233.96	\$233.96	\$275.32	\$275.32	\$285.53	\$285.53	\$308.95	\$308.95
17	\$241.04	\$241.04	\$241.04	\$241.04	\$283.65	\$283.65	\$294.17	\$294.17	\$318.30	\$318.30
18	\$248.66	\$248.66	\$248.66	\$248.66	\$292.62	\$292.62	\$303.48	\$303.48	\$328.37	\$328.37
19	\$256.29	\$256.29	\$256.29	\$256.29	\$301.60	\$301.60	\$312.79	\$312.79	\$338.44	\$338.44
20	\$264.19	\$264.19	\$264.19	\$264.19	\$310.89	\$310.89	\$322.43	\$322.43	\$348.87	\$348.87
21	\$272.36	\$299.60	\$272.36	\$299.60	\$320.51	\$352.56	\$332.40	\$365.64	\$359.67	\$395.64
22	\$272.36	\$299.60	\$272.36	\$299.60	\$320.51	\$352.56	\$332.40	\$365.64	\$359.67	\$395.64
23	\$272.36	\$299.60	\$272.36	\$299.60	\$320.51	\$352.56	\$332.40	\$365.64	\$359.67	\$395.64
24	\$272.36	\$299.60	\$272.36	\$299.60	\$320.51	\$352.56	\$332.40	\$365.64	\$359.67	\$395.64
25	\$273.45	\$300.68	\$273.45	\$300.68	\$321.79	\$353.84	\$333.73	\$366.97	\$361.10	\$397.07
26	\$278.90	\$306.68	\$278.90	\$306.68	\$328.20	\$360.89	\$340.38	\$374.28	\$368.30	\$404.98
27	\$285.43	\$314.03	\$285.43	\$314.03	\$335.89	\$369.55	\$348.35	\$383.26	\$376.93	\$414.69
28	\$296.05	\$325.74	\$296.05	\$325.74	\$348.39	\$383.33	\$361.32	\$397.55	\$390.96	\$430.16
29	\$304.77	\$335.27	\$304.77	\$335.27	\$358.65	\$394.54	\$371.96	\$409.18	\$402.46	\$442.75
30	\$309.13	\$340.18	\$309.13	\$340.18	\$363.78	\$400.31	\$377.27	\$415.17	\$408.22	\$449.22
31	\$315.66	\$347.26	\$315.66	\$347.26	\$371.47	\$408.65	\$385.25	\$423.81	\$416.85	\$458.57
32	\$322.20	\$354.34	\$322.20	\$354.34	\$379.16	\$416.98	\$393.23	\$432.45	\$425.48	\$467.92
33	\$326.29	\$358.97	\$326.29	\$358.97	\$383.97	\$422.43	\$398.21	\$438.10	\$430.88	\$474.04
34	\$330.64	\$363.60	\$330.64	\$363.60	\$389.10	\$427.88	\$403.53	\$443.75	\$436.63	\$480.15
35	\$332.82	\$366.05	\$332.82	\$366.05	\$391.66	\$430.76	\$406.19	\$446.75	\$439.51	\$483.39
36	\$335.00	\$368.50	\$335.00	\$368.50	\$394.22	\$433.65	\$408.85	\$449.74	\$442.39	\$486.63
37	\$337.18	\$370.95	\$337.18	\$370.95	\$396.79	\$436.53	\$411.51	\$452.73	\$445.26	\$489.86
38	\$339.36	\$373.40	\$339.36	\$373.40	\$399.35	\$439.42	\$414.17	\$455.72	\$448.14	\$493.10
39	\$343.72	\$378.03	\$343.72	\$378.03	\$404.48	\$444.86	\$419.49	\$461.37	\$453.90	\$499.21
40	\$348.07	\$382.94	\$348.07	\$382.94	\$409.61	\$450.63	\$424.81	\$467.35	\$459.65	\$505.69
41	\$354.61	\$390.02	\$354.61	\$390.02	\$417.30	\$458.97	\$432.78	\$476.00	\$468.28	\$515.04
42	\$360.88	\$397.10	\$360.88	\$397.10	\$424.67	\$467.30	\$440.43	\$484.64	\$476.56	\$524.39
43	\$369.59	\$406.63	\$369.59	\$406.63	\$434.93	\$478.52	\$451.07	\$496.27	\$488.06	\$536.98
44	\$380.49	\$418.62	\$380.49	\$418.62	\$447.75	\$492.62	\$464.36	\$510.90	\$502.45	\$552.80
45	\$393.29	\$432.51	\$393.29	\$432.51	\$462.81	\$508.97	\$479.99	\$527.85	\$519.36	\$571.15
46	\$408.54	\$449.39	\$408.54	\$449.39	\$480.76	\$528.84	\$498.60	\$548.46	\$539.50	\$593.45
47	\$425.70	\$468.18	\$425.70	\$468.18	\$500.95	\$550.95	\$519.54	\$571.39	\$562.16	\$618.26
48	\$445.31	\$489.97	\$445.31	\$489.97	\$524.03	\$576.59	\$543.47	\$597.99	\$588.05	\$647.04
49	\$464.64	\$511.22	\$464.64	\$511.22	\$546.79	\$601.59	\$567.07	\$623.91	\$613.59	\$675.09
50	\$486.43	\$535.19	\$486.43	\$535.19	\$572.43	\$629.80	\$593.67	\$653.17	\$642.36	\$706.74
51	\$507.95	\$558.88	\$507.95	\$558.88	\$597.75	\$657.68	\$619.93	\$682.08	\$670.77	\$738.03
52	\$531.64	\$584.75	\$531.64	\$584.75	\$625.63	\$688.13	\$648.84	\$713.66	\$702.07	\$772.20
53	\$555.61	\$611.17	\$555.61	\$611.17	\$653.84	\$719.22	\$678.10	\$745.90	\$733.72	\$807.09
54	\$581.49	\$639.50	\$581.49	\$639.50	\$684.28	\$752.55	\$709.67	\$780.47	\$767.88	\$844.49
55	\$607.36	\$668.10	\$607.36	\$668.10	\$714.73	\$786.20	\$741.25	\$815.38	\$802.05	\$882.26
56	\$635.41	\$698.87	\$635.41	\$698.87	\$747.74	\$822.42	\$775.49	\$852.94	\$839.10	\$922.90
57	\$663.74	\$730.19	\$663.74	\$730.19	\$781.08	\$859.28	\$810.06	\$891.16	\$876.50	\$964.26
58	\$693.97	\$763.42	\$693.97	\$763.42	\$816.65	\$898.38	\$846.95	\$931.72	\$916.43	\$1,008.14
59	\$708.95	\$779.76	\$708.95	\$779.76	\$834.28	\$917.61	\$865.24	\$951.66	\$936.21	\$1,029.72
60	\$739.18	\$812.99	\$739.18	\$812.99	\$869.86	\$956.71	\$902.13	\$992.21	\$976.13	\$1,073.60
61	\$765.33	\$841.86	\$765.33	\$841.86	\$900.63	\$990.69	\$934.04	\$1,027.45	\$1,010.66	\$1,111.72
62	\$782.49	\$860.65	\$782.49	\$860.65	\$920.82	\$1,012.80	\$954.98	\$1,050.38	\$1,033.32	\$1,136.54
63	\$804.00	\$884.35	\$804.00	\$884.35	\$946.14	\$1,040.69	\$981.24	\$1,079.30	\$1,061.73	\$1,167.83
64+	\$817.08	\$898.78	\$817.08	\$898.78	\$961.52	\$1,057.67	\$997.20	\$1,096.92	\$1,078.99	\$1,186.89

**Geisinger Quality Options
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	MIOS	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, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012631	Geisinger Marketplace All-Access PPO 30/50/5000 PPO		Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 5	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 3	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, Northumberland, Snyder, Union
75729PA0012638	Geisinger Marketplace All-Access PPO 30/50/5000 PPO		Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Adams, York
75729PA0012639	Geisinger Marketplace All-Access PPO 30/50/5000 PPO		Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Carbon, Monroe
75729PA0012640	Geisinger Marketplace All-Access PPO 30/50/5000 PPO		Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton, Schuylkill
75729PA0012641	Geisinger Marketplace All-Access PPO 30/50/5000 PPO		Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Lebanon
75729PA0012647	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
75729PA0012648	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, Northumberland, Snyder, Union
75729PA0012654	Geisinger Marketplace All-Access PPO 20/50/3250 PPO		Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Adams, York
75729PA0012655	Geisinger Marketplace All-Access PPO 20/50/3250 PPO		Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
75729PA0012656	Geisinger Marketplace All-Access PPO 20/50/3250 PPO		Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Carbon, Monroe
75729PA0012657	Geisinger Marketplace All-Access PPO 20/50/3250 PPO		Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton, Schuylkill
75729PA0012658	Geisinger Marketplace All-Access PPO 20/50/3250 PPO		Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Lebanon
75729PA0012664	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
75729PA0012665	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, Northumberland, Snyder, Union
75729PA0012671	Geisinger Marketplace All-Access PPO 30/60/4650 PPO		Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Adams, York
75729PA0012672	Geisinger Marketplace All-Access PPO 30/60/4650 PPO		Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
75729PA0012673	Geisinger Marketplace All-Access PPO 30/60/4650 PPO		Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Carbon, Monroe
75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/4650 PPO		Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton, Schuylkill
75729PA0012675	Geisinger Marketplace All-Access PPO 30/60/4650 PPO		Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Lebanon
75729PA0012681	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, Northumberland, Snyder, Union
75729PA0012688	Geisinger Marketplace All-Access PPO 40/80/8400 PPO		Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Adams, York
75729PA0012689	Geisinger Marketplace All-Access PPO 40/80/8400 PPO		Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
75729PA0012690	Geisinger Marketplace All-Access PPO 40/80/8400 PPO		Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Carbon, Monroe
75729PA0012691	Geisinger Marketplace All-Access PPO 40/80/8400 PPO		Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton, Schuylkill
75729PA0012692	Geisinger Marketplace All-Access PPO 40/80/8400 PPO		Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Lebanon
75729PA0012693	Geisinger Marketplace All-Access PPO 30/50/5000 PPO		Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Berks, Lancaster
75729PA0012699	Geisinger Marketplace All-Access PPO 20/50/3250 PPO		Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	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	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012702	Geisinger Marketplace All-Access QHDHP PPO 685 PPO		Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 5	Jefferson, Somerset
75729PA0012703	Geisinger Marketplace All-Access QHDHP PPO 685 PPO		Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2	Cameron, Elk, Potter
75729PA0012704	Geisinger Marketplace All-Access QHDHP PPO 685 PPO		Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Clinton
75729PA0012705	Geisinger Marketplace All-Access QHDHP PPO 685 PPO		Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Centre
75729PA0012706	Geisinger Marketplace All-Access QHDHP PPO 685 PPO		Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Perry
75729PA0012707	Geisinger Marketplace All-Access QHDHP PPO 685 PPO		Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Lycoming, Tioga
75729PA0012708	Geisinger Marketplace All-Access QHDHP PPO 685 PPO		Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Columbia, Mifflin, Montour, Northumberland, Snyder, Union
75729PA0012709	Geisinger Marketplace All-Access QHDHP PPO 685 PPO		Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7	Adams, York
75729PA0012710	Geisinger Marketplace All-Access QHDHP PPO 685 PPO		Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Bradford, Lackawanna, Luzerne, Pike, Sullivan, Susquehanna, Wayne, Wyoming
75729PA0012711	Geisinger Marketplace All-Access QHDHP PPO 685 PPO		Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3	Carbon, Monroe
75729PA0012712	Geisinger Marketplace All-Access QHDHP PPO 685 PPO		Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton, Schuylkill
75729PA0012713	Geisinger Marketplace All-Access QHDHP PPO 685 PPO		Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 9	Lebanon
75729PA0012714	Geisinger Marketplace All-Access QHDHP PPO 685 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	100
						Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne
75729PA0012630	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off													\$309.63				\$309.63	\$309.63		\$309.63	\$309.63	\$309.63		\$309.63
75729PA0012631	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off																								
75729PA0012632	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off										\$320.18	\$320.18	\$320.18												
75729PA0012633	Geisinger Marketplace All-Access PPO 30/50/5000	PPO	Silver	Off															\$309.63									
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																		\$309.63					\$309.63	
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															\$309.63				\$309.63					
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										\$373.98	\$373.98	\$373.98												
75729PA0012649	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off																								
75729PA0012650	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off															\$361.66									
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																		\$361.66					\$361.66	
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													\$361.66			\$361.66	\$361.66		\$361.66	\$361.66	\$361.66		\$361.66	
75729PA0012656	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off														\$361.66					\$361.66					
75729PA0012657	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off																								
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										\$456.97	\$456.97	\$456.97												
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															\$441.91									
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																		\$441.91					\$441.91	
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													\$441.91			\$441.91	\$441.91			\$441.91	\$441.91		\$441.91	
75729PA0012673	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off														\$441.91					\$441.91					
75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/4650	PPO	Silver	On/Off																								
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										\$270.65	\$270.65	\$270.65												
75729PA0012683	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off																								
75729PA0012684	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off															\$261.73									
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																		\$261.73					\$261.73	
75729PA0012687	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off																								
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													\$261.73			\$261.73	\$261.73		\$261.73	\$261.73	\$261.73		\$261.73	
75729PA0012690	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off														\$261.73					\$261.73					
75729PA0012691	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Bronze	On/Off																								
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	PPO	Bronze	On/Off																								
75729PA0012703	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA	PPO	Bronze	On/Off										\$281.65	\$281.65	\$281.65												
75729PA0012704	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA	PPO	Bronze	On/Off																								
75729PA0012705	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA	PPO	Bronze	On/Off																								
75729PA0012706	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA	PPO	Bronze	On/Off																								
75729PA0012707	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA	PPO	Bronze	On/Off																								
75729PA0012708	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA	PPO	Bronze	On/Off																								
75729PA0012709	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA	PPO	Bronze	On/Off																		\$272.36					\$272.36	
75729PA0012710	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA	PPO	Bronze	On/Off																								
75729PA0012711	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA	PPO	Bronze	On/Off													\$272.36			\$272.36	\$272.36		\$272.36	\$272.36	\$272.36		\$272.36	
75729PA0012712	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA	PPO	Bronze	On/Off														\$272.36					\$272.36					
75729PA0012713	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA	PPO	Bronze	On/Off																								
75729PA0012714	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA	PPO	Bronze	On/Off																								

Company Name
Market
RATES FOR AGE 21

[illegible]

Company Name
Market
RATES FOR AGE 21

HIOS Plan ID	EA 7			RATING AREA 8					RATING AREA 9						
	69	150	324	0	0	0	0	0	131	56	2	13	30	87	16
	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
75729PA0012630															
75729PA0012631															
75729PA0012632															
75729PA0012633															
75729PA0012634															
75729PA0012635									\$377.88	\$377.88		\$377.88	\$377.88		\$377.88
75729PA0012636															
75729PA0012637															
75729PA0012638			\$408.88												
75729PA0012639															
75729PA0012640															
75729PA0012641														\$377.88	
75729PA0012647															
75729PA0012648															
75729PA0012649															
75729PA0012650															
75729PA0012651									\$441.38	\$441.38		\$441.38	\$441.38		\$441.38
75729PA0012652															
75729PA0012653															
75729PA0012654			\$477.58												
75729PA0012655															
75729PA0012656															
75729PA0012657															
75729PA0012658														\$441.38	
75729PA0012664															
75729PA0012665															
75729PA0012666															
75729PA0012667															
75729PA0012668									\$539.33	\$539.33		\$539.33	\$539.33		\$539.33
75729PA0012669															
75729PA0012670															
75729PA0012671			\$583.57												
75729PA0012672															
75729PA0012673															
75729PA0012674															
75729PA0012675														\$539.33	
75729PA0012681															
75729PA0012682															
75729PA0012683															
75729PA0012684															
75729PA0012685									\$319.43	\$319.43		\$319.43	\$319.43		\$319.43
75729PA0012686															
75729PA0012687															
75729PA0012688			\$345.63												
75729PA0012689															
75729PA0012690															
75729PA0012691															
75729PA0012692														\$319.43	
75729PA0012698	\$408.88	\$408.88													
75729PA0012699	\$477.58	\$477.58													
75729PA0012700	\$583.57	\$583.57													
75729PA0012701	\$345.63	\$345.63													
75729PA0012702															
75729PA0012703															
75729PA0012704															
75729PA0012705															
75729PA0012706									\$332.40	\$332.40		\$332.40	\$332.40		\$332.40
75729PA0012707															
75729PA0012708															
75729PA0012709			\$359.67												
75729PA0012710															
75729PA0012711															
75729PA0012712															
75729PA0012713														\$332.40	
75729PA0012714	\$359.67	\$359.67													

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

29

30

31

32

33

34

35

36

37

38

39

40

41

42

43

44

45

46

47

48

49

50

51

Unified Rate Review v5.3

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

To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.

To validate, select the Validate button or Ctrl + Shift + I.

To finalize, select the Finalize button or Ctrl + Shift + F.

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:1/1/2020to12/31/2020

TotalPMPM

Allowed Claims	\$36,523,111.46	\$944.16
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$31,391,319.76	\$811.50
Risk Adjustment	\$5,310,221.65	\$137.28
Experience Period Premium	\$29,959,492.18	\$774.49
Experience Period Member Months	38,683	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$241.62	1.078	0.950	1.078	0.950	\$253.41
Outpatient Hospital	\$358.01	1.063	1.026	1.063	1.026	\$425.85
Professional	\$172.59	1.092	0.976	1.092	0.976	\$196.05
Other Medical	\$24.74	1.019	1.068	1.019	1.068	\$29.30
Capitation	\$0.04	0.999	1.000	0.999	1.000	\$0.04
Prescription Drug	\$147.16	1.073	1.086	1.073	1.086	\$199.82
Total	\$944.16					\$1,104.47

Morbidity Adjustment	1.009
Demographic Shift	1.000
Plan Design Changes	1.000
Other	1.000
Adjusted Trended EHB Allowed Claims PMPM for1/1/2022	\$1,114.41

Manual EHB Allowed Claims PMPM	\$854.19
Applied Credibility %	0.00%

Projected Period Totals

Projected Index Rate for1/1/2022	\$854.19	\$68,195,112.84
Reinsurance	\$57.66	\$4,603,343.76
Risk Adjustment Payment/Charge	\$102.00	\$8,143,272.00
Exchange User Fees	3.25%	\$1,862,611.01
Market Adjusted Index Rate	\$717.86	\$57,311,108.09

Projected Member Months	79,836
-------------------------	--------

Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Product-Plan Data Collection

Company Legal Name: 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 Pro
To validate, select the Validate button c
To finalize, select the Finalize button or
To remove a product, navigate to the cc
To remove a plan, navigate to the corre

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
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	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	0.809
1.7 Plan Category		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
1.9 Exchange Plan?		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
1.11 Cumulative Rate Change % (over 12 mos prior)		-5.28%	-5.28%	-5.28%	-5.28%	-5.28%	-5.28%	-5.28%	-5.28%	-5.28%	-5.28%	-5.28%	-5.28%	-7.14%
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
2.2 Allowed Claims	\$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
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$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
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$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
2.7 Risk Adjustment Transfer Amount	\$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
2.8 Premium	\$29,959,492	\$29,959,492	\$783,162	\$43,894	\$0	\$92,408	\$35,423	\$166,335	\$212,539	\$0	\$149,394	\$51,595	\$0	\$370,050
2.9 Experience Period Member Months	38,683	38,683	1,017	57	0	120	46	0	216	276	0	194	67	434
2.10 Current Enrollment	4,224	84	5	0	9	3	4	15	13	0	18	5	0	57
2.11 Current Premium PMPM	\$650.92	\$702.02	\$702.02	\$702.02	\$702.02	\$702.02	\$702.02	\$702.02	\$702.02	\$702.02	\$702.02	\$702.02	\$702.02	\$836.43
2.12 Loss Ratio	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		9.57%	9.57%	9.57%	9.57%	9.57%	9.57%	9.57%	9.57%	9.57%	9.57%	9.57%	9.57%	9.57%
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		\$665.00	\$665.00	\$665.00	\$665.00	\$665.00	\$665.00	\$665.00	\$665.00	\$665.00	\$665.00	\$665.00	\$665.00	\$776.70

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		\$329.76	\$329.76	\$329.76	\$329.76	\$329.76	\$329.76	\$329.76	\$329.76	\$329.76	\$329.76	\$329.76	\$329.76	\$385.15

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	\$57,312,683	\$3,178,773	\$189,520	\$0	\$344,582	\$111,989	\$155,062	\$568,561	\$491,030	\$0	\$680,550	\$189,520	\$0	\$801,154
4.3 Reinsurance	\$3,820,598	\$211,904	\$12,634	\$0	\$22,971	\$7,465	\$10,337	\$37,902	\$32,733	\$0	\$45,367	\$12,634	\$0	\$53,407
4.4 Member Cost Sharing	\$5,928,216	\$328,801	\$19,603	\$0	\$35,642	\$11,584	\$16,039	\$58,810	\$50,790	\$0	\$70,394	\$19,603	\$0	\$82,868
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$47,563,870	\$2,638,068	\$157,283	\$0	\$285,969	\$92,940	\$128,686	\$471,850	\$407,506	\$0	\$564,790	\$157,283	\$0	\$664,879
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	\$54,756,906	\$2,944,639	\$175,561	\$0	\$319,202	\$103,741	\$143,641	\$526,683	\$454,863	\$0	\$630,424	\$175,561	\$0	\$866,796
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	77.32%	79.47%	79.47%	#DIV/0!	79.47%	79.47%	79.47%	79.47%	79.47%	#DIV/0!	79.47%	79.47%	#DIV/0!	69.17%
Per Member Per Month														
4.11 Allowed Claims	\$717.88	\$717.88	\$717.88	#DIV/0!	\$717.88	\$717.88	\$717.88	\$717.88	\$717.88	#DIV/0!	\$717.88	\$717.88	#DIV/0!	\$717.88
4.12 Reinsurance	\$47.86	\$47.86	\$47.86	#DIV/0!	\$47.86	\$47.86	\$47.86	\$47.86	\$47.86	#DIV/0!	\$47.86	\$47.86	#DIV/0!	\$47.86
4.13 Member Cost Sharing	\$74.25	\$74.25	\$74.25	#DIV/0!	\$74.25	\$74.25	\$74.25	\$74.25	\$74.25	#DIV/0!	\$74.25	\$74.25	#DIV/0!	\$74.25
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	\$595.77	\$595.77	\$595.77	#DIV/0!	\$595.77	\$595.77	\$595.77	\$595.77	\$595.77	#DIV/0!	\$595.77	\$595.77	#DIV/0!	\$595.77
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	\$685.87	\$665.00	\$665.00	#DIV/0!	\$665.00	\$665.00	\$665.00	\$665.00	\$665.00	#DIV/0!	\$665.00	\$665.00	#DIV/0!	\$776.70

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

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

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

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

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

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



Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	75729PA0012653	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012667	75729PA0012668	75729PA0012669	75729PA0012670
Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver
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	0.719	0.719	0.719	0.719
Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
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	1/1/2022	1/1/2022	1/1/2022
-7.14%	-7.14%	-7.14%	-7.14%	-7.14%	-7.14%	-7.14%	-7.14%	-7.14%	-7.14%	-7.14%	-2.34%	-2.34%	-2.34%	-2.34%	-2.34%	-2.34%	-2.34%

75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	75729PA0012653	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012667	75729PA0012668	75729PA0012669	75729PA0012670
\$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	\$149,647	\$287,984	\$1,080,127	\$79,969
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$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	\$13,168	\$20,527	\$7,606	\$16,702
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$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	\$136,479	\$267,457	\$1,072,521	\$63,267
\$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	\$9,884	\$28,096	\$12,355	\$27,171
\$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	\$66,703	\$189,917	\$83,378	\$183,432
34	96	108	433	538	342	717	5,620	2,356	721	396	61	12	20	72	205	90	198
21	23	29	38	60	40	74	480	213	55	27	6	0	3	5	7	10	10
\$836.43	\$836.43	\$836.43	\$836.43	\$836.43	\$836.43	\$836.43	\$836.43	\$836.43	\$836.43	\$836.43	\$971.79	\$971.79	\$971.79	\$971.79	\$971.79	\$971.79	\$971.79
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%	178.20%	122.68%	1120.32%	30.04%

\$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	\$2,078.43	\$1,404.80	\$12,001.41	\$403.88
\$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	\$0.00	\$0.00	\$0.00
\$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	\$182.89	\$100.13	\$84.51	\$84.35
\$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	\$0.00	\$0.00	\$0.00
\$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	\$1,895.54	\$1,304.67	\$11,916.90	\$319.53
\$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	\$137.05	\$137.28	\$137.23
\$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	\$926.43	\$926.43	\$926.43

75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	75729PA0012653	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012667	75729PA0012668	75729PA0012669	75729PA0012670
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	1.1581	1.1581	1.1581
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	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	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

9.57%	9.57%	9.57%	9.57%	9.57%	9.57%	9.57%	9.57%	9.57%	9.57%	9.57%	9.57%	9.57%	9.57%	9.57%	9.57%	9.57%	9.57%
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%	0.83%	0.83%	0.83%
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%	2.00%	2.00%	2.00%
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	1.0000	1.0000	1.0000
\$776.70	\$776.70	\$776.70	\$776.70	\$776.70	\$776.70	\$776.70	\$776.70	\$776.70	\$776.70	\$776.70	\$949.03	\$949.03	\$949.03	\$949.03	\$949.03	\$949.03	\$949.03

\$385.15	\$385.15	\$385.15	\$385.15	\$385.15	\$385.15	\$385.15	\$385.15	\$385.15	\$385.15	\$385.15	\$470.60	\$470.60	\$470.60	\$470.60	\$470.60	\$470.60	\$470.60
----------	----------	----------	----------	----------	----------	----------	----------	----------	----------	----------	----------	----------	----------	----------	----------	----------	----------

75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	75729PA0012653	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012667	75729PA0012668	75729PA0012669	75729PA0012670
\$292,895	\$318,739	\$404,884	\$534,103	\$844,227	\$559,947	\$1,033,747	\$6,727,973	\$2,989,253	\$775,311	\$379,041	\$223,979	\$0	\$111,989	\$189,520	\$267,051	\$379,041	\$379,041
\$19,525	\$21,248	\$26,991	\$35,605	\$56,278	\$37,327	\$68,912	\$448,502	\$199,271	\$51,684	\$25,268	\$14,931	\$0	\$7,465	\$12,634	\$17,802	\$25,268	\$25,268
\$30,296	\$32,969	\$41,880	\$55,246	\$87,324	\$57,919	\$106,927	\$695,917	\$309,197	\$80,195	\$39,207	\$23,168	\$0	\$11,584	\$19,603	\$27,623	\$39,207	\$39,207
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$243,074	\$264,522	\$336,014	\$443,253	\$700,625	\$464,700	\$857,908	\$5,583,554	\$2,480,785	\$643,431	\$314,566	\$185,880	\$0	\$92,940	\$157,283	\$221,626	\$314,566	\$314,566
\$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	\$22,348	\$31,490	\$44,695	\$44,695
\$316,893	\$344,854	\$438,058	\$577,864	\$913,398	\$605,825	\$1,118,446	\$7,279,221	\$3,234,174	\$838,835	\$410,097	\$296,099	\$0	\$148,049	\$250,545	\$353,041	\$501,090	\$501,090
408	444	564	744	1,176	780	1,440	9,372	4,164	1,080	528	312	0	156	264	372	528	528
69.17%	69.17%	69.17%	69.17%	69.17%	69.17%	69.17%	69.17%	69.17%	69.17%	69.17%	57.64%	#DIV/0!	57.64%	57.64%	57.64%	57.64%	57.64%

\$717.88	\$717.88	\$717.88	\$717.88	\$717.88	\$717.88	\$717.88	\$717.88	\$717.88	\$717.88	\$717.88	\$717.88	#DIV/0!	\$717.88	\$717.88	\$717.88	\$717.88	\$717.88
\$47.86	\$47.86	\$47.86	\$47.86	\$47.86	\$47.86	\$47.86	\$47.86	\$47.86	\$47.86	\$47.86	\$47.86	#DIV/0!	\$47.86	\$47.86	\$47.86	\$47.86	\$47.86
\$74.25	\$74.25	\$74.25	\$74.25	\$74.25	\$74.25	\$74.25	\$74.25	\$74.25	\$74.25	\$74.25	\$74.25	#DIV/0!	\$74.25	\$74.25	\$74.25	\$74.25	\$74.25
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$595.77	\$595.77	\$595.77	\$595.77	\$595.77	\$595.77	\$595.77	\$595.77	\$595.77	\$595.77	\$595.77	\$595.77	#DIV/0!	\$595.77	\$595.77	\$595.77	\$595.77	\$595.77
\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65	#DIV/0!	\$84.65	\$84.65	\$84.65	\$84.65	\$84.65
\$776.70	\$776.70	\$776.70	\$776.70	\$776.70	\$776.70	\$776.70	\$776.70	\$776.70	\$776.70	\$776.70	\$949.03	#DIV/0!	\$949.03	\$949.03	\$949.03	\$949.03	\$949.03

	-0.90%
	-0.90%

[illegible][illegible][illegible][illegible]

Rating Area Data Collection

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 decrease of 0.9% 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 -9.0% to 6.4%. 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	236.86	236.86
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	15	257.92	257.92
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	16	265.97	265.97
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	17	274.02	274.02
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	18	282.69	282.69
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	19	291.36	291.36
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	20	300.34	300.34
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	21	309.63	340.59
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	22	309.63	340.59
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	23	309.63	340.59
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	24	309.63	340.59
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	25	310.86	341.82
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	26	317.05	348.64
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	27	324.49	357.00
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	28	336.56	370.31
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	29	346.47	381.15
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	30	351.42	386.72
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	31	358.85	394.77
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	32	366.29	402.82
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	33	370.93	408.08
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	34	375.88	413.35
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	35	378.36	416.13
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	36	380.84	418.92
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	37	383.31	421.71
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	38	385.79	424.49
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	39	390.75	429.76
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	40	395.70	435.33
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	41	403.13	443.38
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	42	410.25	451.43
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	43	420.16	462.27
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	44	432.54	475.89
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	45	447.10	491.68
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	46	464.44	510.88
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	47	483.94	532.24
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	48	506.24	557.01
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	49	528.22	581.16
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	50	552.99	608.41
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	51	577.45	635.35
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	52	604.39	664.76
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	53	631.63	694.80
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	54	661.05	727.00
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	55	690.46	759.51
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	56	722.35	794.50
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	57	754.55	830.10
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	58	788.92	867.88
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	59	805.95	886.45
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	60	840.32	924.23
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	61	870.04	957.05
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	62	889.55	978.41
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	63	914.01	1005.35
	75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	928.87	1021.76
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	241.40	241.40
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	15	262.86	262.86
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	16	271.07	271.07
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	17	279.27	279.27
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	18	288.11	288.11
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	19	296.94	296.94
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	20	306.09	306.09
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	21	315.56	347.12
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	22	315.56	347.12
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	23	315.56	347.12
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	24	315.56	347.12
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	25	316.82	348.38
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	26	323.13	355.32
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	27	330.71	363.84
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	28	343.01	377.41
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	29	353.11	388.45
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	30	358.16	394.13
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	31	365.73	402.34
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	32	373.31	410.54
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	33	378.04	415.91
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	34	383.09	421.27
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	35	385.61	424.11
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	36	388.14	426.95
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	37	390.66	429.79
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	38	393.19	432.63
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	39	398.24	438.00
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	40	403.28	443.68
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	41	410.86	451.88
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	42	418.12	460.09
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	43	428.21	471.13
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	44	440.84	485.01
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	45	455.67	501.11
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	46	473.34	520.67
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	47	493.22	542.45
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	48	515.94	567.69
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	49	538.34	592.30
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	50	563.59	620.07
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	51	588.52	647.53
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	52	615.97	677.51
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	53	643.74	708.11
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	54	673.72	740.93
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	55	703.70	774.07
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	56	736.20	809.73
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	57	769.02	846.01
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	58	804.05	884.51
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	59	821.40	903.45
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	60	856.43	941.94
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	61	886.72	975.39
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	62	906.60	997.17
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	63	931.53	1024.62
	75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	946.68	1041.35
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	244.93	244.93
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	15	266.71	266.71
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	16	275.03	275.03
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	17	283.36	283.36
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	18	292.32	292.32
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	19	301.29	301.29
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	20	310.57	310.57
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	21	320.18	352.20
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	22	320.18	352.20
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	23	320.18	352.20
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	24	320.18	352.20

	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	25	321.46	353.47
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	26	327.86	360.52
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	27	335.54	369.16
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	28	348.03	382.93
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	29	358.28	394.14
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	30	363.40	399.90
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	31	371.08	408.22
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	32	378.77	416.55
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	33	383.57	421.99
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	34	388.69	427.43
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	35	391.25	430.32
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	36	393.82	433.20
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	37	396.38	436.08
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	38	398.94	438.96
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	39	404.06	444.40
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	40	409.18	450.17
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	41	416.87	458.49
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	42	424.23	466.82
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	43	434.48	478.02
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	44	447.29	492.11
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	45	462.33	508.44
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	46	480.26	528.29
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	47	500.43	550.38
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	48	523.49	576.00
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	49	546.22	600.97
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	50	571.83	629.15
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	51	597.13	657.00
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	52	624.98	687.42
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	53	653.16	718.47
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	54	683.57	751.77
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	55	713.99	785.39
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	56	746.97	821.57
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	57	780.27	858.39
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	58	815.81	897.45
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	59	833.42	916.66
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	60	868.96	955.72
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	61	899.69	989.66
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	62	919.86	1011.75
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	63	945.16	1039.61
	75729PA0012632	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	960.53	1056.58
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	236.86	236.86
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	15	257.92	257.92
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	16	265.97	265.97
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	17	274.02	274.02
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	18	282.69	282.69
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	19	291.36	291.36
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	20	300.34	300.34
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	21	309.63	340.59
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	22	309.63	340.59
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	23	309.63	340.59
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	24	309.63	340.59
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	25	310.86	341.82
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	26	317.05	348.64
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	27	324.49	357.00
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	28	336.56	370.31
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	29	346.47	381.15
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	30	351.42	386.72
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	31	358.85	394.77
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	32	366.29	402.82
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	33	370.93	408.08
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	34	375.88	413.35
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	35	378.36	416.13
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	36	380.84	418.92
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	37	383.31	421.71
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	38	385.79	424.49
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	39	390.75	429.76
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	40	395.70	435.33
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	41	403.13	443.38
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	42	410.25	451.43
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	43	420.16	462.27
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	44	432.54	475.89
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	45	447.10	491.68
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	46	464.44	510.88
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	47	483.94	532.24
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	48	506.24	557.01
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	49	528.22	581.16
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	50	552.99	608.41
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	51	577.45	635.35
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	52	604.39	664.76
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	53	631.63	694.80
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	54	661.05	727.00
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	55	690.46	759.51
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	56	722.35	794.50
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	57	754.55	830.10
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	58	788.92	867.88
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	59	805.95	886.45
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	60	840.32	924.23
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	61	870.04	957.05
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	62	889.55	978.41
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	63	914.01	1005.35
	75729PA0012633	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	928.87	1021.76
	75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	278.74	278.74
	75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	15	303.51	303.51
	75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	16	312.99	312.99
	75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	17	322.46	322.46
	75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	18	332.66	332.66
	75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	19	342.86	342.86
	75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	20	353.43	353.43
	75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	21	364.37	400.80
	75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	22	364.37	400.80
	75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	23	364.37	400.80
	75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	24	364.37	400.80
	75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	25	365.82	402.25
	75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	26	373.11	410.27
	75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	27	381.85	420.11
	75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	28	396.06	435.78
	75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	29	407.72	448.53
	75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	30	413.55	455.09
	75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	31	422.29	464.56
	75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	32	431.04	474.03
	75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	33	436.50	480.23

75729PA0012634	Rating Area 6	Tobacco User/Non-Tobacco User	34	442.33	486.42
	Rating Area 6	Tobacco User/Non-Tobacco User	35	445.25	489.70
	Rating Area 6	Tobacco User/Non-Tobacco User	36	448.16	492.98
	Rating Area 6	Tobacco User/Non-Tobacco User	37	451.08	496.26
	Rating Area 6	Tobacco User/Non-Tobacco User	38	453.99	499.54
	Rating Area 6	Tobacco User/Non-Tobacco User	39	459.82	505.73
	Rating Area 6	Tobacco User/Non-Tobacco User	40	465.65	512.29
	Rating Area 6	Tobacco User/Non-Tobacco User	41	474.40	521.76
	Rating Area 6	Tobacco User/Non-Tobacco User	42	482.78	531.24
	Rating Area 6	Tobacco User/Non-Tobacco User	43	494.44	543.99
	Rating Area 6	Tobacco User/Non-Tobacco User	44	509.01	560.02
	Rating Area 6	Tobacco User/Non-Tobacco User	45	526.14	578.60
	Rating Area 6	Tobacco User/Non-Tobacco User	46	546.54	601.19
	Rating Area 6	Tobacco User/Non-Tobacco User	47	569.50	626.34
	Rating Area 6	Tobacco User/Non-Tobacco User	48	595.73	655.48
	Rating Area 6	Tobacco User/Non-Tobacco User	49	621.60	683.90
	Rating Area 6	Tobacco User/Non-Tobacco User	50	650.75	715.97
	Rating Area 6	Tobacco User/Non-Tobacco User	51	679.53	747.67
	Rating Area 6	Tobacco User/Non-Tobacco User	52	711.23	782.28
	Rating Area 6	Tobacco User/Non-Tobacco User	53	743.30	817.62
	Rating Area 6	Tobacco User/Non-Tobacco User	54	777.91	855.52
	Rating Area 6	Tobacco User/Non-Tobacco User	55	812.52	893.78
	Rating Area 6	Tobacco User/Non-Tobacco User	56	850.05	934.95
	Rating Area 6	Tobacco User/Non-Tobacco User	57	887.95	976.85
	Rating Area 6	Tobacco User/Non-Tobacco User	58	928.39	1021.30
	Rating Area 6	Tobacco User/Non-Tobacco User	59	948.43	1043.16
	Rating Area 6	Tobacco User/Non-Tobacco User	60	988.87	1087.62
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1023.85	1126.24
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1046.81	1151.38
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1075.59	1183.08
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1093.08	1202.39
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	289.08	289.08
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	15	314.77	314.77
	Rating Area 9	Tobacco User/Non-Tobacco User	16	324.60	324.60
	Rating Area 9	Tobacco User/Non-Tobacco User	17	334.42	334.42
	Rating Area 9	Tobacco User/Non-Tobacco User	18	345.00	345.00
	Rating Area 9	Tobacco User/Non-Tobacco User	19	355.58	355.58
	Rating Area 9	Tobacco User/Non-Tobacco User	20	366.54	366.54
	Rating Area 9	Tobacco User/Non-Tobacco User	21	377.88	415.67
	Rating Area 9	Tobacco User/Non-Tobacco User	22	377.88	415.67
	Rating Area 9	Tobacco User/Non-Tobacco User	23	377.88	415.67
	Rating Area 9	Tobacco User/Non-Tobacco User	24	377.88	415.67
	Rating Area 9	Tobacco User/Non-Tobacco User	25	379.39	417.18
	Rating Area 9	Tobacco User/Non-Tobacco User	26	386.95	425.49
	Rating Area 9	Tobacco User/Non-Tobacco User	27	396.02	435.70
	Rating Area 9	Tobacco User/Non-Tobacco User	28	410.76	451.94
	Rating Area 9	Tobacco User/Non-Tobacco User	29	422.85	465.17
	Rating Area 9	Tobacco User/Non-Tobacco User	30	428.89	471.97
	Rating Area 9	Tobacco User/Non-Tobacco User	31	437.96	481.80
	Rating Area 9	Tobacco User/Non-Tobacco User	32	447.03	491.62
	Rating Area 9	Tobacco User/Non-Tobacco User	33	452.70	498.05
	Rating Area 9	Tobacco User/Non-Tobacco User	34	458.75	504.47
	Rating Area 9	Tobacco User/Non-Tobacco User	35	461.77	507.87
	Rating Area 9	Tobacco User/Non-Tobacco User	36	464.79	511.27
	Rating Area 9	Tobacco User/Non-Tobacco User	37	467.82	514.67
	Rating Area 9	Tobacco User/Non-Tobacco User	38	470.84	518.07
	Rating Area 9	Tobacco User/Non-Tobacco User	39	476.88	524.50
	Rating Area 9	Tobacco User/Non-Tobacco User	40	482.93	531.30
	Rating Area 9	Tobacco User/Non-Tobacco User	41	492.00	541.12
	Rating Area 9	Tobacco User/Non-Tobacco User	42	500.69	550.95
	Rating Area 9	Tobacco User/Non-Tobacco User	43	512.78	564.17
	Rating Area 9	Tobacco User/Non-Tobacco User	44	527.90	580.80
	Rating Area 9	Tobacco User/Non-Tobacco User	45	545.66	600.07
	Rating Area 9	Tobacco User/Non-Tobacco User	46	566.82	623.50
	Rating Area 9	Tobacco User/Non-Tobacco User	47	590.63	649.58
	Rating Area 9	Tobacco User/Non-Tobacco User	48	617.83	679.81

75729PA0012635	Rating Area 9		Tobacco User/Non-Tobacco User	49	644.66	709.28
	Rating Area 9		Tobacco User/Non-Tobacco User	50	674.89	742.53
	Rating Area 9		Tobacco User/Non-Tobacco User	51	704.75	775.41
	Rating Area 9		Tobacco User/Non-Tobacco User	52	737.62	811.31
	Rating Area 9		Tobacco User/Non-Tobacco User	53	770.87	847.96
	Rating Area 9		Tobacco User/Non-Tobacco User	54	806.77	887.26
	Rating Area 9		Tobacco User/Non-Tobacco User	55	842.67	926.94
	Rating Area 9		Tobacco User/Non-Tobacco User	56	881.59	969.64
	Rating Area 9		Tobacco User/Non-Tobacco User	57	920.89	1013.10
	Rating Area 9		Tobacco User/Non-Tobacco User	58	962.84	1059.20
	Rating Area 9		Tobacco User/Non-Tobacco User	59	983.62	1081.87
	Rating Area 9		Tobacco User/Non-Tobacco User	60	1025.57	1127.97
	Rating Area 9		Tobacco User/Non-Tobacco User	61	1061.84	1168.03
	Rating Area 9		Tobacco User/Non-Tobacco User	62	1085.65	1194.10
	Rating Area 9		Tobacco User/Non-Tobacco User	63	1115.50	1226.98
	Rating Area 9		Tobacco User/Non-Tobacco User	64 and over	1133.64	1247.00
75729PA0012636	Rating Area 3		Tobacco User/Non-Tobacco User	0-14	236.86	236.86
75729PA0012636	Rating Area 3		Tobacco User/Non-Tobacco User	15	257.92	257.92
	Rating Area 3		Tobacco User/Non-Tobacco User	16	265.97	265.97
	Rating Area 3		Tobacco User/Non-Tobacco User	17	274.02	274.02
	Rating Area 3		Tobacco User/Non-Tobacco User	18	282.69	282.69
	Rating Area 3		Tobacco User/Non-Tobacco User	19	291.36	291.36
	Rating Area 3		Tobacco User/Non-Tobacco User	20	300.34	300.34
	Rating Area 3		Tobacco User/Non-Tobacco User	21	309.63	340.59
	Rating Area 3		Tobacco User/Non-Tobacco User	22	309.63	340.59
	Rating Area 3		Tobacco User/Non-Tobacco User	23	309.63	340.59
	Rating Area 3		Tobacco User/Non-Tobacco User	24	309.63	340.59
	Rating Area 3		Tobacco User/Non-Tobacco User	25	310.86	341.82
	Rating Area 3		Tobacco User/Non-Tobacco User	26	317.05	348.64
	Rating Area 3		Tobacco User/Non-Tobacco User	27	324.49	357.00
	Rating Area 3		Tobacco User/Non-Tobacco User	28	336.56	370.31
	Rating Area 3		Tobacco User/Non-Tobacco User	29	346.47	381.15
	Rating Area 3		Tobacco User/Non-Tobacco User	30	351.42	386.72
	Rating Area 3		Tobacco User/Non-Tobacco User	31	358.85	394.77
	Rating Area 3		Tobacco User/Non-Tobacco User	32	366.29	402.82
	Rating Area 3		Tobacco User/Non-Tobacco User	33	370.93	408.08
	Rating Area 3		Tobacco User/Non-Tobacco User	34	375.88	413.35
	Rating Area 3		Tobacco User/Non-Tobacco User	35	378.36	416.13
	Rating Area 3		Tobacco User/Non-Tobacco User	36	380.84	418.92
	Rating Area 3		Tobacco User/Non-Tobacco User	37	383.31	421.71
	Rating Area 3		Tobacco User/Non-Tobacco User	38	385.79	424.49
	Rating Area 3		Tobacco User/Non-Tobacco User	39	390.75	429.76
	Rating Area 3		Tobacco User/Non-Tobacco User	40	395.70	435.33
	Rating Area 3		Tobacco User/Non-Tobacco User	41	403.13	443.38
	Rating Area 3		Tobacco User/Non-Tobacco User	42	410.25	451.43
	Rating Area 3		Tobacco User/Non-Tobacco User	43	420.16	462.27
	Rating Area 3		Tobacco User/Non-Tobacco User	44	432.54	475.89
	Rating Area 3		Tobacco User/Non-Tobacco User	45	447.10	491.68
	Rating Area 3		Tobacco User/Non-Tobacco User	46	464.44	510.88
	Rating Area 3		Tobacco User/Non-Tobacco User	47	483.94	532.24
	Rating Area 3		Tobacco User/Non-Tobacco User	48	506.24	557.01
	Rating Area 3		Tobacco User/Non-Tobacco User	49	528.22	581.16
	Rating Area 3		Tobacco User/Non-Tobacco User	50	552.99	608.41
	Rating Area 3		Tobacco User/Non-Tobacco User	51	577.45	635.35
	Rating Area 3		Tobacco User/Non-Tobacco User	52	604.39	664.76
	Rating Area 3		Tobacco User/Non-Tobacco User	53	631.63	694.80
	Rating Area 3		Tobacco User/Non-Tobacco User	54	661.05	727.00
	Rating Area 3		Tobacco User/Non-Tobacco User	55	690.46	759.51
	Rating Area 3		Tobacco User/Non-Tobacco User	56	722.35	794.50
	Rating Area 3		Tobacco User/Non-Tobacco User	57	754.55	830.10
	Rating Area 3		Tobacco User/Non-Tobacco User	58	788.92	867.88
	Rating Area 3		Tobacco User/Non-Tobacco User	59	805.95	886.45
	Rating Area 3		Tobacco User/Non-Tobacco User	60	840.32	924.23
	Rating Area 3		Tobacco User/Non-Tobacco User	61	870.04	957.05
	Rating Area 3		Tobacco User/Non-Tobacco User	62	889.55	978.41
	Rating Area 3		Tobacco User/Non-Tobacco User	63	914.01	1005.35

75729PA0012636 Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	928.87	1021.76
75729PA0012637	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	278.74	278.74
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	15	303.51	303.51
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	16	312.99	312.99
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	17	322.46	322.46
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	18	332.66	332.66
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	19	342.86	342.86
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	20	353.43	353.43
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	21	364.37	400.80
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	22	364.37	400.80
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	23	364.37	400.80
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	24	364.37	400.80
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	25	365.82	402.25
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	26	373.11	410.27
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	27	381.85	420.11
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	28	396.06	435.78
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	29	407.72	448.53
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	30	413.55	455.09
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	31	422.29	464.56
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	32	431.04	474.03
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	33	436.50	480.23
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	34	442.33	486.42
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	35	445.25	489.70
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	36	448.16	492.98
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	37	451.08	496.26
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	38	453.99	499.54
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	39	459.82	505.73
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	40	465.65	512.29
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	41	474.40	521.76
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	42	482.78	531.24
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	43	494.44	543.99
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	44	509.01	560.02
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	45	526.14	578.60
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	46	546.54	601.19
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	47	569.50	626.34
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	48	595.73	655.48
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	49	621.60	683.90
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	50	650.75	715.97
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	51	679.53	747.67
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	52	711.23	782.28
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	53	743.30	817.62
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	54	777.91	855.52
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	55	812.52	893.78
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	56	850.05	934.95
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	57	887.95	976.85
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	58	928.39	1021.30
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	59	948.43	1043.16
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	60	988.87	1087.62
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	61	1023.85	1126.24
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	62	1046.81	1151.38
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	63	1075.59	1183.08
75729PA0012637 Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	1093.08	1202.39
75729PA0012638	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	312.79	312.79
75729PA0012638 Rating Area 7		Tobacco User/Non-Tobacco User	15	340.59	340.59
75729PA0012638 Rating Area 7		Tobacco User/Non-Tobacco User	16	351.22	351.22
75729PA0012638 Rating Area 7		Tobacco User/Non-Tobacco User	17	361.85	361.85
75729PA0012638 Rating Area 7		Tobacco User/Non-Tobacco User	18	373.30	373.30
75729PA0012638 Rating Area 7		Tobacco User/Non-Tobacco User	19	384.75	384.75
75729PA0012638 Rating Area 7		Tobacco User/Non-Tobacco User	20	396.61	396.61
75729PA0012638 Rating Area 7		Tobacco User/Non-Tobacco User	21	408.88	449.77
75729PA0012638 Rating Area 7		Tobacco User/Non-Tobacco User	22	408.88	449.77
75729PA0012638 Rating Area 7		Tobacco User/Non-Tobacco User	23	408.88	449.77
75729PA0012638 Rating Area 7		Tobacco User/Non-Tobacco User	24	408.88	449.77
75729PA0012638 Rating Area 7		Tobacco User/Non-Tobacco User	25	410.51	451.40
75729PA0012638 Rating Area 7		Tobacco User/Non-Tobacco User	26	418.69	460.39
75729PA0012638 Rating Area 7		Tobacco User/Non-Tobacco User	27	428.50	471.43

75729PA0012638	Rating Area 7		Tobacco User/Non-Tobacco User	28	444.45	489.01
	Rating Area 7		Tobacco User/Non-Tobacco User	29	457.53	503.33
	Rating Area 7		Tobacco User/Non-Tobacco User	30	464.07	510.69
	Rating Area 7		Tobacco User/Non-Tobacco User	31	473.89	521.32
	Rating Area 7		Tobacco User/Non-Tobacco User	32	483.70	531.95
	Rating Area 7		Tobacco User/Non-Tobacco User	33	489.83	538.90
	Rating Area 7		Tobacco User/Non-Tobacco User	34	496.37	545.85
	Rating Area 7		Tobacco User/Non-Tobacco User	35	499.65	549.53
	Rating Area 7		Tobacco User/Non-Tobacco User	36	502.92	553.21
	Rating Area 7		Tobacco User/Non-Tobacco User	37	506.19	556.89
	Rating Area 7		Tobacco User/Non-Tobacco User	38	509.46	560.57
	Rating Area 7		Tobacco User/Non-Tobacco User	39	516.00	567.52
	Rating Area 7		Tobacco User/Non-Tobacco User	40	522.54	574.88
	Rating Area 7		Tobacco User/Non-Tobacco User	41	532.36	585.51
	Rating Area 7		Tobacco User/Non-Tobacco User	42	541.76	596.14
	Rating Area 7		Tobacco User/Non-Tobacco User	43	554.84	610.45
	Rating Area 7		Tobacco User/Non-Tobacco User	44	571.20	628.44
	Rating Area 7		Tobacco User/Non-Tobacco User	45	590.42	649.29
	Rating Area 7		Tobacco User/Non-Tobacco User	46	613.31	674.64
	Rating Area 7		Tobacco User/Non-Tobacco User	47	639.07	702.86
	Rating Area 7		Tobacco User/Non-Tobacco User	48	668.51	735.57
	Rating Area 7		Tobacco User/Non-Tobacco User	49	697.54	767.46
	Rating Area 7		Tobacco User/Non-Tobacco User	50	730.25	803.44
	Rating Area 7		Tobacco User/Non-Tobacco User	51	762.55	839.01
	Rating Area 7		Tobacco User/Non-Tobacco User	52	798.12	877.85
	Rating Area 7		Tobacco User/Non-Tobacco User	53	834.11	917.52
	Rating Area 7		Tobacco User/Non-Tobacco User	54	872.95	960.04
	Rating Area 7		Tobacco User/Non-Tobacco User	55	911.79	1002.97
	Rating Area 7		Tobacco User/Non-Tobacco User	56	953.91	1049.17
	Rating Area 7		Tobacco User/Non-Tobacco User	57	996.43	1096.19
	Rating Area 7		Tobacco User/Non-Tobacco User	58	1041.81	1146.08
	Rating Area 7		Tobacco User/Non-Tobacco User	59	1064.30	1170.61
	Rating Area 7		Tobacco User/Non-Tobacco User	60	1109.69	1220.49
	Rating Area 7		Tobacco User/Non-Tobacco User	61	1148.94	1263.83
	Rating Area 7		Tobacco User/Non-Tobacco User	62	1174.70	1292.05
	Rating Area 7		Tobacco User/Non-Tobacco User	63	1207.00	1327.62
	Rating Area 7		Tobacco User/Non-Tobacco User	64 and over	1226.63	1349.29
75729PA0012639	Rating Area 3		Tobacco User/Non-Tobacco User	0-14	236.86	236.86
75729PA0012639	Rating Area 3		Tobacco User/Non-Tobacco User	15	257.92	257.92
	Rating Area 3		Tobacco User/Non-Tobacco User	16	265.97	265.97
	Rating Area 3		Tobacco User/Non-Tobacco User	17	274.02	274.02
	Rating Area 3		Tobacco User/Non-Tobacco User	18	282.69	282.69
	Rating Area 3		Tobacco User/Non-Tobacco User	19	291.36	291.36
	Rating Area 3		Tobacco User/Non-Tobacco User	20	300.34	300.34
	Rating Area 3		Tobacco User/Non-Tobacco User	21	309.63	340.59
	Rating Area 3		Tobacco User/Non-Tobacco User	22	309.63	340.59
	Rating Area 3		Tobacco User/Non-Tobacco User	23	309.63	340.59
	Rating Area 3		Tobacco User/Non-Tobacco User	24	309.63	340.59
	Rating Area 3		Tobacco User/Non-Tobacco User	25	310.86	341.82
	Rating Area 3		Tobacco User/Non-Tobacco User	26	317.05	348.64
	Rating Area 3		Tobacco User/Non-Tobacco User	27	324.49	357.00
	Rating Area 3		Tobacco User/Non-Tobacco User	28	336.56	370.31
	Rating Area 3		Tobacco User/Non-Tobacco User	29	346.47	381.15
	Rating Area 3		Tobacco User/Non-Tobacco User	30	351.42	386.72
	Rating Area 3		Tobacco User/Non-Tobacco User	31	358.85	394.77
	Rating Area 3		Tobacco User/Non-Tobacco User	32	366.29	402.82
	Rating Area 3		Tobacco User/Non-Tobacco User	33	370.93	408.08
	Rating Area 3		Tobacco User/Non-Tobacco User	34	375.88	413.35
	Rating Area 3		Tobacco User/Non-Tobacco User	35	378.36	416.13
	Rating Area 3		Tobacco User/Non-Tobacco User	36	380.84	418.92
	Rating Area 3		Tobacco User/Non-Tobacco User	37	383.31	421.71
	Rating Area 3		Tobacco User/Non-Tobacco User	38	385.79	424.49
	Rating Area 3		Tobacco User/Non-Tobacco User	39	390.75	429.76
	Rating Area 3		Tobacco User/Non-Tobacco User	40	395.70	435.33
	Rating Area 3		Tobacco User/Non-Tobacco User	41	403.13	443.38
	Rating Area 3		Tobacco User/Non-Tobacco User	42	410.25	451.43

75729PA0012639	Rating Area 3	Tobacco User/Non-Tobacco User	43	420.16	462.27
			44	432.54	475.89
			45	447.10	491.68
			46	464.44	510.88
			47	483.94	532.24
			48	506.24	557.01
			49	528.22	581.16
			50	552.99	608.41
			51	577.45	635.35
			52	604.39	664.76
			53	631.63	694.80
			54	661.05	727.00
			55	690.46	759.51
			56	722.35	794.50
			57	754.55	830.10
			58	788.92	867.88
			59	805.95	886.45
			60	840.32	924.23
			61	870.04	957.05
			62	889.55	978.41
			63	914.01	1005.35
			64 and over	928.87	1021.76
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	278.74	278.74
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	15	303.51	303.51
			16	312.99	312.99
			17	322.46	322.46
			18	332.66	332.66
			19	342.86	342.86
			20	353.43	353.43
			21	364.37	400.80
			22	364.37	400.80
			23	364.37	400.80
			24	364.37	400.80
			25	365.82	402.25
			26	373.11	410.27
			27	381.85	420.11
			28	396.06	435.78
			29	407.72	448.53
			30	413.55	455.09
			31	422.29	464.56
			32	431.04	474.03
			33	436.50	480.23
			34	442.33	486.42
			35	445.25	489.70
			36	448.16	492.98
			37	451.08	496.26
			38	453.99	499.54
			39	459.82	505.73
			40	465.65	512.29
			41	474.40	521.76
			42	482.78	531.24
			43	494.44	543.99
			44	509.01	560.02
			45	526.14	578.60
			46	546.54	601.19
			47	569.50	626.34
			48	595.73	655.48
			49	621.60	683.90
			50	650.75	715.97
			51	679.53	747.67
			52	711.23	782.28
			53	743.30	817.62
			54	777.91	855.52
			55	812.52	893.78
			56	850.05	934.95
			57	887.95	976.85

	75729PA0012640 Rating Area 6		Tobacco User/Non-Tobacco User	58	928.39	1021.30
	75729PA0012640 Rating Area 6		Tobacco User/Non-Tobacco User	59	948.43	1043.16
	75729PA0012640 Rating Area 6		Tobacco User/Non-Tobacco User	60	988.87	1087.62
	75729PA0012640 Rating Area 6		Tobacco User/Non-Tobacco User	61	1023.85	1126.24
	75729PA0012640 Rating Area 6		Tobacco User/Non-Tobacco User	62	1046.81	1151.38
	75729PA0012640 Rating Area 6		Tobacco User/Non-Tobacco User	63	1075.59	1183.08
	75729PA0012640 Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	1093.08	1202.39
	75729PA0012641	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	289.08	289.08
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	15	314.77	314.77
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	16	324.60	324.60
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	17	334.42	334.42
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	18	345.00	345.00
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	19	355.58	355.58
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	20	366.54	366.54
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	21	377.88	415.67
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	22	377.88	415.67
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	23	377.88	415.67
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	24	377.88	415.67
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	25	379.39	417.18
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	26	386.95	425.49
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	27	396.02	435.70
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	28	410.76	451.94
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	29	422.85	465.17
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	30	428.89	471.97
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	31	437.96	481.80
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	32	447.03	491.62
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	33	452.70	498.05
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	34	458.75	504.47
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	35	461.77	507.87
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	36	464.79	511.27
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	37	467.82	514.67
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	38	470.84	518.07
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	39	476.88	524.50
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	40	482.93	531.30
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	41	492.00	541.12
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	42	500.69	550.95
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	43	512.78	564.17
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	44	527.90	580.80
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	45	545.66	600.07
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	46	566.82	623.50
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	47	590.63	649.58
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	48	617.83	679.81
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	49	644.66	709.28
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	50	674.89	742.53
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	51	704.75	775.41
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	52	737.62	811.31
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	53	770.87	847.96
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	54	806.77	887.26
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	55	842.67	926.94
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	56	881.59	969.64
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	57	920.89	1013.10
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	58	962.84	1059.20
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	59	983.62	1081.87
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	60	1025.57	1127.97
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	61	1061.84	1168.03
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	62	1085.65	1194.10
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	63	1115.50	1226.98
	75729PA0012641 Rating Area 9		Tobacco User/Non-Tobacco User	64 and over	1133.64	1247.00
	75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	281.97	281.97
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	15	307.03	307.03
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	16	316.61	316.61
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	17	326.20	326.20
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	18	336.52	336.52
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	19	346.84	346.84
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	20	357.53	357.53
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	21	368.59	405.45

	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	22	368.59	405.45
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	23	368.59	405.45
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	24	368.59	405.45
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	25	370.06	406.92
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	26	377.43	415.03
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	27	386.28	424.98
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	28	400.65	440.83
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	29	412.45	453.73
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	30	418.34	460.36
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	31	427.19	469.94
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	32	436.03	479.53
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	33	441.56	485.79
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	34	447.46	492.06
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	35	450.41	495.38
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	36	453.36	498.69
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	37	456.31	502.01
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	38	459.26	505.33
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	39	465.15	511.59
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	40	471.05	518.23
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	41	479.90	527.81
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	42	488.37	537.40
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	43	500.17	550.30
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	44	514.91	566.51
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	45	532.23	585.31
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	46	552.88	608.16
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	47	576.10	633.60
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	48	602.63	663.08
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	49	628.80	691.83
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	50	658.29	724.27
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	51	687.41	756.33
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	52	719.48	791.35
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	53	751.91	827.10
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	54	786.93	865.43
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	55	821.94	904.14
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	56	859.91	945.79
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	57	898.24	988.17
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	58	939.15	1033.14
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	59	959.42	1055.26
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	60	1000.34	1100.22
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	61	1035.72	1139.29
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	62	1058.94	1164.72
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	63	1088.06	1196.79
	75729PA0012647 Rating Area 5		Tobacco User/Non-Tobacco User	64 and over	1105.75	1216.33
	75729PA0012648	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	286.09	286.09
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	15	311.52	311.52
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	16	321.25	321.25
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	17	330.97	330.97
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	18	341.44	341.44
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	19	351.91	351.91
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	20	362.76	362.76
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	21	373.98	411.38
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	22	373.98	411.38
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	23	373.98	411.38
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	24	373.98	411.38
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	25	375.47	412.87
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	26	382.95	421.10
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	27	391.93	431.19
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	28	406.51	447.28
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	29	418.48	460.36
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	30	424.46	467.10
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	31	433.44	476.82
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	32	442.41	486.54
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	33	448.02	492.90
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	34	454.01	499.26
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	35	457.00	502.62
	75729PA0012648 Rating Area 2		Tobacco User/Non-Tobacco User	36	459.99	505.99

75729PA0012648	Rating Area 2		Tobacco User/Non-Tobacco User	37	462.98	509.36
	Rating Area 2		Tobacco User/Non-Tobacco User	38	465.97	512.72
	Rating Area 2		Tobacco User/Non-Tobacco User	39	471.96	519.08
	Rating Area 2		Tobacco User/Non-Tobacco User	40	477.94	525.81
	Rating Area 2		Tobacco User/Non-Tobacco User	41	486.92	535.53
	Rating Area 2		Tobacco User/Non-Tobacco User	42	495.52	545.26
	Rating Area 2		Tobacco User/Non-Tobacco User	43	507.49	558.35
	Rating Area 2		Tobacco User/Non-Tobacco User	44	522.44	574.80
	Rating Area 2		Tobacco User/Non-Tobacco User	45	540.02	593.87
	Rating Area 2		Tobacco User/Non-Tobacco User	46	560.96	617.06
	Rating Area 2		Tobacco User/Non-Tobacco User	47	584.52	642.86
	Rating Area 2		Tobacco User/Non-Tobacco User	48	611.45	672.78
	Rating Area 2		Tobacco User/Non-Tobacco User	49	638.00	701.95
	Rating Area 2		Tobacco User/Non-Tobacco User	50	667.92	734.86
	Rating Area 2		Tobacco User/Non-Tobacco User	51	697.46	767.40
	Rating Area 2		Tobacco User/Non-Tobacco User	52	730.00	802.93
	Rating Area 2		Tobacco User/Non-Tobacco User	53	762.91	839.20
	Rating Area 2		Tobacco User/Non-Tobacco User	54	798.44	878.10
	Rating Area 2		Tobacco User/Non-Tobacco User	55	833.97	917.36
	Rating Area 2		Tobacco User/Non-Tobacco User	56	872.49	959.62
	Rating Area 2		Tobacco User/Non-Tobacco User	57	911.38	1002.63
	Rating Area 2		Tobacco User/Non-Tobacco User	58	952.89	1048.25
	Rating Area 2		Tobacco User/Non-Tobacco User	59	973.46	1070.69
	Rating Area 2		Tobacco User/Non-Tobacco User	60	1014.97	1116.32
	Rating Area 2		Tobacco User/Non-Tobacco User	61	1050.87	1155.96
	Rating Area 2		Tobacco User/Non-Tobacco User	62	1074.43	1181.76
	Rating Area 2		Tobacco User/Non-Tobacco User	63	1103.98	1214.30
	Rating Area 2		Tobacco User/Non-Tobacco User	64 and over	1121.93	1234.12
75729PA0012649	Rating Area 3		Tobacco User/Non-Tobacco User	0-14	276.66	276.66
75729PA0012649	Rating Area 3		Tobacco User/Non-Tobacco User	15	301.26	301.26
	Rating Area 3		Tobacco User/Non-Tobacco User	16	310.66	310.66
	Rating Area 3		Tobacco User/Non-Tobacco User	17	320.06	320.06
	Rating Area 3		Tobacco User/Non-Tobacco User	18	330.19	330.19
	Rating Area 3		Tobacco User/Non-Tobacco User	19	340.31	340.31
	Rating Area 3		Tobacco User/Non-Tobacco User	20	350.80	350.80
	Rating Area 3		Tobacco User/Non-Tobacco User	21	361.66	397.82
	Rating Area 3		Tobacco User/Non-Tobacco User	22	361.66	397.82
	Rating Area 3		Tobacco User/Non-Tobacco User	23	361.66	397.82
	Rating Area 3		Tobacco User/Non-Tobacco User	24	361.66	397.82
	Rating Area 3		Tobacco User/Non-Tobacco User	25	363.10	399.26
	Rating Area 3		Tobacco User/Non-Tobacco User	26	370.33	407.22
	Rating Area 3		Tobacco User/Non-Tobacco User	27	379.01	416.98
	Rating Area 3		Tobacco User/Non-Tobacco User	28	393.11	432.53
	Rating Area 3		Tobacco User/Non-Tobacco User	29	404.69	445.19
	Rating Area 3		Tobacco User/Non-Tobacco User	30	410.47	451.70
	Rating Area 3		Tobacco User/Non-Tobacco User	31	419.15	461.11
	Rating Area 3		Tobacco User/Non-Tobacco User	32	427.83	470.51
	Rating Area 3		Tobacco User/Non-Tobacco User	33	433.26	476.66
	Rating Area 3		Tobacco User/Non-Tobacco User	34	439.04	482.80
	Rating Area 3		Tobacco User/Non-Tobacco User	35	441.94	486.06
	Rating Area 3		Tobacco User/Non-Tobacco User	36	444.83	489.31
	Rating Area 3		Tobacco User/Non-Tobacco User	37	447.72	492.57
	Rating Area 3		Tobacco User/Non-Tobacco User	38	450.62	495.82
	Rating Area 3		Tobacco User/Non-Tobacco User	39	456.40	501.97
	Rating Area 3		Tobacco User/Non-Tobacco User	40	462.19	508.48
	Rating Area 3		Tobacco User/Non-Tobacco User	41	470.87	517.88
	Rating Area 3		Tobacco User/Non-Tobacco User	42	479.19	527.29
	Rating Area 3		Tobacco User/Non-Tobacco User	43	490.76	539.95
	Rating Area 3		Tobacco User/Non-Tobacco User	44	505.23	555.86
	Rating Area 3		Tobacco User/Non-Tobacco User	45	522.22	574.30
	Rating Area 3		Tobacco User/Non-Tobacco User	46	542.48	596.72
	Rating Area 3		Tobacco User/Non-Tobacco User	47	565.26	621.68
	Rating Area 3		Tobacco User/Non-Tobacco User	48	591.30	650.61
	Rating Area 3		Tobacco User/Non-Tobacco User	49	616.98	678.82
	Rating Area 3		Tobacco User/Non-Tobacco User	50	645.91	710.64
	Rating Area 3		Tobacco User/Non-Tobacco User	51	674.48	742.11

75729PA0012649 Rating Area 3			Tobacco User/Non-Tobacco User	52	705.94	776.47
75729PA0012649 Rating Area 3			Tobacco User/Non-Tobacco User	53	737.77	811.55
75729PA0012649 Rating Area 3			Tobacco User/Non-Tobacco User	54	772.13	849.16
75729PA0012649 Rating Area 3			Tobacco User/Non-Tobacco User	55	806.48	887.13
75729PA0012649 Rating Area 3			Tobacco User/Non-Tobacco User	56	843.73	928.00
75729PA0012649 Rating Area 3			Tobacco User/Non-Tobacco User	57	881.34	969.59
75729PA0012649 Rating Area 3			Tobacco User/Non-Tobacco User	58	921.49	1013.71
75729PA0012649 Rating Area 3			Tobacco User/Non-Tobacco User	59	941.38	1035.41
75729PA0012649 Rating Area 3			Tobacco User/Non-Tobacco User	60	981.52	1079.53
75729PA0012649 Rating Area 3			Tobacco User/Non-Tobacco User	61	1016.24	1117.86
75729PA0012649 Rating Area 3			Tobacco User/Non-Tobacco User	62	1039.02	1142.82
75729PA0012649 Rating Area 3			Tobacco User/Non-Tobacco User	63	1067.59	1174.28
75729PA0012649 Rating Area 3			Tobacco User/Non-Tobacco User	64 and over	1084.95	1193.45
75729PA0012650	Rating Area 6		Tobacco User/Non-Tobacco User	0-14	325.57	325.57
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	15	354.51	354.51
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	16	365.58	365.58
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	17	376.64	376.64
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	18	388.56	388.56
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	19	400.48	400.48
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	20	412.82	412.82
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	21	425.59	468.15
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	22	425.59	468.15
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	23	425.59	468.15
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	24	425.59	468.15
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	25	427.29	469.85
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	26	435.80	479.21
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	27	446.01	490.70
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	28	462.61	509.00
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	29	476.23	523.90
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	30	483.04	531.56
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	31	493.25	542.62
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	32	503.47	553.69
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	33	509.85	560.92
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	34	516.66	568.16
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	35	520.07	571.99
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	36	523.47	575.82
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	37	526.87	579.65
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	38	530.28	583.48
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	39	537.09	590.71
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	40	543.90	598.37
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	41	554.11	609.44
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	42	563.90	620.50
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	43	577.52	635.40
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	44	594.54	654.12
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	45	614.55	675.83
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	46	638.38	702.22
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	47	665.19	731.58
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	48	695.83	765.63
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	49	726.05	798.82
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	50	760.10	836.27
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	51	793.72	873.30
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	52	830.74	913.73
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	53	868.19	955.01
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	54	908.62	999.27
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	55	949.06	1043.96
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	56	992.89	1092.05
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	57	1037.15	1140.99
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	58	1084.39	1192.92
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	59	1107.80	1218.45
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	60	1155.04	1270.37
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	61	1195.89	1315.48
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	62	1222.71	1344.85
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	63	1256.33	1381.88
75729PA0012650 Rating Area 6			Tobacco User/Non-Tobacco User	64 and over	1276.76	1404.43
75729PA0012651	Rating Area 9		Tobacco User/Non-Tobacco User	0-14	337.65	337.65
75729PA0012651 Rating Area 9			Tobacco User/Non-Tobacco User	15	367.67	367.67

	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	16	379.14	379.14
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	17	390.62	390.62
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	18	402.98	402.98
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	19	415.33	415.33
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	20	428.13	428.13
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	21	441.38	485.52
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	22	441.38	485.52
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	23	441.38	485.52
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	24	441.38	485.52
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	25	443.14	487.28
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	26	451.97	496.99
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	27	462.56	508.91
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	28	479.78	527.89
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	29	493.90	543.33
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	30	500.96	551.28
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	31	511.55	562.75
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	32	522.15	574.23
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	33	528.77	581.73
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	34	535.83	589.24
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	35	539.36	593.21
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	36	542.89	597.18
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	37	546.42	601.15
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	38	549.95	605.13
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	39	557.02	612.63
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	40	564.08	620.57
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	41	574.67	632.05
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	42	584.82	643.53
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	43	598.95	658.97
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	44	616.60	678.40
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	45	637.35	700.91
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	46	662.06	728.27
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	47	689.87	758.73
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	48	721.65	794.04
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	49	752.99	828.46
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	50	788.30	867.30
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	51	823.17	905.70
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	52	861.57	947.63
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	53	900.41	990.45
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	54	942.34	1036.35
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	55	984.27	1082.70
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	56	1029.73	1132.57
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	57	1075.63	1183.33
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	58	1124.63	1237.18
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	59	1148.90	1263.66
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	60	1197.89	1317.51
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	61	1240.27	1364.29
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	62	1268.07	1394.75
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	63	1302.94	1433.15
	75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1324.13	1456.54
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	276.66	276.66
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	15	301.26	301.26
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	16	310.66	310.66
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	17	320.06	320.06
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	18	330.19	330.19
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	19	340.31	340.31
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	20	350.80	350.80
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	21	361.66	397.82
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	22	361.66	397.82
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	23	361.66	397.82
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	24	361.66	397.82
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	25	363.10	399.26
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	26	370.33	407.22
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	27	379.01	416.98
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	28	393.11	432.53
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	29	404.69	445.19
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	30	410.47	451.70

	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	31	419.15	461.11
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	32	427.83	470.51
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	33	433.26	476.66
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	34	439.04	482.80
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	35	441.94	486.06
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	36	444.83	489.31
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	37	447.72	492.57
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	38	450.62	495.82
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	39	456.40	501.97
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	40	462.19	508.48
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	41	470.87	517.88
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	42	479.19	527.29
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	43	490.76	539.95
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	44	505.23	555.86
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	45	522.22	574.30
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	46	542.48	596.72
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	47	565.26	621.68
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	48	591.30	650.61
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	49	616.98	678.82
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	50	645.91	710.64
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	51	674.48	742.11
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	52	705.94	776.47
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	53	737.77	811.55
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	54	772.13	849.16
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	55	806.48	887.13
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	56	843.73	928.00
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	57	881.34	969.59
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	58	921.49	1013.71
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	59	941.38	1035.41
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	60	981.52	1079.53
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	61	1016.24	1117.86
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	62	1039.02	1142.82
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	63	1067.59	1174.28
	75729PA0012652	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1084.95	1193.45
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	325.57	325.57
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	15	354.51	354.51
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	16	365.58	365.58
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	17	376.64	376.64
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	18	388.56	388.56
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	19	400.48	400.48
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	20	412.82	412.82
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	21	425.59	468.15
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	22	425.59	468.15
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	23	425.59	468.15
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	24	425.59	468.15
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	25	427.29	469.85
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	26	435.80	479.21
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	27	446.01	490.70
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	28	462.61	509.00
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	29	476.23	523.90
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	30	483.04	531.56
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	31	493.25	542.62
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	32	503.47	553.69
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	33	509.85	560.92
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	34	516.66	568.16
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	35	520.07	571.99
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	36	523.47	575.82
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	37	526.87	579.65
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	38	530.28	583.48
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	39	537.09	590.71
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	40	543.90	598.37
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	41	554.11	609.44
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	42	563.90	620.50
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	43	577.52	635.40
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	44	594.54	654.12
	75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	45	614.55	675.83

75729PA0012653	Rating Area 6	Tobacco User/Non-Tobacco User	46	638.38	702.22
			47	665.19	731.58
			48	695.83	765.63
			49	726.05	798.82
			50	760.10	836.27
			51	793.72	873.30
			52	830.74	913.73
			53	868.19	955.01
			54	908.62	999.27
			55	949.06	1043.96
			56	992.89	1092.05
			57	1037.15	1140.99
			58	1084.39	1192.92
			59	1107.80	1218.45
			60	1155.04	1270.37
			61	1195.89	1315.48
			62	1222.71	1344.85
			63	1256.33	1381.88
			64 and over	1276.76	1404.43
75729PA0012654	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	365.35	365.35
75729PA0012654	Rating Area 7	Tobacco User/Non-Tobacco User	15	397.82	397.82
			16	410.24	410.24
			17	422.66	422.66
			18	436.03	436.03
			19	449.40	449.40
			20	463.25	463.25
			21	477.58	525.34
			22	477.58	525.34
			23	477.58	525.34
			24	477.58	525.34
			25	479.49	527.25
			26	489.04	537.75
			27	500.50	550.65
			28	519.13	571.19
			29	534.41	587.90
			30	542.05	596.50
			31	553.51	608.91
			32	564.98	621.33
			33	572.14	629.45
			34	579.78	637.57
			35	583.60	641.87
			36	587.42	646.17
			37	591.24	650.46
			38	595.06	654.76
			39	602.71	662.88
			40	610.35	671.48
			41	621.81	683.89
			42	632.79	696.31
			43	648.08	713.03
			44	667.18	734.04
			45	689.63	758.40
			46	716.37	788.01
			47	746.46	820.96
			48	780.84	859.17
			49	814.75	896.42
			50	852.96	938.44
			51	890.69	979.99
			52	932.24	1025.36
			53	974.26	1071.69
			54	1019.63	1121.36
			55	1065.00	1171.50
			56	1114.19	1225.47
			57	1163.86	1280.39
			58	1216.87	1338.66
			59	1243.14	1367.31
			60	1296.15	1425.58

75729PA0012654 Rating Area 7		Tobacco User/Non-Tobacco User	61	1342.00	1476.20
75729PA0012654 Rating Area 7		Tobacco User/Non-Tobacco User	62	1372.09	1509.15
75729PA0012654 Rating Area 7		Tobacco User/Non-Tobacco User	63	1409.82	1550.70
75729PA0012654 Rating Area 7		Tobacco User/Non-Tobacco User	64 and over	1432.74	1576.01
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	276.66	276.66
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	15	301.26	301.26
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	16	310.66	310.66
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	17	320.06	320.06
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	18	330.19	330.19
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	19	340.31	340.31
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	20	350.80	350.80
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	21	361.66	397.82
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	22	361.66	397.82
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	23	361.66	397.82
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	24	361.66	397.82
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	25	363.10	399.26
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	26	370.33	407.22
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	27	379.01	416.98
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	28	393.11	432.53
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	29	404.69	445.19
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	30	410.47	451.70
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	31	419.15	461.11
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	32	427.83	470.51
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	33	433.26	476.66
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	34	439.04	482.80
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	35	441.94	486.06
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	36	444.83	489.31
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	37	447.72	492.57
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	38	450.62	495.82
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	39	456.40	501.97
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	40	462.19	508.48
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	41	470.87	517.88
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	42	479.19	527.29
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	43	490.76	539.95
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	44	505.23	555.86
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	45	522.22	574.30
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	46	542.48	596.72
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	47	565.26	621.68
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	48	591.30	650.61
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	49	616.98	678.82
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	50	645.91	710.64
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	51	674.48	742.11
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	52	705.94	776.47
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	53	737.77	811.55
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	54	772.13	849.16
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	55	806.48	887.13
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	56	843.73	928.00
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	57	881.34	969.59
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	58	921.49	1013.71
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	59	941.38	1035.41
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	60	981.52	1079.53
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	61	1016.24	1117.86
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	62	1039.02	1142.82
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	63	1067.59	1174.28
75729PA0012655 Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	1084.95	1193.45
75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	276.66	276.66
75729PA0012656 Rating Area 3		Tobacco User/Non-Tobacco User	15	301.26	301.26
75729PA0012656 Rating Area 3		Tobacco User/Non-Tobacco User	16	310.66	310.66
75729PA0012656 Rating Area 3		Tobacco User/Non-Tobacco User	17	320.06	320.06
75729PA0012656 Rating Area 3		Tobacco User/Non-Tobacco User	18	330.19	330.19
75729PA0012656 Rating Area 3		Tobacco User/Non-Tobacco User	19	340.31	340.31
75729PA0012656 Rating Area 3		Tobacco User/Non-Tobacco User	20	350.80	350.80
75729PA0012656 Rating Area 3		Tobacco User/Non-Tobacco User	21	361.66	397.82
75729PA0012656 Rating Area 3		Tobacco User/Non-Tobacco User	22	361.66	397.82
75729PA0012656 Rating Area 3		Tobacco User/Non-Tobacco User	23	361.66	397.82
75729PA0012656 Rating Area 3		Tobacco User/Non-Tobacco User	24	361.66	397.82

	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	25	363.10	399.26
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	26	370.33	407.22
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	27	379.01	416.98
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	28	393.11	432.53
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	29	404.69	445.19
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	30	410.47	451.70
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	31	419.15	461.11
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	32	427.83	470.51
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	33	433.26	476.66
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	34	439.04	482.80
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	35	441.94	486.06
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	36	444.83	489.31
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	37	447.72	492.57
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	38	450.62	495.82
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	39	456.40	501.97
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	40	462.19	508.48
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	41	470.87	517.88
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	42	479.19	527.29
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	43	490.76	539.95
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	44	505.23	555.86
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	45	522.22	574.30
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	46	542.48	596.72
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	47	565.26	621.68
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	48	591.30	650.61
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	49	616.98	678.82
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	50	645.91	710.64
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	51	674.48	742.11
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	52	705.94	776.47
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	53	737.77	811.55
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	54	772.13	849.16
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	55	806.48	887.13
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	56	843.73	928.00
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	57	881.34	969.59
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	58	921.49	1013.71
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	59	941.38	1035.41
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	60	981.52	1079.53
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	61	1016.24	1117.86
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	62	1039.02	1142.82
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	63	1067.59	1174.28
	75729PA0012656	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1084.95	1193.45
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	325.57	325.57
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	15	354.51	354.51
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	16	365.58	365.58
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	17	376.64	376.64
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	18	388.56	388.56
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	19	400.48	400.48
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	20	412.82	412.82
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	21	425.59	468.15
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	22	425.59	468.15
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	23	425.59	468.15
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	24	425.59	468.15
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	25	427.29	469.85
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	26	435.80	479.21
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	27	446.01	490.70
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	28	462.61	509.00
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	29	476.23	523.90
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	30	483.04	531.56
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	31	493.25	542.62
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	32	503.47	553.69
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	33	509.85	560.92
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	34	516.66	568.16
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	35	520.07	571.99
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	36	523.47	575.82
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	37	526.87	579.65
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	38	530.28	583.48
	75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	39	537.09	590.71

75729PA0012657	Rating Area 6		Tobacco User/Non-Tobacco User	40	543.90	598.37
	Rating Area 6		Tobacco User/Non-Tobacco User	41	554.11	609.44
	Rating Area 6		Tobacco User/Non-Tobacco User	42	563.90	620.50
	Rating Area 6		Tobacco User/Non-Tobacco User	43	577.52	635.40
	Rating Area 6		Tobacco User/Non-Tobacco User	44	594.54	654.12
	Rating Area 6		Tobacco User/Non-Tobacco User	45	614.55	675.83
	Rating Area 6		Tobacco User/Non-Tobacco User	46	638.38	702.22
	Rating Area 6		Tobacco User/Non-Tobacco User	47	665.19	731.58
	Rating Area 6		Tobacco User/Non-Tobacco User	48	695.83	765.63
	Rating Area 6		Tobacco User/Non-Tobacco User	49	726.05	798.82
	Rating Area 6		Tobacco User/Non-Tobacco User	50	760.10	836.27
	Rating Area 6		Tobacco User/Non-Tobacco User	51	793.72	873.30
	Rating Area 6		Tobacco User/Non-Tobacco User	52	830.74	913.73
	Rating Area 6		Tobacco User/Non-Tobacco User	53	868.19	955.01
	Rating Area 6		Tobacco User/Non-Tobacco User	54	908.62	999.27
	Rating Area 6		Tobacco User/Non-Tobacco User	55	949.06	1043.96
	Rating Area 6		Tobacco User/Non-Tobacco User	56	992.89	1092.05
	Rating Area 6		Tobacco User/Non-Tobacco User	57	1037.15	1140.99
	Rating Area 6		Tobacco User/Non-Tobacco User	58	1084.39	1192.92
	Rating Area 6		Tobacco User/Non-Tobacco User	59	1107.80	1218.45
	Rating Area 6		Tobacco User/Non-Tobacco User	60	1155.04	1270.37
	Rating Area 6		Tobacco User/Non-Tobacco User	61	1195.89	1315.48
	Rating Area 6		Tobacco User/Non-Tobacco User	62	1222.71	1344.85
	Rating Area 6		Tobacco User/Non-Tobacco User	63	1256.33	1381.88
	Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	1276.76	1404.43
75729PA0012658	Rating Area 9		Tobacco User/Non-Tobacco User	0-14	337.65	337.65
75729PA0012658	Rating Area 9		Tobacco User/Non-Tobacco User	15	367.67	367.67
	Rating Area 9		Tobacco User/Non-Tobacco User	16	379.14	379.14
	Rating Area 9		Tobacco User/Non-Tobacco User	17	390.62	390.62
	Rating Area 9		Tobacco User/Non-Tobacco User	18	402.98	402.98
	Rating Area 9		Tobacco User/Non-Tobacco User	19	415.33	415.33
	Rating Area 9		Tobacco User/Non-Tobacco User	20	428.13	428.13
	Rating Area 9		Tobacco User/Non-Tobacco User	21	441.38	485.52
	Rating Area 9		Tobacco User/Non-Tobacco User	22	441.38	485.52
	Rating Area 9		Tobacco User/Non-Tobacco User	23	441.38	485.52
	Rating Area 9		Tobacco User/Non-Tobacco User	24	441.38	485.52
	Rating Area 9		Tobacco User/Non-Tobacco User	25	443.14	487.28
	Rating Area 9		Tobacco User/Non-Tobacco User	26	451.97	496.99
	Rating Area 9		Tobacco User/Non-Tobacco User	27	462.56	508.91
	Rating Area 9		Tobacco User/Non-Tobacco User	28	479.78	527.89
	Rating Area 9		Tobacco User/Non-Tobacco User	29	493.90	543.33
	Rating Area 9		Tobacco User/Non-Tobacco User	30	500.96	551.28
	Rating Area 9		Tobacco User/Non-Tobacco User	31	511.55	562.75
	Rating Area 9		Tobacco User/Non-Tobacco User	32	522.15	574.23
	Rating Area 9		Tobacco User/Non-Tobacco User	33	528.77	581.73
	Rating Area 9		Tobacco User/Non-Tobacco User	34	535.83	589.24
	Rating Area 9		Tobacco User/Non-Tobacco User	35	539.36	593.21
	Rating Area 9		Tobacco User/Non-Tobacco User	36	542.89	597.18
	Rating Area 9		Tobacco User/Non-Tobacco User	37	546.42	601.15
	Rating Area 9		Tobacco User/Non-Tobacco User	38	549.95	605.13
	Rating Area 9		Tobacco User/Non-Tobacco User	39	557.02	612.63
	Rating Area 9		Tobacco User/Non-Tobacco User	40	564.08	620.57
	Rating Area 9		Tobacco User/Non-Tobacco User	41	574.67	632.05
	Rating Area 9		Tobacco User/Non-Tobacco User	42	584.82	643.53
	Rating Area 9		Tobacco User/Non-Tobacco User	43	598.95	658.97
	Rating Area 9		Tobacco User/Non-Tobacco User	44	616.60	678.40
	Rating Area 9		Tobacco User/Non-Tobacco User	45	637.35	700.91
	Rating Area 9		Tobacco User/Non-Tobacco User	46	662.06	728.27
	Rating Area 9		Tobacco User/Non-Tobacco User	47	689.87	758.73
	Rating Area 9		Tobacco User/Non-Tobacco User	48	721.65	794.04
	Rating Area 9		Tobacco User/Non-Tobacco User	49	752.99	828.46
	Rating Area 9		Tobacco User/Non-Tobacco User	50	788.30	867.30
	Rating Area 9		Tobacco User/Non-Tobacco User	51	823.17	905.70
	Rating Area 9		Tobacco User/Non-Tobacco User	52	861.57	947.63
	Rating Area 9		Tobacco User/Non-Tobacco User	53	900.41	990.45
	Rating Area 9		Tobacco User/Non-Tobacco User	54	942.34	1036.35

75729PA0012658	Rating Area 9		Tobacco User/Non-Tobacco User	55	984.27	1082.70
	Rating Area 9		Tobacco User/Non-Tobacco User	56	1029.73	1132.57
	Rating Area 9		Tobacco User/Non-Tobacco User	57	1075.63	1183.33
	Rating Area 9		Tobacco User/Non-Tobacco User	58	1124.63	1237.18
	Rating Area 9		Tobacco User/Non-Tobacco User	59	1148.90	1263.66
	Rating Area 9		Tobacco User/Non-Tobacco User	60	1197.89	1317.51
	Rating Area 9		Tobacco User/Non-Tobacco User	61	1240.27	1364.29
	Rating Area 9		Tobacco User/Non-Tobacco User	62	1268.07	1394.75
	Rating Area 9		Tobacco User/Non-Tobacco User	63	1302.94	1433.15
	Rating Area 9		Tobacco User/Non-Tobacco User	64 and over	1324.13	1456.54
75729PA0012664	Rating Area 5		Tobacco User/Non-Tobacco User	0-14	344.54	344.54
75729PA0012664	Rating Area 5		Tobacco User/Non-Tobacco User	15	375.17	375.17
	Rating Area 5		Tobacco User/Non-Tobacco User	16	386.88	386.88
	Rating Area 5		Tobacco User/Non-Tobacco User	17	398.59	398.59
	Rating Area 5		Tobacco User/Non-Tobacco User	18	411.20	411.20
	Rating Area 5		Tobacco User/Non-Tobacco User	19	423.81	423.81
	Rating Area 5		Tobacco User/Non-Tobacco User	20	436.87	436.87
	Rating Area 5		Tobacco User/Non-Tobacco User	21	450.39	495.42
	Rating Area 5		Tobacco User/Non-Tobacco User	22	450.39	495.42
	Rating Area 5		Tobacco User/Non-Tobacco User	23	450.39	495.42
	Rating Area 5		Tobacco User/Non-Tobacco User	24	450.39	495.42
	Rating Area 5		Tobacco User/Non-Tobacco User	25	452.18	497.22
	Rating Area 5		Tobacco User/Non-Tobacco User	26	461.19	507.13
	Rating Area 5		Tobacco User/Non-Tobacco User	27	472.00	519.29
	Rating Area 5		Tobacco User/Non-Tobacco User	28	489.56	538.66
	Rating Area 5		Tobacco User/Non-Tobacco User	29	503.98	554.42
	Rating Area 5		Tobacco User/Non-Tobacco User	30	511.18	562.53
	Rating Area 5		Tobacco User/Non-Tobacco User	31	521.99	574.24
	Rating Area 5		Tobacco User/Non-Tobacco User	32	532.80	585.94
	Rating Area 5		Tobacco User/Non-Tobacco User	33	539.56	593.60
	Rating Area 5		Tobacco User/Non-Tobacco User	34	546.76	601.26
	Rating Area 5		Tobacco User/Non-Tobacco User	35	550.36	605.31
	Rating Area 5		Tobacco User/Non-Tobacco User	36	553.97	609.36
	Rating Area 5		Tobacco User/Non-Tobacco User	37	557.57	613.42
	Rating Area 5		Tobacco User/Non-Tobacco User	38	561.17	617.47
	Rating Area 5		Tobacco User/Non-Tobacco User	39	568.38	625.13
	Rating Area 5		Tobacco User/Non-Tobacco User	40	575.59	633.23
	Rating Area 5		Tobacco User/Non-Tobacco User	41	586.40	644.94
	Rating Area 5		Tobacco User/Non-Tobacco User	42	596.75	656.65
	Rating Area 5		Tobacco User/Non-Tobacco User	43	611.17	672.42
	Rating Area 5		Tobacco User/Non-Tobacco User	44	629.18	692.23
	Rating Area 5		Tobacco User/Non-Tobacco User	45	650.35	715.20
	Rating Area 5		Tobacco User/Non-Tobacco User	46	675.57	743.13
	Rating Area 5		Tobacco User/Non-Tobacco User	47	703.94	774.20
	Rating Area 5		Tobacco User/Non-Tobacco User	48	736.37	810.23
	Rating Area 5		Tobacco User/Non-Tobacco User	49	768.35	845.36
	Rating Area 5		Tobacco User/Non-Tobacco User	50	804.38	885.00
	Rating Area 5		Tobacco User/Non-Tobacco User	51	839.96	924.18
	Rating Area 5		Tobacco User/Non-Tobacco User	52	879.14	966.97
	Rating Area 5		Tobacco User/Non-Tobacco User	53	918.78	1010.65
	Rating Area 5		Tobacco User/Non-Tobacco User	54	961.56	1057.49
	Rating Area 5		Tobacco User/Non-Tobacco User	55	1004.35	1104.78
	Rating Area 5		Tobacco User/Non-Tobacco User	56	1050.74	1155.68
	Rating Area 5		Tobacco User/Non-Tobacco User	57	1097.58	1207.47
	Rating Area 5		Tobacco User/Non-Tobacco User	58	1147.57	1262.42
	Rating Area 5		Tobacco User/Non-Tobacco User	59	1172.34	1289.44
	Rating Area 5		Tobacco User/Non-Tobacco User	60	1222.33	1344.39
	Rating Area 5		Tobacco User/Non-Tobacco User	61	1265.57	1392.13
	Rating Area 5		Tobacco User/Non-Tobacco User	62	1293.94	1423.20
	Rating Area 5		Tobacco User/Non-Tobacco User	63	1329.52	1462.39
	Rating Area 5		Tobacco User/Non-Tobacco User	64 and over	1351.14	1486.26
75729PA0012665	Rating Area 2		Tobacco User/Non-Tobacco User	0-14	349.58	349.58
75729PA0012665	Rating Area 2		Tobacco User/Non-Tobacco User	15	380.66	380.66
	Rating Area 2		Tobacco User/Non-Tobacco User	16	392.54	392.54
	Rating Area 2		Tobacco User/Non-Tobacco User	17	404.42	404.42
	Rating Area 2		Tobacco User/Non-Tobacco User	18	417.21	417.21

	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	19	430.01	430.01
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	20	443.26	443.26
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	21	456.97	502.67
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	22	456.97	502.67
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	23	456.97	502.67
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	24	456.97	502.67
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	25	458.80	504.49
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	26	467.94	514.55
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	27	478.90	526.89
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	28	496.73	546.54
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	29	511.35	562.53
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	30	518.66	570.75
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	31	529.63	582.64
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	32	540.59	594.52
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	33	547.45	602.29
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	34	554.76	610.05
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	35	558.42	614.17
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	36	562.07	618.28
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	37	565.73	622.39
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	38	569.38	626.50
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	39	576.70	634.27
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	40	584.01	642.50
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	41	594.97	654.38
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	42	605.48	666.26
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	43	620.11	682.25
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	44	638.39	702.36
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	45	659.86	725.67
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	46	685.45	754.00
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	47	714.24	785.53
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	48	747.14	822.09
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	49	779.59	857.73
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	50	816.15	897.94
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	51	852.25	937.70
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	52	892.00	981.11
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	53	932.22	1025.44
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	54	975.63	1072.96
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	55	1019.04	1120.95
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	56	1066.11	1172.58
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	57	1113.63	1225.13
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	58	1164.36	1280.88
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	59	1189.49	1308.30
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	60	1240.21	1364.05
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	61	1284.08	1412.49
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	62	1312.87	1444.02
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	63	1348.97	1483.78
	75729PA0012665 Rating Area 2		Tobacco User/Non-Tobacco User	64 and over	1370.91	1508.00
	75729PA0012666	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	338.06	338.06
	75729PA0012666 Rating Area 3		Tobacco User/Non-Tobacco User	15	368.11	368.11
	75729PA0012666 Rating Area 3		Tobacco User/Non-Tobacco User	16	379.60	379.60
	75729PA0012666 Rating Area 3		Tobacco User/Non-Tobacco User	17	391.09	391.09
	75729PA0012666 Rating Area 3		Tobacco User/Non-Tobacco User	18	403.46	403.46
	75729PA0012666 Rating Area 3		Tobacco User/Non-Tobacco User	19	415.84	415.84
	75729PA0012666 Rating Area 3		Tobacco User/Non-Tobacco User	20	428.65	428.65
	75729PA0012666 Rating Area 3		Tobacco User/Non-Tobacco User	21	441.91	486.11
	75729PA0012666 Rating Area 3		Tobacco User/Non-Tobacco User	22	441.91	486.11
	75729PA0012666 Rating Area 3		Tobacco User/Non-Tobacco User	23	441.91	486.11
	75729PA0012666 Rating Area 3		Tobacco User/Non-Tobacco User	24	441.91	486.11
	75729PA0012666 Rating Area 3		Tobacco User/Non-Tobacco User	25	443.68	487.87
	75729PA0012666 Rating Area 3		Tobacco User/Non-Tobacco User	26	452.52	497.59
	75729PA0012666 Rating Area 3		Tobacco User/Non-Tobacco User	27	463.12	509.52
	75729PA0012666 Rating Area 3		Tobacco User/Non-Tobacco User	28	480.36	528.52
	75729PA0012666 Rating Area 3		Tobacco User/Non-Tobacco User	29	494.50	543.99
	75729PA0012666 Rating Area 3		Tobacco User/Non-Tobacco User	30	501.57	551.94
	75729PA0012666 Rating Area 3		Tobacco User/Non-Tobacco User	31	512.17	563.43
	75729PA0012666 Rating Area 3		Tobacco User/Non-Tobacco User	32	522.78	574.92
	75729PA0012666 Rating Area 3		Tobacco User/Non-Tobacco User	33	529.41	582.44

75729PA0012666	Rating Area 3		Tobacco User/Non-Tobacco User	34	536.48	589.95
	Rating Area 3		Tobacco User/Non-Tobacco User	35	540.01	593.93
	Rating Area 3		Tobacco User/Non-Tobacco User	36	543.55	597.90
	Rating Area 3		Tobacco User/Non-Tobacco User	37	547.08	601.88
	Rating Area 3		Tobacco User/Non-Tobacco User	38	550.62	605.86
	Rating Area 3		Tobacco User/Non-Tobacco User	39	557.69	613.37
	Rating Area 3		Tobacco User/Non-Tobacco User	40	564.76	621.32
	Rating Area 3		Tobacco User/Non-Tobacco User	41	575.37	632.81
	Rating Area 3		Tobacco User/Non-Tobacco User	42	585.53	644.30
	Rating Area 3		Tobacco User/Non-Tobacco User	43	599.67	659.77
	Rating Area 3		Tobacco User/Non-Tobacco User	44	617.35	679.21
	Rating Area 3		Tobacco User/Non-Tobacco User	45	638.12	701.75
	Rating Area 3		Tobacco User/Non-Tobacco User	46	662.86	729.15
	Rating Area 3		Tobacco User/Non-Tobacco User	47	690.70	759.64
	Rating Area 3		Tobacco User/Non-Tobacco User	48	722.52	794.99
	Rating Area 3		Tobacco User/Non-Tobacco User	49	753.90	829.46
	Rating Area 3		Tobacco User/Non-Tobacco User	50	789.25	868.35
	Rating Area 3		Tobacco User/Non-Tobacco User	51	824.16	906.80
	Rating Area 3		Tobacco User/Non-Tobacco User	52	862.61	948.78
	Rating Area 3		Tobacco User/Non-Tobacco User	53	901.50	991.64
	Rating Area 3		Tobacco User/Non-Tobacco User	54	943.48	1037.60
	Rating Area 3		Tobacco User/Non-Tobacco User	55	985.46	1084.00
	Rating Area 3		Tobacco User/Non-Tobacco User	56	1030.97	1133.94
	Rating Area 3		Tobacco User/Non-Tobacco User	57	1076.93	1184.76
	Rating Area 3		Tobacco User/Non-Tobacco User	58	1125.99	1238.67
	Rating Area 3		Tobacco User/Non-Tobacco User	59	1150.29	1265.19
	Rating Area 3		Tobacco User/Non-Tobacco User	60	1199.34	1319.10
	Rating Area 3		Tobacco User/Non-Tobacco User	61	1241.77	1365.94
	Rating Area 3		Tobacco User/Non-Tobacco User	62	1269.61	1396.43
	Rating Area 3		Tobacco User/Non-Tobacco User	63	1304.52	1434.88
	Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	1325.73	1458.30
75729PA0012667	Rating Area 6		Tobacco User/Non-Tobacco User	0-14	397.82	397.82
75729PA0012667	Rating Area 6		Tobacco User/Non-Tobacco User	15	433.19	433.19
	Rating Area 6		Tobacco User/Non-Tobacco User	16	446.71	446.71
	Rating Area 6		Tobacco User/Non-Tobacco User	17	460.23	460.23
	Rating Area 6		Tobacco User/Non-Tobacco User	18	474.79	474.79
	Rating Area 6		Tobacco User/Non-Tobacco User	19	489.35	489.35
	Rating Area 6		Tobacco User/Non-Tobacco User	20	504.43	504.43
	Rating Area 6		Tobacco User/Non-Tobacco User	21	520.04	572.04
	Rating Area 6		Tobacco User/Non-Tobacco User	22	520.04	572.04
	Rating Area 6		Tobacco User/Non-Tobacco User	23	520.04	572.04
	Rating Area 6		Tobacco User/Non-Tobacco User	24	520.04	572.04
	Rating Area 6		Tobacco User/Non-Tobacco User	25	522.11	574.12
	Rating Area 6		Tobacco User/Non-Tobacco User	26	532.51	585.56
	Rating Area 6		Tobacco User/Non-Tobacco User	27	544.99	599.60
	Rating Area 6		Tobacco User/Non-Tobacco User	28	565.27	621.96
	Rating Area 6		Tobacco User/Non-Tobacco User	29	581.92	640.16
	Rating Area 6		Tobacco User/Non-Tobacco User	30	590.24	649.52
	Rating Area 6		Tobacco User/Non-Tobacco User	31	602.72	663.04
	Rating Area 6		Tobacco User/Non-Tobacco User	32	615.20	676.56
	Rating Area 6		Tobacco User/Non-Tobacco User	33	623.00	685.40
	Rating Area 6		Tobacco User/Non-Tobacco User	34	631.32	694.24
	Rating Area 6		Tobacco User/Non-Tobacco User	35	635.48	698.92
	Rating Area 6		Tobacco User/Non-Tobacco User	36	639.64	703.60
	Rating Area 6		Tobacco User/Non-Tobacco User	37	643.80	708.28
	Rating Area 6		Tobacco User/Non-Tobacco User	38	647.96	712.96
	Rating Area 6		Tobacco User/Non-Tobacco User	39	656.28	721.80
	Rating Area 6		Tobacco User/Non-Tobacco User	40	664.60	731.16
	Rating Area 6		Tobacco User/Non-Tobacco User	41	677.08	744.69
	Rating Area 6		Tobacco User/Non-Tobacco User	42	689.04	758.21
	Rating Area 6		Tobacco User/Non-Tobacco User	43	705.68	776.41
	Rating Area 6		Tobacco User/Non-Tobacco User	44	726.48	799.29
	Rating Area 6		Tobacco User/Non-Tobacco User	45	750.93	825.81
	Rating Area 6		Tobacco User/Non-Tobacco User	46	780.05	858.05
	Rating Area 6		Tobacco User/Non-Tobacco User	47	812.81	893.93
	Rating Area 6		Tobacco User/Non-Tobacco User	48	850.25	935.54

75729PA0012667	Rating Area 6		Tobacco User/Non-Tobacco User	49	887.17	976.10
	Rating Area 6		Tobacco User/Non-Tobacco User	50	928.78	1021.86
	Rating Area 6		Tobacco User/Non-Tobacco User	51	969.86	1067.11
	Rating Area 6		Tobacco User/Non-Tobacco User	52	1015.10	1116.51
	Rating Area 6		Tobacco User/Non-Tobacco User	53	1060.86	1166.95
	Rating Area 6		Tobacco User/Non-Tobacco User	54	1110.27	1221.03
	Rating Area 6		Tobacco User/Non-Tobacco User	55	1159.67	1275.64
	Rating Area 6		Tobacco User/Non-Tobacco User	56	1213.23	1334.40
	Rating Area 6		Tobacco User/Non-Tobacco User	57	1267.32	1394.21
	Rating Area 6		Tobacco User/Non-Tobacco User	58	1325.04	1457.65
	Rating Area 6		Tobacco User/Non-Tobacco User	59	1353.64	1488.85
	Rating Area 6		Tobacco User/Non-Tobacco User	60	1411.37	1552.29
	Rating Area 6		Tobacco User/Non-Tobacco User	61	1461.29	1607.42
	Rating Area 6		Tobacco User/Non-Tobacco User	62	1494.05	1643.30
	Rating Area 6		Tobacco User/Non-Tobacco User	63	1535.13	1688.54
	Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	1560.10	1716.10
75729PA0012668	Rating Area 9		Tobacco User/Non-Tobacco User	0-14	412.59	412.59
75729PA0012668	Rating Area 9		Tobacco User/Non-Tobacco User	15	449.26	449.26
	Rating Area 9		Tobacco User/Non-Tobacco User	16	463.28	463.28
	Rating Area 9		Tobacco User/Non-Tobacco User	17	477.30	477.30
	Rating Area 9		Tobacco User/Non-Tobacco User	18	492.41	492.41
	Rating Area 9		Tobacco User/Non-Tobacco User	19	507.51	507.51
	Rating Area 9		Tobacco User/Non-Tobacco User	20	523.15	523.15
	Rating Area 9		Tobacco User/Non-Tobacco User	21	539.33	593.26
	Rating Area 9		Tobacco User/Non-Tobacco User	22	539.33	593.26
	Rating Area 9		Tobacco User/Non-Tobacco User	23	539.33	593.26
	Rating Area 9		Tobacco User/Non-Tobacco User	24	539.33	593.26
	Rating Area 9		Tobacco User/Non-Tobacco User	25	541.48	595.42
	Rating Area 9		Tobacco User/Non-Tobacco User	26	552.27	607.28
	Rating Area 9		Tobacco User/Non-Tobacco User	27	565.21	621.84
	Rating Area 9		Tobacco User/Non-Tobacco User	28	586.25	645.04
	Rating Area 9		Tobacco User/Non-Tobacco User	29	603.51	663.91
	Rating Area 9		Tobacco User/Non-Tobacco User	30	612.14	673.62
	Rating Area 9		Tobacco User/Non-Tobacco User	31	625.08	687.64
	Rating Area 9		Tobacco User/Non-Tobacco User	32	638.02	701.66
	Rating Area 9		Tobacco User/Non-Tobacco User	33	646.11	710.83
	Rating Area 9		Tobacco User/Non-Tobacco User	34	654.74	720.00
	Rating Area 9		Tobacco User/Non-Tobacco User	35	659.06	724.86
	Rating Area 9		Tobacco User/Non-Tobacco User	36	663.37	729.71
	Rating Area 9		Tobacco User/Non-Tobacco User	37	667.69	734.56
	Rating Area 9		Tobacco User/Non-Tobacco User	38	672.00	739.42
	Rating Area 9		Tobacco User/Non-Tobacco User	39	680.63	748.59
	Rating Area 9		Tobacco User/Non-Tobacco User	40	689.26	758.29
	Rating Area 9		Tobacco User/Non-Tobacco User	41	702.20	772.32
	Rating Area 9		Tobacco User/Non-Tobacco User	42	714.61	786.34
	Rating Area 9		Tobacco User/Non-Tobacco User	43	731.87	805.22
	Rating Area 9		Tobacco User/Non-Tobacco User	44	753.44	828.95
	Rating Area 9		Tobacco User/Non-Tobacco User	45	778.79	856.45
	Rating Area 9		Tobacco User/Non-Tobacco User	46	808.99	889.89
	Rating Area 9		Tobacco User/Non-Tobacco User	47	842.97	927.10
	Rating Area 9		Tobacco User/Non-Tobacco User	48	881.80	970.25
	Rating Area 9		Tobacco User/Non-Tobacco User	49	920.09	1012.32
	Rating Area 9		Tobacco User/Non-Tobacco User	50	963.24	1059.78
	Rating Area 9		Tobacco User/Non-Tobacco User	51	1005.85	1106.70
	Rating Area 9		Tobacco User/Non-Tobacco User	52	1052.77	1157.94
	Rating Area 9		Tobacco User/Non-Tobacco User	53	1100.23	1210.25
	Rating Area 9		Tobacco User/Non-Tobacco User	54	1151.46	1266.34
	Rating Area 9		Tobacco User/Non-Tobacco User	55	1202.70	1322.97
	Rating Area 9		Tobacco User/Non-Tobacco User	56	1258.25	1383.91
	Rating Area 9		Tobacco User/Non-Tobacco User	57	1314.34	1445.94
	Rating Area 9		Tobacco User/Non-Tobacco User	58	1374.21	1511.73
	Rating Area 9		Tobacco User/Non-Tobacco User	59	1403.87	1544.09
	Rating Area 9		Tobacco User/Non-Tobacco User	60	1463.73	1609.89
	Rating Area 9		Tobacco User/Non-Tobacco User	61	1515.51	1667.06
	Rating Area 9		Tobacco User/Non-Tobacco User	62	1549.49	1704.27
	Rating Area 9		Tobacco User/Non-Tobacco User	63	1592.09	1751.20

75729PA0012668 Rating Area 9		Tobacco User/Non-Tobacco User	64 and over	1617.98	1779.78
75729PA0012669	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	338.06	338.06
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	15	368.11	368.11
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	16	379.60	379.60
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	17	391.09	391.09
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	18	403.46	403.46
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	19	415.84	415.84
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	20	428.65	428.65
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	21	441.91	486.11
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	22	441.91	486.11
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	23	441.91	486.11
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	24	441.91	486.11
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	25	443.68	487.87
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	26	452.52	497.59
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	27	463.12	509.52
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	28	480.36	528.52
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	29	494.50	543.99
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	30	501.57	551.94
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	31	512.17	563.43
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	32	522.78	574.92
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	33	529.41	582.44
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	34	536.48	589.95
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	35	540.01	593.93
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	36	543.55	597.90
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	37	547.08	601.88
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	38	550.62	605.86
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	39	557.69	613.37
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	40	564.76	621.32
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	41	575.37	632.81
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	42	585.53	644.30
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	43	599.67	659.77
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	44	617.35	679.21
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	45	638.12	701.75
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	46	662.86	729.15
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	47	690.70	759.64
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	48	722.52	794.99
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	49	753.90	829.46
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	50	789.25	868.35
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	51	824.16	906.80
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	52	862.61	948.78
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	53	901.50	991.64
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	54	943.48	1037.60
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	55	985.46	1084.00
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	56	1030.97	1133.94
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	57	1076.93	1184.76
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	58	1125.99	1238.67
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	59	1150.29	1265.19
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	60	1199.34	1319.10
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	61	1241.77	1365.94
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	62	1269.61	1396.43
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	63	1304.52	1434.88
75729PA0012669 Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	1325.73	1458.30
75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	397.82	397.82
75729PA0012670 Rating Area 6		Tobacco User/Non-Tobacco User	15	433.19	433.19
75729PA0012670 Rating Area 6		Tobacco User/Non-Tobacco User	16	446.71	446.71
75729PA0012670 Rating Area 6		Tobacco User/Non-Tobacco User	17	460.23	460.23
75729PA0012670 Rating Area 6		Tobacco User/Non-Tobacco User	18	474.79	474.79
75729PA0012670 Rating Area 6		Tobacco User/Non-Tobacco User	19	489.35	489.35
75729PA0012670 Rating Area 6		Tobacco User/Non-Tobacco User	20	504.43	504.43
75729PA0012670 Rating Area 6		Tobacco User/Non-Tobacco User	21	520.04	572.04
75729PA0012670 Rating Area 6		Tobacco User/Non-Tobacco User	22	520.04	572.04
75729PA0012670 Rating Area 6		Tobacco User/Non-Tobacco User	23	520.04	572.04
75729PA0012670 Rating Area 6		Tobacco User/Non-Tobacco User	24	520.04	572.04
75729PA0012670 Rating Area 6		Tobacco User/Non-Tobacco User	25	522.11	574.12
75729PA0012670 Rating Area 6		Tobacco User/Non-Tobacco User	26	532.51	585.56
75729PA0012670 Rating Area 6		Tobacco User/Non-Tobacco User	27	544.99	599.60

	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	28	565.27	621.96
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	29	581.92	640.16
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	30	590.24	649.52
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	31	602.72	663.04
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	32	615.20	676.56
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	33	623.00	685.40
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	34	631.32	694.24
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	35	635.48	698.92
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	36	639.64	703.60
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	37	643.80	708.28
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	38	647.96	712.96
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	39	656.28	721.80
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	40	664.60	731.16
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	41	677.08	744.69
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	42	689.04	758.21
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	43	705.68	776.41
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	44	726.48	799.29
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	45	750.93	825.81
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	46	780.05	858.05
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	47	812.81	893.93
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	48	850.25	935.54
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	49	887.17	976.10
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	50	928.78	1021.86
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	51	969.86	1067.11
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	52	1015.10	1116.51
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	53	1060.86	1166.95
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	54	1110.27	1221.03
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	55	1159.67	1275.64
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	56	1213.23	1334.40
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	57	1267.32	1394.21
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	58	1325.04	1457.65
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	59	1353.64	1488.85
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	60	1411.37	1552.29
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	61	1461.29	1607.42
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	62	1494.05	1643.30
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	63	1535.13	1688.54
	75729PA0012670	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1560.10	1716.10
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	446.43	446.43
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	15	486.11	486.11
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	16	501.28	501.28
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	17	516.46	516.46
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	18	532.79	532.79
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	19	549.13	549.13
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	20	566.06	566.06
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	21	583.57	641.93
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	22	583.57	641.93
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	23	583.57	641.93
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	24	583.57	641.93
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	25	585.90	644.26
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	26	597.57	657.09
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	27	611.58	672.85
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	28	634.34	697.94
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	29	653.01	718.37
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	30	662.35	728.87
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	31	676.35	744.05
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	32	690.36	759.22
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	33	699.11	769.14
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	34	708.45	779.06
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	35	713.12	784.31
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	36	717.79	789.56
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	37	722.45	794.82
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	38	727.12	800.07
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	39	736.46	809.99
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	40	745.80	820.49
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	41	759.80	835.67
	75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	42	773.22	850.84

75729PA0012671	Rating Area 7	Tobacco User/Non-Tobacco User	43	791.90	871.26
			44	815.24	896.94
			45	842.67	926.70
			46	875.35	962.88
			47	912.11	1003.15
			48	954.13	1049.83
			49	995.56	1095.35
			50	1042.25	1146.71
			51	1088.35	1197.48
			52	1139.12	1252.91
			53	1190.47	1309.52
			54	1245.91	1370.21
			55	1301.35	1431.49
			56	1361.46	1497.43
			57	1422.15	1564.54
			58	1486.92	1635.73
			59	1519.02	1670.75
			60	1583.80	1741.94
			61	1639.82	1803.80
			62	1676.58	1844.07
			63	1722.68	1894.84
			64 and over	1750.70	1925.76
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	338.06	338.06
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	15	368.11	368.11
			16	379.60	379.60
			17	391.09	391.09
			18	403.46	403.46
			19	415.84	415.84
			20	428.65	428.65
			21	441.91	486.11
			22	441.91	486.11
			23	441.91	486.11
			24	441.91	486.11
			25	443.68	487.87
			26	452.52	497.59
			27	463.12	509.52
			28	480.36	528.52
			29	494.50	543.99
			30	501.57	551.94
			31	512.17	563.43
			32	522.78	574.92
			33	529.41	582.44
			34	536.48	589.95
			35	540.01	593.93
			36	543.55	597.90
			37	547.08	601.88
			38	550.62	605.86
			39	557.69	613.37
			40	564.76	621.32
			41	575.37	632.81
			42	585.53	644.30
			43	599.67	659.77
			44	617.35	679.21
			45	638.12	701.75
			46	662.86	729.15
			47	690.70	759.64
			48	722.52	794.99
			49	753.90	829.46
			50	789.25	868.35
			51	824.16	906.80
			52	862.61	948.78
			53	901.50	991.64
			54	943.48	1037.60
			55	985.46	1084.00
			56	1030.97	1133.94
			57	1076.93	1184.76

	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	58	1125.99	1238.67
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	59	1150.29	1265.19
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	60	1199.34	1319.10
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	61	1241.77	1365.94
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	62	1269.61	1396.43
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	63	1304.52	1434.88
	75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1325.73	1458.30
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	338.06	338.06
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	15	368.11	368.11
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	16	379.60	379.60
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	17	391.09	391.09
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	18	403.46	403.46
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	19	415.84	415.84
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	20	428.65	428.65
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	21	441.91	486.11
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	22	441.91	486.11
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	23	441.91	486.11
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	24	441.91	486.11
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	25	443.68	487.87
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	26	452.52	497.59
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	27	463.12	509.52
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	28	480.36	528.52
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	29	494.50	543.99
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	30	501.57	551.94
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	31	512.17	563.43
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	32	522.78	574.92
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	33	529.41	582.44
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	34	536.48	589.95
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	35	540.01	593.93
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	36	543.55	597.90
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	37	547.08	601.88
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	38	550.62	605.86
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	39	557.69	613.37
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	40	564.76	621.32
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	41	575.37	632.81
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	42	585.53	644.30
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	43	599.67	659.77
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	44	617.35	679.21
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	45	638.12	701.75
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	46	662.86	729.15
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	47	690.70	759.64
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	48	722.52	794.99
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	49	753.90	829.46
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	50	789.25	868.35
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	51	824.16	906.80
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	52	862.61	948.78
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	53	901.50	991.64
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	54	943.48	1037.60
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	55	985.46	1084.00
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	56	1030.97	1133.94
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	57	1076.93	1184.76
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	58	1125.99	1238.67
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	59	1150.29	1265.19
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	60	1199.34	1319.10
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	61	1241.77	1365.94
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	62	1269.61	1396.43
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	63	1304.52	1434.88
	75729PA0012673	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1325.73	1458.30
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	397.82	397.82
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	15	433.19	433.19
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	16	446.71	446.71
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	17	460.23	460.23
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	18	474.79	474.79
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	19	489.35	489.35
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	20	504.43	504.43
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	21	520.04	572.04

	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	22	520.04	572.04
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	23	520.04	572.04
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	24	520.04	572.04
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	25	522.11	574.12
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	26	532.51	585.56
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	27	544.99	599.60
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	28	565.27	621.96
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	29	581.92	640.16
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	30	590.24	649.52
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	31	602.72	663.04
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	32	615.20	676.56
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	33	623.00	685.40
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	34	631.32	694.24
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	35	635.48	698.92
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	36	639.64	703.60
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	37	643.80	708.28
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	38	647.96	712.96
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	39	656.28	721.80
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	40	664.60	731.16
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	41	677.08	744.69
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	42	689.04	758.21
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	43	705.68	776.41
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	44	726.48	799.29
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	45	750.93	825.81
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	46	780.05	858.05
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	47	812.81	893.93
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	48	850.25	935.54
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	49	887.17	976.10
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	50	928.78	1021.86
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	51	969.86	1067.11
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	52	1015.10	1116.51
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	53	1060.86	1166.95
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	54	1110.27	1221.03
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	55	1159.67	1275.64
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	56	1213.23	1334.40
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	57	1267.32	1394.21
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	58	1325.04	1457.65
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	59	1353.64	1488.85
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	60	1411.37	1552.29
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	61	1461.29	1607.42
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	62	1494.05	1643.30
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	63	1535.13	1688.54
	75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1560.10	1716.10
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	412.59	412.59
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	15	449.26	449.26
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	16	463.28	463.28
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	17	477.30	477.30
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	18	492.41	492.41
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	19	507.51	507.51
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	20	523.15	523.15
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	21	539.33	593.26
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	22	539.33	593.26
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	23	539.33	593.26
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	24	539.33	593.26
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	25	541.48	595.42
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	26	552.27	607.28
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	27	565.21	621.84
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	28	586.25	645.04
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	29	603.51	663.91
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	30	612.14	673.62
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	31	625.08	687.64
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	32	638.02	701.66
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	33	646.11	710.83
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	34	654.74	720.00
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	35	659.06	724.86
	75729PA0012675	Rating Area 9	Tobacco User/Non-Tobacco User	36	663.37	729.71

75729PA0012675	Rating Area 9		Tobacco User/Non-Tobacco User	37	667.69	734.56
	Rating Area 9		Tobacco User/Non-Tobacco User	38	672.00	739.42
	Rating Area 9		Tobacco User/Non-Tobacco User	39	680.63	748.59
	Rating Area 9		Tobacco User/Non-Tobacco User	40	689.26	758.29
	Rating Area 9		Tobacco User/Non-Tobacco User	41	702.20	772.32
	Rating Area 9		Tobacco User/Non-Tobacco User	42	714.61	786.34
	Rating Area 9		Tobacco User/Non-Tobacco User	43	731.87	805.22
	Rating Area 9		Tobacco User/Non-Tobacco User	44	753.44	828.95
	Rating Area 9		Tobacco User/Non-Tobacco User	45	778.79	856.45
	Rating Area 9		Tobacco User/Non-Tobacco User	46	808.99	889.89
	Rating Area 9		Tobacco User/Non-Tobacco User	47	842.97	927.10
	Rating Area 9		Tobacco User/Non-Tobacco User	48	881.80	970.25
	Rating Area 9		Tobacco User/Non-Tobacco User	49	920.09	1012.32
	Rating Area 9		Tobacco User/Non-Tobacco User	50	963.24	1059.78
	Rating Area 9		Tobacco User/Non-Tobacco User	51	1005.85	1106.70
	Rating Area 9		Tobacco User/Non-Tobacco User	52	1052.77	1157.94
	Rating Area 9		Tobacco User/Non-Tobacco User	53	1100.23	1210.25
	Rating Area 9		Tobacco User/Non-Tobacco User	54	1151.46	1266.34
	Rating Area 9		Tobacco User/Non-Tobacco User	55	1202.70	1322.97
	Rating Area 9		Tobacco User/Non-Tobacco User	56	1258.25	1383.91
	Rating Area 9		Tobacco User/Non-Tobacco User	57	1314.34	1445.94
	Rating Area 9		Tobacco User/Non-Tobacco User	58	1374.21	1511.73
	Rating Area 9		Tobacco User/Non-Tobacco User	59	1403.87	1544.09
	Rating Area 9		Tobacco User/Non-Tobacco User	60	1463.73	1609.89
	Rating Area 9		Tobacco User/Non-Tobacco User	61	1515.51	1667.06
	Rating Area 9		Tobacco User/Non-Tobacco User	62	1549.49	1704.27
	Rating Area 9		Tobacco User/Non-Tobacco User	63	1592.09	1751.20
	Rating Area 9		Tobacco User/Non-Tobacco User	64 and over	1617.98	1779.78
75729PA0012681	Rating Area 5		Tobacco User/Non-Tobacco User	0-14	204.06	204.06
75729PA0012681	Rating Area 5		Tobacco User/Non-Tobacco User	15	222.20	222.20
	Rating Area 5		Tobacco User/Non-Tobacco User	16	229.14	229.14
	Rating Area 5		Tobacco User/Non-Tobacco User	17	236.07	236.07
	Rating Area 5		Tobacco User/Non-Tobacco User	18	243.54	243.54
	Rating Area 5		Tobacco User/Non-Tobacco User	19	251.01	251.01
	Rating Area 5		Tobacco User/Non-Tobacco User	20	258.74	258.74
	Rating Area 5		Tobacco User/Non-Tobacco User	21	266.75	293.43
	Rating Area 5		Tobacco User/Non-Tobacco User	22	266.75	293.43
	Rating Area 5		Tobacco User/Non-Tobacco User	23	266.75	293.43
	Rating Area 5		Tobacco User/Non-Tobacco User	24	266.75	293.43
	Rating Area 5		Tobacco User/Non-Tobacco User	25	267.81	294.49
	Rating Area 5		Tobacco User/Non-Tobacco User	26	273.15	300.36
	Rating Area 5		Tobacco User/Non-Tobacco User	27	279.55	307.56
	Rating Area 5		Tobacco User/Non-Tobacco User	28	289.95	319.03
	Rating Area 5		Tobacco User/Non-Tobacco User	29	298.49	328.36
	Rating Area 5		Tobacco User/Non-Tobacco User	30	302.76	333.17
	Rating Area 5		Tobacco User/Non-Tobacco User	31	309.16	340.10
	Rating Area 5		Tobacco User/Non-Tobacco User	32	315.56	347.04
	Rating Area 5		Tobacco User/Non-Tobacco User	33	319.56	351.57
	Rating Area 5		Tobacco User/Non-Tobacco User	34	323.83	356.11
	Rating Area 5		Tobacco User/Non-Tobacco User	35	325.96	358.51
	Rating Area 5		Tobacco User/Non-Tobacco User	36	328.10	360.91
	Rating Area 5		Tobacco User/Non-Tobacco User	37	330.23	363.31
	Rating Area 5		Tobacco User/Non-Tobacco User	38	332.37	365.71
	Rating Area 5		Tobacco User/Non-Tobacco User	39	336.63	370.24
	Rating Area 5		Tobacco User/Non-Tobacco User	40	340.90	375.05
	Rating Area 5		Tobacco User/Non-Tobacco User	41	347.30	381.98
	Rating Area 5		Tobacco User/Non-Tobacco User	42	353.44	388.92
	Rating Area 5		Tobacco User/Non-Tobacco User	43	361.98	398.25
	Rating Area 5		Tobacco User/Non-Tobacco User	44	372.64	409.99
	Rating Area 5		Tobacco User/Non-Tobacco User	45	385.18	423.59
	Rating Area 5		Tobacco User/Non-Tobacco User	46	400.12	440.13
	Rating Area 5		Tobacco User/Non-Tobacco User	47	416.92	458.54
	Rating Area 5		Tobacco User/Non-Tobacco User	48	436.13	479.88
	Rating Area 5		Tobacco User/Non-Tobacco User	49	455.07	500.68
	Rating Area 5		Tobacco User/Non-Tobacco User	50	476.41	524.16
	Rating Area 5		Tobacco User/Non-Tobacco User	51	497.48	547.36

75729PA0012681	Rating Area 5		Tobacco User/Non-Tobacco User	52	520.69	572.70
	Rating Area 5		Tobacco User/Non-Tobacco User	53	544.16	598.58
	Rating Area 5		Tobacco User/Non-Tobacco User	54	569.50	626.32
	Rating Area 5		Tobacco User/Non-Tobacco User	55	594.84	654.33
	Rating Area 5		Tobacco User/Non-Tobacco User	56	622.32	684.47
	Rating Area 5		Tobacco User/Non-Tobacco User	57	650.06	715.15
	Rating Area 5		Tobacco User/Non-Tobacco User	58	679.67	747.69
	Rating Area 5		Tobacco User/Non-Tobacco User	59	694.34	763.70
	Rating Area 5		Tobacco User/Non-Tobacco User	60	723.95	796.24
	Rating Area 5		Tobacco User/Non-Tobacco User	61	749.56	824.51
	Rating Area 5		Tobacco User/Non-Tobacco User	62	766.36	842.92
	Rating Area 5		Tobacco User/Non-Tobacco User	63	787.44	866.13
	Rating Area 5		Tobacco User/Non-Tobacco User	64 and over	800.24	880.26
75729PA0012682	Rating Area 2		Tobacco User/Non-Tobacco User	0-14	207.05	207.05
75729PA0012682	Rating Area 2		Tobacco User/Non-Tobacco User	15	225.45	225.45
	Rating Area 2		Tobacco User/Non-Tobacco User	16	232.49	232.49
	Rating Area 2		Tobacco User/Non-Tobacco User	17	239.52	239.52
	Rating Area 2		Tobacco User/Non-Tobacco User	18	247.10	247.10
	Rating Area 2		Tobacco User/Non-Tobacco User	19	254.68	254.68
	Rating Area 2		Tobacco User/Non-Tobacco User	20	262.53	262.53
	Rating Area 2		Tobacco User/Non-Tobacco User	21	270.65	297.72
	Rating Area 2		Tobacco User/Non-Tobacco User	22	270.65	297.72
	Rating Area 2		Tobacco User/Non-Tobacco User	23	270.65	297.72
	Rating Area 2		Tobacco User/Non-Tobacco User	24	270.65	297.72
	Rating Area 2		Tobacco User/Non-Tobacco User	25	271.73	298.80
	Rating Area 2		Tobacco User/Non-Tobacco User	26	277.14	304.75
	Rating Area 2		Tobacco User/Non-Tobacco User	27	283.64	312.06
	Rating Area 2		Tobacco User/Non-Tobacco User	28	294.20	323.70
	Rating Area 2		Tobacco User/Non-Tobacco User	29	302.86	333.17
	Rating Area 2		Tobacco User/Non-Tobacco User	30	307.19	338.04
	Rating Area 2		Tobacco User/Non-Tobacco User	31	313.68	345.08
	Rating Area 2		Tobacco User/Non-Tobacco User	32	320.18	352.11
	Rating Area 2		Tobacco User/Non-Tobacco User	33	324.24	356.72
	Rating Area 2		Tobacco User/Non-Tobacco User	34	328.57	361.32
	Rating Area 2		Tobacco User/Non-Tobacco User	35	330.73	363.75
	Rating Area 2		Tobacco User/Non-Tobacco User	36	332.90	366.19
	Rating Area 2		Tobacco User/Non-Tobacco User	37	335.06	368.62
	Rating Area 2		Tobacco User/Non-Tobacco User	38	337.23	371.06
	Rating Area 2		Tobacco User/Non-Tobacco User	39	341.56	375.66
	Rating Area 2		Tobacco User/Non-Tobacco User	40	345.89	380.53
	Rating Area 2		Tobacco User/Non-Tobacco User	41	352.38	387.57
	Rating Area 2		Tobacco User/Non-Tobacco User	42	358.61	394.61
	Rating Area 2		Tobacco User/Non-Tobacco User	43	367.27	404.08
	Rating Area 2		Tobacco User/Non-Tobacco User	44	378.10	415.99
	Rating Area 2		Tobacco User/Non-Tobacco User	45	390.82	429.79
	Rating Area 2		Tobacco User/Non-Tobacco User	46	405.97	446.57
	Rating Area 2		Tobacco User/Non-Tobacco User	47	423.02	465.25
	Rating Area 2		Tobacco User/Non-Tobacco User	48	442.51	486.90
	Rating Area 2		Tobacco User/Non-Tobacco User	49	461.73	508.01
	Rating Area 2		Tobacco User/Non-Tobacco User	50	483.38	531.82
	Rating Area 2		Tobacco User/Non-Tobacco User	51	504.76	555.37
	Rating Area 2		Tobacco User/Non-Tobacco User	52	528.31	581.08
	Rating Area 2		Tobacco User/Non-Tobacco User	53	552.12	607.34
	Rating Area 2		Tobacco User/Non-Tobacco User	54	577.84	635.48
	Rating Area 2		Tobacco User/Non-Tobacco User	55	603.55	663.90
	Rating Area 2		Tobacco User/Non-Tobacco User	56	631.42	694.48
	Rating Area 2		Tobacco User/Non-Tobacco User	57	659.57	725.61
	Rating Area 2		Tobacco User/Non-Tobacco User	58	689.61	758.63
	Rating Area 2		Tobacco User/Non-Tobacco User	59	704.50	774.87
	Rating Area 2		Tobacco User/Non-Tobacco User	60	734.54	807.89
	Rating Area 2		Tobacco User/Non-Tobacco User	61	760.52	836.58
	Rating Area 2		Tobacco User/Non-Tobacco User	62	777.57	855.25
	Rating Area 2		Tobacco User/Non-Tobacco User	63	798.96	878.80
	Rating Area 2		Tobacco User/Non-Tobacco User	64 and over	811.95	893.14
75729PA0012683	Rating Area 3		Tobacco User/Non-Tobacco User	0-14	200.22	200.22
75729PA0012683		Rating Area 3	Tobacco User/Non-Tobacco User	15	218.02	218.02

	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	16	224.83	224.83
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	17	231.63	231.63
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	18	238.96	238.96
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	19	246.29	246.29
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	20	253.88	253.88
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	21	261.73	287.91
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	22	261.73	287.91
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	23	261.73	287.91
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	24	261.73	287.91
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	25	262.78	288.95
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	26	268.01	294.71
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	27	274.29	301.77
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	28	284.50	313.03
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	29	292.88	322.19
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	30	297.06	326.90
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	31	303.34	333.70
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	32	309.63	340.51
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	33	313.55	344.96
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	34	317.74	349.41
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	35	319.83	351.76
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	36	321.93	354.12
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	37	324.02	356.48
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	38	326.11	358.83
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	39	330.30	363.28
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	40	334.49	367.99
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	41	340.77	374.80
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	42	346.79	381.60
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	43	355.17	390.76
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	44	365.64	402.28
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	45	377.94	415.63
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	46	392.59	431.85
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	47	409.08	449.91
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	48	427.93	470.85
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	49	446.51	491.27
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	50	467.45	514.30
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	51	488.13	537.07
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	52	510.90	561.93
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	53	533.93	587.32
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	54	558.79	614.54
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	55	583.66	642.02
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	56	610.61	671.60
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	57	637.83	701.70
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	58	666.89	733.63
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	59	681.28	749.33
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	60	710.33	781.26
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	61	735.46	809.01
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	62	751.95	827.06
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	63	772.63	849.84
	75729PA0012683	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	785.19	863.71
	75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	235.62	235.62
	75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	15	256.56	256.56
	75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	16	264.57	264.57
	75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	17	272.58	272.58
	75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	18	281.20	281.20
	75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	19	289.83	289.83
	75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	20	298.76	298.76
	75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	21	308.00	338.80
	75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	22	308.00	338.80
	75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	23	308.00	338.80
	75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	24	308.00	338.80
	75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	25	309.23	340.03
	75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	26	315.39	346.81
	75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	27	322.78	355.12
	75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	28	334.79	368.37
	75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	29	344.65	379.15
	75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	30	349.58	384.69

75729PA0012684	Rating Area 6	Tobacco User/Non-Tobacco User	31	356.97	392.70
	Rating Area 6	Tobacco User/Non-Tobacco User	32	364.36	400.71
	Rating Area 6	Tobacco User/Non-Tobacco User	33	368.98	405.94
	Rating Area 6	Tobacco User/Non-Tobacco User	34	373.91	411.18
	Rating Area 6	Tobacco User/Non-Tobacco User	35	376.37	413.95
	Rating Area 6	Tobacco User/Non-Tobacco User	36	378.84	416.72
	Rating Area 6	Tobacco User/Non-Tobacco User	37	381.30	419.49
	Rating Area 6	Tobacco User/Non-Tobacco User	38	383.77	422.27
	Rating Area 6	Tobacco User/Non-Tobacco User	39	388.69	427.50
	Rating Area 6	Tobacco User/Non-Tobacco User	40	393.62	433.05
	Rating Area 6	Tobacco User/Non-Tobacco User	41	401.01	441.05
	Rating Area 6	Tobacco User/Non-Tobacco User	42	408.10	449.06
	Rating Area 6	Tobacco User/Non-Tobacco User	43	417.95	459.84
	Rating Area 6	Tobacco User/Non-Tobacco User	44	430.27	473.39
	Rating Area 6	Tobacco User/Non-Tobacco User	45	444.75	489.10
	Rating Area 6	Tobacco User/Non-Tobacco User	46	462.00	508.20
	Rating Area 6	Tobacco User/Non-Tobacco User	47	481.40	529.45
	Rating Area 6	Tobacco User/Non-Tobacco User	48	503.58	554.09
	Rating Area 6	Tobacco User/Non-Tobacco User	49	525.45	578.11
	Rating Area 6	Tobacco User/Non-Tobacco User	50	550.09	605.22
	Rating Area 6	Tobacco User/Non-Tobacco User	51	574.42	632.01
	Rating Area 6	Tobacco User/Non-Tobacco User	52	601.21	661.27
	Rating Area 6	Tobacco User/Non-Tobacco User	53	628.32	691.15
	Rating Area 6	Tobacco User/Non-Tobacco User	54	657.58	723.18
	Rating Area 6	Tobacco User/Non-Tobacco User	55	686.84	755.52
	Rating Area 6	Tobacco User/Non-Tobacco User	56	718.56	790.33
	Rating Area 6	Tobacco User/Non-Tobacco User	57	750.59	825.74
	Rating Area 6	Tobacco User/Non-Tobacco User	58	784.78	863.32
	Rating Area 6	Tobacco User/Non-Tobacco User	59	801.72	881.80
	Rating Area 6	Tobacco User/Non-Tobacco User	60	835.91	919.38
	Rating Area 6	Tobacco User/Non-Tobacco User	61	865.48	952.02
	Rating Area 6	Tobacco User/Non-Tobacco User	62	884.88	973.28
	Rating Area 6	Tobacco User/Non-Tobacco User	63	909.21	1000.07
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	924.00	1016.40
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	244.36	244.36
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	15	266.08	266.08
	Rating Area 9	Tobacco User/Non-Tobacco User	16	274.39	274.39
	Rating Area 9	Tobacco User/Non-Tobacco User	17	282.69	282.69
	Rating Area 9	Tobacco User/Non-Tobacco User	18	291.64	291.64
	Rating Area 9	Tobacco User/Non-Tobacco User	19	300.58	300.58
	Rating Area 9	Tobacco User/Non-Tobacco User	20	309.84	309.84
	Rating Area 9	Tobacco User/Non-Tobacco User	21	319.43	351.37
	Rating Area 9	Tobacco User/Non-Tobacco User	22	319.43	351.37
	Rating Area 9	Tobacco User/Non-Tobacco User	23	319.43	351.37
	Rating Area 9	Tobacco User/Non-Tobacco User	24	319.43	351.37
	Rating Area 9	Tobacco User/Non-Tobacco User	25	320.70	352.65
	Rating Area 9	Tobacco User/Non-Tobacco User	26	327.09	359.67
	Rating Area 9	Tobacco User/Non-Tobacco User	27	334.76	368.30
	Rating Area 9	Tobacco User/Non-Tobacco User	28	347.22	382.03
	Rating Area 9	Tobacco User/Non-Tobacco User	29	357.44	393.21
	Rating Area 9	Tobacco User/Non-Tobacco User	30	362.55	398.96
	Rating Area 9	Tobacco User/Non-Tobacco User	31	370.22	407.27
	Rating Area 9	Tobacco User/Non-Tobacco User	32	377.88	415.57
	Rating Area 9	Tobacco User/Non-Tobacco User	33	382.67	421.00
	Rating Area 9	Tobacco User/Non-Tobacco User	34	387.78	426.43
	Rating Area 9	Tobacco User/Non-Tobacco User	35	390.34	429.31
	Rating Area 9	Tobacco User/Non-Tobacco User	36	392.90	432.18
	Rating Area 9	Tobacco User/Non-Tobacco User	37	395.45	435.06
	Rating Area 9	Tobacco User/Non-Tobacco User	38	398.01	437.93
	Rating Area 9	Tobacco User/Non-Tobacco User	39	403.12	443.36
	Rating Area 9	Tobacco User/Non-Tobacco User	40	408.23	449.11
	Rating Area 9	Tobacco User/Non-Tobacco User	41	415.89	457.42
	Rating Area 9	Tobacco User/Non-Tobacco User	42	423.24	465.72
	Rating Area 9	Tobacco User/Non-Tobacco User	43	433.46	476.90
	Rating Area 9	Tobacco User/Non-Tobacco User	44	446.24	490.96
	Rating Area 9	Tobacco User/Non-Tobacco User	45	461.25	507.25

75729PA0012685	Rating Area 9		Tobacco User/Non-Tobacco User	46	479.14	527.05
	Rating Area 9		Tobacco User/Non-Tobacco User	47	499.26	549.09
	Rating Area 9		Tobacco User/Non-Tobacco User	48	522.26	574.65
	Rating Area 9		Tobacco User/Non-Tobacco User	49	544.94	599.56
	Rating Area 9		Tobacco User/Non-Tobacco User	50	570.50	627.67
	Rating Area 9		Tobacco User/Non-Tobacco User	51	595.73	655.46
	Rating Area 9		Tobacco User/Non-Tobacco User	52	623.52	685.81
	Rating Area 9		Tobacco User/Non-Tobacco User	53	651.63	716.79
	Rating Area 9		Tobacco User/Non-Tobacco User	54	681.98	750.01
	Rating Area 9		Tobacco User/Non-Tobacco User	55	712.32	783.55
	Rating Area 9		Tobacco User/Non-Tobacco User	56	745.22	819.65
	Rating Area 9		Tobacco User/Non-Tobacco User	57	778.44	856.38
	Rating Area 9		Tobacco User/Non-Tobacco User	58	813.90	895.35
	Rating Area 9		Tobacco User/Non-Tobacco User	59	831.47	914.52
	Rating Area 9		Tobacco User/Non-Tobacco User	60	866.92	953.49
	Rating Area 9		Tobacco User/Non-Tobacco User	61	897.59	987.35
	Rating Area 9		Tobacco User/Non-Tobacco User	62	917.71	1009.39
	Rating Area 9		Tobacco User/Non-Tobacco User	63	942.95	1037.18
	Rating Area 9		Tobacco User/Non-Tobacco User	64 and over	958.28	1054.11
75729PA0012686	Rating Area 3		Tobacco User/Non-Tobacco User	0-14	200.22	200.22
75729PA0012686	Rating Area 3		Tobacco User/Non-Tobacco User	15	218.02	218.02
	Rating Area 3		Tobacco User/Non-Tobacco User	16	224.83	224.83
	Rating Area 3		Tobacco User/Non-Tobacco User	17	231.63	231.63
	Rating Area 3		Tobacco User/Non-Tobacco User	18	238.96	238.96
	Rating Area 3		Tobacco User/Non-Tobacco User	19	246.29	246.29
	Rating Area 3		Tobacco User/Non-Tobacco User	20	253.88	253.88
	Rating Area 3		Tobacco User/Non-Tobacco User	21	261.73	287.91
	Rating Area 3		Tobacco User/Non-Tobacco User	22	261.73	287.91
	Rating Area 3		Tobacco User/Non-Tobacco User	23	261.73	287.91
	Rating Area 3		Tobacco User/Non-Tobacco User	24	261.73	287.91
	Rating Area 3		Tobacco User/Non-Tobacco User	25	262.78	288.95
	Rating Area 3		Tobacco User/Non-Tobacco User	26	268.01	294.71
	Rating Area 3		Tobacco User/Non-Tobacco User	27	274.29	301.77
	Rating Area 3		Tobacco User/Non-Tobacco User	28	284.50	313.03
	Rating Area 3		Tobacco User/Non-Tobacco User	29	292.88	322.19
	Rating Area 3		Tobacco User/Non-Tobacco User	30	297.06	326.90
	Rating Area 3		Tobacco User/Non-Tobacco User	31	303.34	333.70
	Rating Area 3		Tobacco User/Non-Tobacco User	32	309.63	340.51
	Rating Area 3		Tobacco User/Non-Tobacco User	33	313.55	344.96
	Rating Area 3		Tobacco User/Non-Tobacco User	34	317.74	349.41
	Rating Area 3		Tobacco User/Non-Tobacco User	35	319.83	351.76
	Rating Area 3		Tobacco User/Non-Tobacco User	36	321.93	354.12
	Rating Area 3		Tobacco User/Non-Tobacco User	37	324.02	356.48
	Rating Area 3		Tobacco User/Non-Tobacco User	38	326.11	358.83
	Rating Area 3		Tobacco User/Non-Tobacco User	39	330.30	363.28
	Rating Area 3		Tobacco User/Non-Tobacco User	40	334.49	367.99
	Rating Area 3		Tobacco User/Non-Tobacco User	41	340.77	374.80
	Rating Area 3		Tobacco User/Non-Tobacco User	42	346.79	381.60
	Rating Area 3		Tobacco User/Non-Tobacco User	43	355.17	390.76
	Rating Area 3		Tobacco User/Non-Tobacco User	44	365.64	402.28
	Rating Area 3		Tobacco User/Non-Tobacco User	45	377.94	415.63
	Rating Area 3		Tobacco User/Non-Tobacco User	46	392.59	431.85
	Rating Area 3		Tobacco User/Non-Tobacco User	47	409.08	449.91
	Rating Area 3		Tobacco User/Non-Tobacco User	48	427.93	470.85
	Rating Area 3		Tobacco User/Non-Tobacco User	49	446.51	491.27
	Rating Area 3		Tobacco User/Non-Tobacco User	50	467.45	514.30
	Rating Area 3		Tobacco User/Non-Tobacco User	51	488.13	537.07
	Rating Area 3		Tobacco User/Non-Tobacco User	52	510.90	561.93
	Rating Area 3		Tobacco User/Non-Tobacco User	53	533.93	587.32
	Rating Area 3		Tobacco User/Non-Tobacco User	54	558.79	614.54
	Rating Area 3		Tobacco User/Non-Tobacco User	55	583.66	642.02
	Rating Area 3		Tobacco User/Non-Tobacco User	56	610.61	671.60
	Rating Area 3		Tobacco User/Non-Tobacco User	57	637.83	701.70
	Rating Area 3		Tobacco User/Non-Tobacco User	58	666.89	733.63
	Rating Area 3		Tobacco User/Non-Tobacco User	59	681.28	749.33
	Rating Area 3		Tobacco User/Non-Tobacco User	60	710.33	781.26

75729PA0012686 Rating Area 3		Tobacco User/Non-Tobacco User	61	735.46	809.01
75729PA0012686 Rating Area 3		Tobacco User/Non-Tobacco User	62	751.95	827.06
75729PA0012686 Rating Area 3		Tobacco User/Non-Tobacco User	63	772.63	849.84
75729PA0012686 Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	785.19	863.71
75729PA0012687	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	235.62	235.62
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	15	256.56	256.56
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	16	264.57	264.57
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	17	272.58	272.58
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	18	281.20	281.20
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	19	289.83	289.83
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	20	298.76	298.76
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	21	308.00	338.80
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	22	308.00	338.80
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	23	308.00	338.80
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	24	308.00	338.80
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	25	309.23	340.03
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	26	315.39	346.81
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	27	322.78	355.12
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	28	334.79	368.37
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	29	344.65	379.15
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	30	349.58	384.69
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	31	356.97	392.70
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	32	364.36	400.71
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	33	368.98	405.94
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	34	373.91	411.18
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	35	376.37	413.95
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	36	378.84	416.72
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	37	381.30	419.49
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	38	383.77	422.27
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	39	388.69	427.50
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	40	393.62	433.05
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	41	401.01	441.05
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	42	408.10	449.06
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	43	417.95	459.84
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	44	430.27	473.39
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	45	444.75	489.10
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	46	462.00	508.20
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	47	481.40	529.45
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	48	503.58	554.09
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	49	525.45	578.11
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	50	550.09	605.22
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	51	574.42	632.01
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	52	601.21	661.27
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	53	628.32	691.15
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	54	657.58	723.18
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	55	686.84	755.52
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	56	718.56	790.33
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	57	750.59	825.74
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	58	784.78	863.32
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	59	801.72	881.80
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	60	835.91	919.38
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	61	865.48	952.02
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	62	884.88	973.28
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	63	909.21	1000.07
75729PA0012687 Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	924.00	1016.40
75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	264.41	264.41
75729PA0012688 Rating Area 7		Tobacco User/Non-Tobacco User	15	287.91	287.91
75729PA0012688 Rating Area 7		Tobacco User/Non-Tobacco User	16	296.89	296.89
75729PA0012688 Rating Area 7		Tobacco User/Non-Tobacco User	17	305.88	305.88
75729PA0012688 Rating Area 7		Tobacco User/Non-Tobacco User	18	315.56	315.56
75729PA0012688 Rating Area 7		Tobacco User/Non-Tobacco User	19	325.24	325.24
75729PA0012688 Rating Area 7		Tobacco User/Non-Tobacco User	20	335.26	335.26
75729PA0012688 Rating Area 7		Tobacco User/Non-Tobacco User	21	345.63	380.20
75729PA0012688 Rating Area 7		Tobacco User/Non-Tobacco User	22	345.63	380.20
75729PA0012688 Rating Area 7		Tobacco User/Non-Tobacco User	23	345.63	380.20
75729PA0012688 Rating Area 7		Tobacco User/Non-Tobacco User	24	345.63	380.20

	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	25	347.01	381.57
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	26	353.92	389.18
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	27	362.22	398.51
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	28	375.70	413.37
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	29	386.76	425.47
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	30	392.29	431.69
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	31	400.58	440.68
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	32	408.88	449.66
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	33	414.06	455.54
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	34	419.59	461.41
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	35	422.36	464.52
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	36	425.12	467.63
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	37	427.89	470.74
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	38	430.65	473.86
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	39	436.18	479.73
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	40	441.71	485.95
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	41	450.01	494.94
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	42	457.96	503.93
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	43	469.02	516.02
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	44	482.84	531.23
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	45	499.09	548.86
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	46	518.44	570.29
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	47	540.22	594.13
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	48	565.10	621.78
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	49	589.64	648.74
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	50	617.29	679.16
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	51	644.60	709.23
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	52	674.67	742.06
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	53	705.08	775.59
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	54	737.92	811.53
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	55	770.75	847.82
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	56	806.35	886.88
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	57	842.29	926.63
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	58	880.66	968.79
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	59	899.67	989.53
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	60	938.03	1031.70
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	61	971.21	1068.34
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	62	992.99	1092.18
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	63	1020.29	1122.25
	75729PA0012688	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1036.88	1140.57
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	200.22	200.22
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	15	218.02	218.02
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	16	224.83	224.83
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	17	231.63	231.63
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	18	238.96	238.96
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	19	246.29	246.29
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	20	253.88	253.88
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	21	261.73	287.91
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	22	261.73	287.91
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	23	261.73	287.91
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	24	261.73	287.91
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	25	262.78	288.95
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	26	268.01	294.71
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	27	274.29	301.77
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	28	284.50	313.03
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	29	292.88	322.19
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	30	297.06	326.90
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	31	303.34	333.70
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	32	309.63	340.51
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	33	313.55	344.96
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	34	317.74	349.41
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	35	319.83	351.76
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	36	321.93	354.12
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	37	324.02	356.48
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	38	326.11	358.83
	75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	39	330.30	363.28

75729PA0012689	Rating Area 3		Tobacco User/Non-Tobacco User	40	334.49	367.99
	Rating Area 3		Tobacco User/Non-Tobacco User	41	340.77	374.80
	Rating Area 3		Tobacco User/Non-Tobacco User	42	346.79	381.60
	Rating Area 3		Tobacco User/Non-Tobacco User	43	355.17	390.76
	Rating Area 3		Tobacco User/Non-Tobacco User	44	365.64	402.28
	Rating Area 3		Tobacco User/Non-Tobacco User	45	377.94	415.63
	Rating Area 3		Tobacco User/Non-Tobacco User	46	392.59	431.85
	Rating Area 3		Tobacco User/Non-Tobacco User	47	409.08	449.91
	Rating Area 3		Tobacco User/Non-Tobacco User	48	427.93	470.85
	Rating Area 3		Tobacco User/Non-Tobacco User	49	446.51	491.27
	Rating Area 3		Tobacco User/Non-Tobacco User	50	467.45	514.30
	Rating Area 3		Tobacco User/Non-Tobacco User	51	488.13	537.07
	Rating Area 3		Tobacco User/Non-Tobacco User	52	510.90	561.93
	Rating Area 3		Tobacco User/Non-Tobacco User	53	533.93	587.32
	Rating Area 3		Tobacco User/Non-Tobacco User	54	558.79	614.54
	Rating Area 3		Tobacco User/Non-Tobacco User	55	583.66	642.02
	Rating Area 3		Tobacco User/Non-Tobacco User	56	610.61	671.60
	Rating Area 3		Tobacco User/Non-Tobacco User	57	637.83	701.70
	Rating Area 3		Tobacco User/Non-Tobacco User	58	666.89	733.63
	Rating Area 3		Tobacco User/Non-Tobacco User	59	681.28	749.33
	Rating Area 3		Tobacco User/Non-Tobacco User	60	710.33	781.26
	Rating Area 3		Tobacco User/Non-Tobacco User	61	735.46	809.01
	Rating Area 3		Tobacco User/Non-Tobacco User	62	751.95	827.06
	Rating Area 3		Tobacco User/Non-Tobacco User	63	772.63	849.84
	Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	785.19	863.71
75729PA0012690	Rating Area 3		Tobacco User/Non-Tobacco User	0-14	200.22	200.22
75729PA0012690	Rating Area 3		Tobacco User/Non-Tobacco User	15	218.02	218.02
	Rating Area 3		Tobacco User/Non-Tobacco User	16	224.83	224.83
	Rating Area 3		Tobacco User/Non-Tobacco User	17	231.63	231.63
	Rating Area 3		Tobacco User/Non-Tobacco User	18	238.96	238.96
	Rating Area 3		Tobacco User/Non-Tobacco User	19	246.29	246.29
	Rating Area 3		Tobacco User/Non-Tobacco User	20	253.88	253.88
	Rating Area 3		Tobacco User/Non-Tobacco User	21	261.73	287.91
	Rating Area 3		Tobacco User/Non-Tobacco User	22	261.73	287.91
	Rating Area 3		Tobacco User/Non-Tobacco User	23	261.73	287.91
	Rating Area 3		Tobacco User/Non-Tobacco User	24	261.73	287.91
	Rating Area 3		Tobacco User/Non-Tobacco User	25	262.78	288.95
	Rating Area 3		Tobacco User/Non-Tobacco User	26	268.01	294.71
	Rating Area 3		Tobacco User/Non-Tobacco User	27	274.29	301.77
	Rating Area 3		Tobacco User/Non-Tobacco User	28	284.50	313.03
	Rating Area 3		Tobacco User/Non-Tobacco User	29	292.88	322.19
	Rating Area 3		Tobacco User/Non-Tobacco User	30	297.06	326.90
	Rating Area 3		Tobacco User/Non-Tobacco User	31	303.34	333.70
	Rating Area 3		Tobacco User/Non-Tobacco User	32	309.63	340.51
	Rating Area 3		Tobacco User/Non-Tobacco User	33	313.55	344.96
	Rating Area 3		Tobacco User/Non-Tobacco User	34	317.74	349.41
	Rating Area 3		Tobacco User/Non-Tobacco User	35	319.83	351.76
	Rating Area 3		Tobacco User/Non-Tobacco User	36	321.93	354.12
	Rating Area 3		Tobacco User/Non-Tobacco User	37	324.02	356.48
	Rating Area 3		Tobacco User/Non-Tobacco User	38	326.11	358.83
	Rating Area 3		Tobacco User/Non-Tobacco User	39	330.30	363.28
	Rating Area 3		Tobacco User/Non-Tobacco User	40	334.49	367.99
	Rating Area 3		Tobacco User/Non-Tobacco User	41	340.77	374.80
	Rating Area 3		Tobacco User/Non-Tobacco User	42	346.79	381.60
	Rating Area 3		Tobacco User/Non-Tobacco User	43	355.17	390.76
	Rating Area 3		Tobacco User/Non-Tobacco User	44	365.64	402.28
	Rating Area 3		Tobacco User/Non-Tobacco User	45	377.94	415.63
	Rating Area 3		Tobacco User/Non-Tobacco User	46	392.59	431.85
	Rating Area 3		Tobacco User/Non-Tobacco User	47	409.08	449.91
	Rating Area 3		Tobacco User/Non-Tobacco User	48	427.93	470.85
	Rating Area 3		Tobacco User/Non-Tobacco User	49	446.51	491.27
	Rating Area 3		Tobacco User/Non-Tobacco User	50	467.45	514.30
	Rating Area 3		Tobacco User/Non-Tobacco User	51	488.13	537.07
	Rating Area 3		Tobacco User/Non-Tobacco User	52	510.90	561.93
	Rating Area 3		Tobacco User/Non-Tobacco User	53	533.93	587.32
	Rating Area 3		Tobacco User/Non-Tobacco User	54	558.79	614.54

	75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	55	583.66	642.02
	75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	56	610.61	671.60
	75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	57	637.83	701.70
	75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	58	666.89	733.63
	75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	59	681.28	749.33
	75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	60	710.33	781.26
	75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	61	735.46	809.01
	75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	62	751.95	827.06
	75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	63	772.63	849.84
	75729PA0012690	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	785.19	863.71
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	235.62	235.62
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	15	256.56	256.56
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	16	264.57	264.57
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	17	272.58	272.58
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	18	281.20	281.20
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	19	289.83	289.83
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	20	298.76	298.76
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	21	308.00	338.80
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	22	308.00	338.80
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	23	308.00	338.80
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	24	308.00	338.80
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	25	309.23	340.03
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	26	315.39	346.81
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	27	322.78	355.12
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	28	334.79	368.37
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	29	344.65	379.15
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	30	349.58	384.69
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	31	356.97	392.70
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	32	364.36	400.71
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	33	368.98	405.94
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	34	373.91	411.18
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	35	376.37	413.95
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	36	378.84	416.72
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	37	381.30	419.49
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	38	383.77	422.27
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	39	388.69	427.50
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	40	393.62	433.05
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	41	401.01	441.05
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	42	408.10	449.06
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	43	417.95	459.84
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	44	430.27	473.39
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	45	444.75	489.10
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	46	462.00	508.20
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	47	481.40	529.45
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	48	503.58	554.09
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	49	525.45	578.11
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	50	550.09	605.22
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	51	574.42	632.01
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	52	601.21	661.27
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	53	628.32	691.15
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	54	657.58	723.18
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	55	686.84	755.52
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	56	718.56	790.33
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	57	750.59	825.74
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	58	784.78	863.32
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	59	801.72	881.80
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	60	835.91	919.38
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	61	865.48	952.02
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	62	884.88	973.28
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	63	909.21	1000.07
	75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	924.00	1016.40
	75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	244.36	244.36
	75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	15	266.08	266.08
	75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	16	274.39	274.39
	75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	17	282.69	282.69
	75729PA0012692	Rating Area 9	Tobacco User/Non-Tobacco User	18	291.64	291.64

	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	19	300.58	300.58
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	20	309.84	309.84
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	21	319.43	351.37
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	22	319.43	351.37
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	23	319.43	351.37
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	24	319.43	351.37
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	25	320.70	352.65
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	26	327.09	359.67
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	27	334.76	368.30
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	28	347.22	382.03
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	29	357.44	393.21
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	30	362.55	398.96
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	31	370.22	407.27
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	32	377.88	415.57
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	33	382.67	421.00
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	34	387.78	426.43
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	35	390.34	429.31
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	36	392.90	432.18
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	37	395.45	435.06
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	38	398.01	437.93
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	39	403.12	443.36
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	40	408.23	449.11
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	41	415.89	457.42
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	42	423.24	465.72
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	43	433.46	476.90
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	44	446.24	490.96
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	45	461.25	507.25
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	46	479.14	527.05
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	47	499.26	549.09
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	48	522.26	574.65
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	49	544.94	599.56
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	50	570.50	627.67
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	51	595.73	655.46
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	52	623.52	685.81
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	53	651.63	716.79
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	54	681.98	750.01
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	55	712.32	783.55
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	56	745.22	819.65
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	57	778.44	856.38
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	58	813.90	895.35
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	59	831.47	914.52
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	60	866.92	953.49
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	61	897.59	987.35
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	62	917.71	1009.39
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	63	942.95	1037.18
	75729PA0012692 Rating Area 9		Tobacco User/Non-Tobacco User	64 and over	958.28	1054.11
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	312.79	312.79
	75729PA0012698 Rating Area 7		Tobacco User/Non-Tobacco User	15	340.59	340.59
	75729PA0012698 Rating Area 7		Tobacco User/Non-Tobacco User	16	351.22	351.22
	75729PA0012698 Rating Area 7		Tobacco User/Non-Tobacco User	17	361.85	361.85
	75729PA0012698 Rating Area 7		Tobacco User/Non-Tobacco User	18	373.30	373.30
	75729PA0012698 Rating Area 7		Tobacco User/Non-Tobacco User	19	384.75	384.75
	75729PA0012698 Rating Area 7		Tobacco User/Non-Tobacco User	20	396.61	396.61
	75729PA0012698 Rating Area 7		Tobacco User/Non-Tobacco User	21	408.88	449.77
	75729PA0012698 Rating Area 7		Tobacco User/Non-Tobacco User	22	408.88	449.77
	75729PA0012698 Rating Area 7		Tobacco User/Non-Tobacco User	23	408.88	449.77
	75729PA0012698 Rating Area 7		Tobacco User/Non-Tobacco User	24	408.88	449.77
	75729PA0012698 Rating Area 7		Tobacco User/Non-Tobacco User	25	410.51	451.40
	75729PA0012698 Rating Area 7		Tobacco User/Non-Tobacco User	26	418.69	460.39
	75729PA0012698 Rating Area 7		Tobacco User/Non-Tobacco User	27	428.50	471.43
	75729PA0012698 Rating Area 7		Tobacco User/Non-Tobacco User	28	444.45	489.01
	75729PA0012698 Rating Area 7		Tobacco User/Non-Tobacco User	29	457.53	503.33
	75729PA0012698 Rating Area 7		Tobacco User/Non-Tobacco User	30	464.07	510.69
	75729PA0012698 Rating Area 7		Tobacco User/Non-Tobacco User	31	473.89	521.32
	75729PA0012698 Rating Area 7		Tobacco User/Non-Tobacco User	32	483.70	531.95
	75729PA0012698 Rating Area 7		Tobacco User/Non-Tobacco User	33	489.83	538.90

	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	34	496.37	545.85
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	35	499.65	549.53
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	36	502.92	553.21
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	37	506.19	556.89
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	38	509.46	560.57
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	39	516.00	567.52
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	40	522.54	574.88
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	41	532.36	585.51
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	42	541.76	596.14
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	43	554.84	610.45
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	44	571.20	628.44
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	45	590.42	649.29
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	46	613.31	674.64
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	47	639.07	702.86
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	48	668.51	735.57
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	49	697.54	767.46
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	50	730.25	803.44
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	51	762.55	839.01
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	52	798.12	877.85
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	53	834.11	917.52
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	54	872.95	960.04
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	55	911.79	1002.97
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	56	953.91	1049.17
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	57	996.43	1096.19
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	58	1041.81	1146.08
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	59	1064.30	1170.61
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	60	1109.69	1220.49
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	61	1148.94	1263.83
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	62	1174.70	1292.05
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	63	1207.00	1327.62
	75729PA0012698	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1226.63	1349.29
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	365.35	365.35
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	15	397.82	397.82
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	16	410.24	410.24
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	17	422.66	422.66
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	18	436.03	436.03
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	19	449.40	449.40
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	20	463.25	463.25
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	21	477.58	525.34
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	22	477.58	525.34
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	23	477.58	525.34
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	24	477.58	525.34
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	25	479.49	527.25
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	26	489.04	537.75
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	27	500.50	550.65
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	28	519.13	571.19
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	29	534.41	587.90
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	30	542.05	596.50
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	31	553.51	608.91
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	32	564.98	621.33
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	33	572.14	629.45
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	34	579.78	637.57
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	35	583.60	641.87
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	36	587.42	646.17
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	37	591.24	650.46
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	38	595.06	654.76
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	39	602.71	662.88
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	40	610.35	671.48
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	41	621.81	683.89
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	42	632.79	696.31
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	43	648.08	713.03
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	44	667.18	734.04
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	45	689.63	758.40
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	46	716.37	788.01
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	47	746.46	820.96
	75729PA0012699	Rating Area 7	Tobacco User/Non-Tobacco User	48	780.84	859.17

75729PA0012699	Rating Area 7		Tobacco User/Non-Tobacco User	49	814.75	896.42
	Rating Area 7		Tobacco User/Non-Tobacco User	50	852.96	938.44
	Rating Area 7		Tobacco User/Non-Tobacco User	51	890.69	979.99
	Rating Area 7		Tobacco User/Non-Tobacco User	52	932.24	1025.36
	Rating Area 7		Tobacco User/Non-Tobacco User	53	974.26	1071.69
	Rating Area 7		Tobacco User/Non-Tobacco User	54	1019.63	1121.36
	Rating Area 7		Tobacco User/Non-Tobacco User	55	1065.00	1171.50
	Rating Area 7		Tobacco User/Non-Tobacco User	56	1114.19	1225.47
	Rating Area 7		Tobacco User/Non-Tobacco User	57	1163.86	1280.39
	Rating Area 7		Tobacco User/Non-Tobacco User	58	1216.87	1338.66
	Rating Area 7		Tobacco User/Non-Tobacco User	59	1243.14	1367.31
	Rating Area 7		Tobacco User/Non-Tobacco User	60	1296.15	1425.58
	Rating Area 7		Tobacco User/Non-Tobacco User	61	1342.00	1476.20
	Rating Area 7		Tobacco User/Non-Tobacco User	62	1372.09	1509.15
	Rating Area 7		Tobacco User/Non-Tobacco User	63	1409.82	1550.70
	Rating Area 7		Tobacco User/Non-Tobacco User	64 and over	1432.74	1576.01
75729PA0012700	Rating Area 7		Tobacco User/Non-Tobacco User	0-14	446.43	446.43
75729PA0012700	Rating Area 7		Tobacco User/Non-Tobacco User	15	486.11	486.11
	Rating Area 7		Tobacco User/Non-Tobacco User	16	501.28	501.28
	Rating Area 7		Tobacco User/Non-Tobacco User	17	516.46	516.46
	Rating Area 7		Tobacco User/Non-Tobacco User	18	532.79	532.79
	Rating Area 7		Tobacco User/Non-Tobacco User	19	549.13	549.13
	Rating Area 7		Tobacco User/Non-Tobacco User	20	566.06	566.06
	Rating Area 7		Tobacco User/Non-Tobacco User	21	583.57	641.93
	Rating Area 7		Tobacco User/Non-Tobacco User	22	583.57	641.93
	Rating Area 7		Tobacco User/Non-Tobacco User	23	583.57	641.93
	Rating Area 7		Tobacco User/Non-Tobacco User	24	583.57	641.93
	Rating Area 7		Tobacco User/Non-Tobacco User	25	585.90	644.26
	Rating Area 7		Tobacco User/Non-Tobacco User	26	597.57	657.09
	Rating Area 7		Tobacco User/Non-Tobacco User	27	611.58	672.85
	Rating Area 7		Tobacco User/Non-Tobacco User	28	634.34	697.94
	Rating Area 7		Tobacco User/Non-Tobacco User	29	653.01	718.37
	Rating Area 7		Tobacco User/Non-Tobacco User	30	662.35	728.87
	Rating Area 7		Tobacco User/Non-Tobacco User	31	676.35	744.05
	Rating Area 7		Tobacco User/Non-Tobacco User	32	690.36	759.22
	Rating Area 7		Tobacco User/Non-Tobacco User	33	699.11	769.14
	Rating Area 7		Tobacco User/Non-Tobacco User	34	708.45	779.06
	Rating Area 7		Tobacco User/Non-Tobacco User	35	713.12	784.31
	Rating Area 7		Tobacco User/Non-Tobacco User	36	717.79	789.56
	Rating Area 7		Tobacco User/Non-Tobacco User	37	722.45	794.82
	Rating Area 7		Tobacco User/Non-Tobacco User	38	727.12	800.07
	Rating Area 7		Tobacco User/Non-Tobacco User	39	736.46	809.99
	Rating Area 7		Tobacco User/Non-Tobacco User	40	745.80	820.49
	Rating Area 7		Tobacco User/Non-Tobacco User	41	759.80	835.67
	Rating Area 7		Tobacco User/Non-Tobacco User	42	773.22	850.84
	Rating Area 7		Tobacco User/Non-Tobacco User	43	791.90	871.26
	Rating Area 7		Tobacco User/Non-Tobacco User	44	815.24	896.94
	Rating Area 7		Tobacco User/Non-Tobacco User	45	842.67	926.70
	Rating Area 7		Tobacco User/Non-Tobacco User	46	875.35	962.88
	Rating Area 7		Tobacco User/Non-Tobacco User	47	912.11	1003.15
	Rating Area 7		Tobacco User/Non-Tobacco User	48	954.13	1049.83
	Rating Area 7		Tobacco User/Non-Tobacco User	49	995.56	1095.35
	Rating Area 7		Tobacco User/Non-Tobacco User	50	1042.25	1146.71
	Rating Area 7		Tobacco User/Non-Tobacco User	51	1088.35	1197.48
	Rating Area 7		Tobacco User/Non-Tobacco User	52	1139.12	1252.91
	Rating Area 7		Tobacco User/Non-Tobacco User	53	1190.47	1309.52
	Rating Area 7		Tobacco User/Non-Tobacco User	54	1245.91	1370.21
	Rating Area 7		Tobacco User/Non-Tobacco User	55	1301.35	1431.49
	Rating Area 7		Tobacco User/Non-Tobacco User	56	1361.46	1497.43
	Rating Area 7		Tobacco User/Non-Tobacco User	57	1422.15	1564.54
	Rating Area 7		Tobacco User/Non-Tobacco User	58	1486.92	1635.73
	Rating Area 7		Tobacco User/Non-Tobacco User	59	1519.02	1670.75
	Rating Area 7		Tobacco User/Non-Tobacco User	60	1583.80	1741.94
	Rating Area 7		Tobacco User/Non-Tobacco User	61	1639.82	1803.80
	Rating Area 7		Tobacco User/Non-Tobacco User	62	1676.58	1844.07
	Rating Area 7		Tobacco User/Non-Tobacco User	63	1722.68	1894.84

75729PA0012700 Rating Area 7		Tobacco User/Non-Tobacco User	64 and over	1750.70	1925.76
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	264.41	264.41
75729PA0012701	Rating Area 7	Tobacco User/Non-Tobacco User	15	287.91	287.91
	Rating Area 7	Tobacco User/Non-Tobacco User	16	296.89	296.89
	Rating Area 7	Tobacco User/Non-Tobacco User	17	305.88	305.88
	Rating Area 7	Tobacco User/Non-Tobacco User	18	315.56	315.56
	Rating Area 7	Tobacco User/Non-Tobacco User	19	325.24	325.24
	Rating Area 7	Tobacco User/Non-Tobacco User	20	335.26	335.26
	Rating Area 7	Tobacco User/Non-Tobacco User	21	345.63	380.20
	Rating Area 7	Tobacco User/Non-Tobacco User	22	345.63	380.20
	Rating Area 7	Tobacco User/Non-Tobacco User	23	345.63	380.20
	Rating Area 7	Tobacco User/Non-Tobacco User	24	345.63	380.20
	Rating Area 7	Tobacco User/Non-Tobacco User	25	347.01	381.57
	Rating Area 7	Tobacco User/Non-Tobacco User	26	353.92	389.18
	Rating Area 7	Tobacco User/Non-Tobacco User	27	362.22	398.51
	Rating Area 7	Tobacco User/Non-Tobacco User	28	375.70	413.37
	Rating Area 7	Tobacco User/Non-Tobacco User	29	386.76	425.47
	Rating Area 7	Tobacco User/Non-Tobacco User	30	392.29	431.69
	Rating Area 7	Tobacco User/Non-Tobacco User	31	400.58	440.68
	Rating Area 7	Tobacco User/Non-Tobacco User	32	408.88	449.66
	Rating Area 7	Tobacco User/Non-Tobacco User	33	414.06	455.54
	Rating Area 7	Tobacco User/Non-Tobacco User	34	419.59	461.41
	Rating Area 7	Tobacco User/Non-Tobacco User	35	422.36	464.52
	Rating Area 7	Tobacco User/Non-Tobacco User	36	425.12	467.63
	Rating Area 7	Tobacco User/Non-Tobacco User	37	427.89	470.74
	Rating Area 7	Tobacco User/Non-Tobacco User	38	430.65	473.86
	Rating Area 7	Tobacco User/Non-Tobacco User	39	436.18	479.73
	Rating Area 7	Tobacco User/Non-Tobacco User	40	441.71	485.95
	Rating Area 7	Tobacco User/Non-Tobacco User	41	450.01	494.94
	Rating Area 7	Tobacco User/Non-Tobacco User	42	457.96	503.93
	Rating Area 7	Tobacco User/Non-Tobacco User	43	469.02	516.02
	Rating Area 7	Tobacco User/Non-Tobacco User	44	482.84	531.23
	Rating Area 7	Tobacco User/Non-Tobacco User	45	499.09	548.86
	Rating Area 7	Tobacco User/Non-Tobacco User	46	518.44	570.29
	Rating Area 7	Tobacco User/Non-Tobacco User	47	540.22	594.13
	Rating Area 7	Tobacco User/Non-Tobacco User	48	565.10	621.78
	Rating Area 7	Tobacco User/Non-Tobacco User	49	589.64	648.74
	Rating Area 7	Tobacco User/Non-Tobacco User	50	617.29	679.16
	Rating Area 7	Tobacco User/Non-Tobacco User	51	644.60	709.23
	Rating Area 7	Tobacco User/Non-Tobacco User	52	674.67	742.06
	Rating Area 7	Tobacco User/Non-Tobacco User	53	705.08	775.59
	Rating Area 7	Tobacco User/Non-Tobacco User	54	737.92	811.53
	Rating Area 7	Tobacco User/Non-Tobacco User	55	770.75	847.82
	Rating Area 7	Tobacco User/Non-Tobacco User	56	806.35	886.88
	Rating Area 7	Tobacco User/Non-Tobacco User	57	842.29	926.63
	Rating Area 7	Tobacco User/Non-Tobacco User	58	880.66	968.79
	Rating Area 7	Tobacco User/Non-Tobacco User	59	899.67	989.53
	Rating Area 7	Tobacco User/Non-Tobacco User	60	938.03	1031.70
	Rating Area 7	Tobacco User/Non-Tobacco User	61	971.21	1068.34
	Rating Area 7	Tobacco User/Non-Tobacco User	62	992.99	1092.18
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1020.29	1122.25
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1036.88	1140.57
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	212.35	212.35
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	15	231.22	231.22
	Rating Area 5	Tobacco User/Non-Tobacco User	16	238.44	238.44
	Rating Area 5	Tobacco User/Non-Tobacco User	17	245.66	245.66
	Rating Area 5	Tobacco User/Non-Tobacco User	18	253.43	253.43
	Rating Area 5	Tobacco User/Non-Tobacco User	19	261.20	261.20
	Rating Area 5	Tobacco User/Non-Tobacco User	20	269.25	269.25
	Rating Area 5	Tobacco User/Non-Tobacco User	21	277.58	305.34
	Rating Area 5	Tobacco User/Non-Tobacco User	22	277.58	305.34
	Rating Area 5	Tobacco User/Non-Tobacco User	23	277.58	305.34
	Rating Area 5	Tobacco User/Non-Tobacco User	24	277.58	305.34
	Rating Area 5	Tobacco User/Non-Tobacco User	25	278.69	306.45
	Rating Area 5	Tobacco User/Non-Tobacco User	26	284.24	312.55
	Rating Area 5	Tobacco User/Non-Tobacco User	27	290.90	320.05

75729PA0012702	Rating Area 5		Tobacco User/Non-Tobacco User	28	301.73	331.99
	Rating Area 5		Tobacco User/Non-Tobacco User	29	310.61	341.70
	Rating Area 5		Tobacco User/Non-Tobacco User	30	315.05	346.70
	Rating Area 5		Tobacco User/Non-Tobacco User	31	321.71	353.91
	Rating Area 5		Tobacco User/Non-Tobacco User	32	328.38	361.13
	Rating Area 5		Tobacco User/Non-Tobacco User	33	332.54	365.85
	Rating Area 5		Tobacco User/Non-Tobacco User	34	336.98	370.57
	Rating Area 5		Tobacco User/Non-Tobacco User	35	339.20	373.07
	Rating Area 5		Tobacco User/Non-Tobacco User	36	341.42	375.57
	Rating Area 5		Tobacco User/Non-Tobacco User	37	343.64	378.06
	Rating Area 5		Tobacco User/Non-Tobacco User	38	345.86	380.56
	Rating Area 5		Tobacco User/Non-Tobacco User	39	350.31	385.28
	Rating Area 5		Tobacco User/Non-Tobacco User	40	354.75	390.28
	Rating Area 5		Tobacco User/Non-Tobacco User	41	361.41	397.49
	Rating Area 5		Tobacco User/Non-Tobacco User	42	367.79	404.71
	Rating Area 5		Tobacco User/Non-Tobacco User	43	376.68	414.43
	Rating Area 5		Tobacco User/Non-Tobacco User	44	387.78	426.64
	Rating Area 5		Tobacco User/Non-Tobacco User	45	400.83	440.80
	Rating Area 5		Tobacco User/Non-Tobacco User	46	416.37	458.01
	Rating Area 5		Tobacco User/Non-Tobacco User	47	433.86	477.16
	Rating Area 5		Tobacco User/Non-Tobacco User	48	453.84	499.37
	Rating Area 5		Tobacco User/Non-Tobacco User	49	473.55	521.02
	Rating Area 5		Tobacco User/Non-Tobacco User	50	495.76	545.44
	Rating Area 5		Tobacco User/Non-Tobacco User	51	517.69	569.59
	Rating Area 5		Tobacco User/Non-Tobacco User	52	541.84	595.96
	Rating Area 5		Tobacco User/Non-Tobacco User	53	566.26	622.89
	Rating Area 5		Tobacco User/Non-Tobacco User	54	592.63	651.76
	Rating Area 5		Tobacco User/Non-Tobacco User	55	619.00	680.90
	Rating Area 5		Tobacco User/Non-Tobacco User	56	647.59	712.27
	Rating Area 5		Tobacco User/Non-Tobacco User	57	676.46	744.19
	Rating Area 5		Tobacco User/Non-Tobacco User	58	707.27	778.06
	Rating Area 5		Tobacco User/Non-Tobacco User	59	722.54	794.71
	Rating Area 5		Tobacco User/Non-Tobacco User	60	753.35	828.58
	Rating Area 5		Tobacco User/Non-Tobacco User	61	780.00	858.00
	Rating Area 5		Tobacco User/Non-Tobacco User	62	797.49	877.15
	Rating Area 5		Tobacco User/Non-Tobacco User	63	819.42	901.30
	Rating Area 5		Tobacco User/Non-Tobacco User	64 and over	832.74	916.01
75729PA0012703	Rating Area 2		Tobacco User/Non-Tobacco User	0-14	215.45	215.45
75729PA0012703	Rating Area 2		Tobacco User/Non-Tobacco User	15	234.61	234.61
	Rating Area 2		Tobacco User/Non-Tobacco User	16	241.93	241.93
	Rating Area 2		Tobacco User/Non-Tobacco User	17	249.25	249.25
	Rating Area 2		Tobacco User/Non-Tobacco User	18	257.14	257.14
	Rating Area 2		Tobacco User/Non-Tobacco User	19	265.02	265.02
	Rating Area 2		Tobacco User/Non-Tobacco User	20	273.19	273.19
	Rating Area 2		Tobacco User/Non-Tobacco User	21	281.65	309.81
	Rating Area 2		Tobacco User/Non-Tobacco User	22	281.65	309.81
	Rating Area 2		Tobacco User/Non-Tobacco User	23	281.65	309.81
	Rating Area 2		Tobacco User/Non-Tobacco User	24	281.65	309.81
	Rating Area 2		Tobacco User/Non-Tobacco User	25	282.77	310.93
	Rating Area 2		Tobacco User/Non-Tobacco User	26	288.40	317.13
	Rating Area 2		Tobacco User/Non-Tobacco User	27	295.16	324.73
	Rating Area 2		Tobacco User/Non-Tobacco User	28	306.14	336.84
	Rating Area 2		Tobacco User/Non-Tobacco User	29	315.16	346.70
	Rating Area 2		Tobacco User/Non-Tobacco User	30	319.66	351.77
	Rating Area 2		Tobacco User/Non-Tobacco User	31	326.42	359.09
	Rating Area 2		Tobacco User/Non-Tobacco User	32	333.18	366.41
	Rating Area 2		Tobacco User/Non-Tobacco User	33	337.41	371.20
	Rating Area 2		Tobacco User/Non-Tobacco User	34	341.91	375.99
	Rating Area 2		Tobacco User/Non-Tobacco User	35	344.16	378.52
	Rating Area 2		Tobacco User/Non-Tobacco User	36	346.42	381.06
	Rating Area 2		Tobacco User/Non-Tobacco User	37	348.67	383.59
	Rating Area 2		Tobacco User/Non-Tobacco User	38	350.92	386.13
	Rating Area 2		Tobacco User/Non-Tobacco User	39	355.43	390.92
	Rating Area 2		Tobacco User/Non-Tobacco User	40	359.94	395.99
	Rating Area 2		Tobacco User/Non-Tobacco User	41	366.70	403.31
	Rating Area 2		Tobacco User/Non-Tobacco User	42	373.17	410.63

75729PA0012703	Rating Area 2	Tobacco User/Non-Tobacco User	43	382.19	420.49
			44	393.45	432.88
			45	406.69	447.25
			46	422.46	464.71
			47	440.20	484.14
			48	460.48	506.67
			49	480.48	528.64
			50	503.01	553.42
			51	525.26	577.93
			52	549.76	604.68
			53	574.55	632.00
			54	601.30	661.29
			55	628.06	690.86
			56	657.07	722.69
			57	686.36	755.08
			58	717.62	789.44
			59	733.11	806.34
			60	764.37	840.70
			61	791.41	870.55
			62	809.15	889.98
			63	831.40	914.49
			64 and over	844.92	929.41
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	208.35	208.35
75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	15	226.87	226.87
			16	233.96	233.96
			17	241.04	241.04
			18	248.66	248.66
			19	256.29	256.29
			20	264.19	264.19
			21	272.36	299.60
			22	272.36	299.60
			23	272.36	299.60
			24	272.36	299.60
			25	273.45	300.68
			26	278.90	306.68
			27	285.43	314.03
			28	296.05	325.74
			29	304.77	335.27
			30	309.13	340.18
			31	315.66	347.26
			32	322.20	354.34
			33	326.29	358.97
			34	330.64	363.60
			35	332.82	366.05
			36	335.00	368.50
			37	337.18	370.95
			38	339.36	373.40
			39	343.72	378.03
			40	348.07	382.94
			41	354.61	390.02
			42	360.88	397.10
			43	369.59	406.63
			44	380.49	418.62
			45	393.29	432.51
			46	408.54	449.39
			47	425.70	468.18
			48	445.31	489.97
			49	464.64	511.22
			50	486.43	535.19
			51	507.95	558.88
			52	531.64	584.75
			53	555.61	611.17
			54	581.49	639.50
			55	607.36	668.10
			56	635.41	698.87
			57	663.74	730.19

	75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	58	693.97	763.42
	75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	59	708.95	779.76
	75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	60	739.18	812.99
	75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	61	765.33	841.86
	75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	62	782.49	860.65
	75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	63	804.00	884.35
	75729PA0012704	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	817.08	898.78
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	245.19	245.19
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	15	266.98	266.98
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	16	275.32	275.32
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	17	283.65	283.65
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	18	292.62	292.62
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	19	301.60	301.60
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	20	310.89	310.89
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	21	320.51	352.56
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	22	320.51	352.56
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	23	320.51	352.56
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	24	320.51	352.56
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	25	321.79	353.84
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	26	328.20	360.89
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	27	335.89	369.55
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	28	348.39	383.33
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	29	358.65	394.54
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	30	363.78	400.31
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	31	371.47	408.65
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	32	379.16	416.98
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	33	383.97	422.43
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	34	389.10	427.88
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	35	391.66	430.76
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	36	394.22	433.65
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	37	396.79	436.53
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	38	399.35	439.42
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	39	404.48	444.86
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	40	409.61	450.63
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	41	417.30	458.97
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	42	424.67	467.30
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	43	434.93	478.52
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	44	447.75	492.62
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	45	462.81	508.97
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	46	480.76	528.84
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	47	500.95	550.95
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	48	524.03	576.59
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	49	546.79	601.59
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	50	572.43	629.80
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	51	597.75	657.68
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	52	625.63	688.13
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	53	653.84	719.22
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	54	684.28	752.55
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	55	714.73	786.20
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	56	747.74	822.42
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	57	781.08	859.28
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	58	816.65	898.38
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	59	834.28	917.61
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	60	869.86	956.71
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	61	900.63	990.69
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	62	920.82	1012.80
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	63	946.14	1040.69
	75729PA0012705	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	961.52	1057.67
	75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	254.29	254.29
	75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	15	276.89	276.89
	75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	16	285.53	285.53
	75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	17	294.17	294.17
	75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	18	303.48	303.48
	75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	19	312.79	312.79
	75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	20	322.43	322.43
	75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	21	332.40	365.64

	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	22	332.40	365.64
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	23	332.40	365.64
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	24	332.40	365.64
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	25	333.73	366.97
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	26	340.38	374.28
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	27	348.35	383.26
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	28	361.32	397.55
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	29	371.96	409.18
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	30	377.27	415.17
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	31	385.25	423.81
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	32	393.23	432.45
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	33	398.21	438.10
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	34	403.53	443.75
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	35	406.19	446.75
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	36	408.85	449.74
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	37	411.51	452.73
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	38	414.17	455.72
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	39	419.49	461.37
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	40	424.81	467.35
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	41	432.78	476.00
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	42	440.43	484.64
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	43	451.07	496.27
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	44	464.36	510.90
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	45	479.99	527.85
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	46	498.60	548.46
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	47	519.54	571.39
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	48	543.47	597.99
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	49	567.07	623.91
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	50	593.67	653.17
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	51	619.93	682.08
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	52	648.84	713.66
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	53	678.10	745.90
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	54	709.67	780.47
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	55	741.25	815.38
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	56	775.49	852.94
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	57	810.06	891.16
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	58	846.95	931.72
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	59	865.24	951.66
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	60	902.13	992.21
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	61	934.04	1027.45
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	62	954.98	1050.38
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	63	981.24	1079.30
	75729PA0012706 Rating Area 9		Tobacco User/Non-Tobacco User	64 and over	997.20	1096.92
	75729PA0012707	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	208.35	208.35
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	15	226.87	226.87
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	16	233.96	233.96
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	17	241.04	241.04
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	18	248.66	248.66
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	19	256.29	256.29
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	20	264.19	264.19
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	21	272.36	299.60
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	22	272.36	299.60
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	23	272.36	299.60
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	24	272.36	299.60
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	25	273.45	300.68
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	26	278.90	306.68
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	27	285.43	314.03
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	28	296.05	325.74
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	29	304.77	335.27
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	30	309.13	340.18
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	31	315.66	347.26
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	32	322.20	354.34
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	33	326.29	358.97
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	34	330.64	363.60
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	35	332.82	366.05
	75729PA0012707 Rating Area 3		Tobacco User/Non-Tobacco User	36	335.00	368.50

75729PA0012707	Rating Area 3		Tobacco User/Non-Tobacco User	37	337.18	370.95
	Rating Area 3		Tobacco User/Non-Tobacco User	38	339.36	373.40
	Rating Area 3		Tobacco User/Non-Tobacco User	39	343.72	378.03
	Rating Area 3		Tobacco User/Non-Tobacco User	40	348.07	382.94
	Rating Area 3		Tobacco User/Non-Tobacco User	41	354.61	390.02
	Rating Area 3		Tobacco User/Non-Tobacco User	42	360.88	397.10
	Rating Area 3		Tobacco User/Non-Tobacco User	43	369.59	406.63
	Rating Area 3		Tobacco User/Non-Tobacco User	44	380.49	418.62
	Rating Area 3		Tobacco User/Non-Tobacco User	45	393.29	432.51
	Rating Area 3		Tobacco User/Non-Tobacco User	46	408.54	449.39
	Rating Area 3		Tobacco User/Non-Tobacco User	47	425.70	468.18
	Rating Area 3		Tobacco User/Non-Tobacco User	48	445.31	489.97
	Rating Area 3		Tobacco User/Non-Tobacco User	49	464.64	511.22
	Rating Area 3		Tobacco User/Non-Tobacco User	50	486.43	535.19
	Rating Area 3		Tobacco User/Non-Tobacco User	51	507.95	558.88
	Rating Area 3		Tobacco User/Non-Tobacco User	52	531.64	584.75
	Rating Area 3		Tobacco User/Non-Tobacco User	53	555.61	611.17
	Rating Area 3		Tobacco User/Non-Tobacco User	54	581.49	639.50
	Rating Area 3		Tobacco User/Non-Tobacco User	55	607.36	668.10
	Rating Area 3		Tobacco User/Non-Tobacco User	56	635.41	698.87
	Rating Area 3		Tobacco User/Non-Tobacco User	57	663.74	730.19
	Rating Area 3		Tobacco User/Non-Tobacco User	58	693.97	763.42
	Rating Area 3		Tobacco User/Non-Tobacco User	59	708.95	779.76
	Rating Area 3		Tobacco User/Non-Tobacco User	60	739.18	812.99
	Rating Area 3		Tobacco User/Non-Tobacco User	61	765.33	841.86
	Rating Area 3		Tobacco User/Non-Tobacco User	62	782.49	860.65
	Rating Area 3		Tobacco User/Non-Tobacco User	63	804.00	884.35
	Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	817.08	898.78
75729PA0012708	Rating Area 6		Tobacco User/Non-Tobacco User	0-14	245.19	245.19
75729PA0012708	Rating Area 6		Tobacco User/Non-Tobacco User	15	266.98	266.98
	Rating Area 6		Tobacco User/Non-Tobacco User	16	275.32	275.32
	Rating Area 6		Tobacco User/Non-Tobacco User	17	283.65	283.65
	Rating Area 6		Tobacco User/Non-Tobacco User	18	292.62	292.62
	Rating Area 6		Tobacco User/Non-Tobacco User	19	301.60	301.60
	Rating Area 6		Tobacco User/Non-Tobacco User	20	310.89	310.89
	Rating Area 6		Tobacco User/Non-Tobacco User	21	320.51	352.56
	Rating Area 6		Tobacco User/Non-Tobacco User	22	320.51	352.56
	Rating Area 6		Tobacco User/Non-Tobacco User	23	320.51	352.56
	Rating Area 6		Tobacco User/Non-Tobacco User	24	320.51	352.56
	Rating Area 6		Tobacco User/Non-Tobacco User	25	321.79	353.84
	Rating Area 6		Tobacco User/Non-Tobacco User	26	328.20	360.89
	Rating Area 6		Tobacco User/Non-Tobacco User	27	335.89	369.55
	Rating Area 6		Tobacco User/Non-Tobacco User	28	348.39	383.33
	Rating Area 6		Tobacco User/Non-Tobacco User	29	358.65	394.54
	Rating Area 6		Tobacco User/Non-Tobacco User	30	363.78	400.31
	Rating Area 6		Tobacco User/Non-Tobacco User	31	371.47	408.65
	Rating Area 6		Tobacco User/Non-Tobacco User	32	379.16	416.98
	Rating Area 6		Tobacco User/Non-Tobacco User	33	383.97	422.43
	Rating Area 6		Tobacco User/Non-Tobacco User	34	389.10	427.88
	Rating Area 6		Tobacco User/Non-Tobacco User	35	391.66	430.76
	Rating Area 6		Tobacco User/Non-Tobacco User	36	394.22	433.65
	Rating Area 6		Tobacco User/Non-Tobacco User	37	396.79	436.53
	Rating Area 6		Tobacco User/Non-Tobacco User	38	399.35	439.42
	Rating Area 6		Tobacco User/Non-Tobacco User	39	404.48	444.86
	Rating Area 6		Tobacco User/Non-Tobacco User	40	409.61	450.63
	Rating Area 6		Tobacco User/Non-Tobacco User	41	417.30	458.97
	Rating Area 6		Tobacco User/Non-Tobacco User	42	424.67	467.30
	Rating Area 6		Tobacco User/Non-Tobacco User	43	434.93	478.52
	Rating Area 6		Tobacco User/Non-Tobacco User	44	447.75	492.62
	Rating Area 6		Tobacco User/Non-Tobacco User	45	462.81	508.97
	Rating Area 6		Tobacco User/Non-Tobacco User	46	480.76	528.84
	Rating Area 6		Tobacco User/Non-Tobacco User	47	500.95	550.95
	Rating Area 6		Tobacco User/Non-Tobacco User	48	524.03	576.59
	Rating Area 6		Tobacco User/Non-Tobacco User	49	546.79	601.59
	Rating Area 6		Tobacco User/Non-Tobacco User	50	572.43	629.80
	Rating Area 6		Tobacco User/Non-Tobacco User	51	597.75	657.68

75729PA0012708	Rating Area 6	Tobacco User/Non-Tobacco User	52	625.63	688.13
	Rating Area 6	Tobacco User/Non-Tobacco User	53	653.84	719.22
	Rating Area 6	Tobacco User/Non-Tobacco User	54	684.28	752.55
	Rating Area 6	Tobacco User/Non-Tobacco User	55	714.73	786.20
	Rating Area 6	Tobacco User/Non-Tobacco User	56	747.74	822.42
	Rating Area 6	Tobacco User/Non-Tobacco User	57	781.08	859.28
	Rating Area 6	Tobacco User/Non-Tobacco User	58	816.65	898.38
	Rating Area 6	Tobacco User/Non-Tobacco User	59	834.28	917.61
	Rating Area 6	Tobacco User/Non-Tobacco User	60	869.86	956.71
	Rating Area 6	Tobacco User/Non-Tobacco User	61	900.63	990.69
	Rating Area 6	Tobacco User/Non-Tobacco User	62	920.82	1012.80
	Rating Area 6	Tobacco User/Non-Tobacco User	63	946.14	1040.69
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	961.52	1057.67
75729PA0012709	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	275.14	275.14
75729PA0012709	Rating Area 7	Tobacco User/Non-Tobacco User	15	299.60	299.60
	Rating Area 7	Tobacco User/Non-Tobacco User	16	308.95	308.95
	Rating Area 7	Tobacco User/Non-Tobacco User	17	318.30	318.30
	Rating Area 7	Tobacco User/Non-Tobacco User	18	328.37	328.37
	Rating Area 7	Tobacco User/Non-Tobacco User	19	338.44	338.44
	Rating Area 7	Tobacco User/Non-Tobacco User	20	348.87	348.87
	Rating Area 7	Tobacco User/Non-Tobacco User	21	359.67	395.64
	Rating Area 7	Tobacco User/Non-Tobacco User	22	359.67	395.64
	Rating Area 7	Tobacco User/Non-Tobacco User	23	359.67	395.64
	Rating Area 7	Tobacco User/Non-Tobacco User	24	359.67	395.64
	Rating Area 7	Tobacco User/Non-Tobacco User	25	361.10	397.07
	Rating Area 7	Tobacco User/Non-Tobacco User	26	368.30	404.98
	Rating Area 7	Tobacco User/Non-Tobacco User	27	376.93	414.69
	Rating Area 7	Tobacco User/Non-Tobacco User	28	390.96	430.16
	Rating Area 7	Tobacco User/Non-Tobacco User	29	402.46	442.75
	Rating Area 7	Tobacco User/Non-Tobacco User	30	408.22	449.22
	Rating Area 7	Tobacco User/Non-Tobacco User	31	416.85	458.57
	Rating Area 7	Tobacco User/Non-Tobacco User	32	425.48	467.92
	Rating Area 7	Tobacco User/Non-Tobacco User	33	430.88	474.04
	Rating Area 7	Tobacco User/Non-Tobacco User	34	436.63	480.15
	Rating Area 7	Tobacco User/Non-Tobacco User	35	439.51	483.39
	Rating Area 7	Tobacco User/Non-Tobacco User	36	442.39	486.63
	Rating Area 7	Tobacco User/Non-Tobacco User	37	445.26	489.86
	Rating Area 7	Tobacco User/Non-Tobacco User	38	448.14	493.10
	Rating Area 7	Tobacco User/Non-Tobacco User	39	453.90	499.21
	Rating Area 7	Tobacco User/Non-Tobacco User	40	459.65	505.69
	Rating Area 7	Tobacco User/Non-Tobacco User	41	468.28	515.04
	Rating Area 7	Tobacco User/Non-Tobacco User	42	476.56	524.39
	Rating Area 7	Tobacco User/Non-Tobacco User	43	488.06	536.98
	Rating Area 7	Tobacco User/Non-Tobacco User	44	502.45	552.80
	Rating Area 7	Tobacco User/Non-Tobacco User	45	519.36	571.15
	Rating Area 7	Tobacco User/Non-Tobacco User	46	539.50	593.45
	Rating Area 7	Tobacco User/Non-Tobacco User	47	562.16	618.26
	Rating Area 7	Tobacco User/Non-Tobacco User	48	588.05	647.04
	Rating Area 7	Tobacco User/Non-Tobacco User	49	613.59	675.09
	Rating Area 7	Tobacco User/Non-Tobacco User	50	642.36	706.74
	Rating Area 7	Tobacco User/Non-Tobacco User	51	670.77	738.03
	Rating Area 7	Tobacco User/Non-Tobacco User	52	702.07	772.20
	Rating Area 7	Tobacco User/Non-Tobacco User	53	733.72	807.09
	Rating Area 7	Tobacco User/Non-Tobacco User	54	767.88	844.49
	Rating Area 7	Tobacco User/Non-Tobacco User	55	802.05	882.26
	Rating Area 7	Tobacco User/Non-Tobacco User	56	839.10	922.90
	Rating Area 7	Tobacco User/Non-Tobacco User	57	876.50	964.26
	Rating Area 7	Tobacco User/Non-Tobacco User	58	916.43	1008.14
	Rating Area 7	Tobacco User/Non-Tobacco User	59	936.21	1029.72
	Rating Area 7	Tobacco User/Non-Tobacco User	60	976.13	1073.60
	Rating Area 7	Tobacco User/Non-Tobacco User	61	1010.66	1111.72
	Rating Area 7	Tobacco User/Non-Tobacco User	62	1033.32	1136.54
	Rating Area 7	Tobacco User/Non-Tobacco User	63	1061.73	1167.83
	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1078.99	1186.89
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	208.35	208.35
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	15	226.87	226.87

75729PA0012710	Rating Area 3		Tobacco User/Non-Tobacco User	16	233.96	233.96
	Rating Area 3		Tobacco User/Non-Tobacco User	17	241.04	241.04
	Rating Area 3		Tobacco User/Non-Tobacco User	18	248.66	248.66
	Rating Area 3		Tobacco User/Non-Tobacco User	19	256.29	256.29
	Rating Area 3		Tobacco User/Non-Tobacco User	20	264.19	264.19
	Rating Area 3		Tobacco User/Non-Tobacco User	21	272.36	299.60
	Rating Area 3		Tobacco User/Non-Tobacco User	22	272.36	299.60
	Rating Area 3		Tobacco User/Non-Tobacco User	23	272.36	299.60
	Rating Area 3		Tobacco User/Non-Tobacco User	24	272.36	299.60
	Rating Area 3		Tobacco User/Non-Tobacco User	25	273.45	300.68
	Rating Area 3		Tobacco User/Non-Tobacco User	26	278.90	306.68
	Rating Area 3		Tobacco User/Non-Tobacco User	27	285.43	314.03
	Rating Area 3		Tobacco User/Non-Tobacco User	28	296.05	325.74
	Rating Area 3		Tobacco User/Non-Tobacco User	29	304.77	335.27
	Rating Area 3		Tobacco User/Non-Tobacco User	30	309.13	340.18
	Rating Area 3		Tobacco User/Non-Tobacco User	31	315.66	347.26
	Rating Area 3		Tobacco User/Non-Tobacco User	32	322.20	354.34
	Rating Area 3		Tobacco User/Non-Tobacco User	33	326.29	358.97
	Rating Area 3		Tobacco User/Non-Tobacco User	34	330.64	363.60
	Rating Area 3		Tobacco User/Non-Tobacco User	35	332.82	366.05
	Rating Area 3		Tobacco User/Non-Tobacco User	36	335.00	368.50
	Rating Area 3		Tobacco User/Non-Tobacco User	37	337.18	370.95
	Rating Area 3		Tobacco User/Non-Tobacco User	38	339.36	373.40
	Rating Area 3		Tobacco User/Non-Tobacco User	39	343.72	378.03
	Rating Area 3		Tobacco User/Non-Tobacco User	40	348.07	382.94
	Rating Area 3		Tobacco User/Non-Tobacco User	41	354.61	390.02
	Rating Area 3		Tobacco User/Non-Tobacco User	42	360.88	397.10
	Rating Area 3		Tobacco User/Non-Tobacco User	43	369.59	406.63
	Rating Area 3		Tobacco User/Non-Tobacco User	44	380.49	418.62
	Rating Area 3		Tobacco User/Non-Tobacco User	45	393.29	432.51
	Rating Area 3		Tobacco User/Non-Tobacco User	46	408.54	449.39
	Rating Area 3		Tobacco User/Non-Tobacco User	47	425.70	468.18
	Rating Area 3		Tobacco User/Non-Tobacco User	48	445.31	489.97
	Rating Area 3		Tobacco User/Non-Tobacco User	49	464.64	511.22
	Rating Area 3		Tobacco User/Non-Tobacco User	50	486.43	535.19
	Rating Area 3		Tobacco User/Non-Tobacco User	51	507.95	558.88
	Rating Area 3		Tobacco User/Non-Tobacco User	52	531.64	584.75
	Rating Area 3		Tobacco User/Non-Tobacco User	53	555.61	611.17
	Rating Area 3		Tobacco User/Non-Tobacco User	54	581.49	639.50
	Rating Area 3		Tobacco User/Non-Tobacco User	55	607.36	668.10
	Rating Area 3		Tobacco User/Non-Tobacco User	56	635.41	698.87
	Rating Area 3		Tobacco User/Non-Tobacco User	57	663.74	730.19
	Rating Area 3		Tobacco User/Non-Tobacco User	58	693.97	763.42
	Rating Area 3		Tobacco User/Non-Tobacco User	59	708.95	779.76
	Rating Area 3		Tobacco User/Non-Tobacco User	60	739.18	812.99
	Rating Area 3		Tobacco User/Non-Tobacco User	61	765.33	841.86
	Rating Area 3		Tobacco User/Non-Tobacco User	62	782.49	860.65
	Rating Area 3		Tobacco User/Non-Tobacco User	63	804.00	884.35
	Rating Area 3		Tobacco User/Non-Tobacco User	64 and over	817.08	898.78
75729PA0012711		Rating Area 3	Tobacco User/Non-Tobacco User	0-14	208.35	208.35
75729PA0012711		Rating Area 3	Tobacco User/Non-Tobacco User	15	226.87	226.87
75729PA0012711		Rating Area 3	Tobacco User/Non-Tobacco User	16	233.96	233.96
75729PA0012711		Rating Area 3	Tobacco User/Non-Tobacco User	17	241.04	241.04
75729PA0012711		Rating Area 3	Tobacco User/Non-Tobacco User	18	248.66	248.66
75729PA0012711		Rating Area 3	Tobacco User/Non-Tobacco User	19	256.29	256.29
75729PA0012711		Rating Area 3	Tobacco User/Non-Tobacco User	20	264.19	264.19
75729PA0012711		Rating Area 3	Tobacco User/Non-Tobacco User	21	272.36	299.60
75729PA0012711		Rating Area 3	Tobacco User/Non-Tobacco User	22	272.36	299.60
75729PA0012711		Rating Area 3	Tobacco User/Non-Tobacco User	23	272.36	299.60
75729PA0012711		Rating Area 3	Tobacco User/Non-Tobacco User	24	272.36	299.60
75729PA0012711		Rating Area 3	Tobacco User/Non-Tobacco User	25	273.45	300.68
75729PA0012711		Rating Area 3	Tobacco User/Non-Tobacco User	26	278.90	306.68
75729PA0012711		Rating Area 3	Tobacco User/Non-Tobacco User	27	285.43	314.03
75729PA0012711		Rating Area 3	Tobacco User/Non-Tobacco User	28	296.05	325.74
75729PA0012711		Rating Area 3	Tobacco User/Non-Tobacco User	29	304.77	335.27
75729PA0012711		Rating Area 3	Tobacco User/Non-Tobacco User	30	309.13	340.18

	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	31	315.66	347.26
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	32	322.20	354.34
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	33	326.29	358.97
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	34	330.64	363.60
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	35	332.82	366.05
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	36	335.00	368.50
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	37	337.18	370.95
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	38	339.36	373.40
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	39	343.72	378.03
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	40	348.07	382.94
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	41	354.61	390.02
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	42	360.88	397.10
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	43	369.59	406.63
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	44	380.49	418.62
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	45	393.29	432.51
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	46	408.54	449.39
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	47	425.70	468.18
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	48	445.31	489.97
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	49	464.64	511.22
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	50	486.43	535.19
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	51	507.95	558.88
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	52	531.64	584.75
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	53	555.61	611.17
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	54	581.49	639.50
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	55	607.36	668.10
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	56	635.41	698.87
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	57	663.74	730.19
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	58	693.97	763.42
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	59	708.95	779.76
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	60	739.18	812.99
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	61	765.33	841.86
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	62	782.49	860.65
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	63	804.00	884.35
	75729PA0012711	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	817.08	898.78
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	245.19	245.19
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	15	266.98	266.98
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	16	275.32	275.32
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	17	283.65	283.65
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	18	292.62	292.62
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	19	301.60	301.60
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	20	310.89	310.89
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	21	320.51	352.56
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	22	320.51	352.56
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	23	320.51	352.56
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	24	320.51	352.56
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	25	321.79	353.84
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	26	328.20	360.89
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	27	335.89	369.55
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	28	348.39	383.33
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	29	358.65	394.54
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	30	363.78	400.31
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	31	371.47	408.65
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	32	379.16	416.98
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	33	383.97	422.43
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	34	389.10	427.88
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	35	391.66	430.76
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	36	394.22	433.65
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	37	396.79	436.53
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	38	399.35	439.42
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	39	404.48	444.86
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	40	409.61	450.63
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	41	417.30	458.97
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	42	424.67	467.30
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	43	434.93	478.52
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	44	447.75	492.62
	75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	45	462.81	508.97

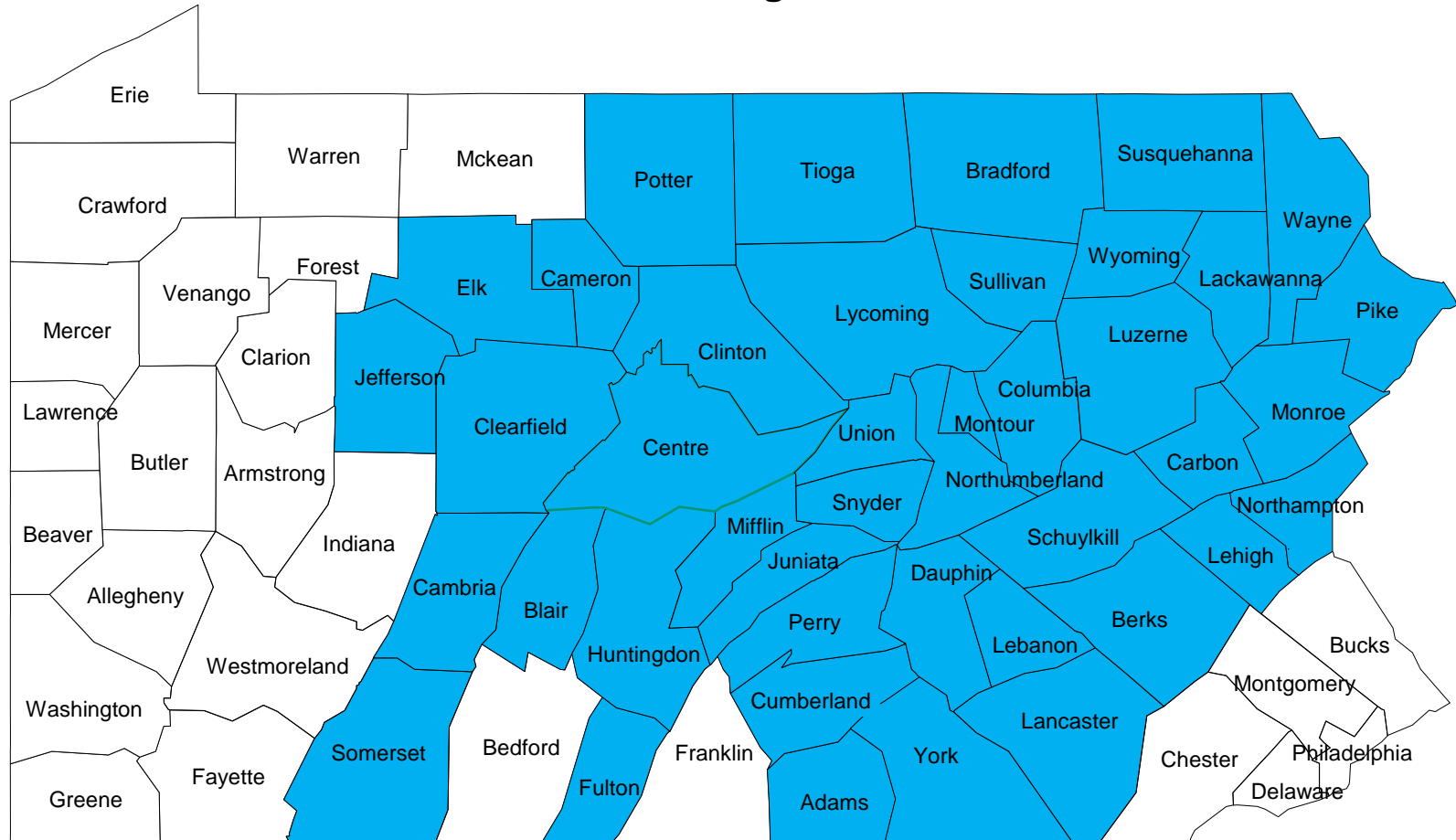
75729PA0012712	Rating Area 6		Tobacco User/Non-Tobacco User	46	480.76	528.84
	Rating Area 6		Tobacco User/Non-Tobacco User	47	500.95	550.95
	Rating Area 6		Tobacco User/Non-Tobacco User	48	524.03	576.59
	Rating Area 6		Tobacco User/Non-Tobacco User	49	546.79	601.59
	Rating Area 6		Tobacco User/Non-Tobacco User	50	572.43	629.80
	Rating Area 6		Tobacco User/Non-Tobacco User	51	597.75	657.68
	Rating Area 6		Tobacco User/Non-Tobacco User	52	625.63	688.13
	Rating Area 6		Tobacco User/Non-Tobacco User	53	653.84	719.22
	Rating Area 6		Tobacco User/Non-Tobacco User	54	684.28	752.55
	Rating Area 6		Tobacco User/Non-Tobacco User	55	714.73	786.20
	Rating Area 6		Tobacco User/Non-Tobacco User	56	747.74	822.42
	Rating Area 6		Tobacco User/Non-Tobacco User	57	781.08	859.28
	Rating Area 6		Tobacco User/Non-Tobacco User	58	816.65	898.38
	Rating Area 6		Tobacco User/Non-Tobacco User	59	834.28	917.61
	Rating Area 6		Tobacco User/Non-Tobacco User	60	869.86	956.71
	Rating Area 6		Tobacco User/Non-Tobacco User	61	900.63	990.69
	Rating Area 6		Tobacco User/Non-Tobacco User	62	920.82	1012.80
	Rating Area 6		Tobacco User/Non-Tobacco User	63	946.14	1040.69
	Rating Area 6		Tobacco User/Non-Tobacco User	64 and over	961.52	1057.67
75729PA0012713	Rating Area 9		Tobacco User/Non-Tobacco User	0-14	254.29	254.29
75729PA0012713	Rating Area 9		Tobacco User/Non-Tobacco User	15	276.89	276.89
	Rating Area 9		Tobacco User/Non-Tobacco User	16	285.53	285.53
	Rating Area 9		Tobacco User/Non-Tobacco User	17	294.17	294.17
	Rating Area 9		Tobacco User/Non-Tobacco User	18	303.48	303.48
	Rating Area 9		Tobacco User/Non-Tobacco User	19	312.79	312.79
	Rating Area 9		Tobacco User/Non-Tobacco User	20	322.43	322.43
	Rating Area 9		Tobacco User/Non-Tobacco User	21	332.40	365.64
	Rating Area 9		Tobacco User/Non-Tobacco User	22	332.40	365.64
	Rating Area 9		Tobacco User/Non-Tobacco User	23	332.40	365.64
	Rating Area 9		Tobacco User/Non-Tobacco User	24	332.40	365.64
	Rating Area 9		Tobacco User/Non-Tobacco User	25	333.73	366.97
	Rating Area 9		Tobacco User/Non-Tobacco User	26	340.38	374.28
	Rating Area 9		Tobacco User/Non-Tobacco User	27	348.35	383.26
	Rating Area 9		Tobacco User/Non-Tobacco User	28	361.32	397.55
	Rating Area 9		Tobacco User/Non-Tobacco User	29	371.96	409.18
	Rating Area 9		Tobacco User/Non-Tobacco User	30	377.27	415.17
	Rating Area 9		Tobacco User/Non-Tobacco User	31	385.25	423.81
	Rating Area 9		Tobacco User/Non-Tobacco User	32	393.23	432.45
	Rating Area 9		Tobacco User/Non-Tobacco User	33	398.21	438.10
	Rating Area 9		Tobacco User/Non-Tobacco User	34	403.53	443.75
	Rating Area 9		Tobacco User/Non-Tobacco User	35	406.19	446.75
	Rating Area 9		Tobacco User/Non-Tobacco User	36	408.85	449.74
	Rating Area 9		Tobacco User/Non-Tobacco User	37	411.51	452.73
	Rating Area 9		Tobacco User/Non-Tobacco User	38	414.17	455.72
	Rating Area 9		Tobacco User/Non-Tobacco User	39	419.49	461.37
	Rating Area 9		Tobacco User/Non-Tobacco User	40	424.81	467.35
	Rating Area 9		Tobacco User/Non-Tobacco User	41	432.78	476.00
	Rating Area 9		Tobacco User/Non-Tobacco User	42	440.43	484.64
	Rating Area 9		Tobacco User/Non-Tobacco User	43	451.07	496.27
	Rating Area 9		Tobacco User/Non-Tobacco User	44	464.36	510.90
	Rating Area 9		Tobacco User/Non-Tobacco User	45	479.99	527.85
	Rating Area 9		Tobacco User/Non-Tobacco User	46	498.60	548.46
	Rating Area 9		Tobacco User/Non-Tobacco User	47	519.54	571.39
	Rating Area 9		Tobacco User/Non-Tobacco User	48	543.47	597.99
	Rating Area 9		Tobacco User/Non-Tobacco User	49	567.07	623.91
	Rating Area 9		Tobacco User/Non-Tobacco User	50	593.67	653.17
	Rating Area 9		Tobacco User/Non-Tobacco User	51	619.93	682.08
	Rating Area 9		Tobacco User/Non-Tobacco User	52	648.84	713.66
	Rating Area 9		Tobacco User/Non-Tobacco User	53	678.10	745.90
	Rating Area 9		Tobacco User/Non-Tobacco User	54	709.67	780.47
	Rating Area 9		Tobacco User/Non-Tobacco User	55	741.25	815.38
	Rating Area 9		Tobacco User/Non-Tobacco User	56	775.49	852.94
	Rating Area 9		Tobacco User/Non-Tobacco User	57	810.06	891.16
	Rating Area 9		Tobacco User/Non-Tobacco User	58	846.95	931.72
	Rating Area 9		Tobacco User/Non-Tobacco User	59	865.24	951.66
	Rating Area 9		Tobacco User/Non-Tobacco User	60	902.13	992.21

75729PA0012713 Rating Area 9			Tobacco User/Non-Tobacco User	61	934.04	1027.45
75729PA0012713 Rating Area 9			Tobacco User/Non-Tobacco User	62	954.98	1050.38
75729PA0012713 Rating Area 9			Tobacco User/Non-Tobacco User	63	981.24	1079.30
75729PA0012713 Rating Area 9			Tobacco User/Non-Tobacco User	64 and over	997.20	1096.92
75729PA0012714	Rating Area 7		Tobacco User/Non-Tobacco User	0-14	275.14	275.14
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	15	299.60	299.60
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	16	308.95	308.95
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	17	318.30	318.30
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	18	328.37	328.37
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	19	338.44	338.44
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	20	348.87	348.87
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	21	359.67	395.64
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	22	359.67	395.64
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	23	359.67	395.64
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	24	359.67	395.64
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	25	361.10	397.07
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	26	368.30	404.98
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	27	376.93	414.69
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	28	390.96	430.16
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	29	402.46	442.75
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	30	408.22	449.22
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	31	416.85	458.57
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	32	425.48	467.92
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	33	430.88	474.04
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	34	436.63	480.15
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	35	439.51	483.39
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	36	442.39	486.63
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	37	445.26	489.86
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	38	448.14	493.10
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	39	453.90	499.21
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	40	459.65	505.69
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	41	468.28	515.04
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	42	476.56	524.39
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	43	488.06	536.98
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	44	502.45	552.80
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	45	519.36	571.15
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	46	539.50	593.45
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	47	562.16	618.26
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	48	588.05	647.04
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	49	613.59	675.09
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	50	642.36	706.74
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	51	670.77	738.03
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	52	702.07	772.20
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	53	733.72	807.09
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	54	767.88	844.49
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	55	802.05	882.26
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	56	839.10	922.90
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	57	876.50	964.26
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	58	916.43	1008.14
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	59	936.21	1029.72
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	60	976.13	1073.60
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	61	1010.66	1111.72
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	62	1033.32	1136.54
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	63	1061.73	1167.83
75729PA0012714 Rating Area 7			Tobacco User/Non-Tobacco User	64 and over	1078.99	1186.89


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

Calendar Year	Projected Claims	Actual Claims	Proj/Actual
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.