

SERFF Tracking #:	HGHM-132820368	State Tracking #:	HGHM-132820368	Company Tracking #:	1A-DP-21-HCA
State:	Pennsylvania	Filing Company:	Highmark Coverage Advantage Inc		
TOI/Sub-TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense				
Product Name:	1A-DP-21-HCA				
Project Name/Number:	1A-DP-21-HCA/1A-DP-21-HCA				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	A redacted version of the rate filing is attached for public disclosure.
Attachment(s):	REDACTED 1A-DP-21-HCA Public PDF 091721.pdf
Item Status:	
Status Date:	



September 17, 2021

Ms. Tracie Gray, Director
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Coverage Advantage 2022 ACA Rate Filing (Individual Market)
Filing # 1A-DP-21-HCA (SERFF # HGHM-132820368)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Coverage Advantage (HCA) 2022 Individual Market Rate Filing contains Trade Secret and Confidential Proprietary Information. Therefore, HCA must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by HCA should be redacted before release.

Dear Ms. Gray:

This Filing includes the Highmark Coverage Advantage (“HCA”, “Company”) Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2022.

As a result of the Department’s review of this filing thus far, the following changes have been made to the prior version of the filing:

- Pursuant to the Department’s September 14, 2021 guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 64% coinsurance rate, and \$100,000 reinsurance cap.

The remainder of this cover letter and all of the supporting documents have been revised to reflect the changes described above.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested in the Department’s 2022 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

Requested Company Information

1. Company Name & NAIC #: **Highmark Coverage Advantage, NAIC # 15507**
2. Market: **Individual**
3. On or Off Exchange: **The Company anticipates selling plans on and off of the exchange.**
4. Effective date of coverage: **January 1, 2022**
5. Average rate change requested: **3.6% decrease**
6. Range of rate change requested: **(6.3%) to 4.4%**
7. Total additional annual revenue generated from the proposed rate change: **(\$2,605,457)**
8. Product(s): **EPO**
9. Rating Areas and the change from 2021: **Rating Areas 1 and 4**

There are no changes in the covered Rating Areas from the 2021 rate filing. In 2022, the Company intends to offer plans in one additional county of Rating Area 4. Please see the Plan Design Summary for details.

10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels in the indicated market: **Gold, Silver, Bronze, and Catastrophic**
11. Current number of covered lives as of February 1, 2021: **9,795**
12. Number of plans offered in 2022 and the change this represents from 2021: **16**

The Company offered 15 plans in 2021. For 2022, the Company is offering 6 new plans in the Market and removing 5 plans from the Market.

Please note that inclusion of premium rates in this filing for a given offering should not be construed to mean that the offering will ultimately be made available for sale in the Market. Final offering decisions will be made consistent with and within the timelines set forth in CMS rules and/or ACA regulations.

13. Corresponding contract form #, SERFF and Binder ID#s: **The corresponding SERFF binder number is HGHM-PA22-125107731 affecting the following Company products and forms:**

Product Name / Type	Contract Form & SERFF#
Together Blue EPO	TB/EPO/HCA/DP-2; HGHM-132793491
Together Blue EPO Premier	TB/EPO/Premier/HCA/DP; HGHM-132793496
Together Blue EPO HDHP	TB/EPO/HDHP/HCA/DP-2; HGHM-132793493
Together Blue Catastrophic EPO	TB/CAT/EPO/HCA/DP-2; HGHM-132793504
Together Blue EPO Adult Dental and Vision	TB/EPO/ADV/HCA/DP-2; HGHM-132793526
Together Blue EPO Premier Adult Dental and Vision	TB/EPO/Premier/ADV/HCA/DP; HGHM-132793527
Together Blue Care Advantage EPO Premier	TB/CA/EPO/Premier/HCA/DP; HGHM-132793530
Together Blue Care Advantage EPO Premier Adult Dental and Vision	TB/CA/EPO/Premier/ADV/HCA/DP; HGHM-132793509

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #79279, Company Filing #1A-DP-21-HCA (SERFF Filing # HGHM-132820368)**

Additional Filing Disclosures

The Company has submitted all Required Documents stipulated by the Department, including the federal documents related to this filing, in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format. To assist in the Department's review, the Excel files have retained their formulas to the extent possible.

Potential for Material Unforeseen Impacts

Per the Department's guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters. If the final parameters should change from those described in this filing, a revised submission would be required.

This rate filing also includes a COVID-19 adjustment and the impact of the American Rescue Plan Act (ARPA) was considered in the rate development and no adjustment was included at this time. This is due to several unknown factors such as competitor entry into market, morbidity of uninsured enrollment, pent-up demand for new entrants, and any potential group conversion to individual.

Other assumptions in the filing account for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2022 by using the factors prescribed in the Department's guidance. Additional assumptions include that advance payment of premium tax credits (APTCs) will continue until the end of 2022, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and that there are no significant changes in the participation of QHP issuers that would materially change risk

adjustment transfer amounts. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID-19 pandemic. As a result, HCA reserves the right to submit a revised filing.

Request for Confidentiality

Please note that the rates and the supporting rate development contained in this Filing are competitively sensitive, are not in the public domain, and constitute business confidential proprietary/trade secret information that would cause harm to the competitive position of HCA if disclosed to the public.

Public disclosure of any information contained in this Filing would allow HCA competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Individual market and could have negative consequences for the operation of HCA's business. Therefore, HCA asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

It is our understanding that the Department does not intend to publish the confidential & proprietary information contained in this Filing or to otherwise permit this Filing and its confidential information, other than the redacted information and final approved rates, to be disclosed or released.

Furthermore and pursuant to the Pennsylvania Right-to-Know Law ("RTKL"), HCA must be notified prior to release of information contained in this Filing and be given the opportunity to respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, HCA asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the HCA RTKL representative identified below prior to release of any information contained in this Filing:

██████████
RTKL Representative
Director Privacy & Data Ethics
Highmark Health
120 Fifth Avenue, Suite 2114
Pittsburgh, PA 15222

Furthermore, it should be noted that HCA is equally concerned that even if this information is released in aggregate form, it still may be easy to identify the carrier that submitted it.

Ms. Tracie Gray, Director
HCA 2022 Individual Market Rates
September 17, 2021
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Should you have any questions regarding the attached Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]

Vice President, Actuarial Services
Highmark Inc.

cc:

[REDACTED]

[REDACTED]

[REDACTED]

Rate Change Summary

Highmark Coverage Advantage – Individual Plans

Rate request filing ID # 1A-DP-21-HCA (SERFF # HGHM-132820368) - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at

<https://www.insurance.pa.gov/Consumers/Pages/ACA-Rate-Filings.aspx>

Overview

Initial requested average rate change:	-2.0%
Revised requested average rate change:	-3.6% ¹
Range of requested rate change:	-6.3% to 4.4%
Effective date:	January 1, 2022
People impacted:	9,795
Available in:	Rating Areas 1 and 4

Key information

Jan. 2020-Dec. 2020 financial experience

Premiums	\$30,779,328
Claims	\$20,945,639
Administrative expenses	\$5,804,770
Taxes & fees	\$956,123
Company made (after taxes)	\$3,072,796

How it plans to spend your premium

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

Claims:	82%
Administrative:	15%
Taxes & fees:	3%
Profit:	0%

The company expects its annual medical costs to increase **7.4%**.

Explanation of requested rate change

The proposed average rate change is being driven by changes in the base claims experience, trend, retention, and the ongoing anticipated impact of Covid-19.

¹ Rates revised to correct any inadvertent errors and/or Department recommended changes.

Actuarial Memorandum

1. Basic Information and Data

A. Company Information

The appropriate company information has been provided in Table 0. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Coverage Advantage (“HCA”, “Company”)
- NAIC #: 15507
- HIOS Issuer ID: 79279
- State: Pennsylvania
- Market: Individual
- Effective Date: 1/1/2022
- SERFF Rate Filing #: HGHM-132820368

In accordance with the Department’s September 14, 2021 guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 64% coinsurance rate, and \$100,000 reinsurance cap. If the final parameters should change from those described in this filing, a revised submission would be required.

This rate filing also includes a COVID-19 adjustment and the impact of the American Rescue Plan Act (ARPA) was considered in the rate development and no adjustment was included at this time. This is due to several unknown factors such as competitor entry into market, morbidity of uninsured enrollment, pent-up demand for new entrants, and any potential group conversion to individual.

Other assumptions in the filing account for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2022 by using the factors prescribed in the Department’s guidance. Additional assumptions include that advance payment of premium tax credits (APTCs) will continue until the end of 2022, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and that there are no significant changes in the participation of QHP issuers that would materially change risk adjustment transfer amounts. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID-19 pandemic. As a result, HCA reserves the right to submit a revised filing.

B. Rate History and Proposed Variations in Rate Changes

The three most recent rate changes in Pennsylvania for HCA are as follows:

Year	Avg. Increase	SERFF ID#
2021	3.1%	HGHM-132324161
2020	Initial Filing	HGHM-131904511

Historical rate changes varied by plan due to updated cost sharing levels to meet federal AV requirements as well as updates to AV and other pricing factors.

The proposed 2022 rate changes vary by plan. This is primarily due to updates in the pricing AV factors and benefit richness factors. The plan level rate changes can be found in Table 10.

Please note that the historical MLR Exhibit requested by the Department is not applicable because the Company did not offer Individual market coverage from 2017-2019.

C. Average Rate Change

The average rate changes as presented in the filing are:

- Table 10: -3.6%
- Table 11: -3.7%

Table 10 calculates the percentage change in the member weighted average rate for 2021 and the member weighted average rate for 2022. Table 11 calculates the percentage increase for each plan and then member weights the percentage increases.

Worksheet 2 of the URRT also shows a submission level rate change. This value is used in the development of the average rate change shown in the Federal Part II justification. A demonstration of this calculation is included in Attachment F.

D. Membership Count

Please see Table 1 for the average age, age breakdown, and total membership for the periods shown.

E. Benefit/Cost Sharing Changes

The majority of Highmark Coverage Advantage's renewing 2022 plans contain cost sharing that differs from the 2021 offering.

The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial values, can be found as a separate attachment within the *Supporting Documentation* section in SERFF. Also, the PA Plan Design Summary and Rate Tables along with the HIOS Plan IDs can be found within the *Rate/Rule Schedule* section in SERFF.

F. Experience Period Claims and Premium

Please see Table 2 for the experience period data for the most recent calendar year. The experience period paid claims data represents the 2020 calendar year results for all policies in the single risk pool, with run out through February 2021. This data is consistent with the data reported in Section I of Worksheet I of the URRT.

Table 2 is populated with the experience period data as follows:

- The Earned Premium represents actual revenues earned in the experience period.

- Incurred Claims represent claims paid by HCA. Note that the URRT includes capitated services and is net of Rx Rebates. Those values are not included here as they are listed as separate items.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
 - Two months of run out from the end of the experience period,
 - Claims processed outside of the Company's claims system (e.g., claim settlement costs), and
 - Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that allowed claims in the URRT include capitation and are net of drug rebates. They are not included here as they are called out separately in the exhibit.

- Allowed Charges for non EHB services are included in column G. The amount of non EHB included is shown in column H.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- Total EHB capitation includes \$0.20 PMPM for the pediatric vision benefit.
- Estimated Risk Adjustment includes the transfer dollars and an estimate for the High Cost Risk Pool for the experience period. The Risk Adjustment transfer portion of the total is consistent with the results of the Department's RATEE analysis using the files dated May 3, 2021.

G. Credibility of Data

The experience period data for HCA is large enough to be fully credible. The results are based 100% on the experience period data.

H. Trend Identification

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying total annual trend is 6.50%. Additionally, there is an induced utilization adjustment of 0.83% per year applied to reach the overall trend of 7.37% shown in Table 3 column G. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

The cost trends presented in Table 3 reflect the Company's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. The significant changes observed in the volume, demographics and morbidity of the ACA population from 2017 to 2020 yield component trends that are generally not directly applicable for trend analysis. The trend components in Table 3 therefore represent the same blended average for all types of service and are applied to the aggregate experience for pricing.

A multi-year regression analysis was developed by the Company's valuation team to analyze the ACA individual population trend levels. The analysis was completed at the medical and pharmacy level, then combined to develop a total trend assumption. The regression tool removes components of trend that are more explainable from the observed trend rates and then uses regression analysis to isolate the underlying trend rate. Some of the more explainable variables include high dollar claims, workdays,

provider contracting, demographics, and seasonality. The total trend is the sum of the explainable components and the estimated underlying trend rate. The valuation regression tool primarily informed the trend selection with the final requested trend also based on actuarial judgment.

I. Historical Experience

Table 4 presents the most recent 48 months (4 calendar years) of HCA data with run-out through February 2021. This data was not used to develop the trend in Table 3. Please see Section H for further details.

2. Rate Development & Change

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

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows the methodologies discussed in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Please refer to the Part III Memorandum for further details.

Some of the items separately identified in Table 5 include:

- The Change in Morbidity adjustment of 1.069 is comprised of the following: the morbidity impact from claims experience, a state mandated morbidity adjustment for the Reinsurance program, the impact of health insurance coverage mandate elimination, and Covid-19 impact. Each of the components is described in more detail below.

The Morbidity Impact from Claims Experience

This adjustment reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

State Mandated Morbidity Adjustment for the Reinsurance Program

In accordance with the Department's guidance, there is an adjustment of -0.1% to reflect the impact of morbidity improvement due to the Reinsurance program.

Impact of Health Insurance Coverage Mandate Elimination

In accordance with the Department's guidance, the morbidity factor was increased by 1.0% to reflect the market uncertainty from the elimination of the health insurance coverage mandate.

Covid-19 Impact

In order to account for the impact of COVID-19 on projected claim costs, the Company took the following steps:

1. Adjusted the claims in the base experience period to a non-COVID-19 baseline environment. This was done to provide a more stable base from which to project future claims. Claims in the base experience period were increased by 0.8%, representing the expected degree of claims suppression experienced.
2. Projected claims to the projection period using trends with the impact of COVID-19 excluded. Again, this provides for a more stable projection of future claims, before applying the anticipated impact of COVID-19 in the projection period. This was accomplished by applying a trend of 6.5% (which excludes any impact from COVID-19) to our adjusted BEP claims.
3. The projected claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. There are four components of this adjustment determined by the Company:
 - a. Treatment costs (\$0.09 PMPM) – COVID treatment utilization in 2022 are expected to follow a similar utilization pattern as flu treatment from 2018 and 2019, with COVID specific admission costs based on recent admission costs for COVID.
 - b. COVID Testing (\$0.41 PMPM) – COVID testing utilization in 2022 are expected to follow a similar utilization pattern as flu testing from 2018 and 2019, with COVID specific testing costs based on recent testing costs for COVID.
 - c. COVID Vaccine (\$2.05 PMPM) – The Company is assuming that 43% of the population will be receiving vaccine boosters at a frequency of once every two years. This impact represents the expected cost that the Company will incur.
 - d. Additional morbidity (0.50% claims impact) – Due to insureds missing preventative care (maintenance care and testing services) and quarantine rules leading to a more sedentary lifestyle, the Company expects a general trend towards worsening member morbidity.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.019. Please see Attachment G for a more detailed calculation of the of these factors.

- The Change in Demographics adjustment of 1.013 reflects the change in age and geography factors we expect from the experience period to the projection period.
- There is no Change in Network adjustment.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 1.004 reflects changes in pharmacy rebates and expected changes in hospital/physician settlements.

Please see Attachments A and E for a more detailed calculation of these factors. These factors can also be found in the accompanying spreadsheet.

The projected paid-to-allowed ratio is 0.811. The formula found in Table 5 cell C28 was overwritten because, unlike the average factors found in Table 10 cells K15 and K16, the Company's paid-to-allowed factor is weighted on projected allowed charges and is also dampened by items such as capitation.

The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Attachment B and included in the accompanying spreadsheet. The transfer amount is developed based on an analysis of the claims data underlying the manual rate development for this filing (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components) and an estimate as to the market-wide risk profile. This market-wide risk profile is developed from available market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants. Applying the federally prescribed transfer formula at the level of granularity available in Attachment B yields a projected gross risk adjustment transfer of (\$23.57) PMPM on a *billable* member month basis. This amount is then converted to a *total* member month basis of (\$23.55) PMPM in order to be used in the rate development. The expected risk adjustment payable reflects that the Company anticipates its average risk score (net of allowable rating factors) to be lower than the statewide average.

The (\$24.32) PMPM value in cell C31 of Table 5 equals the (\$23.55) PMPM value from Attachment B, a charge of (\$1.28) PMPM for the projected net impact of the High Cost Risk Pool program, and a further adjustment for the composite effect of catastrophic eligibility and benefits in addition to EHB. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The exchange user fee in cell C32 of Table 5 is developed by taking the required user fee percentage of 3.0% and multiplying by the percentage of total members expected to be on exchange of 88%. This results in a percentage of 2.6%. The PMPM of \$11.06 is calculated as 2.6% of the total required premium adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The projected incurred reinsurance recoveries of \$23.29 PMPM is found in cell C33 of Table 5. The reinsurance recoveries PMPM was developed by trending Highmark PA individual ACA CY2019 incurred claims by member to the CY2022 rating period, applying the parameters defined in Tab II.b, and calculating the amount of incurred claims expected to be reimbursed by the program. Highmark PA individual ACA business was considered due to its level of credibility. The modeling produced an estimated incurred claims savings of 6.8%. This percentage was converted to a PMPM and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB. The formula found in Table 5 cell C33 was overwritten to round the estimate calculated in Tab II.b to exactly 6.80%.

The Company intends to offer several plans that include benefits in addition to EHB. Six plans have an adult dental and vision benefit, and four plans have a hearing and personal assistance (i.e. Papa Pals) benefit. The Company relied on cost estimates from other departments for the following non-EHB benefits:

- **Adult dental benefit** – United Concordia Dental (UCD) estimated this benefit to be worth \$33.88 PMPM on a paid basis.
- **Adult vision benefit** – Davis Vision estimated this benefit to be worth \$2.18 PMPM on a paid basis.
- **Hearing benefit** – TruHearing estimated this benefit to be worth \$0.03 PMPM on a paid basis.
- **Personal assistance (i.e. Papa Pals) benefit** – Papa (the external vendor) estimated this benefit to be worth \$2.65 PMPM on a paid basis.

B. Retention Items

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development.

Administrative costs reflect internal costs that the Company is projected to incur in the rating period and are developed from standard expense allocation methods. Administrative expenses do not vary by plan.

The proposed rate development assumes an average broker commission of \$3.75 PMPM for 2022. The assumed broker commission schedule and the development of the average value are included in Attachment D.

Expenses for Quality Improvement initiatives are assumed to be 4.17%.

The following is a summary of the Taxes and Fees included in the rate development:

- Pennsylvania Premium Tax is not applicable to this issuer and thus is set to 0.0%.
- Federal Income Tax is set to 0.0%.
- Health Insurance Provider Fee is set to 0.0%
- Risk Adjustment User Fee is set to \$0.25 PMPM consistent with Federal regulations.
- Patient-Centered Outcomes Research Institute (PCORI) fee is set to \$0.24 PMPM.

The Profit/Contingency for all plans is set to 0%. HCA has voluntarily refrained from adding a risk and contingency factor in this filing. By this voluntary action, HCA is not waving any right to include a risk and contingency factor which HCA believes is consistent with historical and legal interpretations of HCA and the Pennsylvania Insurance Department.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2021 values are pulled from the prior year's filing, while the 2022 values represent our projection for 2022 assumed in the 2022 rate development.

D. Components of Rate Change

Table 8 presents the components of change in the proposed 2022 Calibrated Plan Adjusted Index Rate (PMPM). Cell C73 is populated with the base period allowed charges found in the 2021 plan year rate filing (\$568.33).

Table 9 presents the data elements supporting the calculations in Table 8. The 2021 values are populated using the 2021 filed factors adjusted for the membership mix as of February 1, 2021.

3. Plan Rate Development

Table 10 shows the plan rate development for 2022. This table shows the plans that the Company intends to offer in 2022, as well as all plans offered in the 2021 portfolio. The calibrated plan adjusted index rates for 2021 are calculated according to the instructions. The 2022 rating factors are consistent with the factors found on Worksheet 2 of the URRT. The pricing effect on Table 10 is further broken out into Pricing AV, Benefit Richness, and Non-Funding of CSR Adjustment. Similar to the URRT, the admin effect on Table 10 is broken out into Admin Costs, Taxes and Fees, and Profit or Contingency.

The benefit richness factors in column L are populated with the factors found in Attachment C and the corresponding supporting spreadsheet included with this rate filing. The derivation of the AV and Cost Sharing factors can also be found in Attachment C. The values in column 8 of the attachment represent the pure induced utilization for each plan. The Company's induced utilization factors are based on the following state-defined formula: $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$. The "Plan AV" is the product of the "Pricing AV" and "Non-Funding of CSR Adjustment." Each plan's factor was then normalized by the average utilization factor. The average is a weighted average using projected membership as the weight. After normalization the average factor as shown in Attachment C is 1.000.

Note that the HHS Actuarial Value Calculator was unable to accommodate all of the Company's benefit designs. Plans needing certification are marked in column I of Table 10. Screen shots of all of the AV calculations and the appropriate certifications are included as a separate attachment within the *Supporting Documentation* section in SERFF.

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2021 rate of the discontinuing plan to the 2022 rate of the plan to which the member is being mapped.

Columns AG through AP are populated with the February 1, 2021 enrollment by 2022 plan and rating area.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.22 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment was reflected in Table 10 in Column P.

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is -3.7%.

5. Plan Factors

A. Age and Tobacco Factors

Please see Table 12 for the Company's age and tobacco factors.

B. Geographic Factors

Please see Table 13 for the Company's geographic factors. The Company's factors for the rating period are unchanged from the currently approved factors.

C. Network Factors

Please see Table 14 for a summary of the Company's network rating factors. The factors presented here represent the medical network factors from the prior approved rate filing (if applicable) and the projected medical network factors for the rating period.

D. Service Area Composition

The Plan Design Summary exhibit uploaded as a separate document contains the service areas related to this filing. As requested, service area maps are included.

6. Actuarial Certifications

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of HCA to accompany its rate filing (for calendar year 2022) for the Individual Market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d) (1) and 45 CFR 156.80(d)(2) were used to generate plan level rates. The allowable modifiers used to generate plan-level rates were:

- The actuarial value and cost-sharing design of the plan.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These estimated benefits were pooled with similar benefits within the single risk pool and the claims experience from those benefits was utilized to determine rate variations.
- Administrative costs, excluding Exchange user fees.

I certify that all factors, benefit and other changes from the prior approved filing have been disclosed in the 2022 PA Actuarial Memorandum Rate Exhibits.

I certify that new plans are not considered modifications of existing plans (per the uniform modification standards in 45 CFR 147.106).

I certify that the AV Metal Values included in Table 10 were based entirely on the Federal AV Calculator or one of the approved alternative approaches.

I certify that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2021 Rate Filing Justification.

[REDACTED]

[REDACTED]

[REDACTED]

Date: 09/17/2021

Highmark Coverage Advantage
Individual Market Product Portfolio
Supplemental Exhibits

Attachment A	Change in Morbidity and Change in Other Calculations
Attachment B	Risk Adjustment Calculation
Attachment C	Induced Demand Calculation
Attachment D	Broker Commission Calculation
Attachment E	Change in Demographics Calculation
Attachment F	URRT Average Increase
Attachment G	COVID Adjustment Calculation

Highmark Coverage Advantage

Individual Market

Attachment A - 'Change in Morbidity' & 'Change in Other' Calculations

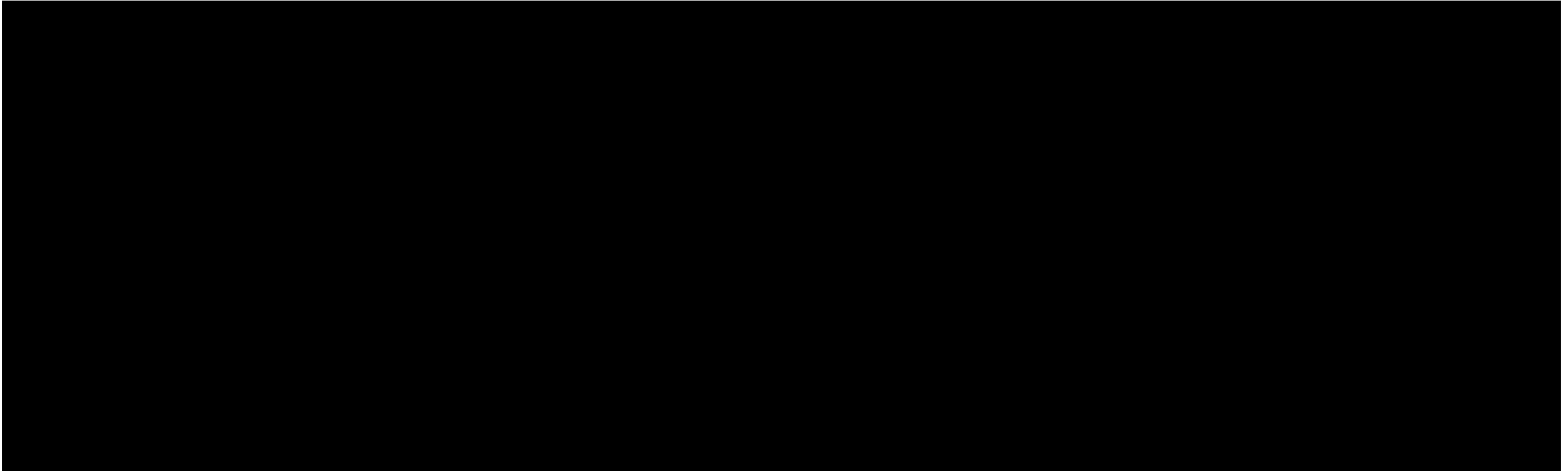
Components of 'Change in Morbidity'	2020 Member Distribution	2020 Normalized Allowed PMPM	2022 Member Distribution	2020 Normalized Allowed PMPM	Morbidity Change Relative to Total
<u>Population Source</u>					
HMCAI ACA	100.0%	\$283.91	60.0%	\$279.97	0.986
Other Highmark			5.0%	\$608.24	2.142
Prior ACA			1.0%	\$169.39	0.597
New-to-Blue			34.0%	\$279.97	0.986
Morbidity Factor	100.0%	\$283.91	100.0%	\$295.28	1.040
Capitation and Dental Dampening Factor					1.000
Dampened Morbidity Factor					1.040
Individual Mandate Load					1.010
COVID-19 Adjustment Factor					1.019
Table 5 'Change in Morbidity' Factor					1.071

Components of 'Change in Other'	Factor
CY2020 Demographic Factor	1.641
<u>CY2022 Demographic Factor</u>	<u>1.663</u>
Change in Demographics	1.013
CY2020 Network Factor	0.696
<u>CY2022 Network Factor</u>	<u>0.696</u>
Change in Network	1.000
Change in Benefits	1.000
Change in Other	1.004
Table 5 'Change in Other' Factor	1.017

Highmark Coverage Advantage

Individual Market

Attachment B - Risk Adjustment Calculation



Highmark Coverage Advantage

Individual Market

Attachment C - Induced Demand Calculation

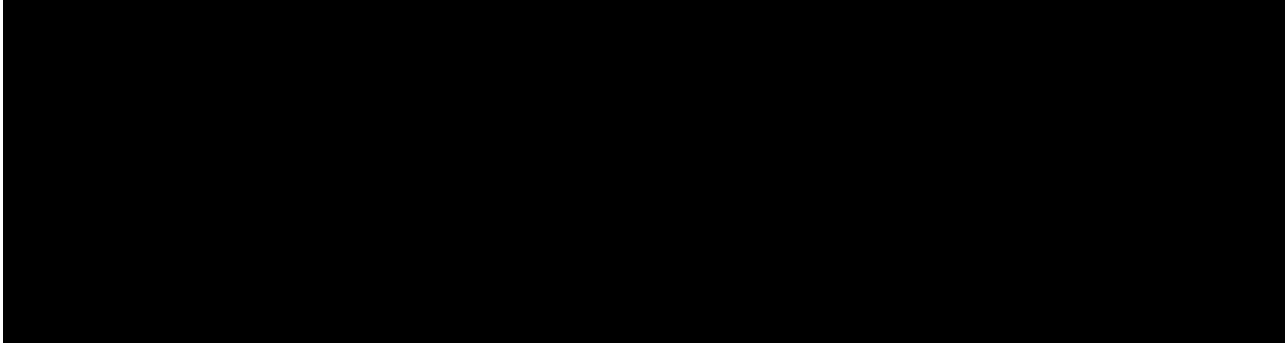
Induced Utilization Exhibit							
Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid to Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
79279PA0080008	Gold	31,800	\$13,461,760.41	\$11,065,038.68	0.822	0.824	1.003
79279PA0130005	Gold	11,508	\$5,376,497.40	\$4,419,269.84	0.822	0.824	1.003
79279PA0140001	Gold	25,536	\$11,106,022.11	\$9,487,427.76	0.854	0.874	1.023
79279PA0150001	Gold	13,704	\$6,538,565.73	\$5,585,633.58	0.854	0.874	1.023
79279PA0160001	Gold	5,196	\$2,302,141.89	\$2,033,148.00	0.883	0.920	1.042
79279PA0170001	Gold	2,724	\$1,318,119.89	\$1,164,104.10	0.883	0.920	1.042
79279PA0090004	Gold	516	\$216,502.58	\$174,621.59	0.807	0.802	0.994
79279PA0080004	Silver	2,508	\$1,126,025.88	\$1,027,185.27	0.912	0.970	1.063
79279PA0130003	Silver	552	\$269,653.93	\$245,984.17	0.912	0.970	1.063
79279PA0090002	Silver	27,252	\$11,904,618.20	\$10,383,681.80	0.872	0.902	1.035
79279PA0080010	Silver	1,944	\$792,543.63	\$595,595.92	0.751	0.726	0.966
79279PA0130004	Silver	1,068	\$486,656.77	\$365,722.18	0.751	0.726	0.966
79279PA0080001	Bronze	20,520	\$8,144,080.34	\$5,603,081.67	0.688	0.647	0.940
79279PA0130002	Bronze	3,276	\$1,471,900.98	\$1,012,659.63	0.688	0.647	0.940
79279PA0090001	Bronze	9,408	\$3,745,292.73	\$2,607,261.90	0.696	0.656	0.943
79279PA0100001	Catastrophic	4,572	\$1,620,232.09	\$926,315.80	0.572	0.522	0.912
Total		162,084	\$69,880,614.57	\$56,696,731.89	0.811	0.811	1.000

Components of AV & Cost Sharing Factor					
HIOS Plan ID	Metal Level	Paid-to- Allowed Ratio	Induced Utilization Factor	Avg. Benefit Richness	AV & Cost Sharing Factor
79279PA0080008	Gold	0.822	1.094	1.091	0.824
79279PA0130005	Gold	0.822	1.094	1.091	0.824
79279PA0140001	Gold	0.854	1.115	1.091	0.874
79279PA0150001	Gold	0.854	1.115	1.091	0.874
79279PA0160001	Gold	0.883	1.137	1.091	0.920
79279PA0170001	Gold	0.883	1.137	1.091	0.920
79279PA0090004	Gold	0.807	1.084	1.091	0.802
79279PA0080004	Silver	0.912	1.160	1.091	0.970
79279PA0130003	Silver	0.912	1.160	1.091	0.970
79279PA0090002	Silver	0.872	1.129	1.091	0.902
79279PA0080010	Silver	0.751	1.053	1.091	0.726
79279PA0130004	Silver	0.751	1.053	1.091	0.726
79279PA0080001	Bronze	0.688	1.025	1.091	0.647
79279PA0130002	Bronze	0.688	1.025	1.091	0.647
79279PA0090001	Bronze	0.696	1.028	1.091	0.656
79279PA0100001	Catastrophic	0.572	0.995	1.091	0.522

Highmark Coverage Advantage

Individual Market

Attachment D - Broker Commission Calculation



Highmark Coverage Advantage

Individual Market

Attachment E - 'Change in Demographics' Calculation

Table E.1 - Age & Tobacco Factors

Age Band	HHS Age Factor	Tobacco Factor
0	0.765	1.000
1	0.765	1.000
2	0.765	1.000
3	0.765	1.000
4	0.765	1.000
5	0.765	1.000
6	0.765	1.000
7	0.765	1.000
8	0.765	1.000
9	0.765	1.000
10	0.765	1.000
11	0.765	1.000
12	0.765	1.000
13	0.765	1.000
14	0.765	1.000
15	0.833	1.000
16	0.859	1.000
17	0.885	1.000
18	0.913	1.000
19	0.941	1.000
20	0.970	1.000
21	1.000	1.025
22	1.000	1.025
23	1.000	1.025
24	1.000	1.025
25	1.004	1.025
26	1.024	1.025
27	1.048	1.025
28	1.087	1.025
29	1.119	1.025
30	1.135	1.025
31	1.159	1.025
32	1.183	1.025
33	1.198	1.025
34	1.214	1.025
35	1.222	1.025
36	1.230	1.025
37	1.238	1.025
38	1.246	1.025
39	1.262	1.025
40	1.278	1.100
41	1.302	1.105
42	1.325	1.112
43	1.357	1.121
44	1.397	1.132
45	1.444	1.145
46	1.500	1.160
47	1.563	1.177
48	1.635	1.196
49	1.706	1.217
50	1.786	1.225
51	1.865	1.225
52	1.952	1.225
53	2.040	1.225
54	2.135	1.225
55	2.230	1.225
56	2.333	1.225
57	2.437	1.225
58	2.548	1.225
59	2.603	1.225
60	2.714	1.225
61	2.810	1.225
62	2.873	1.225
63	2.952	1.225
64	3.000	1.225

Table E.2 - Experience Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.52%	0.00%	0.52%
0.45%	0.00%	0.45%
0.37%	0.00%	0.37%
0.37%	0.00%	0.37%
0.36%	0.00%	0.36%
0.27%	0.00%	0.27%
0.24%	0.00%	0.24%
0.42%	0.00%	0.42%
0.30%	0.00%	0.30%
0.26%	0.00%	0.26%
0.35%	0.00%	0.35%
0.25%	0.00%	0.25%
0.40%	0.00%	0.40%
0.33%	0.00%	0.33%
0.33%	0.00%	0.33%
0.32%	0.00%	0.32%
0.33%	0.00%	0.33%
0.24%	0.00%	0.24%
0.39%	0.00%	0.39%
1.00%	0.00%	1.00%
0.92%	0.00%	0.92%
1.13%	0.03%	1.16%
1.03%	0.00%	1.04%
1.01%	0.04%	1.05%
1.10%	0.04%	1.14%
1.24%	0.11%	1.35%
4.10%	0.33%	4.44%
2.25%	0.23%	2.48%
2.43%	0.16%	2.59%
2.40%	0.15%	2.55%
1.93%	0.20%	2.13%
1.79%	0.13%	1.92%
1.67%	0.18%	1.85%
1.60%	0.12%	1.72%
1.85%	0.13%	1.98%
1.58%	0.22%	1.80%
1.43%	0.19%	1.62%
1.48%	0.10%	1.58%
1.57%	0.16%	1.73%
1.52%	0.09%	1.61%
1.46%	0.05%	1.51%
1.40%	0.10%	1.50%
1.17%	0.11%	1.28%
1.33%	0.11%	1.44%
1.17%	0.10%	1.27%
0.98%	0.16%	1.14%
1.41%	0.10%	1.51%
1.31%	0.12%	1.43%
1.45%	0.07%	1.52%
1.45%	0.06%	1.50%
1.76%	0.10%	1.86%
1.69%	0.11%	1.80%
2.03%	0.12%	2.14%
1.66%	0.12%	1.78%
2.09%	0.15%	2.24%
1.93%	0.11%	2.04%
2.22%	0.11%	2.34%
2.30%	0.13%	2.43%
2.23%	0.08%	2.32%
2.61%	0.10%	2.72%
3.44%	0.28%	3.72%
3.46%	0.28%	3.74%
4.51%	0.24%	4.76%
4.53%	0.27%	4.81%
2.96%	0.08%	3.04%
94.12%	5.88%	100.00%

Table E.3 - Projection Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.20%	0.00%	0.20%
0.32%	0.00%	0.32%
0.33%	0.00%	0.33%
0.20%	0.00%	0.20%
0.33%	0.00%	0.33%
0.25%	0.00%	0.25%
0.24%	0.00%	0.24%
0.17%	0.00%	0.17%
0.25%	0.00%	0.25%
0.24%	0.00%	0.24%
0.23%	0.00%	0.23%
0.22%	0.00%	0.22%
0.27%	0.00%	0.27%
0.35%	0.00%	0.35%
0.36%	0.00%	0.36%
0.28%	0.00%	0.28%
0.32%	0.00%	0.32%
0.30%	0.00%	0.30%
0.29%	0.00%	0.29%
0.59%	0.00%	0.59%
0.75%	0.00%	0.75%
1.03%	0.01%	1.04%
1.05%	0.00%	1.05%
0.99%	0.01%	1.00%
1.16%	0.03%	1.19%
1.59%	0.02%	1.61%
3.97%	0.22%	4.19%
2.64%	0.25%	2.89%
2.50%	0.17%	2.67%
2.43%	0.13%	2.55%
2.24%	0.17%	2.41%
2.14%	0.15%	2.29%
1.81%	0.12%	1.93%
1.84%	0.15%	1.99%
1.82%	0.06%	1.88%
1.70%	0.09%	1.79%
1.47%	0.19%	1.66%
1.55%	0.21%	1.76%
1.42%	0.11%	1.53%
1.43%	0.14%	1.57%
1.46%	0.08%	1.53%
1.45%	0.06%	1.51%
1.33%	0.08%	1.41%
1.10%	0.08%	1.17%
1.30%	0.06%	1.36%
1.32%	0.09%	1.41%
1.06%	0.12%	1.18%
1.35%	0.08%	1.43%
1.46%	0.10%	1.56%
1.78%	0.09%	1.87%
1.70%	0.05%	1.75%
1.89%	0.07%	1.96%
1.72%	0.07%	1.80%
1.83%	0.06%	1.89%
1.74%	0.13%	1.87%
1.94%	0.13%	2.06%
2.02%	0.13%	2.15%
2.23%	0.14%	2.38%
2.37%	0.12%	2.49%
2.43%	0.11%	2.55%
2.77%	0.17%	2.94%
3.63%	0.27%	3.90%
4.14%	0.27%	4.41%
4.78%	0.29%	5.07%
4.68%	0.20%	4.88%
94.72%	5.28%	100.00%

Table E.4 - Area Factors

Rating Area	Experience Period		Projection Period	
	Enrollment	Area Factor	Enrollment	Area Factor
1	12.2%	0.940	11.9%	0.940
2	0.0%	0.940	0.0%	0.940
4	87.8%	0.940	88.1%	0.940
5	0.0%	0.940	0.0%	0.940
6	0.0%	1.040	0.0%	1.040
7	0.0%	1.040	0.0%	1.040
9	0.0%	1.040	0.0%	1.040
Total	100.0%	0.940	100.0%	0.940

Table E.5 - 'Change in Demographics' Calculation

	Experience Period	Projection Period	Change in Demographics
Average Age Factor	1.734	1.757	
Average Tobacco Factor	1.007	1.007	
Average Area Factor	0.940	0.940	
Average Demographic Factor	1.642	1.663	
Capitation Dampening	1.000	1.000	
Final Demographic Factor	1.641	1.663	1.013

Highmark Coverage Advantage

Individual Market

Attachment F - URRT Average Increase

HIOS Plan ID	URRT Plan Category	URRT Current Enrollment	Current Enrollment in Renewing Plans	Current Avg Rate	Projected Avg Rate	Cumulative Rate Change %
79279PA0080001	Renewing	1,833	1,833	\$350.31	\$335.84	(4.13%)
79279PA0080002	Terminated	0	0	\$0.00	\$0.00	0.00%
79279PA0080003	Terminated	0	0	\$0.00	\$0.00	0.00%
79279PA0080004	Renewing	216	216	\$525.89	\$503.75	(4.21%)
79279PA0080006	Terminated	1,550	0	\$470.56	\$0.00	0.00%
79279PA0080008	Renewing	2,245	2,245	\$454.63	\$427.94	(5.87%)
79279PA0080010	Renewing	81	81	\$402.03	\$376.82	(6.27%)
79279PA0090001	Renewing	421	421	\$354.85	\$340.83	(3.95%)
79279PA0090002	Renewing	1,587	1,587	\$478.22	\$468.61	(2.01%)
79279PA0090003	Terminated	34	0	\$398.65	\$0.00	0.00%
79279PA0090004	New	0	0	\$0.00	\$0.00	0.00%
79279PA0100001	Renewing	266	266	\$263.47	\$249.19	(5.42%)
79279PA0110001	Terminated	236	0	\$536.04	\$0.00	0.00%
79279PA0120001	Terminated	225	0	\$495.05	\$0.00	0.00%
79279PA0130001	Terminated	921	0	\$511.57	\$0.00	0.00%
79279PA0130002	Renewing	119	119	\$391.38	\$380.19	(2.86%)
79279PA0130003	Renewing	17	17	\$566.88	\$548.06	(3.32%)
79279PA0130004	Renewing	44	44	\$443.07	\$421.18	(4.94%)
79279PA0130005	New	0	0	\$0.00	\$0.00	0.00%
79279PA0140001	New	0	0	\$0.00	\$0.00	0.00%
79279PA0150001	New	0	0	\$0.00	\$0.00	0.00%
79279PA0160001	New	0	0	\$0.00	\$0.00	0.00%
79279PA0170001	New	0	0	\$0.00	\$0.00	0.00%
Total		9,795	6,829	\$419.25	\$401.55	(4.22%)

Highmark Coverage Advantage

Individual Market

Attachment G - COVID Adjustment Calculation

	COVID-19 Impact
<u>CY2020 Adjustment</u>	
<u>Category</u>	
Testing	2.4%
COVID Treatment/Care	2.8%
<u>Deferred/Rescheduled/Induced Care</u>	<u>(6.0%)</u>
Total	(0.8%)
CY2020 Adjustment Factor	1.008
<u>CY2022 Adjustment</u>	
<u>Category</u>	
Vaccine PMPM	\$2.05
Testing PMPM	\$0.41
<u>COVID Treatment/Care PMPM</u>	<u>\$0.09</u>
Subtotal	\$2.55
<u>Total Adjusted Projected Allowed EHB Claims PMPM (Table 5)</u>	<u>\$422.22</u>
Subtotal (as a factor)	1.006
Morbidity	1.005
CY2022 Adjustment Factor	1.011
Total COVID-19 Adjustment Factor	1.019

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark Coverage Advantage		
Product(s):	EPO		
Market Segment:	Individual		
Rate Effective Date:	01/01/2022	to	12/31/2022
Base Period Start Date:	01/01/2020	to	12/31/2020
Date of Most Recent Membership:	02/01/2021		

Table 1. Number of Members

	Member-months Experience Period	Members Current Period (as of 02-01-2021)	Member-months Projected Rating Period
Average Age	42.3	42.9	43.0
Total	80,137	9,795	162,084
<18	4,907	470	7,853
18-24	5,365	584	9,584
25-29	10,748	1,388	22,535
30-34	7,695	1,051	17,028
35-39	6,683	827	13,467
40-44	5,604	689	11,317
45-49	5,696	706	12,077
50-54	7,873	896	15,015
55-59	9,490	1,119	18,854
60-63	13,642	1,581	26,444
64+	2,434	484	7,911

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
\$ 33,881,406.55	\$ 22,751,539.70	\$ 23,448,288.11	80,137	\$ 6,111,840.38	\$ 29,560,128.48	\$ 77,138.24	\$ (2,518,676.40)	\$ 16,027.40	\$ -	\$ (3,102,079.00)	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 336.68
Loss Ratio											68.05%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.00%	2.40%	0.83%	7.38%	15.34%
Outpatient Hospital	4.00%	2.40%	0.83%	7.38%	17.39%
Professional	4.00%	2.40%	0.83%	7.38%	35.54%
Other Medical	4.00%	2.40%	0.83%	7.38%	3.21%
Capitation				-14.34%	0.06%
Prescription Drugs	4.00%	2.40%	0.83%	7.38%	28.46%
Total Annual Trend				7.37%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.153	

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

** Should equal URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-17				#DIV/0!		#DIV/0!				#DIV/0!
Feb-17				#DIV/0!		#DIV/0!				#DIV/0!
Mar-17				#DIV/0!		#DIV/0!				#DIV/0!
Apr-17				#DIV/0!		#DIV/0!				#DIV/0!
May-17				#DIV/0!		#DIV/0!				#DIV/0!
Jun-17				#DIV/0!		#DIV/0!				#DIV/0!
Jul-17				#DIV/0!		#DIV/0!				#DIV/0!
Aug-17				#DIV/0!		#DIV/0!				#DIV/0!
Sep-17				#DIV/0!		#DIV/0!				#DIV/0!
Oct-17				#DIV/0!		#DIV/0!				#DIV/0!
Nov-17				#DIV/0!		#DIV/0!				#DIV/0!
Dec-17				#DIV/0!		#DIV/0!				#DIV/0!
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!
Jan-19				#DIV/0!		#DIV/0!				#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!
Jan-20		\$ 1,443,460.69	0.9988	\$ 1,445,178.05	5,978	\$ 241.75		\$ (126,116.29)	\$ 1,904,543.85	\$ 318.59
Feb-20		\$ 1,354,357.65	0.9979	\$ 1,357,180.02	6,063	\$ 223.85		\$ (142,784.29)	\$ 1,740,358.73	\$ 287.05
Mar-20		\$ 1,690,570.58	0.9973	\$ 1,695,220.24	6,288	\$ 269.60		\$ (196,503.81)	\$ 2,013,689.13	\$ 320.24
Apr-20		\$ 1,383,411.54	0.9962	\$ 1,388,651.73	6,553	\$ 211.91		\$ (184,889.62)	\$ 1,519,275.10	\$ 231.84
May-20		\$ 1,595,213.22	0.9959	\$ 1,601,715.37	6,764	\$ 236.80		\$ (191,862.75)	\$ 1,847,474.47	\$ 273.13
Jun-20		\$ 2,101,552.84	0.9947	\$ 2,112,675.14	6,917	\$ 305.43		\$ (245,994.06)	\$ 2,366,764.67	\$ 342.17
Jul-20		\$ 2,114,342.23	0.9930	\$ 2,129,352.64	6,922	\$ 307.62		\$ (226,766.64)	\$ 2,618,587.47	\$ 378.30
Aug-20		\$ 2,337,430.43	0.9903	\$ 2,360,318.15	6,825	\$ 345.83		\$ (222,439.90)	\$ 2,655,814.73	\$ 389.13
Sep-20		\$ 2,125,227.39	0.9554	\$ 2,224,500.01	6,977	\$ 318.83		\$ (226,569.69)	\$ 2,479,795.37	\$ 355.42
Oct-20		\$ 2,150,170.25	0.9360	\$ 2,297,229.37	6,997	\$ 328.32		\$ (259,240.87)	\$ 2,572,170.45	\$ 367.61
Nov-20		\$ 2,168,897.14	0.9252	\$ 2,344,323.49	6,999	\$ 334.95		\$ (231,636.63)	\$ 2,581,187.40	\$ 368.79
Dec-20		\$ 33,881,406.55	0.9181	\$ 2,490,863.98	6,854	\$ 363.42	\$ 6,077,474.70	\$ (263,871.85)	\$ 2,706,345.13	\$ 394.86

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

Carrier Name:

Product(s):

Market Segment:

Rate Effective Date:

Highmark Coverage Advantage

EPO

Individual

01/01/2022

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
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ -
Loss Ratio											0.00%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital				0.00%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Capitation					
Prescription Drugs				0.00%	
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.000	

* 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				#DIV/0!		#DIV/0!				#DIV/0!
Feb-17				#DIV/0!		#DIV/0!				#DIV/0!
Mar-17				#DIV/0!		#DIV/0!				#DIV/0!
Apr-17				#DIV/0!		#DIV/0!				#DIV/0!
May-17				#DIV/0!		#DIV/0!				#DIV/0!
Jun-17				#DIV/0!		#DIV/0!				#DIV/0!
Jul-17				#DIV/0!		#DIV/0!				#DIV/0!
Aug-17				#DIV/0!		#DIV/0!				#DIV/0!
Sep-17				#DIV/0!		#DIV/0!				#DIV/0!
Oct-17				#DIV/0!		#DIV/0!				#DIV/0!
Nov-17				#DIV/0!		#DIV/0!				#DIV/0!
Dec-17				#DIV/0!		#DIV/0!				#DIV/0!
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!
Jan-19				#DIV/0!		#DIV/0!				#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!
Jan-20				#DIV/0!		#DIV/0!				#DIV/0!
Feb-20				#DIV/0!		#DIV/0!				#DIV/0!
Mar-20				#DIV/0!		#DIV/0!				#DIV/0!
Apr-20				#DIV/0!		#DIV/0!				#DIV/0!
May-20				#DIV/0!		#DIV/0!				#DIV/0!
Jun-20				#DIV/0!		#DIV/0!				#DIV/0!
Jul-20				#DIV/0!		#DIV/0!				#DIV/0!
Aug-20				#DIV/0!		#DIV/0!				#DIV/0!
Sep-20				#DIV/0!		#DIV/0!				#DIV/0!
Oct-20				#DIV/0!		#DIV/0!				#DIV/0!
Nov-20				#DIV/0!		#DIV/0!				#DIV/0!
Dec-20				#DIV/0!		#DIV/0!				#DIV/0!

* 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:	Highmark Coverage Advantage	Attachment Point:	\$60,000
Product(s):	EPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	64%
Rate Effective Date:	01/01/2022		
Incurred Dates:	1/1/2020 to 12/31/2020	Proj. Incurred Claim Impact:	-3.7%

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 with Reinsurance
\$0	\$29,999			\$13,128,884
\$30,000	\$34,999			\$769,494
\$35,000	\$39,999			\$710,130
\$40,000	\$44,999			\$545,222
\$45,000	\$49,999			\$472,617
\$50,000	\$54,999			\$733,815
\$55,000	\$59,999			\$630,340
\$60,000	\$64,999			\$366,714
\$65,000	\$69,999			\$376,859
\$70,000	\$74,999			\$191,792
\$75,000	\$79,999			\$465,425
\$80,000	\$84,999			\$272,828
\$85,000	\$89,999			\$139,965
\$90,000	\$94,999			\$216,141
\$95,000	\$99,999			\$294,490
\$100,000	\$109,999			\$316,399
\$110,000	\$119,999			\$261,569
\$120,000	\$129,999			\$0
\$130,000	\$139,999			\$322,775
\$140,000	\$149,999			\$115,585
\$150,000	\$159,999			\$126,431
\$160,000	\$169,999			\$139,037
\$170,000	\$179,999			\$0
\$180,000	\$189,999			\$0
\$190,000	\$199,999			\$171,576
\$200,000	\$209,999			\$0
\$210,000	\$219,999			\$0
\$220,000	\$229,999			\$0
\$230,000	\$239,999			\$0
\$240,000	\$249,999			\$0
\$250,000	\$259,999			\$0
\$260,000	\$269,999			\$238,560
\$270,000	\$279,999			\$245,511
\$280,000	\$289,999			\$0
\$290,000	\$299,999			\$0
\$300,000	\$324,999			\$0
\$325,000	\$349,999			\$0
\$350,000	\$374,999			\$0
\$375,000	\$399,999			\$0
\$400,000	\$424,999			\$0
\$425,000	\$449,999			\$0
\$450,000	\$474,999			\$0
\$475,000	\$499,999			\$0
\$500,000	\$599,999			\$548,781
\$600,000	\$699,999			\$0
\$700,000	\$799,999			\$0
\$800,000	\$899,999			\$0
\$900,000	\$999,999			\$0
\$1,000,000+				\$0
Total		9,648	80,133	\$22,634,740
				\$21,800,939

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

Carrier Name:	Highmark Coverage Advantage	Attachment Point:	\$60,000
Product(s):	EPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	64%
Rate Effective Date:	01/01/2022		
		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 with Reinsurance
\$0	\$29,999			\$64,453,198
\$30,000	\$34,999			\$6,068,256
\$35,000	\$39,999			\$5,825,552
\$40,000	\$44,999			\$6,046,058
\$45,000	\$49,999			\$5,101,107
\$50,000	\$54,999			\$3,407,178
\$55,000	\$59,999			\$3,754,074
\$60,000	\$64,999			\$3,650,082
\$65,000	\$69,999			\$3,511,994
\$70,000	\$74,999			\$3,933,378
\$75,000	\$79,999			\$3,111,870
\$80,000	\$84,999			\$2,999,687
\$85,000	\$89,999			\$2,095,124
\$90,000	\$94,999			\$1,791,031
\$95,000	\$99,999			\$3,898,381
\$100,000	\$109,999			\$3,237,075
\$110,000	\$119,999			\$4,547,641
\$120,000	\$129,999			\$3,368,997
\$130,000	\$139,999			\$3,067,142
\$140,000	\$149,999			\$1,901,481
\$150,000	\$159,999			\$3,101,623
\$160,000	\$169,999			\$1,529,012
\$170,000	\$179,999			\$1,647,601
\$180,000	\$189,999			\$2,235,022
\$190,000	\$199,999			\$2,553,577
\$200,000	\$209,999			\$1,063,307
\$210,000	\$219,999			\$3,241,326
\$220,000	\$229,999			\$806,421
\$230,000	\$239,999			\$841,708
\$240,000	\$249,999			\$1,109,055
\$250,000	\$259,999			\$915,813
\$260,000	\$269,999			\$2,389,487
\$270,000	\$279,999			\$751,189
\$280,000	\$289,999			\$1,304,477
\$290,000	\$299,999			\$1,611,131
\$300,000	\$324,999			\$3,755,604
\$325,000	\$349,999			\$2,497,300
\$350,000	\$374,999			\$3,358,389
\$375,000	\$399,999			\$4,744,949
\$400,000	\$424,999			\$2,668,122
\$425,000	\$449,999			\$1,234,552
\$450,000	\$474,999			\$1,319,813
\$475,000	\$499,999			\$933,532
\$500,000	\$599,999			\$3,624,805
\$600,000	\$699,999			\$1,856,313
\$700,000	\$799,999			\$1,440,652
\$800,000	\$899,999			\$832,219
\$900,000	\$999,999			\$921,430
\$1,000,000+				\$4,207,490
Total		34,887	325,937	\$208,469,580
				\$194,265,227

PA Rate Template Part II

Rate Development and Change

Carrier Name:	Highmark Coverage Advantage
Product(s):	EPO
Market Segment:	Individual
Rate Effective Date:	01/01/2022

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	\$ 336.68	\$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experie
Two year trend projection Factor	1.153	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 388.15	\$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	0.999	0.999	
Change in Morbidity - All Other	1.071		<- See URRT Instructions
Total Non-Morbidity Changes	1.017	0.000	
Change in Demographics	1.013		<- See URRT Instructions
Change in Network	1.000		
Change in Benefits	1.000		<- See URRT Instructions
Change in Other	1.004		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 422.22	\$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 422.22	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 422.22		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.811		
Projected Incurred EHB Claims PMPM	\$ 342.56		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	-\$24.32		
Projected Incurred Exchange User Fees PMPM	\$11.06		
Projected Incurred Reinsurance Recoveries PMPM	\$23.29		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 354.65		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 437.12		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 10.15		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 362.89		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 447.27		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	15.23%	\$65.29
General and Claims	10.18%	\$43.65
Agent/Broker Fees and Commissions	0.88%	\$3.76
Quality Improvement Initiatives	4.17%	\$17.88
Taxes and Fees	0.12%	\$0.49
Risk Adjustment User Fee	0.06%	\$0.25
PCORI Fee	0.06%	\$0.24
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	15.35%	\$65.78
Projected Required Revenue PMPM	\$ 428.67	

Table 8. Components of Rate Change

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 263.29	\$ 253.76	\$ (9.54)	-3.6%
B. Base period allowed claims before normalization	\$ 568.33	\$ 336.68	\$ (231.66)	-88.0%
C. Normalization factor component of change	\$ (132.04)	\$ (72.45)	\$ 59.59	22.6%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 436.29	\$ 264.22	\$ (172.07)	-65.4%
D2. URRT Trend	\$ 97.44	\$ 40.39	\$ (57.05)	-21.7%
D3. URRT Morbidity	\$ 18.26	\$ 21.17	\$ 2.91	1.1%
D4. URRT Other	\$ (162.29)	\$ 5.57	\$ 167.86	63.8%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (26.98)	\$ 23.53	\$ 50.51	19.2%
D6. Normalized Exchange User Fee on an allowed basis	\$ 10.87	\$ 10.70	\$ (0.17)	-0.1%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (23.77)	\$ (22.53)	\$ 1.24	0.5%
D8. Subtotal - Sum(D1:D7)	\$ 349.82	\$ 343.05	\$ (6.77)	-2.6%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (115.54)	\$ (102.18)	\$ 13.36	5.1%
E2. Pricing AV	\$ (50.42)	\$ (47.35)	\$ 3.07	1.2%
E3. Benefit Richness	\$ 4.11	\$ 17.18	\$ 13.08	5.0%
E4. Catastrophic Eligibility	\$ (0.41)	\$ (0.46)	\$ (0.05)	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (162.26)	\$ (132.80)	\$ 29.46	11.2%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 36.82	\$ 38.65	\$ 1.83	0.7%
F2. Taxes and Fees	\$ 0.29	\$ 0.29	\$ (0.00)	0.0%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 37.12	\$ 38.94	\$ 1.83	0.7%
G. Change in Miscellaneous Items	\$ 38.62	\$ 4.57	\$ (34.05)	-12.9%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 263.29	\$ 253.76	\$ (9.54)	-3.6%

ence Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 336.68	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 33,881,406.55	
Blended Loss Ratio	68.05%	

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

Effective Date	01/01/2022	04/01/2022	07/01/2022	10/01/2022	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Adjusted Projected Allowed EHB Claims PMPM	\$ 422.22	\$ 422.22	\$ 422.22	\$ 422.22	\$ 422.22
Months of Trend	-	3	6	9	
Annual Trend	7.37%	7.37%	7.37%	7.37%	
Single Risk Pool Projected Allowed Claims	\$ 422.22	\$ 429.79	\$ 437.51	\$ 445.35	\$ -
Quarterly Trend Factor	1.000	1.018	1.036	1.055	0.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2021	2022
Average Age Factor	1.748	1.758
Average Geographic Factor	0.940	0.940
Average Tobacco Factor	1.007	1.007
Average Benefit Richness (induced demand)	1.093	1.091
Average Network Factor	0.720	0.702
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 460.24	\$ 447.27
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 353.31	\$ 351.02

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

	2021	2022	
Paid-to-Allowed	0.813	0.811	
URRT Trend (Total Applied Trend Factor)	1.223	1.153	<- URRT W1, S2
URRT Morbidity	1.034	1.069	<- URRT W1, S2
URRT "Other"	0.706	1.017	<- URRT W1, S2
Risk Adjustment	\$ (28.57)	\$ 24.32	<- URRT W1, S3
Exchange User Fee	\$ 11.51	\$ 11.06	<- URRT W1, S3
Reinsurance Recoveries	\$ 25.17	\$ 23.29	<- URRT W1, S3
Capitation	\$ 0.20	\$ 0.15	<- URRT W1, S2
Network	0.670	0.702	
Pricing AV	0.785	0.803	<- For 2021 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustmen
Benefit Richness	1.022	1.089	
Catastrophic Eligibility	0.998	0.998	
Administrative Expenses	13.99%	15.23%	
Taxes and Fees	0.11%	0.12%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Highmark Coverage Advantage
Product(s):	EPO
Market Segment:	Individual
Rate Effective Date:	01/01/2022
Base Period Start Date	01/01/2020
Date of Most Recent Membership:	02/01/2021
Market Adjusted Index Rate:	\$437.12

Date of Most Recent Membership: 02/01/2021										45 CFR Part 156.8 (d) (2) Allowable Factors						
Market Adjusted Index Rate: \$ 437.12																
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 Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium

Totals - Current Membership							0.735			0.803	0.998	1.016	1.000	0.998	1.041	\$357.39
Total - Projected Membership							0.739			0.808	1.000	1.023	1.000	0.998	1.041	\$362.14
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
Plan 1	79279PA0080001	EPO	Together Blue EPO Bronze 3800	M		Bronze	0.65	Standard AV	On/Off	0.688	0.940	1.000	1.000	1.000	1.000	\$282.69
Plan 2	79279PA0080004	EPO	Together Blue EPO Silver 2900	M		Silver	0.717	Approach (1)	On/Off	0.748	1.063	1.000	1.000	1.000	1.220	\$424.02
Plan 3	79279PA0080006	EPO	Together Blue EPO Gold 800	DM	79279PA0140001	Gold	0.815	Approach (1)	On/Off	0.854	1.023	1.007	1.000	1.000	1.000	\$384.64
Plan 4	79279PA0080008	EPO	Together Blue EPO Gold 0	M		Gold	0.791	Approach (1)	On/Off	0.822	1.003	1.000	1.000	1.000	1.000	\$360.24
Plan 5	79279PA0080010	EPO	Together Blue EPO Silver 2600	M		Silver	0.719	Approach (1)	Off	0.751	0.966	1.000	1.000	1.000	1.000	\$317.19
Plan 6	79279PA0090001	EPO	Together Blue EPO Bronze 6900 HSA	M		Bronze	0.648	Standard AV	On/Off	0.696	0.943	1.000	1.000	1.000	1.000	\$286.91
Plan 7	79279PA0090002	EPO	Together Blue EPO Silver 3450 HSA	M		Silver	0.661	Approach (1)	On/Off	0.715	1.035	1.000	1.000	1.000	1.220	\$394.47
Plan 8	79279PA0090003	EPO	Together Blue EPO Silver 1850 HSA	DM	79279PA0090004	Gold	0.799	Standard AV	Off	0.807	0.994	1.000	1.000	1.000	1.000	\$350.36
Plan 9	79279PA0100001	EPO	Together Blue Major Events EPO 8550 - 3 Free PCP Visits	M		Catastrophic	0.575	Standard AV	On/Off	0.572	0.912	1.000	1.000	0.920	1.000	\$209.76
Plan 10	79279PA0110001	EPO	Together Blue Care Advantage EPO Gold 800 + Adult Dental and Vision	DM	79279PA0170001	Gold	0.82	Approach (1)	On/Off	0.883	1.042	1.100	1.000	1.000	1.000	\$442.43
Plan 11	79279PA0120001	EPO	Together Blue Care Advantage EPO Gold 800	DM	79279PA0160001	Gold	0.82	Approach (1)	On/Off	0.883	1.042	1.007	1.000	1.000	1.000	\$405.10
Plan 12	79279PA0130001	EPO	Together Blue EPO Gold 800 + Adult Dental and Vision	DM	79279PA0150001	Gold	0.815	Approach (1)	On/Off	0.854	1.023	1.105	1.000	1.000	1.000	\$421.97
Plan 13	79279PA0130002	EPO	Together Blue EPO Bronze 3800 + Adult Dental and Vision	M		Bronze	0.65	Standard AV	On/Off	0.688	0.940	1.132	1.000	1.000	1.000	\$320.02
Plan 14	79279PA0130003	EPO	Together Blue EPO Silver 2900 + Adult Dental and Vision	M		Silver	0.717	Approach (1)	On/Off	0.748	1.063	1.088	1.000	1.000	1.220	\$461.35
Plan 15	79279PA0130004	EPO	Together Blue EPO Silver 2600 + Adult Dental and Vision	M		Silver	0.719	Approach (1)	Off	0.751	0.966	1.118	1.000	1.000	1.000	\$354.52
Plan 16	79279PA0130005	EPO		N		Gold	0.791	Approach (1)	On/Off	0.822	1.003	1.104	1.000	1.000	1.000	\$397.57

\$ 188.68	\$ -	\$ -	\$ 188.68	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 188.68
\$ 283.00	\$ -	\$ -	\$ 283.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 283.00
\$ 256.72	\$ -	\$ -	\$ 256.72	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 256.72
\$ 240.43	\$ -	\$ -	\$ 240.43	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 240.43
\$ 211.70	\$ -	\$ -	\$ 211.70	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 211.70
\$ 191.49	\$ -	\$ -	\$ 191.49	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 191.49
\$ 263.28	\$ -	\$ -	\$ 263.28	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 263.28
\$ 233.84	\$ -	\$ -	\$ 233.84	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 233.84
\$ 140.00	\$ -	\$ -	\$ 140.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 140.00
\$ 295.29	\$ -	\$ -	\$ 295.29	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 295.29
\$ 270.38	\$ -	\$ -	\$ 270.38	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 270.38
\$ 281.64	\$ -	\$ -	\$ 281.64	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 281.64
\$ 213.59	\$ -	\$ -	\$ 213.59	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 213.59
\$ 307.92	\$ -	\$ -	\$ 307.92	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 307.92
\$ 236.62	\$ -	\$ -	\$ 236.62	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 236.62
\$ 265.35	\$ -	\$ -	\$ 265.35	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

[illegible]

PA Rate Quarterly Template Part V

Consumer Factors

Carrier Name:	Highmark Coverage Advantage
Product(s):	EPO
Market Segment:	Individual
Rate Effective Date:	01/01/2022

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	1.105
16	0.859			42	1.325	1.112
17	0.885			43	1.357	1.121
18	0.913	1.000		44	1.397	1.132
19	0.941	1.000		45	1.444	1.145
20	0.970	1.000		46	1.500	1.160
21	1.000	1.025		47	1.563	1.177
22	1.000	1.025		48	1.635	1.196
23	1.000	1.025		49	1.706	1.217
24	1.000	1.025		50	1.786	1.225
25	1.004	1.025		51	1.865	1.225
26	1.024	1.025		52	1.952	1.225
27	1.048	1.025		53	2.040	1.225
28	1.087	1.025		54	2.135	1.225
29	1.119	1.025		55	2.230	1.225
30	1.135	1.025		56	2.333	1.225
31	1.159	1.025		57	2.437	1.225
32	1.183	1.025		58	2.548	1.225
33	1.198	1.025		59	2.603	1.225
34	1.214	1.025		60	2.714	1.225
35	1.222	1.025		61	2.810	1.225
36	1.230	1.025		62	2.873	1.225
37	1.238	1.025		63	2.952	1.225
38	1.246	1.025		64+	3.000	1.225
39	1.262	1.025				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Erie	0.940	0.940
Rating Area 2			
Rating Area 3			
Rating Area 4	Allegheny, Washington, Westmoreland	0.940	0.940
Rating Area 5			
Rating Area 6			
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

[illegible]

Company Name: Highmark Coverage Advantage
Market: Individual
Product: EPO
Effective Date of Rates: January 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>	79279PA0080008		79279PA0080008		79279PA0130005		79279PA0130005		79279PA0140001		79279PA0140001		79279PA0150001		79279PA0150001	
HIOS Plan ID (Off Exchange)=>	79279PA0080008		79279PA0080008		79279PA0130005		79279PA0130005		79279PA0140001		79279PA0140001		79279PA0150001		79279PA0150001	
Plan Marketing Name =>	Together Blue EPO Gold 0		Together Blue EPO Gold 0		Together Blue EPO Gold 0 + Adult Dental and Vision		Together Blue EPO Gold 0 + Adult Dental and Vision		Together Blue EPO Premier Gold 0		Together Blue EPO Premier Gold 0		Together Blue EPO Premier Gold 0 + Adult Dental and Vision		Together Blue EPO Premier Gold 0 + Adult Dental and Vision	
Form # =>	TB/EPO/HCA/DP-2		TB/EPO/HCA/DP-2		TB/EPO/ADV/HCA/DP-2		TB/EPO/ADV/HCA/DP-2		TB/EPO/Premier/HCA/DP		TB/EPO/Premier/HCA/DP		TB/EPO/Premier/ADV/HCA/DP		TB/EPO/Premier/ADV/HCA/DP	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	L		L		L		L		L		L		L		L	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0		\$0		\$0		\$0		\$0	
Coinsurance =>	70%		70%		70%		70%		80%		80%		80%		80%	
Copays =>	\$20 PCP		\$20 PCP		\$20 PCP		\$20 PCP		\$15 PCP		\$15 PCP		\$15 PCP		\$15 PCP	
OOP Maximum =>	\$7,500		\$7,500		\$7,500		\$7,500		\$6,500		\$6,500		\$6,500		\$6,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$183.93	\$183.93	\$183.93	\$183.93	\$202.99	\$202.99	\$202.99	\$202.99	\$196.39	\$196.39	\$196.39	\$196.39	\$215.45	\$215.45	\$215.45	\$215.45
15	\$200.28	\$200.28	\$200.28	\$200.28	\$221.04	\$221.04	\$221.04	\$221.04	\$213.85	\$213.85	\$213.85	\$213.85	\$234.61	\$234.61	\$234.61	\$234.61
16	\$206.53	\$206.53	\$206.53	\$206.53	\$227.94	\$227.94	\$227.94	\$227.94	\$220.52	\$220.52	\$220.52	\$220.52	\$241.93	\$241.93	\$241.93	\$241.93
17	\$212.78	\$212.78	\$212.78	\$212.78	\$234.83	\$234.83	\$234.83	\$234.83	\$227.20	\$227.20	\$227.20	\$227.20	\$249.25	\$249.25	\$249.25	\$249.25
18	\$219.51	\$219.51	\$219.51	\$219.51	\$242.26	\$242.26	\$242.26	\$242.26	\$234.39	\$234.39	\$234.39	\$234.39	\$257.14	\$257.14	\$257.14	\$257.14
19	\$226.24	\$226.24	\$226.24	\$226.24	\$249.69	\$249.69	\$249.69	\$249.69	\$241.57	\$241.57	\$241.57	\$241.57	\$265.02	\$265.02	\$265.02	\$265.02
20	\$233.22	\$233.22	\$233.22	\$233.22	\$257.39	\$257.39	\$257.39	\$257.39	\$249.02	\$249.02	\$249.02	\$249.02	\$273.19	\$273.19	\$273.19	\$273.19
21	\$240.43	\$246.44	\$240.43	\$246.44	\$265.35	\$271.98	\$265.35	\$271.98	\$256.72	\$263.14	\$256.72	\$263.14	\$281.64	\$288.68	\$281.64	\$288.68
22	\$240.43	\$246.44	\$240.43	\$246.44	\$265.35	\$271.98	\$265.35	\$271.98	\$256.72	\$263.14	\$256.72	\$263.14	\$281.64	\$288.68	\$281.64	\$288.68
23	\$240.43	\$246.44	\$240.43	\$246.44	\$265.35	\$271.98	\$265.35	\$271.98	\$256.72	\$263.14	\$256.72	\$263.14	\$281.64	\$288.68	\$281.64	\$288.68
24	\$240.43	\$246.44	\$240.43	\$246.44	\$265.35	\$271.98	\$265.35	\$271.98	\$256.72	\$263.14	\$256.72	\$263.14	\$281.64	\$288.68	\$281.64	\$288.68
25	\$241.39	\$247.42	\$241.39	\$247.42	\$266.41	\$273.07	\$266.41	\$273.07	\$257.75	\$264.19	\$257.75	\$264.19	\$282.77	\$289.84	\$282.77	\$289.84
26	\$246.20	\$252.36	\$246.20	\$252.36	\$271.72	\$278.51	\$271.72	\$278.51	\$262.88	\$269.45	\$262.88	\$269.45	\$288.40	\$295.61	\$288.40	\$295.61
27	\$251.97	\$258.27	\$251.97	\$258.27	\$278.09	\$285.04	\$278.09	\$285.04	\$269.04	\$275.77	\$269.04	\$275.77	\$295.16	\$302.54	\$295.16	\$302.54
28	\$261.35	\$267.88	\$261.35	\$267.88	\$288.44	\$295.65	\$288.44	\$295.65	\$279.05	\$286.03	\$279.05	\$286.03	\$306.14	\$313.79	\$306.14	\$313.79
29	\$269.04	\$275.77	\$269.04	\$275.77	\$296.93	\$304.35	\$296.93	\$304.35	\$287.27	\$294.45	\$287.27	\$294.45	\$315.16	\$323.04	\$315.16	\$323.04
30	\$272.89	\$279.71	\$272.89	\$279.71	\$301.17	\$308.70	\$301.17	\$308.70	\$291.38	\$298.66	\$291.38	\$298.66	\$319.66	\$327.65	\$319.66	\$327.65
31	\$278.66	\$285.63	\$278.66	\$285.63	\$307.54	\$315.23	\$307.54	\$315.23	\$297.54	\$304.98	\$297.54	\$304.98	\$326.42	\$334.58	\$326.42	\$334.58
32	\$284.43	\$291.54	\$284.43	\$291.54	\$313.91	\$321.76	\$313.91	\$321.76	\$303.70	\$311.29	\$303.70	\$311.29	\$333.18	\$341.51	\$333.18	\$341.51
33	\$288.04	\$295.24	\$288.04	\$295.24	\$317.89	\$325.84	\$317.89	\$325.84	\$307.55	\$315.24	\$307.55	\$315.24	\$337.40	\$345.84	\$337.40	\$345.84
34	\$291.88	\$299.18	\$291.88	\$299.18	\$322.13	\$330.18	\$322.13	\$330.18	\$311.66	\$319.45	\$311.66	\$319.45	\$341.91	\$350.46	\$341.91	\$350.46
35	\$293.81	\$301.16	\$293.81	\$301.16	\$324.26	\$332.37	\$324.26	\$332.37	\$313.71	\$321.55	\$313.71	\$321.55	\$344.16	\$352.76	\$344.16	\$352.76
36	\$295.73	\$303.12	\$295.73	\$303.12	\$326.38	\$334.54	\$326.38	\$334.54	\$315.77	\$323.66	\$315.77	\$323.66	\$346.42	\$355.08	\$346.42	\$355.08
37	\$297.65	\$305.09	\$297.65	\$305.09	\$328.50	\$336.71	\$328.50	\$336.71	\$317.82	\$325.77	\$317.82	\$325.77	\$348.67	\$357.39	\$348.67	\$357.39
38	\$299.58	\$307.07	\$299.58	\$307.07	\$330.63	\$338.90	\$330.63	\$338.90	\$319.87	\$327.87	\$319.87	\$327.87	\$350.92	\$359.69	\$350.92	\$359.69
39	\$303.42	\$311.01	\$303.42	\$311.01	\$334.87	\$343.24	\$334.87	\$343.24	\$323.98	\$332.08	\$323.98	\$332.08	\$355.43	\$364.32	\$355.43	\$364.32
40	\$307.27	\$338.00	\$307.27	\$338.00	\$339.12	\$373.03	\$339.12	\$373.03	\$328.09	\$360.90	\$328.09	\$360.90	\$359.94	\$395.93	\$359.94	\$395.93
41	\$313.04	\$345.91	\$313.04	\$345.91	\$345.49	\$381.77	\$345.49	\$381.77	\$334.25	\$369.35	\$334.25	\$369.35	\$366.70	\$405.20	\$366.70	\$405.20
42	\$318.57	\$354.25	\$318.57	\$354.25	\$351.59	\$390.97	\$351.59	\$390.97	\$340.15	\$378.25	\$340.15	\$378.25	\$373.17	\$414.97	\$373.17	\$414.97
43	\$326.26	\$365.74	\$326.26	\$365.74	\$360.08	\$403.65	\$360.08	\$403.65	\$348.37	\$390.52	\$348.37	\$390.52	\$382.19	\$428.43	\$382.19	\$428.43
44	\$335.88	\$380.22	\$335.88	\$380.22	\$370.69	\$419.62	\$370.69	\$419.62	\$358.64	\$405.98	\$358.64	\$405.98	\$393.45	\$445.39	\$393.45	\$445.39
45	\$347.18	\$397.52	\$347.18	\$397.52	\$383.17	\$438.73	\$383.17	\$438.73	\$370.70	\$424.45	\$370.70	\$424.45	\$406.69	\$465.66	\$406.69	\$465.66
46	\$360.65	\$418.35	\$360.65	\$418.35	\$398.03	\$461.71	\$398.03	\$461.71	\$385.08	\$446.69	\$385.08	\$446.69	\$422.46	\$490.05	\$422.46	\$490.05
47	\$375.79	\$442.30	\$375.79	\$442.30	\$414.74	\$488.15	\$414.74	\$488.15	\$401.25	\$472.27	\$401.25	\$472.27	\$440.20	\$518.12	\$440.20	\$518.12
48	\$393.10	\$470.15	\$393.10	\$470.15	\$433.85	\$518.88	\$433.85	\$518.88	\$419.74	\$502.01	\$419.74	\$502.01	\$460.48	\$550.73	\$460.48	\$550.73
49	\$410.17	\$499.18	\$410.17	\$499.18	\$452.69	\$550.92	\$452.69	\$550.92	\$437.96	\$533.00	\$437.96	\$533.00	\$480.48	\$584.74	\$480.48	\$584.74
50	\$429.41	\$526.03	\$429.41	\$526.03	\$473.92	\$580.55	\$473.92	\$580.55	\$458.50	\$561.66	\$458.50	\$561.66	\$503.01	\$616.19	\$503.01	\$616.19
51	\$448.40	\$549.29	\$448.40	\$549.29	\$494.88	\$606.23	\$494.88	\$606.23	\$478.78	\$586.51	\$478.78	\$586.51	\$525.26	\$643.44	\$525.26	\$643.44
52	\$469.32	\$574.92	\$469.32	\$574.92	\$517.96	\$634.50	\$517.96	\$634.50	\$501.12	\$613.87	\$501.12	\$613.87	\$549.76	\$673.46	\$549.76	\$673.46
53	\$490.48	\$600.84	\$490.48	\$600.84	\$541.31	\$663.10	\$541.31	\$663.10	\$523.71	\$641.54	\$523.71	\$641.54	\$574.55	\$703.82	\$574.55	\$703.82
54	\$513.32	\$628.82	\$513.32	\$628.82	\$566.52	\$693.99	\$566.52	\$693.99	\$548.10	\$671.42	\$548.10	\$671.42	\$601.30	\$736.59	\$601.30	\$736.59
55	\$536.16	\$656.80	\$536.16	\$656.80	\$591.73	\$724.87	\$591.73	\$724.87	\$572.49	\$701.30	\$572.49	\$701.30	\$628.06	\$769.37	\$628.06	\$769.37
56	\$560.92	\$687.13	\$560.92	\$687.13	\$619.06	\$758.35	\$619.06	\$758.35	\$598.93	\$733.69	\$598.93	\$733.69	\$657.07	\$804.91	\$657.07	\$804.91
57	\$585.93	\$717.76	\$585.93	\$717.76	\$646.66	\$792.16	\$646.66	\$792.16	\$625.63	\$766.40	\$625.63	\$766.40	\$686.36	\$840.79	\$686.36	\$840.79
58	\$612.62	\$750.46	\$612.62	\$750.46	\$676.11	\$828.23	\$676.11	\$828.23	\$654.12	\$801.30	\$654.12	\$801.30	\$717.62	\$879.08	\$717.62	\$879.08
59	\$625.84	\$766.65	\$625.84	\$766.65	\$690.71	\$846.12	\$690.71	\$846.12	\$668.24	\$818.59	\$668.24	\$818.59	\$733.11	\$898.06	\$733.11	\$898.06
60	\$652.53	\$799.35	\$652.53	\$799.35	\$720.16	\$882.20	\$720.16	\$882.20	\$696.74	\$853.51	\$696.74	\$853.51	\$764.37	\$936.35	\$764.37	\$936.35
61	\$675.61	\$827.62	\$675.61	\$827.62	\$745.63	\$913.40	\$745.63	\$913.40	\$721.38							

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

HIOS Plan ID (On Exchange)=>	79279PA0160001		79279PA0160001		79279PA0170001		79279PA0170001		N/A		N/A		79279PA0080004		79279PA0080004	
HIOS Plan ID (Off Exchange)=>	79279PA0160001		79279PA0160001		79279PA0170001		79279PA0170001		79279PA0090004		79279PA0090004		79279PA0080004		79279PA0080004	
Plan Marketing Name =>	Together Blue Care Advantage EPO Premier Gold 0		Together Blue Care Advantage EPO Premier Gold 0		Together Blue Care Advantage EPO Premier Gold 0 + Adult Dental and Vision		Together Blue Care Advantage EPO Premier Gold 0 + Adult Dental and Vision		Together Blue EPO Gold 1400 HSA		Together Blue EPO Gold 1400 HSA		Together Blue EPO Silver 2900		Together Blue EPO Silver 2900	
Form # =>	TB/CA/EPO/Premier/HCA/DP		TB/CA/EPO/Premier/HCA/DP		CA/EPO/Premier/ADV/HCA/DP		CA/EPO/Premier/ADV/HCA/DP		TB/EPO/HDHP/HCA/DP-2		TB/EPO/HDHP/HCA/DP-2		TB/EPO/HCA/DP-2		TB/EPO/HCA/DP-2	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	L		L		L		L		L		L		L		L	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver	
Deductible =>	\$0		\$0		\$0		\$0		\$1,400		\$1,400		\$2,900		\$2,900	
Coinsurance =>	80%		80%		80%		80%		80%		80%		70%		70%	
Copays =>	\$15 PCP		\$15 PCP		\$15 PCP		\$15 PCP		N/A		N/A		\$50 PCP		\$50 PCP	
OOP Maximum =>	\$6,500		\$6,500		\$6,500		\$6,500		\$5,000		\$5,000		\$7,800		\$7,800	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$206.84	\$206.84	\$206.84	\$206.84	\$225.90	\$225.90	\$225.90	\$225.90	\$178.89	\$178.89	\$178.89	\$178.89	\$216.50	\$216.50	\$216.50	\$216.50
15	\$225.23	\$225.23	\$225.23	\$225.23	\$245.98	\$245.98	\$245.98	\$245.98	\$194.79	\$194.79	\$194.79	\$194.79	\$235.74	\$235.74	\$235.74	\$235.74
16	\$232.26	\$232.26	\$232.26	\$232.26	\$253.65	\$253.65	\$253.65	\$253.65	\$200.87	\$200.87	\$200.87	\$200.87	\$243.10	\$243.10	\$243.10	\$243.10
17	\$239.29	\$239.29	\$239.29	\$239.29	\$261.33	\$261.33	\$261.33	\$261.33	\$206.95	\$206.95	\$206.95	\$206.95	\$250.46	\$250.46	\$250.46	\$250.46
18	\$246.86	\$246.86	\$246.86	\$246.86	\$269.60	\$269.60	\$269.60	\$269.60	\$213.50	\$213.50	\$213.50	\$213.50	\$258.38	\$258.38	\$258.38	\$258.38
19	\$254.43	\$254.43	\$254.43	\$254.43	\$277.87	\$277.87	\$277.87	\$277.87	\$220.04	\$220.04	\$220.04	\$220.04	\$266.30	\$266.30	\$266.30	\$266.30
20	\$262.27	\$262.27	\$262.27	\$262.27	\$286.43	\$286.43	\$286.43	\$286.43	\$226.82	\$226.82	\$226.82	\$226.82	\$274.51	\$274.51	\$274.51	\$274.51
21	\$270.38	\$277.14	\$270.38	\$277.14	\$295.29	\$302.67	\$295.29	\$302.67	\$233.84	\$239.69	\$233.84	\$239.69	\$283.00	\$290.08	\$283.00	\$290.08
22	\$270.38	\$277.14	\$270.38	\$277.14	\$295.29	\$302.67	\$295.29	\$302.67	\$233.84	\$239.69	\$233.84	\$239.69	\$283.00	\$290.08	\$283.00	\$290.08
23	\$270.38	\$277.14	\$270.38	\$277.14	\$295.29	\$302.67	\$295.29	\$302.67	\$233.84	\$239.69	\$233.84	\$239.69	\$283.00	\$290.08	\$283.00	\$290.08
24	\$270.38	\$277.14	\$270.38	\$277.14	\$295.29	\$302.67	\$295.29	\$302.67	\$233.84	\$239.69	\$233.84	\$239.69	\$283.00	\$290.08	\$283.00	\$290.08
25	\$271.46	\$278.25	\$271.46	\$278.25	\$296.47	\$303.88	\$296.47	\$303.88	\$234.78	\$240.65	\$234.78	\$240.65	\$284.13	\$291.23	\$284.13	\$291.23
26	\$276.87	\$283.79	\$276.87	\$283.79	\$302.38	\$309.94	\$302.38	\$309.94	\$239.45	\$245.44	\$239.45	\$245.44	\$289.79	\$297.03	\$289.79	\$297.03
27	\$283.36	\$290.44	\$283.36	\$290.44	\$309.46	\$317.20	\$309.46	\$317.20	\$245.06	\$251.19	\$245.06	\$251.19	\$296.58	\$303.99	\$296.58	\$303.99
28	\$293.90	\$301.25	\$293.90	\$301.25	\$320.98	\$329.00	\$320.98	\$329.00	\$254.18	\$260.53	\$254.18	\$260.53	\$307.62	\$315.31	\$307.62	\$315.31
29	\$302.56	\$310.12	\$302.56	\$310.12	\$330.43	\$338.69	\$330.43	\$338.69	\$261.67	\$268.21	\$261.67	\$268.21	\$316.68	\$324.60	\$316.68	\$324.60
30	\$306.88	\$314.55	\$306.88	\$314.55	\$335.15	\$343.53	\$335.15	\$343.53	\$265.41	\$272.05	\$265.41	\$272.05	\$321.21	\$329.24	\$321.21	\$329.24
31	\$313.37	\$321.20	\$313.37	\$321.20	\$342.24	\$350.80	\$342.24	\$350.80	\$271.02	\$277.80	\$271.02	\$277.80	\$328.00	\$336.20	\$328.00	\$336.20
32	\$319.86	\$327.86	\$319.86	\$327.86	\$349.33	\$358.06	\$349.33	\$358.06	\$276.63	\$283.55	\$276.63	\$283.55	\$334.79	\$343.16	\$334.79	\$343.16
33	\$323.92	\$332.02	\$323.92	\$332.02	\$353.76	\$362.60	\$353.76	\$362.60	\$280.14	\$287.14	\$280.14	\$287.14	\$339.03	\$347.51	\$339.03	\$347.51
34	\$328.24	\$336.45	\$328.24	\$336.45	\$358.48	\$367.44	\$358.48	\$367.44	\$283.88	\$290.98	\$283.88	\$290.98	\$343.56	\$352.15	\$343.56	\$352.15
35	\$330.40	\$338.66	\$330.40	\$338.66	\$360.84	\$369.86	\$360.84	\$369.86	\$285.75	\$292.89	\$285.75	\$292.89	\$345.83	\$354.48	\$345.83	\$354.48
36	\$332.57	\$340.88	\$332.57	\$340.88	\$363.21	\$372.29	\$363.21	\$372.29	\$287.62	\$294.81	\$287.62	\$294.81	\$348.09	\$356.79	\$348.09	\$356.79
37	\$334.73	\$343.10	\$334.73	\$343.10	\$365.57	\$374.71	\$365.57	\$374.71	\$289.49	\$296.73	\$289.49	\$296.73	\$350.35	\$359.11	\$350.35	\$359.11
38	\$336.89	\$345.31	\$336.89	\$345.31	\$367.93	\$377.13	\$367.93	\$377.13	\$291.36	\$298.64	\$291.36	\$298.64	\$352.62	\$361.44	\$352.62	\$361.44
39	\$341.22	\$349.75	\$341.22	\$349.75	\$372.66	\$381.98	\$372.66	\$381.98	\$295.11	\$302.49	\$295.11	\$302.49	\$357.15	\$366.08	\$357.15	\$366.08
40	\$345.55	\$380.11	\$345.55	\$380.11	\$377.38	\$415.12	\$377.38	\$415.12	\$298.85	\$328.74	\$298.85	\$328.74	\$361.67	\$397.84	\$361.67	\$397.84
41	\$352.03	\$388.99	\$352.03	\$388.99	\$384.47	\$424.84	\$384.47	\$424.84	\$304.46	\$336.43	\$304.46	\$336.43	\$368.47	\$407.16	\$368.47	\$407.16
42	\$358.25	\$398.37	\$358.25	\$398.37	\$391.26	\$435.08	\$391.26	\$435.08	\$309.84	\$344.54	\$309.84	\$344.54	\$374.98	\$416.98	\$374.98	\$416.98
43	\$366.91	\$411.31	\$366.91	\$411.31	\$400.71	\$449.20	\$400.71	\$449.20	\$317.32	\$355.72	\$317.32	\$355.72	\$384.03	\$430.50	\$384.03	\$430.50
44	\$377.72	\$427.58	\$377.72	\$427.58	\$412.52	\$466.97	\$412.52	\$466.97	\$326.67	\$369.79	\$326.67	\$369.79	\$395.35	\$447.54	\$395.35	\$447.54
45	\$390.43	\$447.04	\$390.43	\$447.04	\$426.40	\$488.23	\$426.40	\$488.23	\$337.66	\$386.62	\$337.66	\$386.62	\$408.65	\$467.90	\$408.65	\$467.90
46	\$405.57	\$470.46	\$405.57	\$470.46	\$442.94	\$513.81	\$442.94	\$513.81	\$350.76	\$406.88	\$350.76	\$406.88	\$424.50	\$492.42	\$424.50	\$492.42
47	\$422.60	\$497.40	\$422.60	\$497.40	\$461.54	\$543.23	\$461.54	\$543.23	\$365.49	\$430.18	\$365.49	\$430.18	\$442.33	\$520.62	\$442.33	\$520.62
48	\$442.07	\$528.72	\$442.07	\$528.72	\$482.80	\$577.43	\$482.80	\$577.43	\$382.33	\$457.27	\$382.33	\$457.27	\$462.71	\$553.40	\$462.71	\$553.40
49	\$461.27	\$561.37	\$461.27	\$561.37	\$503.76	\$613.08	\$503.76	\$613.08	\$398.93	\$485.50	\$398.93	\$485.50	\$482.80	\$587.57	\$482.80	\$587.57
50	\$482.90	\$591.55	\$482.90	\$591.55	\$527.39	\$646.05	\$527.39	\$646.05	\$417.64	\$511.61	\$417.64	\$511.61	\$505.44	\$619.16	\$505.44	\$619.16
51	\$504.26	\$617.72	\$504.26	\$617.72	\$550.72	\$674.63	\$550.72	\$674.63	\$436.11	\$534.23	\$436.11	\$534.23	\$527.80	\$646.56	\$527.80	\$646.56
52	\$527.78	\$646.53	\$527.78	\$646.53	\$576.41	\$706.10	\$576.41	\$706.10	\$456.46	\$559.16	\$456.46	\$559.16	\$552.42	\$676.71	\$552.42	\$676.71
53	\$551.58	\$675.69	\$551.58	\$675.69	\$602.39	\$737.93	\$602.39	\$737.93	\$477.03	\$584.36	\$477.03	\$584.36	\$577.32	\$707.22	\$577.32	\$707.22
54	\$577.26	\$707.14	\$577.26	\$707.14	\$630.44	\$772.29	\$630.44	\$772.29	\$499.25	\$611.58	\$499.25	\$611.58	\$604.21	\$740.16	\$604.21	\$740.16
55	\$602.95	\$738.61	\$602.95	\$738.61	\$658.50	\$806.66	\$658.50	\$806.66	\$521.46	\$638.79	\$521.46	\$638.79	\$631.09	\$773.09	\$631.09	\$773.09
56	\$630.80	\$772.73	\$630.80	\$772.73	\$688.91	\$843.91	\$688.91	\$843.91	\$545.55	\$668.30	\$545.55	\$668.30	\$660.24	\$808.79	\$660.24	\$808.79
57	\$658.92	\$807.18	\$658.92	\$807.18	\$719.62	\$881.53	\$719.62	\$881.53	\$569.87	\$698.09	\$569.87	\$698.09	\$689.67	\$844.85	\$689.67	\$844.85
58	\$688.93	\$843.94	\$688.93	\$843.94	\$752.40	\$921.69	\$752.40	\$921.69	\$595.82	\$729.88	\$595.82	\$729.88	\$721.08	\$883.32	\$721.08	\$883.32
59	\$703.80	\$862.16	\$703.80	\$862.16	\$768.64	\$941.58	\$768.64	\$941.58	\$608.69	\$745.65	\$608.69	\$745.65	\$736.65	\$902.40	\$736.65	\$902.40
60	\$733.81	\$898.92	\$733.81	\$898.92	\$801.42	\$981.74	\$801.42	\$981.74	\$634.64	\$777.43	\$634.64	\$777.43	\$768.06	\$940.87	\$768.06	\$940.87
61	\$759.77	\$930.72	\$759.77	\$930.72	\$829.76	\$1,016.46										

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

HIOS Plan ID (On Exchange)=>	79279PA0130003		79279PA0130003		79279PA0090002		79279PA0090002		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0130003		79279PA0130003		79279PA0090002		79279PA0090002		79279PA0080010		79279PA0080010		79279PA0130004		79279PA0130004	
Plan Marketing Name =>	Together Blue EPO Silver 2900 + Adult Dental and Vision		Together Blue EPO Silver 2900 + Adult Dental and Vision		Together Blue EPO Silver 3250 HSA		Together Blue EPO Silver 3250 HSA		Together Blue EPO Silver 2600		Together Blue EPO Silver 2600		Together Blue EPO Silver 2600 + Adult Dental and Vision		Together Blue EPO Silver 2600 + Adult Dental and Vision	
Form # =>	TB/EPO/ADV/HCA/DP-2		TB/EPO/ADV/HCA/DP-2		TB/EPO/HDHP/HCA/DP-2		TB/EPO/HDHP/HCA/DP-2		TB/EPO/HCA/DP-2		TB/EPO/HCA/DP-2		TB/EPO/ADV/HCA/DP-2		TB/EPO/ADV/HCA/DP-2	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	L		L		L		L		L		L		L		L	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$2,900		\$2,900		\$3,250		\$3,250		\$2,600		\$2,600		\$2,600		\$2,600	
Coinsurance =>	70%		70%		90%		90%		70%		70%		70%		70%	
Copays =>	\$50 PCP		\$50 PCP		\$70 after Ded. PCP		\$70 after Ded. PCP		\$40 PCP		\$40 PCP		\$40 PCP		\$40 PCP	
OOP Maximum =>	\$7,800		\$7,800		\$6,900		\$6,900		\$8,500		\$8,500		\$8,500		\$8,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$235.56	\$235.56	\$235.56	\$235.56	\$201.41	\$201.41	\$201.41	\$201.41	\$161.95	\$161.95	\$161.95	\$161.95	\$181.01	\$181.01	\$181.01	\$181.01
15	\$256.50	\$256.50	\$256.50	\$256.50	\$219.31	\$219.31	\$219.31	\$219.31	\$176.35	\$176.35	\$176.35	\$176.35	\$197.10	\$197.10	\$197.10	\$197.10
16	\$264.50	\$264.50	\$264.50	\$264.50	\$226.16	\$226.16	\$226.16	\$226.16	\$181.85	\$181.85	\$181.85	\$181.85	\$203.26	\$203.26	\$203.26	\$203.26
17	\$272.51	\$272.51	\$272.51	\$272.51	\$233.00	\$233.00	\$233.00	\$233.00	\$187.35	\$187.35	\$187.35	\$187.35	\$209.41	\$209.41	\$209.41	\$209.41
18	\$281.13	\$281.13	\$281.13	\$281.13	\$240.37	\$240.37	\$240.37	\$240.37	\$193.28	\$193.28	\$193.28	\$193.28	\$216.03	\$216.03	\$216.03	\$216.03
19	\$289.75	\$289.75	\$289.75	\$289.75	\$247.75	\$247.75	\$247.75	\$247.75	\$199.21	\$199.21	\$199.21	\$199.21	\$222.66	\$222.66	\$222.66	\$222.66
20	\$298.68	\$298.68	\$298.68	\$298.68	\$255.38	\$255.38	\$255.38	\$255.38	\$205.35	\$205.35	\$205.35	\$205.35	\$229.52	\$229.52	\$229.52	\$229.52
21	\$307.92	\$315.62	\$307.92	\$315.62	\$263.28	\$269.86	\$263.28	\$269.86	\$211.70	\$216.99	\$211.70	\$216.99	\$236.62	\$242.54	\$236.62	\$242.54
22	\$307.92	\$315.62	\$307.92	\$315.62	\$263.28	\$269.86	\$263.28	\$269.86	\$211.70	\$216.99	\$211.70	\$216.99	\$236.62	\$242.54	\$236.62	\$242.54
23	\$307.92	\$315.62	\$307.92	\$315.62	\$263.28	\$269.86	\$263.28	\$269.86	\$211.70	\$216.99	\$211.70	\$216.99	\$236.62	\$242.54	\$236.62	\$242.54
24	\$307.92	\$315.62	\$307.92	\$315.62	\$263.28	\$269.86	\$263.28	\$269.86	\$211.70	\$216.99	\$211.70	\$216.99	\$236.62	\$242.54	\$236.62	\$242.54
25	\$309.15	\$316.88	\$309.15	\$316.88	\$264.33	\$270.94	\$264.33	\$270.94	\$212.55	\$217.86	\$212.55	\$217.86	\$237.57	\$243.51	\$237.57	\$243.51
26	\$315.31	\$323.19	\$315.31	\$323.19	\$269.60	\$276.34	\$269.60	\$276.34	\$216.78	\$222.20	\$216.78	\$222.20	\$242.30	\$248.36	\$242.30	\$248.36
27	\$322.70	\$330.77	\$322.70	\$330.77	\$275.92	\$282.82	\$275.92	\$282.82	\$221.86	\$227.41	\$221.86	\$227.41	\$247.98	\$254.18	\$247.98	\$254.18
28	\$334.71	\$343.08	\$334.71	\$343.08	\$286.19	\$293.34	\$286.19	\$293.34	\$230.12	\$235.87	\$230.12	\$235.87	\$257.21	\$263.64	\$257.21	\$263.64
29	\$344.56	\$353.17	\$344.56	\$353.17	\$294.61	\$301.98	\$294.61	\$301.98	\$236.89	\$242.81	\$236.89	\$242.81	\$264.78	\$271.40	\$264.78	\$271.40
30	\$349.49	\$358.23	\$349.49	\$358.23	\$298.82	\$306.29	\$298.82	\$306.29	\$240.28	\$246.29	\$240.28	\$246.29	\$268.56	\$275.27	\$268.56	\$275.27
31	\$356.88	\$365.80	\$356.88	\$365.80	\$305.14	\$312.77	\$305.14	\$312.77	\$245.36	\$251.49	\$245.36	\$251.49	\$274.24	\$281.10	\$274.24	\$281.10
32	\$364.27	\$373.38	\$364.27	\$373.38	\$311.46	\$319.25	\$311.46	\$319.25	\$250.44	\$256.70	\$250.44	\$256.70	\$279.92	\$286.92	\$279.92	\$286.92
33	\$368.89	\$378.11	\$368.89	\$378.11	\$315.41	\$323.30	\$315.41	\$323.30	\$253.62	\$259.96	\$253.62	\$259.96	\$283.47	\$290.56	\$283.47	\$290.56
34	\$373.81	\$383.16	\$373.81	\$383.16	\$319.62	\$327.61	\$319.62	\$327.61	\$257.00	\$263.43	\$257.00	\$263.43	\$287.26	\$294.44	\$287.26	\$294.44
35	\$376.28	\$385.69	\$376.28	\$385.69	\$321.73	\$329.77	\$321.73	\$329.77	\$258.70	\$265.17	\$258.70	\$265.17	\$289.15	\$296.38	\$289.15	\$296.38
36	\$378.74	\$388.21	\$378.74	\$388.21	\$323.83	\$331.93	\$323.83	\$331.93	\$260.39	\$266.90	\$260.39	\$266.90	\$291.04	\$298.32	\$291.04	\$298.32
37	\$381.20	\$390.73	\$381.20	\$390.73	\$325.94	\$334.09	\$325.94	\$334.09	\$262.08	\$268.63	\$262.08	\$268.63	\$292.94	\$300.26	\$292.94	\$300.26
38	\$383.67	\$393.26	\$383.67	\$393.26	\$328.05	\$336.25	\$328.05	\$336.25	\$263.78	\$270.37	\$263.78	\$270.37	\$294.83	\$302.20	\$294.83	\$302.20
39	\$388.60	\$398.32	\$388.60	\$398.32	\$332.26	\$340.57	\$332.26	\$340.57	\$267.17	\$273.85	\$267.17	\$273.85	\$298.61	\$306.08	\$298.61	\$306.08
40	\$393.52	\$432.87	\$393.52	\$432.87	\$336.47	\$370.12	\$336.47	\$370.12	\$270.55	\$297.61	\$270.55	\$297.61	\$302.40	\$332.64	\$302.40	\$332.64
41	\$400.91	\$443.01	\$400.91	\$443.01	\$342.79	\$378.78	\$342.79	\$378.78	\$275.63	\$304.57	\$275.63	\$304.57	\$308.08	\$340.43	\$308.08	\$340.43
42	\$407.99	\$453.68	\$407.99	\$453.68	\$348.85	\$387.92	\$348.85	\$387.92	\$280.50	\$311.92	\$280.50	\$311.92	\$313.52	\$348.63	\$313.52	\$348.63
43	\$417.85	\$468.41	\$417.85	\$468.41	\$357.27	\$400.50	\$357.27	\$400.50	\$287.28	\$322.04	\$287.28	\$322.04	\$321.09	\$359.94	\$321.09	\$359.94
44	\$430.16	\$486.94	\$430.16	\$486.94	\$367.80	\$416.35	\$367.80	\$416.35	\$295.74	\$334.78	\$295.74	\$334.78	\$330.56	\$374.19	\$330.56	\$374.19
45	\$444.64	\$509.11	\$444.64	\$509.11	\$380.18	\$435.31	\$380.18	\$435.31	\$305.69	\$350.02	\$305.69	\$350.02	\$341.68	\$391.22	\$341.68	\$391.22
46	\$461.88	\$535.78	\$461.88	\$535.78	\$394.92	\$458.11	\$394.92	\$458.11	\$317.55	\$368.36	\$317.55	\$368.36	\$354.93	\$411.72	\$354.93	\$411.72
47	\$481.28	\$566.47	\$481.28	\$566.47	\$411.51	\$484.35	\$411.51	\$484.35	\$330.89	\$389.46	\$330.89	\$389.46	\$369.84	\$435.30	\$369.84	\$435.30
48	\$503.45	\$602.13	\$503.45	\$602.13	\$430.46	\$514.83	\$430.46	\$514.83	\$346.13	\$413.97	\$346.13	\$413.97	\$386.87	\$462.70	\$386.87	\$462.70
49	\$525.31	\$639.30	\$525.31	\$639.30	\$449.16	\$546.63	\$449.16	\$546.63	\$361.16	\$439.53	\$361.16	\$439.53	\$403.67	\$491.27	\$403.67	\$491.27
50	\$549.95	\$673.69	\$549.95	\$673.69	\$470.22	\$576.02	\$470.22	\$576.02	\$378.10	\$463.17	\$378.10	\$463.17	\$422.60	\$517.69	\$422.60	\$517.69
51	\$574.27	\$703.48	\$574.27	\$703.48	\$491.02	\$601.50	\$491.02	\$601.50	\$394.82	\$483.65	\$394.82	\$483.65	\$441.30	\$540.59	\$441.30	\$540.59
52	\$601.06	\$736.30	\$601.06	\$736.30	\$513.92	\$629.55	\$513.92	\$629.55	\$413.24	\$506.22	\$413.24	\$506.22	\$461.88	\$565.80	\$461.88	\$565.80
53	\$628.16	\$769.50	\$628.16	\$769.50	\$537.09	\$657.94	\$537.09	\$657.94	\$431.87	\$529.04	\$431.87	\$529.04	\$482.70	\$591.31	\$482.70	\$591.31
54	\$657.41	\$805.33	\$657.41	\$805.33	\$562.10	\$688.57	\$562.10	\$688.57	\$451.98	\$553.68	\$451.98	\$553.68	\$505.18	\$618.85	\$505.18	\$618.85
55	\$686.66	\$841.16	\$686.66	\$841.16	\$587.11	\$719.21	\$587.11	\$719.21	\$472.09	\$578.31	\$472.09	\$578.31	\$527.66	\$646.38	\$527.66	\$646.38
56	\$718.38	\$880.02	\$718.38	\$880.02	\$614.23	\$752.43	\$614.23	\$752.43	\$493.90	\$605.03	\$493.90	\$605.03	\$552.03	\$676.24	\$552.03	\$676.24
57	\$750.40	\$919.24	\$750.40	\$919.24	\$641.61	\$785.97	\$641.61	\$785.97	\$515.91	\$631.99	\$515.91	\$631.99	\$576.64	\$706.38	\$576.64	\$706.38
58	\$784.58	\$961.11	\$784.58	\$961.11	\$670.84	\$821.78	\$670.84	\$821.78	\$539.41	\$660.78	\$539.41	\$660.78	\$602.91	\$738.56	\$602.91	\$738.56
59	\$801.52	\$981.86	\$801.52	\$981.86	\$685.32	\$839.52	\$685.32	\$839.52	\$551.06	\$675.05	\$551.06	\$675.05	\$615.92	\$754.50	\$615.92	\$754.50
60	\$835.69	\$1,023.72	\$835.69	\$1,023.72	\$714.54	\$875.31	\$714.54	\$875.31	\$574.55	\$703.82	\$574.55	\$703.82	\$642.19	\$786.68	\$642.19	\$786.68
61	\$865.26	\$1,059.94	\$865.26	\$1,059												

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

HIOS Plan ID (On Exchange)=>	79279PA0080001		79279PA0080001		79279PA0130002		79279PA0130002		79279PA0090001		79279PA0090001		79279PA0100001		79279PA0100001	
HIOS Plan ID (Off Exchange)=>	79279PA0080001		79279PA0080001		79279PA0130002		79279PA0130002		79279PA0090001		79279PA0090001		79279PA0100001		79279PA0100001	
Plan Marketing Name =>	Together Blue EPO Bronze 3800		Together Blue EPO Bronze 3800		Together Blue EPO Bronze 3800 + Adult Dental and Vision		Together Blue EPO Bronze 3800 + Adult Dental and Vision		Together Blue EPO Bronze 6900 HSA		Together Blue EPO Bronze 6900 HSA		Together Blue Major Events EPO 8700 - 3 Free PCP Visits		Together Blue Major Events EPO 8700 - 3 Free PCP Visits	
Form # =>	TB/EPO/HCA/DP-2		TB/EPO/HCA/DP-2		TB/EPO/ADV/HCA/DP-2		TB/EPO/ADV/HCA/DP-2		TB/EPO/HDHP/HCA/DP-2		TB/EPO/HDHP/HCA/DP-2		TB/CAT/EPO/HCA/DP-2		TB/CAT/EPO/HCA/DP-2	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	L		L		L		L		L		L		L		L	
Metal =>	Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Catastrophic		Catastrophic	
Deductible =>	\$3,800		\$3,800		\$3,800		\$3,800		\$6,900		\$6,900		\$8,700		\$8,700	
Coinsurance =>	50%		50%		50%		50%		100%		100%		100%		100%	
Copays =>	\$80 PCP		\$80 PCP		\$80 PCP		\$80 PCP		N/A		N/A		\$0 (Visits 1-3); then 100% after Ded. PCP		\$0 (Visits 1-3); then 100% after Ded. PCP	
OOP Maximum =>	\$8,700		\$8,700		\$8,700		\$8,700		\$6,900		\$6,900		\$8,700		\$8,700	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$144.34	\$144.34	\$144.34	\$144.34	\$163.40	\$163.40	\$163.40	\$163.40	\$146.49	\$146.49	\$146.49	\$146.49	\$107.10	\$107.10	\$107.10	\$107.10
15	\$157.17	\$157.17	\$157.17	\$157.17	\$177.92	\$177.92	\$177.92	\$177.92	\$159.51	\$159.51	\$159.51	\$159.51	\$116.62	\$116.62	\$116.62	\$116.62
16	\$162.08	\$162.08	\$162.08	\$162.08	\$183.47	\$183.47	\$183.47	\$183.47	\$164.49	\$164.49	\$164.49	\$164.49	\$120.26	\$120.26	\$120.26	\$120.26
17	\$166.98	\$166.98	\$166.98	\$166.98	\$189.03	\$189.03	\$189.03	\$189.03	\$169.47	\$169.47	\$169.47	\$169.47	\$123.90	\$123.90	\$123.90	\$123.90
18	\$172.26	\$172.26	\$172.26	\$172.26	\$195.01	\$195.01	\$195.01	\$195.01	\$174.83	\$174.83	\$174.83	\$174.83	\$127.82	\$127.82	\$127.82	\$127.82
19	\$177.55	\$177.55	\$177.55	\$177.55	\$200.99	\$200.99	\$200.99	\$200.99	\$180.19	\$180.19	\$180.19	\$180.19	\$131.74	\$131.74	\$131.74	\$131.74
20	\$183.02	\$183.02	\$183.02	\$183.02	\$207.18	\$207.18	\$207.18	\$207.18	\$185.75	\$185.75	\$185.75	\$185.75	\$135.80	\$135.80	\$135.80	\$135.80
21	\$188.68	\$193.40	\$188.68	\$193.40	\$213.59	\$218.93	\$213.59	\$218.93	\$191.49	\$196.28	\$191.49	\$196.28	\$140.00	\$143.50	\$140.00	\$143.50
22	\$188.68	\$193.40	\$188.68	\$193.40	\$213.59	\$218.93	\$213.59	\$218.93	\$191.49	\$196.28	\$191.49	\$196.28	\$140.00	\$143.50	\$140.00	\$143.50
23	\$188.68	\$193.40	\$188.68	\$193.40	\$213.59	\$218.93	\$213.59	\$218.93	\$191.49	\$196.28	\$191.49	\$196.28	\$140.00	\$143.50	\$140.00	\$143.50
24	\$188.68	\$193.40	\$188.68	\$193.40	\$213.59	\$218.93	\$213.59	\$218.93	\$191.49	\$196.28	\$191.49	\$196.28	\$140.00	\$143.50	\$140.00	\$143.50
25	\$189.43	\$194.17	\$189.43	\$194.17	\$214.44	\$219.80	\$214.44	\$219.80	\$192.26	\$197.07	\$192.26	\$197.07	\$140.56	\$144.07	\$140.56	\$144.07
26	\$193.21	\$198.04	\$193.21	\$198.04	\$218.72	\$224.19	\$218.72	\$224.19	\$196.09	\$200.99	\$196.09	\$200.99	\$143.36	\$146.94	\$143.36	\$146.94
27	\$197.74	\$202.68	\$197.74	\$202.68	\$223.84	\$229.44	\$223.84	\$229.44	\$200.68	\$205.70	\$200.68	\$205.70	\$146.72	\$150.39	\$146.72	\$150.39
28	\$205.10	\$210.23	\$205.10	\$210.23	\$232.17	\$237.97	\$232.17	\$237.97	\$208.15	\$213.35	\$208.15	\$213.35	\$152.18	\$155.98	\$152.18	\$155.98
29	\$211.13	\$216.41	\$211.13	\$216.41	\$239.01	\$244.99	\$239.01	\$244.99	\$214.28	\$219.64	\$214.28	\$219.64	\$156.66	\$160.58	\$156.66	\$160.58
30	\$214.15	\$219.50	\$214.15	\$219.50	\$242.42	\$248.48	\$242.42	\$248.48	\$217.34	\$222.77	\$217.34	\$222.77	\$158.90	\$162.87	\$158.90	\$162.87
31	\$218.68	\$224.15	\$218.68	\$224.15	\$247.55	\$253.74	\$247.55	\$253.74	\$221.94	\$227.49	\$221.94	\$227.49	\$162.26	\$166.32	\$162.26	\$166.32
32	\$223.21	\$228.79	\$223.21	\$228.79	\$252.68	\$259.00	\$252.68	\$259.00	\$226.53	\$232.19	\$226.53	\$232.19	\$165.62	\$169.76	\$165.62	\$169.76
33	\$226.04	\$231.69	\$226.04	\$231.69	\$255.88	\$262.28	\$255.88	\$262.28	\$229.41	\$235.15	\$229.41	\$235.15	\$167.72	\$171.91	\$167.72	\$171.91
34	\$229.06	\$234.79	\$229.06	\$234.79	\$259.30	\$265.78	\$259.30	\$265.78	\$232.47	\$238.28	\$232.47	\$238.28	\$169.96	\$174.21	\$169.96	\$174.21
35	\$230.57	\$236.33	\$230.57	\$236.33	\$261.01	\$267.54	\$261.01	\$267.54	\$234.00	\$239.85	\$234.00	\$239.85	\$171.08	\$175.36	\$171.08	\$175.36
36	\$232.08	\$237.88	\$232.08	\$237.88	\$262.72	\$269.29	\$262.72	\$269.29	\$235.53	\$241.42	\$235.53	\$241.42	\$172.20	\$176.51	\$172.20	\$176.51
37	\$233.59	\$239.43	\$233.59	\$239.43	\$264.42	\$271.03	\$264.42	\$271.03	\$237.06	\$242.99	\$237.06	\$242.99	\$173.32	\$177.65	\$173.32	\$177.65
38	\$235.10	\$240.98	\$235.10	\$240.98	\$266.13	\$272.78	\$266.13	\$272.78	\$238.60	\$244.57	\$238.60	\$244.57	\$174.44	\$178.80	\$174.44	\$178.80
39	\$238.11	\$244.06	\$238.11	\$244.06	\$269.55	\$276.29	\$269.55	\$276.29	\$241.66	\$247.70	\$241.66	\$247.70	\$176.68	\$181.10	\$176.68	\$181.10
40	\$241.13	\$265.24	\$241.13	\$265.24	\$272.97	\$300.27	\$272.97	\$300.27	\$244.72	\$269.19	\$244.72	\$269.19	\$178.92	\$196.81	\$178.92	\$196.81
41	\$245.66	\$271.45	\$245.66	\$271.45	\$278.09	\$307.29	\$278.09	\$307.29	\$249.32	\$275.50	\$249.32	\$275.50	\$182.28	\$201.42	\$182.28	\$201.42
42	\$250.00	\$278.00	\$250.00	\$278.00	\$283.01	\$314.71	\$283.01	\$314.71	\$253.72	\$282.14	\$253.72	\$282.14	\$185.50	\$206.28	\$185.50	\$206.28
43	\$256.04	\$287.02	\$256.04	\$287.02	\$289.84	\$324.91	\$289.84	\$324.91	\$259.85	\$291.29	\$259.85	\$291.29	\$189.98	\$212.97	\$189.98	\$212.97
44	\$263.59	\$298.38	\$263.59	\$298.38	\$298.39	\$337.78	\$298.39	\$337.78	\$267.51	\$302.82	\$267.51	\$302.82	\$195.58	\$221.40	\$195.58	\$221.40
45	\$272.45	\$311.96	\$272.45	\$311.96	\$308.42	\$353.14	\$308.42	\$353.14	\$276.51	\$316.60	\$276.51	\$316.60	\$202.16	\$231.47	\$202.16	\$231.47
46	\$283.02	\$328.30	\$283.02	\$328.30	\$320.39	\$371.65	\$320.39	\$371.65	\$287.24	\$333.20	\$287.24	\$333.20	\$210.00	\$243.60	\$210.00	\$243.60
47	\$294.91	\$347.11	\$294.91	\$347.11	\$333.84	\$392.93	\$333.84	\$392.93	\$299.30	\$352.28	\$299.30	\$352.28	\$218.82	\$257.55	\$218.82	\$257.55
48	\$308.49	\$368.95	\$308.49	\$368.95	\$349.22	\$417.67	\$349.22	\$417.67	\$313.09	\$374.46	\$313.09	\$374.46	\$228.90	\$273.76	\$228.90	\$273.76
49	\$321.89	\$391.74	\$321.89	\$391.74	\$364.38	\$443.45	\$364.38	\$443.45	\$326.68	\$397.57	\$326.68	\$397.57	\$238.84	\$290.67	\$238.84	\$290.67
50	\$336.98	\$412.80	\$336.98	\$412.80	\$381.47	\$467.30	\$381.47	\$467.30	\$342.00	\$418.95	\$342.00	\$418.95	\$250.04	\$306.30	\$250.04	\$306.30
51	\$351.89	\$431.07	\$351.89	\$431.07	\$398.35	\$487.98	\$398.35	\$487.98	\$357.13	\$437.48	\$357.13	\$437.48	\$261.10	\$319.85	\$261.10	\$319.85
52	\$368.30	\$451.17	\$368.30	\$451.17	\$416.93	\$510.74	\$416.93	\$510.74	\$373.79	\$457.89	\$373.79	\$457.89	\$273.28	\$334.77	\$273.28	\$334.77
53	\$384.91	\$471.51	\$384.91	\$471.51	\$435.72	\$533.76	\$435.72	\$533.76	\$390.64	\$478.53	\$390.64	\$478.53	\$285.60	\$349.86	\$285.60	\$349.86
54	\$402.83	\$493.47	\$402.83	\$493.47	\$456.01	\$558.61	\$456.01	\$558.61	\$408.83	\$500.82	\$408.83	\$500.82	\$298.90	\$366.15	\$298.90	\$366.15
55	\$420.76	\$515.43	\$420.76	\$515.43	\$476.31	\$583.48	\$476.31	\$583.48	\$427.02	\$523.10	\$427.02	\$523.10	\$312.20	\$382.45	\$312.20	\$382.45
56	\$440.19	\$539.23	\$440.19	\$539.23	\$498.31	\$610.43	\$498.31	\$610.43	\$446.75	\$547.27	\$446.75	\$547.27	\$326.62	\$400.11	\$326.62	\$400.11
57	\$459.81	\$563.27	\$459.81	\$563.27	\$520.52	\$637.64	\$520.52	\$637.64	\$466.66	\$571.66	\$466.66	\$571.66	\$341.18	\$417.95	\$341.18	\$417.95
58	\$480.76	\$588.93	\$480.76	\$588.93	\$544.23	\$666.68	\$544.23	\$666.68	\$487.92	\$597.70	\$487.92	\$597.70	\$356.72	\$436.98	\$356.72	\$436.98
59	\$491.13	\$601.63	\$491.13	\$601.63	\$555.97	\$681.06	\$555.97	\$681.06	\$498.45	\$610.60	\$498.45	\$610.60	\$364.42	\$446.41	\$364.42	\$446.41
60	\$512.08	\$627.30	\$512.08	\$627.30	\$579.68	\$710.11	\$579.68	\$710.11	\$519.70	\$636.63	\$519.70	\$636.63	\$379.96	\$465.45		

**Highmark Coverage Advantage
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0160001	Together Blue Care Advantage EPO Premier Gold 0	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0170001	Together Blue Care Advantage EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0090004	Together Blue EPO Gold 1400 HSA	EPO	Gold	Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0080004	Together Blue EPO Silver 2900	EPO	Silver	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0130003	Together Blue EPO Silver 2900 + Adult Dental and Vision	EPO	Silver	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0090002	Together Blue EPO Silver 3250 HSA	EPO	Silver	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0080010	Together Blue EPO Silver 2600	EPO	Silver	Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0130004	Together Blue EPO Silver 2600 + Adult Dental and Vision	EPO	Silver	Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0090001	Together Blue EPO Bronze 6900 HSA	EPO	Bronze	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0100001	Together Blue Major Events EPO 8700 - 3 Free PCP Visits	EPO	Catastrophic	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland

Company Name Highmark Coverage Advantage
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

	02-01-2021 Number of Covered Lives by Rating County			
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off
79279PA0160001	Together Blue Care Advantage EPO Premier Gold 0	EPO	Gold	On/Off
79279PA0170001	Together Blue Care Advantage EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off
79279PA0090004	Together Blue EPO Gold 1400 HSA	EPO	Gold	Off
79279PA0080004	Together Blue EPO Silver 2900	EPO	Silver	On/Off
79279PA0130003	Together Blue EPO Silver 2900 + Adult Dental and Vision	EPO	Silver	On/Off
79279PA0090002	Together Blue EPO Silver 3250 HSA	EPO	Silver	On/Off
79279PA0080010	Together Blue EPO Silver 2600	EPO	Silver	Off
79279PA0130004	Together Blue EPO Silver 2600 + Adult Dental and Vision	EPO	Silver	Off
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off
79279PA0090001	Together Blue EPO Bronze 6900 HSA	EPO	Bronze	On/Off
79279PA0100001	Together Blue Major Events EPO 8700 - 3 Free PCP Visits	EPO	Catastrophic	On/Off

RATING AREA 1								RATING AREA 2		
0	0	1,225	0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter

\$240.43
\$265.35
\$256.72
\$281.64
\$270.38
\$295.29
\$233.84
\$283.00
\$307.92
\$263.28
\$211.70
\$236.62
\$188.68
\$213.59
\$191.49
\$140.00

RATING AREA 3

0	0	0	0	0	0	0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

7,302	0	0	0	0	0	0	0	1,268	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

\$240.43	\$240.43	\$240.43
\$265.35	\$265.35	\$265.35
\$256.72	\$256.72	\$256.72
\$281.64	\$281.64	\$281.64
\$270.38	\$270.38	\$270.38
\$295.29	\$295.29	\$295.29
\$233.84	\$233.84	\$233.84
\$283.00	\$283.00	\$283.00
\$307.92	\$307.92	\$307.92
\$263.28	\$263.28	\$263.28
\$211.70	\$211.70	\$211.70
\$236.62	\$236.62	\$236.62
\$188.68	\$188.68	\$188.68
\$213.59	\$213.59	\$213.59
\$191.49	\$191.49	\$191.49
\$140.00	\$140.00	\$140.00

RATING AREA 5

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

RATING AREA 6

0	0	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

RATING AREA 7

0	0	0	0
Adams	Berks	Lancaster	York

RATING AREA 8

0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

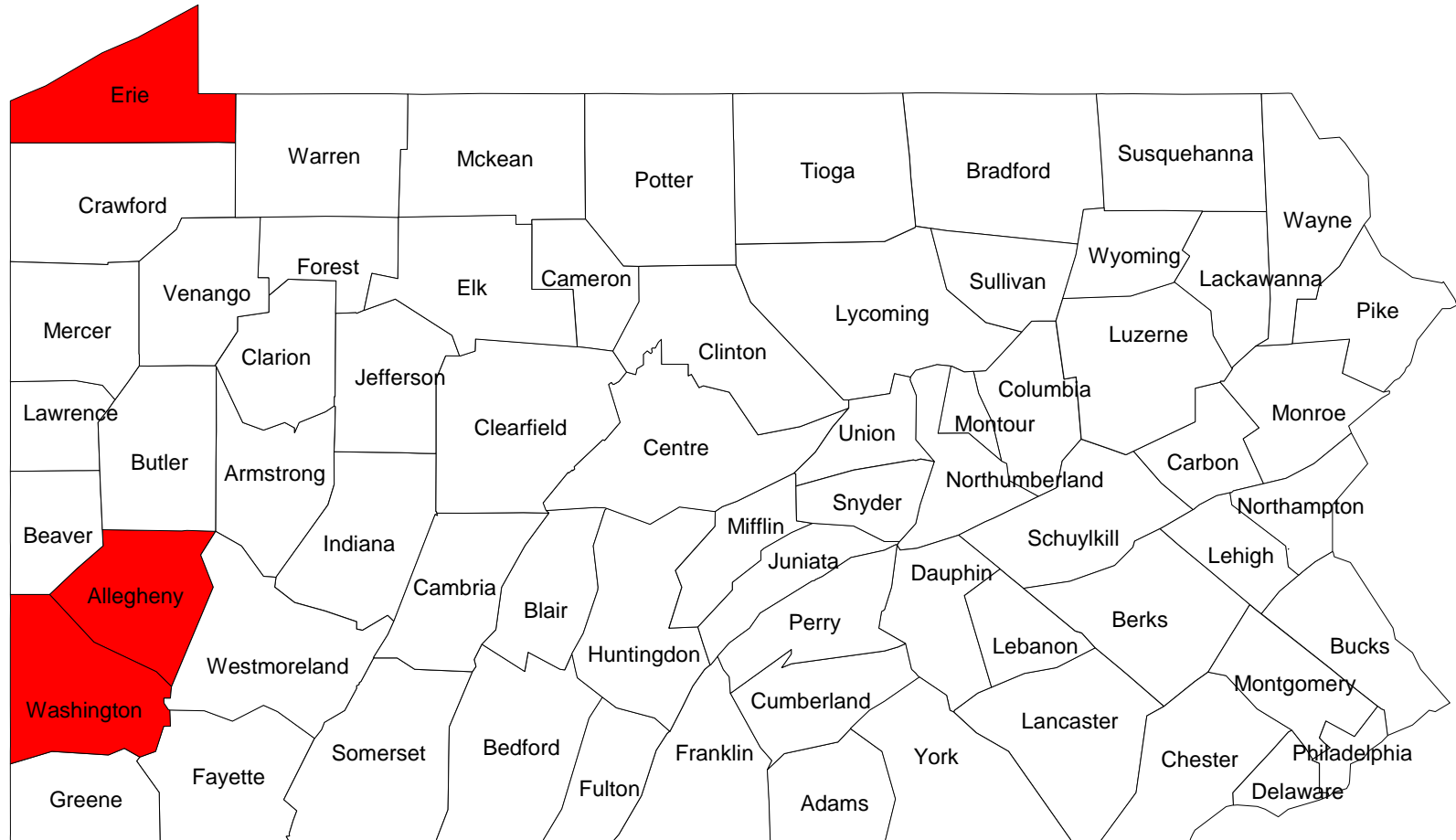
RATING AREA 9

0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry


2021 Service Area


Issuer: Highmark Coverage Advantage (HCA)

Market: Individual



Key *(modify as needed)*

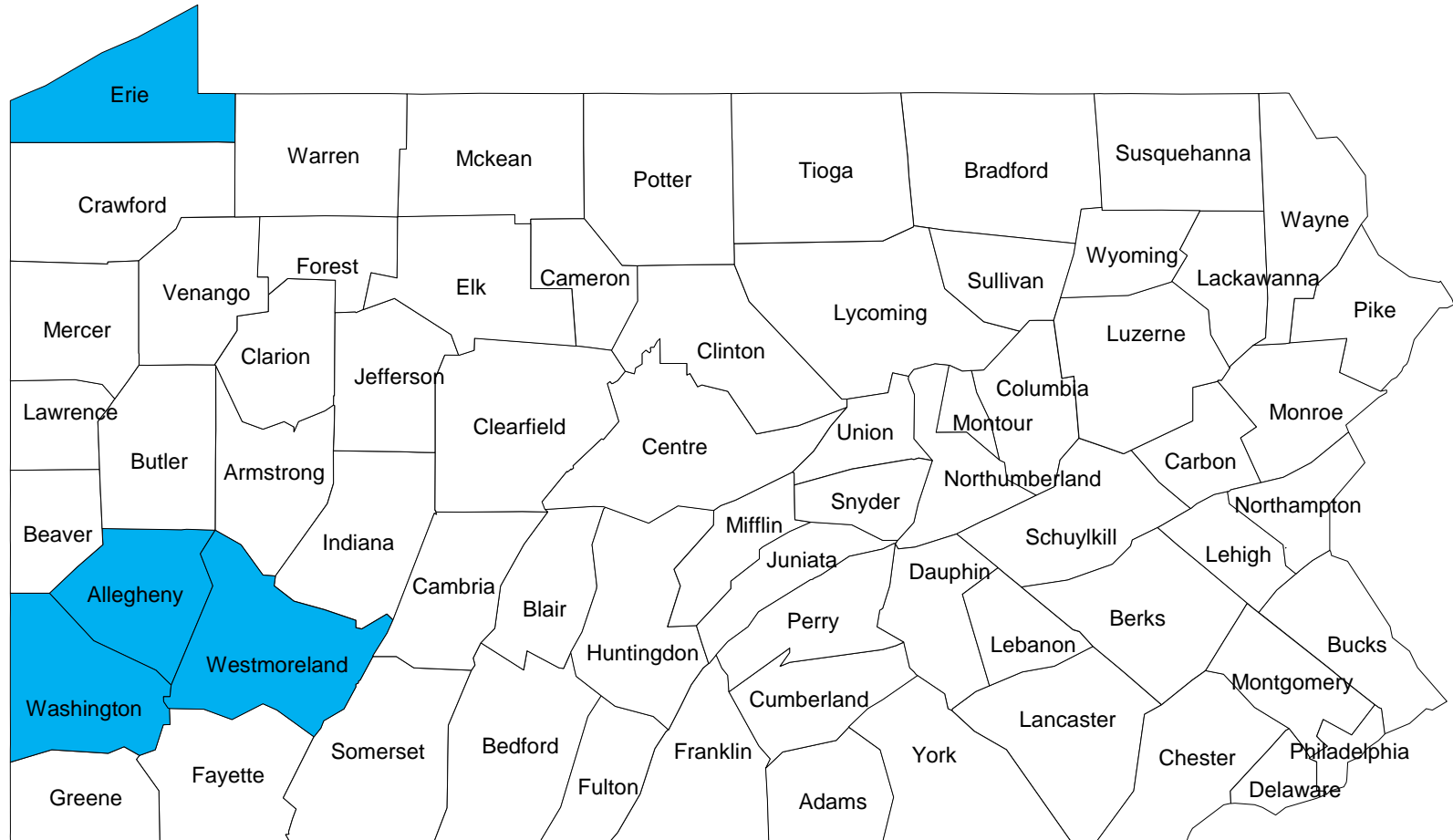
 : 2021 on-exchange service area

 : 2021 off-exchange only service area


2022 Service Area


Issuer: Highmark Coverage Advantage (HCA)

Market: Individual



Key *(modify as needed)*

 : 2022 on-exchange service area

 : 2022 off-exchange only service area



June 22, 2021

Mr. James Lavery, Actuary
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Coverage Advantage 2022 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-21-HCA (SERFF Filing # HGHM- 132820368)

Dear Mr. Lavery:

Enclosed are responses to your June 11, 2021 questions regarding SERFF Filing # HGHM-132820368. We have included your questions along with our responses for your convenience.

Should you have any further questions regarding this Filing, please feel free to contact me at ([REDACTED]) or via e-mail at: [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]
[REDACTED]

Highmark Inc.

cc:

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Additional Carrier Enrollment Questions

1. 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.

Response:

Please see the table below for the requested monthly membership information:

Month Year	OFF -Exchange & No APTC	ON - Exchange & No APTC	ON - Exchange with APTC	Grand Total
21-Jan	1,211	2,325	5,758	9,294
21-Feb	1,272	2,419	6,308	9,999
21-Mar	1,255	2,382	6,401	10,038
21-Apr	1,282	2,441	6,568	10,291
21-May	1,307	2,495	6,901	10,703

2. 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.

Response:

We estimate that approximately 10-15% of the currently enrolled On-Exchange No-APTC members as of May 2021 will enroll through the Exchange and take advantage of the enhanced and expanded subsidies resulting from ARPA. In fact, we understand that Pennie already performed a subsidy redetermination in early June 2021, and so we expect most of the transition will be realized in the June 2021 enrollment figures once they are available. As a result, we anticipate minimal additional movement between these two buckets in 2022.

3. 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.

Response:

We estimate that approximately 10-20% of the currently enrolled Off-Exchange members will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies resulting from ARPA.

The following are additional questions or comments from the PID:

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

Response:

We have tested and confirmed that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, the Federal Rates Template, and in the binder are identical.

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

Response:

Please see the attached exhibit labeled PID Q2 Response for a comparison of the actual to projected claim cost PMPMs from calendar years 2017-2020 where applicable. Please note that the actual paid claim PMPM for 2020 is low due to the COVID pandemic.

3. The requested trend for this filing is above average among PA individual issuers. Please provide a short list of bullet points that explain the main issues causing this higher-than-average trend request.

Response:

Per the Department's Note to Filer on 06/17/2021, this question was disregarded.

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

Response:

The Prescription Drug Benefit Plan provides three major services of coverage (as defined on page 94142 of the 2018 Notice of Benefit and Payment Parameters) that are less than or equal to 50% coinsurance and available prior to any deductible. These services include: generic drugs, specialty drugs, and preferred brand drugs. The coinsurance percentages and certifications of the values corresponding to these categories can be found in the AV screenshots and Certifications document provided as a separate attachment with the initial SERFF submission.

5. Per Pennsylvania Final Rate Filing Guidance, Table 5, the "Change in Morbidity – All Other" in individual filings should be formula based and listed as $1.01 * \text{Issuer Assumption}$. Please update the equation to comply with the Pennsylvania Final Rate Filing Guidance.

Response:

We intend to make this update to Table 5 later in the review process since, at a minimum, we know that we will also need to incorporate the impact of the reinsurance program into the rate development. By making both changes at the same time, we can minimize the number of versions of this document that are produced.

6. The requested administrative expense figure for this filing is above average among PA individual issuers. Please provide a short list of bullet points that explain the main issues causing this higher-than-average expense request.

Response:

The Company's administrative expense as a percentage of the total projected required revenue is higher primarily because the projected incurred claims are very low as a result of the network factor found in Table 14.

Highmark Coverage Advantage**Individual Market****Response to Objection 1 - PID Question 2**

Year	Projected Paid Claim PMPM*	Actual Paid Claim PMPM**
2017	N/A	N/A
2018	N/A	N/A
2019	N/A	N/A
2020	\$443.98	\$261.16

*Projected Claims are the incurred claims from Table 5

**Actual Claims are calculated as ultimate Incurred Claims + Prescription Drug Rebates in Table 4 from the 2022 filing



July 13, 2021

Mr. James Lavery, Actuary
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Coverage Advantage 2022 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-21-HCA (SERFF Filing # HGHM-132820368)

Dear Mr. Lavery:

Enclosed are responses to your July 6, 2021 questions regarding SERFF Filing # HGHM-132820368. We have included your questions along with our responses for your convenience. In conjunction with these responses, we are also submitting revisions to relevant filing documents to reflect the following changes:

- In response to PID question 5 of the Department's objection letter dated June 11, 2021, the Company is adding the requested formula in Table 5, cell C16 of the PAAM Exhibits.
- Pursuant to the Department's July 6, 2021 guidance, the Company is adding the impact of the state 1332 Reinsurance program using the prescribed parameters of a \$60,000 attachment point, a 45% coinsurance rate, and a \$100,000 reinsurance cap.

Should you have any further questions regarding this Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED]

Sincerely,

[REDACTED]
[REDACTED]
[REDACTED]

Highmark Inc.

cc:

[REDACTED]
[REDACTED]
[REDACTED]

Additional Carrier Enrollment Questions

These questions were asked during Round 1. Please indicate if you have any updated information regarding these three enrollment questions.

1. 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.

Response:

The Company does not have any updated information readily available to provide at this time.

2. 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.

Response:

The Company does not have any updated information readily available to provide at this time.

3. 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.

Response:

The Company does not have any updated information readily available to provide at this time.

The following are additional questions or comments from the PID:

1. 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.

Response:

Please see the attached exhibit labeled PID Q1 Response for the requested information.

2. 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?

Response:

This company does not have any transitional membership.

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

Response:

In accordance with the Department's subsequent guidance from July 6, 2021, the PAAM Exhibits have been updated to reflect a coinsurance rate of 45% (rather than 40%).

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

Response:

The Company is not changing any assumptions as a result of the change in the coinsurance rate.

5. 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.

Response:

If the Department selects a final coinsurance parameter other than 45%, the Company would appreciate if the decision could be communicated as soon as practically possible given this would require updating all of the filing documents in a short amount of time.

6. 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.

Response:

The Company does not intend to modify its projected 2022 risk adjustment transfer amounts based on the 2020 results.

7. 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.

Response:

We have tested and confirmed that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, and the Federal Rates Template are identical.

8. 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).

Response:

All of the relevant rate filing documents are being updated and submitted in SERFF in conjunction with these responses.

Highmark Coverage Advantage

Individual Market

Response to Objection 2 - PID Question 1

Description	Financial Reporting Year						
	2016	2017	2018	2019	2020	Proj. 2021	Proj. 2022
Member Months	N/A	N/A	N/A	N/A	80,137	123,144	162,084
Premium	N/A	N/A	N/A	N/A	\$30,779,328	\$56,832,425	\$66,476,997
Incurred Claims	N/A	N/A	N/A	N/A	\$20,945,639	\$47,864,170	\$53,975,289
Administrative Expenses	N/A	N/A	N/A	N/A	\$5,804,770	\$7,352,711	\$10,348,870
<u>Taxes and Fees</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>\$956,123</u>	<u>\$1,615,543</u>	<u>\$2,152,839</u>
Gain/(Loss)	N/A	N/A	N/A	N/A	\$3,072,796	\$0	\$0
Gain/(Loss) PMPM	N/A	N/A	N/A	N/A	\$38.34	\$0.00	\$0.00

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Unified Rate Review v5.3

Company Legal Name:

Highmark Coverage Advantage

HIOS Issuer ID:

79279

Effective Date of Rate Change(s):

01/01/2022

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:

01/01/2020

to

12/31/2020

Total

PMPM

Allowed Claims	\$27,057,479.49	\$337.64
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$20,945,639.11	\$261.37
Risk Adjustment	-\$3,102,079.00	-\$38.71
Experience Period Premium	\$33,881,406.55	\$422.79
Experience Period Member Months	80,137	

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	\$51.66	1.040	1.024	1.040	1.024	\$58.59
Outpatient Hospital	\$58.54	1.040	1.024	1.040	1.024	\$66.39
Professional	\$119.64	1.040	1.024	1.040	1.024	\$135.69
Other Medical	\$10.82	1.040	1.024	1.040	1.024	\$12.27
Capitation	\$0.20	0.978	1.000	0.750	1.000	\$0.15
Prescription Drug	\$95.82	1.040	1.024	1.040	1.024	\$108.67
Total	\$336.68					\$381.76

Morbidity Adjustment	1.069	
Demographic Shift	1.013	
Plan Design Changes	1.000	
Other	1.021	
Adjusted Trended EHB Allowed Claims PMPM for	01/01/2022	\$422.09

Manual EHB Allowed Claims PMPM	\$0.00
Applied Credibility %	100.00%

Projected Period Totals

Projected Index Rate for	01/01/2022	\$422.09	\$68,414,035.56
Reinsurance		\$28.71	\$4,653,431.64
Risk Adjustment Payment/Charge		-\$29.98	-\$4,859,278.32
Exchange User Fees		3.12%	\$2,209,888.86
Market Adjusted Index Rate		\$436.99	\$70,829,771.10

Projected Member Months	162,084
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Information Not Releasable to the Public Unless Authorized by Law:

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

1 of 3

Product-Plan Data Collection

Company Legal Name:	Highmark Coverage Advantage
HIOS Issuer ID:	79279
Effective Date of Rate Change(s):	01/01/2022

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**.

To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.

To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

[illegible]

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level Information																											
	2.1 Plan ID (Standard Component ID)	Total	79279PA0080001	79279PA0080002	79279PA0080003	79279PA0080004	79279PA0080005	79279PA0080006	79279PA0080007	79279PA0080008	79279PA0080009	79279PA0080010	79279PA0090001	79279PA0090002	79279PA0090003	79279PA0090004	79279PA0100001	79279PA0100002	79279PA0100003	79279PA0100004	79279PA0100005	79279PA0100006	79279PA0100007	79279PA0100008	79279PA0100009	79279PA0100010	79279PA0170001	
\$27,057,479	2.2 Allowed Claims	\$27,057,480	\$2,205,220	\$1,849,514	\$636,524	\$1,449,157	\$5,421,626	\$4,041,571	\$0	\$0	\$8,642	\$5,308,581	\$66,016	\$0	\$0	\$114,799	\$1,974,086	\$859,150	\$3,122,595	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	2.4 Member Cost Sharing	\$6,111,840	\$867,902	\$741,120	\$201,230	\$210,422	\$1,221,280	\$929,334	\$0	\$7,538	\$747,946	\$32,207	\$0	\$92,349	\$268,043	\$136,872	\$655,598	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
\$20,945,639	2.6 Incurred Claims	\$20,945,639	\$1,337,318	\$1,108,393	\$435,293	\$1,238,735	\$4,200,345	\$3,112,238	\$0	\$1,104	\$4,560,635	\$33,810	\$0	\$22,450	\$1,706,043	\$722,278	\$2,466,997	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
\$-3,102,079	2.7 Risk Adjustment Transfer Amount	\$-3,102,079	\$-372,042	\$-749,263	\$-264,434	\$316,634	\$656,757	\$-120,292	\$0	\$-48,418	\$275,136	\$-110,727	\$0	\$-118,911	\$-6,618	\$141,755	\$-606,156	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
\$33,881,407	2.8 Premium	\$33,881,407	\$3,995,160	\$2,665,485	\$1,074,273	\$1,739,886	\$5,424,184	\$5,762,717	\$0	\$61,536	\$6,415,058	\$180,749	\$0	\$313,027	\$1,453,334	\$745,734	\$4,050,264	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
80,137	2.9 Experience Period Member Months	80,137	10,978	8,370	2,877	3,511	10,628	13,167	0	152	14,074	439	0	2,026	3,115	1,625	9,175	0	0	0	0	0	0	0	0	0	0	
	2.10 Current Enrollment	9,795	1,833	0	0	216	1,550	2,245	81	421	1,587	34	0	266	236	225	921	119	17	44	0	0	0	0	0	0		
	2.11 Current Premium PMPM	\$440.53	\$350.31	\$0.00	\$0.00	\$525.89	\$470.56	\$454.63	\$402.03	\$354.85	\$478.22	\$398.65	\$0.00	\$263.47	\$536.04	\$495.05	\$511.57	\$391.38	\$566.88	\$443.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
	2.12 Loss Ratio	68.05%	50.98%	57.84%	53.75%	60.23%	69.07%	68.30%	#DIV/0!	8.42%	68.17%	56.33%	#DIV/0!	11.57%	117.93%	81.38%	71.63%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		
Per Member Per Month																												
	2.13 Allowed Claims	\$337.64	\$200.88	\$220.97	\$221.25	\$412.75	\$510.13	\$306.95	#DIV/0!	\$56.85	\$377.19	\$150.38	#DIV/0!	\$56.66	\$633.74	\$528.71	\$340.34	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	
	2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		
	2.15 Member Cost Sharing	\$76.27	\$79.06	\$88.54	\$69.94	\$59.93	\$53.14	\$70.58	#DIV/0!	\$49.59	\$53.14	\$73.36	#DIV/0!	\$45.58	\$86.05	\$84.23	\$71.45	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		
	2.17 Incurred Claims	\$261.37	\$121.82	\$132.42	\$151.30	\$352.82	\$395.22	\$236.37	#DIV/0!	\$7.26	\$324.05	\$77.02	#DIV/0!	\$11.08	\$547.69	\$444.48	\$268.88	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		
	2.18 Risk Adjustment Transfer Amount	\$-38.71	\$-124.98	\$-89.52	\$-91.91	\$90.18	\$61.79	\$-91.58	#DIV/0!	\$-318.54	\$19.55	\$-275.00	#DIV/0!	\$-58.69	\$-52.12	\$87.23	\$-66.07	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		
	2.19 Premium	\$422.79	\$363.92	\$318.46	\$422.79	\$495.55	\$510.37	\$437.66	#DIV/0!	\$404.84	\$455.81	\$441.73	#DIV/0!	\$154.50	\$466.56	\$458.91	\$441.45	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		

Section III: Plan Adjustment Factors																							
3.1 Plan ID (Standard Component ID)	79279PA0080001	79279PA0080002	79279PA0080003	79279PA0080004	79279PA0080006	79279PA0080008	79279PA0080010	79279PA0090001	79279PA0090002	79279PA0090003	79279PA0090004	79279PA0100001	79279PA0110001	79279PA0120001	79279PA0130001	79279PA0130002	79279PA0130003	79279PA0130004	79279PA0130005	79279PA0140001	79279PA0150001	79279PA0160001	79279PA0170001
3.2 Market Adjusted Index Rate	\$436.99																						
3.3 AV and Cost Sharing Design of Plan	0.6467	0.0000	0.0000	0.9700	0.0000	0.8241	0.7256	0.6564	0.9024	0.0000	0.8015	0.5216	0.0000	0.0000	0.0000	0.6467	0.9700	0.7256	0.8241	0.8736	0.8736	0.9204	0.9204
3.4 Provider Network Adjustment	1.0000	0.0000	0.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000	1.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0997
3.5 Benefits in Addition to EHB	1.0000	0.0000	0.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000	1.0000	0.0000	0.0000	0.0000	1.1321	1.0880	1.1177	1.1036	1.0073	1.1050	1.0069	1.0997

Administrative Costs																								
3.6	Administrative Expense	15.23%	0.00%	0.00%	15.23%	0.00%	15.23%	15.23%	15.23%	15.23%	0.00%	15.23%	15.23%	0.00%	0.00%	0.00%	15.23%	15.23%	15.23%	15.23%	15.23%	15.23%	15.23%	
3.7	Taxes and Fees	0.12%	0.00%	0.00%	0.12%	0.00%	0.12%	0.12%	0.12%	0.12%	0.00%	0.12%	0.12%	0.00%	0.00%	0.00%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	
3.8	Profit & Risk Load	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%	0.00%	0.00%	0.00%	0.00%	
3.9	Catastrophic Adjustment	1.0000	0.0000	0.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000	0.9200	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3.10	Plan Adjusted Index Rate	\$333.85	\$0.00	\$0.00	\$500.75	\$0.00	\$425.43	\$374.58	\$338.86	\$465.85	\$0.00	\$413.76	\$247.73	\$0.00	\$0.00	\$0.00	\$377.95	\$544.82	\$418.67	\$469.51	\$454.28	\$498.34	\$478.42	\$522.52

[illegible]

Section IV: Projected Plan Detail Information																									
4.1 Plan ID (Standard Component ID)	Total	79279PA0800001	79279PA0800002	79279PA0800003	79279PA0800004	79279PA0800006	79279PA0800008	79279PA0800010	79279PA0900001	79279PA0900002	79279PA0900003	79279PA0900004	79279PA0100001	79279PA0110001	79279PA0120001	79279PA0130001	79279PA0130002	79279PA0130003	79279PA0130004	79279PA0130005	79279PA0140001	79279PA0150001	79279PA0160001	79279PA0170001	
4.2 Allowed Claims	\$69,880,615	\$8,144,080	\$0	\$0	\$1,126,026	\$0	\$13,461,760	\$792,544	\$3,745,293	\$11,904,618	\$0	\$216,503	\$1,620,232	\$0	\$0	\$0	\$1,473,901	\$269,654	\$486,657	\$5,376,497	\$11,106,022	\$6,538,566	\$2,302,142	\$1,318,120	
4.3 Reinsurance	\$3,855,378	\$381,010	\$0	\$0	\$69,849	\$0	\$752,423	\$40,501	\$177,294	\$706,090	\$0	\$11,874	\$62,989	\$0	\$0	\$0	\$68,861	\$11,727	\$24,869	\$300,510	\$645,145	\$379,823	\$138,254	\$79,139	
4.4 Member Cost Sharing	\$13,183,883	\$2,540,999	\$0	\$0	\$98,841	\$0	\$2,396,722	\$196,948	\$1,138,031	\$1,520,936	\$0	\$4,181	\$69,916	\$0	\$0	\$0	\$459,241	\$23,670	\$120,935	\$959,228	\$1,618,594	\$952,932	\$268,994	\$154,016	
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.6 Insured Claims	\$52,843,354	\$5,222,072	\$0	\$0	\$957,337	\$0	\$10,311,616	\$555,095	\$2,429,868	\$9,677,596	\$0	\$162,147	\$863,336	\$0	\$0	\$0	\$943,735	\$228,945	\$340,835	\$4,118,759	\$8,842,283	\$5,205,811	\$1,894,984	\$1,084,945	
4.7 Risk Adjustment Transfer Amount	\$4,025,538	\$397,826	\$0	\$0	\$72,931	\$0	\$785,631	\$42,288	\$185,119	\$737,254	\$0	\$12,398	\$65,770	\$0	\$0	\$0	\$71,900	\$30,765	\$25,967	\$313,774	\$673,619	\$396,587	\$144,356	\$82,653	
4.8 Premium	\$69,120,790	\$6,850,605	\$0	\$0	\$1,255,887	\$0	\$13,528,691	\$728,186	\$1,187,973	\$12,695,394	\$0	\$213,502	\$1,132,610	\$0	\$0	\$0	\$1,238,170	\$5,403,065	\$11,600,403	\$447,139	\$6,829,218	\$2,485,884	\$1,423,333	\$0	
4.9 Projected Member Months	162,084	20,520	0	0	2,508	0	31,800	1,944	9,408	27,252	0	516	4,572	0	0	0	3,276	552	1,068	11,508	25,336	13,704	5,196	2,724	
4.10 Loss Ratio	80.93%	80.93%	80.93%	#DIV/0!	#DIV/0!	80.93%	80.93%	80.93%	80.93%	80.93%	#DIV/0!	80.93%	80.93%	#DIV/0!	#DIV/0!	#DIV/0!	80.92%	80.93%	80.93%	80.93%	80.92%	80.93%	80.93%	80.93%	

Twelve Month																									
4.11 Allowed Claims	\$431.14	\$396.89	#DIV/0!	#DIV/0!	\$448.97	#DIV/0!	\$423.33	\$407.69	\$398.10	\$436.83	#DIV/0!	\$419.58	\$354.38	#DIV/0!	#DIV/0!	#DIV/0!	\$449.30	\$488.50	\$455.67	\$467.20	\$434.92	\$477.13	\$443.06	\$483.89	
4.12 Reinsurance	\$23.79	\$18.57	#DIV/0!	#DIV/0!	\$27.85	#DIV/0!	\$23.66	\$20.83	\$18.85	\$25.91	#DIV/0!	\$23.01	\$13.78	#DIV/0!	#DIV/0!	#DIV/0!	\$21.02	\$30.30	\$23.29	\$26.11	\$25.26	\$27.72	\$26.61	\$29.06	
4.13 Member Cost Sharing	\$81.34	\$123.83	#DIV/0!	#DIV/0!	\$39.41	#DIV/0!	\$75.37	\$101.31	\$120.96	\$55.81	#DIV/0!	\$81.16	\$151.78	#DIV/0!	#DIV/0!	#DIV/0!	\$140.18	\$42.88	\$113.23	\$83.18	\$63.38	\$69.54	\$56.73	\$56.54	
4.14 Cost Sharing Reduction	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4.15 Incurred Claims	\$326.01	\$254.49	#DIV/0!	#DIV/0!	\$381.71	#DIV/0!	\$324.30	\$285.54	\$258.29	\$355.11	#DIV/0!	\$315.40	\$188.83	#DIV/0!	#DIV/0!	#DIV/0!	\$288.09	\$415.32	\$319.15	\$357.90	\$346.27	\$379.88	\$364.68	\$398.29	
4.16 Risk Adjustment Transfer Amount	\$24.84	\$19.39	#DIV/0!	#DIV/0!	\$29.08	#DIV/0!	\$24.71	\$21.75	\$19.68	\$27.05	#DIV/0!	\$24.03	\$14.39	#DIV/0!	#DIV/0!	#DIV/0!	\$21.95	\$31.64	\$24.31	\$27.27	\$26.38	\$28.94	\$27.78	\$30.34	
4.17 Premium	\$427.68	\$333.85	#DIV/0!	#DIV/0!	\$500.75	#DIV/0!	\$425.43	\$374.58	\$338.86	\$465.85	#DIV/0!	\$413.76	\$247.73	#DIV/0!	#DIV/0!	#DIV/0!	\$377.95	\$544.82	\$418.67	\$469.51	\$454.28	\$498.34	\$478.42	\$522.52	

Rating Area Data Collection

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

Rating Area	Rating Factor
Rating Area 1	0.9400
Rating Area 4	0.9400

Part II of the Preliminary Justification

Highmark Coverage Advantage – Individual Market

Scope and Range:

Highmark Coverage Advantage is requesting an average ACA individual market rate change of -4.2%, ranging from -6.3% to -2.0%. Products submitted with this filing will have effective dates from January 1, 2022 to December 31, 2022. This rate change is projected to affect 6,829 members.

Historical Financial Experience:

Highmark Coverage Advantage incurred an underwriting gain in its ACA individual market programs in 2020.

Change in Medical Service Costs:

The projected average cost of medical care for the projected population is expected to increase. The increase will emerge in utilization and average cost per service, and is spread across all types of services.

Change in Benefits and Cost Sharing:

Some cost sharing parameters were changed in order to maintain compliance with Federal AV requirements. Additionally, some out of pocket maximum parameters were changed to keep up with the rising cost of health care. These out of pocket maximum changes also aided in mitigating the rate increase.

Administrative Costs and Anticipated Operating Results:

The anticipated administrative costs and operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum
Highmark Coverage Advantage
Individual Rate Filing
Effective January 1, 2022

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Coverage Advantage's (HCA) individual block of business rate filing, for products with an effective date of January 1, 2022. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Part I Unified Rate Review Template, which supports compliance with the market rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

This information is intended for use by the Pennsylvania Insurance Department, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of HCA's rate filing. However, we recognize that this certification may become a public document. HCA makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum that would result in the creation of any duty or liability under any theory of law by HCA.

The results are actuarial projections. Actual experience is likely to differ for a number of reasons, including population changes, claims experience, and random deviations from assumptions.

I.1 Company Identifying Information:

- Company Legal Name: Highmark Coverage Advantage
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 79279
- Market: Individual
- Effective Date: January 1, 2022

I.2 Company Contact Information:

- Primary Contact Name: [REDACTED]
- Primary Contact Telephone Number: [REDACTED]
- Primary Contact Email Address: [REDACTED]

II. Proposed Rate Changes

For all rate changes by plan, see the ‘Cumulative Rate Change % (over 12 mos prior)’ found in Worksheet 2, line 1.11 of the URRT. The rate change varies by plan due to an update in several of our pricing factors and changes in cost sharing required to meet Actuarial Value and other cost sharing restrictions under the Affordable Care Act.

The primary drivers of the rate change are changes in the base claims experience, trend, retention, and the ongoing anticipated impact of Covid-19.

In accordance with the Department’s September 14, 2021 guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 64% coinsurance rate, and \$100,000 reinsurance cap. If the final parameters should change from those described in this filing, a revised submission would be required.

This rate filing also includes a COVID-19 adjustment and the impact of the American Rescue Plan Act (ARPA) was considered in the rate development and no adjustment was included at this time. This is due to several unknown factors such as competitor entry into market, morbidity of uninsured enrollment, pent-up demand for new entrants, and any potential group conversion to individual.

Other assumptions in the filing account for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2022 by using the factors prescribed in the Department’s guidance. Additional assumptions include that advance payment of premium tax credits (APTCs) will continue until the end of 2022, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and that there are no significant changes in the participation of QHP issuers that would materially change risk adjustment transfer amounts. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID-19 pandemic. As a result, HCA reserves the right to submit a revised filing.

III. Experience and Current Period Premium, Claims, and Enrollment

III.1 Paid through Date:

Experience Period claims were based on incurred calendar year 2020, paid through February 2021. This includes 2020 experience in Affordable Care Act compliant plans. HCA did not offer any transitional plans in 2020.

III.2 Current Date:

The current date shown represents a snapshot of February 1, 2021.

III.3 Allowed and Paid Claims Incurred During the Experience Period:

- Historical Experience: We chose HCA’s current experience for the individual block of business for the period January 1, 2020 through December 31, 2020, with claims

paid through February, 2021 as the basis for the 2022 projected individual market pricing.

- **Claims Incurred During the 12-month Experience Period:** Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for HCA's individual book-of-business. This section includes:
 - The amount of claims which were processed through Company's claims system,
 - Claims processed outside of the Company's claims system, and
 - Our best estimate of claims incurred but not paid as of the paid through date stated above.
- **Method for Determining Allowed Claims:** For non-capitated claims, the allowed charges are summarized from The Company's detailed claim-level historical data. This experience includes 2020 claims for Affordable Care Act compliant business. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
- **Paid Claims:** We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2020 plan designs chosen by each member.
- **Incurred but Not Paid (IBNR) Claims Estimate:** The Company is using a completion factor of 0.9694 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for The Company's individual business. We applied it equally to both paid and allowed total claims (as a change to utilization) to complete the experience.

IV. Benefit Categories

The index rate of the experience period was summarized at the defined benefit categories included in Worksheet 1, Section II of the URRT.

The data provided in this section closely adheres to the preferred definitions of the Benefit Categories included in the URRT instructions, including the "Other Medical" category. The "Other Medical" category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. Prescription drugs utilization were converted to a "per 30-day" script count.

V. Projection Factors

V.1 Trend Factors

This development of the CY2022 rates reflects an annual trend rate of 6.5% (4.0% cost, 2.4% utilization). These trends reflect HCA's expectations regarding increases in in-network contractual reimbursement and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

The trend represents a blended average for all types of service and is applied to the aggregate experience for pricing. These trends represent assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

V.2 Changes in the Morbidity of the Population Insured

The Change in Morbidity adjustment of 1.069 is comprised of the following: the morbidity impact from claims experience, a state mandated morbidity adjustment for the Reinsurance program, the impact of health insurance coverage mandate elimination, and Covid-19 impact. Each of the components is described in more detail below.

The Morbidity Impact from Claims Experience

This adjustment reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

State Mandated Morbidity Adjustment for the Reinsurance Program

In accordance with the Department's guidance, there is an adjustment of -0.1% to reflect the impact of morbidity improvement due to the Reinsurance program.

Impact of Health Insurance Coverage Mandate Elimination

In accordance with the Department's guidance, the morbidity was increased by 1.0% to reflect the market uncertainty from the elimination of the health insurance coverage mandate.

Covid-19 Impact

In order to account for the impact of COVID-19 on projected claim costs, the Company took the following steps:

1. Adjusted the claims in the base experience period to a non-COVID-19 baseline environment. This was done to provide a more stable base from which to project future claims. Claims in the base experience period were increased by 0.8%, representing the expected degree of claims suppression experienced.
2. Projected claims to the projection period using trends with the impact of COVID-19 excluded. Again, this provides for a more stable projection of future claims, before applying the anticipated impact of COVID-19 in the projection period. This was accomplished by applying a trend of 6.5% (which excludes any impact from COVID-19) to our adjusted BEP claims.
3. The projected claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. There are four components of this adjustment determined by the Company:
 - a. Treatment costs (\$0.09 PMPM) – COVID treatment utilization in 2022 are expected to follow a similar utilization pattern as flu treatment from 2018 and 2019, with COVID specific admission costs based on recent admission costs for COVID.
 - b. COVID Testing (\$0.41 PMPM) – COVID testing utilization in 2022 are expected to follow a similar utilization pattern as flu testing from 2018 and 2019, with COVID specific testing costs based on recent testing costs for COVID.
 - c. COVID Vaccine (\$2.05 PMPM) – The Company is assuming that 43% of the population will be receiving vaccine boosters at a frequency of once every two years. This impact represents the expected cost that the Company will incur.
 - d. Additional morbidity (0.50% claims impact) – Due to insureds missing preventative care (maintenance care and testing services) and quarantine rules leading to a more sedentary lifestyle, the Company expects a general trend towards worsening member morbidity.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.019.

V.3 Changes in Demographics

We project that the average rating factor (age, tobacco load and area combined) will increase by about 1.3% due to the change in the population. This is primarily due to the expectation that the new members from the group and/or uninsured populations to be slightly older than the population in the underlying experience. This increases the projected allowed claims (utilization) by the same amount.

V.4 Changes in Benefits

There is no change in benefits related to the essential health benefit (EHB) categories so the factor is set to 1.0. The cost sharing changes for the EHBs are captured in the paid to allowed ratio factors discussed in the AV and Cost Sharing Design of Plan section X.1.

V.5 Changes in Other

The 1.021 factor represents the changes in utilization due to changes in pharmacy rebates, and hospital/physician settlements.

VI. Manual Rate Adjustments

HCA's individual experience is fully credible. No manual rate is developed or used in this projection.

VII. Credibility of Experience

The experience is from HCA's individual book of business in 2020. It is large enough to be fully credible. Our results are based 100% on the experience rate, as adjusted.

VIII. Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the single risk pool average allowed claims for the Essential Health Benefits for the experience and projected populations, respectively, for HCA. For the experience period, only non-grandfathered plans are included. The projection period Index Rate is not adjusted for reinsurance or risk adjustment programs or any other fee.

IX. Market Adjusted Index Rate [MAIR]

The Market Adjusted Index Rate is the Projected Index Rate further adjusted for risk adjustment and the exchange fee.

IX.1 Projected Reinsurance PMPM

As outlined in the waiver application, the State is anticipating the Reinsurance Program will have the following parameters for 2022: an attachment point of \$60,000, a coinsurance rate of 64%, and a cap of \$100,000. HCA estimated the impact of the reinsurance program under these tentative parameters by trending Highmark PA individual ACA CY2019 incurred claims by member to the CY2022 rating period, applying the parameters, and calculating the amount of incurred claims expected to be reimbursed by the program. The modeling produced an estimated incurred claims savings of 6.8%. This percentage was converted to a PMPM and adjusted to an equivalent allowed claim basis by dividing the PMPM by the paid-to-allowed factor and the composite effect of catastrophic eligibility. This amount is reflected in worksheet 1 of the URRT.

IX.2 Projected Risk Adjustment PMPM

The estimated average risk score for HCA's projected 2022 population was developed by using HCA's 2020 claim diagnoses and the risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters. Similarly, actuarial value factors and induced demand factors were estimated for HCA based upon its projected 2022 population.

We estimated the statewide average risk transfer factors based on current market assumptions. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2022.

The actual calculation of the risk transfer followed the risk transfer methodology as prescribed.

The analysis resulted in HCA paying to the risk adjustment pool. The (29.98) PMPM value shown in worksheet 1 of the URRT is developed by taking the expected risk transfer amount plus the projected High Cost Risk Pool charge and adjusting it to an equivalent allowed claims basis by dividing it by the paid-to-allowed factor and the composite effect of catastrophic eligibility and benefits in addition to EHB.

For the purposes of this rate filing, HCA has assumed no adjustment to the projected risk adjustment transfer for the Risk Adjustment Data Validation (RADV) program.

IX.3 Exchange User Fee %

The 3.12% value shown in worksheet 1 of the URRT is developed by multiplying the 3% exchange user fee by the assumed percentage of on exchange membership. This calculated amount is then divided by the paid-to-allowed factor to bring it to an equivalent allowed claims basis and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

X. Plan Adjusted Index Rate [PAIR]

The Plan Adjusted Index Rates can be found on line 3.10, Worksheet 2 of the URRT. The PAIR rates are calculated by applying the allowable rating factors as described below to the Market Adjusted Index Rate.

X.1 AV and Cost Sharing Design of Plan

The AV and Cost Sharing allowable rating factor is comprised of the following components:

- The utilization due to differences in cost sharing is based on the factors calculated using a methodology prescribed in the Department's guidance relative to the weighted average. No differences due to health status are in these adjustments.
- The pricing AV for the benefits and cost sharing of the plan and a CSR load for the on exchange silver plans.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.22 and represents the non-payment of Cost Sharing Reduction subsidies.

X.2 Provider Network Adjustment

The provider network adjustments are developed by dividing the plan level network factors by the overall weighted average from all plans.

X.3 Benefits in Addition to EHB

Non-EHB benefits have been added to several plans. Six plans have an adult dental and vision benefit and four plans have a hearing and personal assistance (i.e. Papa Pals) benefit.

X.4 Administrative Expense

The proposed rates reflect internal administrative costs including quality improvement administrative expenses. This cost was developed based on standard expense allocation methods.

X.5 Taxes and Fees:

The following fees were added:

- \$0.25 PMPM for Risk Transfer User Fee
- \$0.24 PMPM for Patient Centered Outcomes Research Institute (PCORI) Fee
- 0.0% for the Health Insurance Provider Fee
- 0.0% for the PA Premium Tax

X.6 Profit (or Contribution to Surplus) & Risk Margin:

HCA has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary restraint, HCA is not waiving any right to include a risk and contingency factor which HCA believes is consistent with historical and legal interpretations of HCA and the Pennsylvania Insurance Department.

X.7 Catastrophic Adjustment

For catastrophic plans, we use a 0.92 factor for the specific eligibility adjustment.

XI. Calibration

XI.1 Age Curve Calibration:

The projected weighted average age factor for billable members is 1.758. This factor is calculated by dividing the all members age factor of 1.757 by the ratio of billable members to total members 0.9997. The age curve calibration factor is $1/1.758 = 0.5689$.

XI.2 Geographic Calibration Factor:

The projected weighted average geographic factor is 0.940. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.940. The geographic calibration factor is $1/0.940 = 1.0638$.

XI.3 Tobacco Calibration Factor:

The projected weighted average tobacco factor is 1.007. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.007. The tobacco calibration factor is $1/1.007 = 0.9932$.

XI.4 Consumer Adjusted Premium Rate Development:

The calibrated plan adjusted index rate represents the base rate for an age factor of 1.0, geographic rating factor of 1.0 and tobacco rating factor of 1.0. Thus, the approximate premium for a specific member can be derived by multiplying this rate by the HHS age curve factor, the rating area factor on Worksheet 3 of the URRT, and the appropriate tobacco factor. Please note that this method will only produce approximate rates due to URRT rounding constraints.

XII. Projected Loss Ratio

The projected loss ratio for 2022 using the federally-prescribed MLR methodology is 85.1%.

XIII. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of HCA's QHP application.

XIV. Membership Projections

Membership projections reflect HCA's expectations for 2022. These projections reflect expected changes in market share due to market competition, relative price levels, and changes in plan offerings (where applicable).

HCA expects membership in 2022 to follow a similar metal level distribution as the Individual ACA experience period in the markets where plans will continue to be offered.

For the Silver level plans, the projected membership by cost sharing subsidy levels is based on the observed distribution of ACA members that were eligible under the federal poverty levels as determined by the federal health insurance exchange. The projected enrollment by plan and subsidy level is as follows:

CSR Silver Plan Membership Distribution			
FPL	Subsidy Level	% of Silver Membership	% of Total Membership
<150%	94%	29.8%	6.1%
150%-200%	87%	51.4%	10.6%
200%-250%	73%	6.4%	1.3%
<u>>250%</u>	<u>70%</u>	<u>12.4%</u>	<u>2.6%</u>
Total		100.0%	20.6%

XV. Terminated Plans and Products

Plans in the 2020 experience period that will no longer be available in 2022 can be found in Exhibit I.

HCA does not have any plans offered only in 2021 (not offered in the experience period or in the projection period).

XVI. Plan Type

The Plan types listed in Worksheet 2, Section I of the Part I Unified Rate Review Template describe HCA's plans adequately.

XVII. Actuarial Certification

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared to accompany HCA's rate filing for the individual combined market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

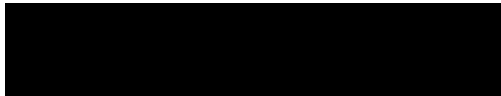
I certify that the AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. The AV Metal Values

included in Worksheet 2 of the Part I Unified Rate Review Template were based on the Federal AV Calculator. If any adjustments were required outside of the AV Calculator, appropriate certification has been provided to CMS through the QHP application process.

I certify that the geographic rating reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

The Part I Unified Rate Review Template does not demonstrate the process used by HCA 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 exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed:

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Title:

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Date: September 17, 2021

XVIII. Exhibit I

Highmark Coverage Advantage

Terminated Experience Period Plans

HIOS ID	Metal	Plan Name	2022 Mapping
79279PA0080002	Bronze	Together Blue EPO Bronze 7900	N/A
79279PA0080003	Bronze	Together Blue EPO Bronze 7800 - 1 Free PCP Visit	N/A
79279PA0090003	Silver	Together Blue EPO Silver 1750 HSA	79279PA0090004
79279PA0130001	Gold	Together Blue EPO Gold 800 - 2 Free PCP Visits + Adult Dental and Vision	79279PA0150001
79279PA0080006	Gold	Together Blue EPO Gold 800 - 2 Free PCP Visits	79279PA0140001
79279PA0120001	Gold	Together Blue Care Advantage EPO Gold 800	79279PA0160001
79279PA0110001	Gold	Together Blue Care Advantage EPO Gold 800 + Adult Dental and Vision	79279PA0170001

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*	79279				
	Rate Effective Date*	01/01/2022				
	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
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	183.93	183.93
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	15	200.28	200.28
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	16	206.53	206.53
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	17	212.78	212.78
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	18	219.51	219.51
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	19	226.24	226.24
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	20	233.22	233.22
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	21	240.43	246.44
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	22	240.43	246.44
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	23	240.43	246.44
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	24	240.43	246.44
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	25	241.39	247.42
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	26	246.20	252.36
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	27	251.97	258.27
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	28	261.35	267.88
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	29	269.04	275.77
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	30	272.89	279.71
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	31	278.66	285.63
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	32	284.43	291.54
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	33	288.04	295.24
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	34	291.88	299.18
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	35	293.81	301.16
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	36	295.73	303.12
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	37	297.65	305.09
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	38	299.58	307.07
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	39	303.42	311.01
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	40	307.27	338.00
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	41	313.04	345.91
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	42	318.57	354.25
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	43	326.26	365.74
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	44	335.88	380.22
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	45	347.18	397.52
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	46	360.65	418.35
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	47	375.79	442.30
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	48	393.10	470.15
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	49	410.17	499.18
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	50	429.41	526.03
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	51	448.40	549.29
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	52	469.32	574.92
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	53	490.48	600.84
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	54	513.32	628.82
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	55	536.16	656.80
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	56	560.92	687.13
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	57	585.93	717.76
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	58	612.62	750.46
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	59	625.84	766.65
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	60	652.53	799.35
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	61	675.61	827.62
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	62	690.76	846.18
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	63	709.75	869.44
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	721.29	883.58
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	183.93	183.93
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	15	200.28	200.28
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	16	206.53	206.53
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	17	212.78	212.78
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	18	219.51	219.51
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	19	226.24	226.24
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	20	233.22	233.22
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	21	240.43	246.44
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	22	240.43	246.44
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	23	240.43	246.44
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	24	240.43	246.44
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	25	241.39	247.42
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	26	246.20	252.36
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	27	251.97	258.27
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	28	261.35	267.88
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	29	269.04	275.77
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	30	272.89	279.71
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	31	278.66	285.63
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	32	284.43	291.54
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	33	288.04	295.24
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	34	291.88	299.18
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	35	293.81	301.16
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	36	295.73	303.12
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	37	297.65	305.09
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	38	299.58	307.07
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	39	303.42	311.01
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	40	307.27	338.00
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	41	313.04	345.91
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	42	318.57	354.25
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	43	326.26	365.74
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	44	335.88	380.22
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	45	347.18	397.52
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	46	360.65	418.35
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	47	375.79	442.30
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	48	393.10	470.15
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	49	410.17	499.18
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	50	429.41	526.03
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	51	448.40	549.29
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	52	469.32	574.92
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	53	490.48	600.84
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	54	513.32	628.82
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	55	536.16	656.80
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	56	560.92	687.13
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	57	585.93	717.76
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	58	612.62	750.46
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	59	625.84	766.65
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	60	652.53	799.35
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	61	675.61	827.62
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	62	690.76	846.18
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	63	709.75	869.44
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	721.29	883.58
	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	202.99	202.99
	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	15	221.04	221.04
	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	16	227.94	227.94
	79279PA0130005	Rating Area 1	Tob			

	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	53	541.31	663.10	
	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	54	566.52	693.99	
	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	55	591.73	724.87	
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	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	57	646.66	792.16	
	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	58	676.11	828.23	
	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	59	690.71	846.12	
	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	60	720.16	882.20	
	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	61	745.63	913.40	
	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	62	762.35	933.88	
	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	63	783.31	959.55	
	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	796.05	975.16	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	202.99	202.99	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	15	221.04	221.04	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	16	227.94	227.94	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	17	234.83	234.83	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	18	242.26	242.26	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	19	249.69	249.69	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	20	257.39	257.39	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	21	265.35	271.98	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	22	265.35	271.98	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	23	265.35	271.98	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	24	265.35	271.98	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	25	266.41	273.07	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	26	271.72	278.51	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	27	278.09	285.04	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	28	288.44	295.65	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	29	296.93	304.35	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	30	301.17	308.70	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	31	307.54	315.23	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	32	313.91	321.76	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	33	317.89	325.84	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	34	322.13	330.18	
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	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	36	326.38	334.54	
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	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	39	334.87	343.24	
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	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	42	351.59	390.97	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	43	360.08	403.65	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	44	370.69	419.62	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	45	383.17	438.73	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	46	398.03	461.71	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	47	414.74	488.15	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	48	433.85	518.88	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	49	452.69	550.92	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	50	473.92	580.55	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	51	494.88	606.23	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	52	517.96	634.50	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	53	541.31	663.10	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	54	566.52	693.99	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	55	591.73	724.87	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	56	619.06	758.35	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	57	646.66	792.16	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	58	676.11	828.23	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	59	690.71	846.12	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	60	720.16	882.20	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	61	745.63	913.40	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	62	762.35	933.88	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	63	783.31	959.55	
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	796.05	975.16	
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	196.39	196.39
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	15	213.85	213.85
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	16	220.52	220.52
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	17	227.20	227.20
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	18	234.39	234.39
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	19	241.57	241.57
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	20	249.02	249.02
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	21	256.72	263.14
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	22	256.72	263.14
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	23	256.72	263.14
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	24	256.72	263.14
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	25	257.75	264.19
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	26	262.88	269.45
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	27	269.04	275.77
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	28	279.05	286.03
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	29	287.27	294.45
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	30	291.38	298.66
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	31	297.54	304.98
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	32	303.70	311.29
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	33	307.55	315.24
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	34	311.66	319.45
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	35	313.71	321.55
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	36	315.77	323.66
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	37	317.82	325.77
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	38	319.87	327.87
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	39	323.98	332.08
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	40	328.09	360.90
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	41	334.25	369.35
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	42	340.15	378.25
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	43	348.37	390.52
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	44	358.64	405.98
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	45	370.70	424.45
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	46	385.08	446.69
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	47	401.25	472.27
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	48	419.74	502.01
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	49	437.96	533.00
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	50	458.50	561.66
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	51	478.78	586.51
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	52	501.12	613.87
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	53	523.71	641.54
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	54	548.10	671.42
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	55	572.49	701.30
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	56	598.93	733.69
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	57	625.63	766.40
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	58	654.12	801.30
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	59	668.24	818.59
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	60	696.74	853.51
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	61	721.38	883.69
		79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	62	737.56	903.51
79279PA0140001		Rating Area 1	Tobacco User/Non-Tobacco User	63	757.84	928.35	
79279PA0140001		Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	770.16	943.45	
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	196.39	196.39
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	15	213.85	213.85
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	16	220.52	220.52
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	17	227.20	227.20
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	18	234.39	234.39
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	19	241.57	241.57
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	20	249.02	249.02
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	21	256.72	263.14
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	22	256.72	263.14
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	23	256.72	263.14
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	24	256.72	263.14
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	25	257.75	264.19
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	26	262.88	269.45
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	27	269.04	275.77
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	28	279.05	286.03
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	29	287.27	294.45
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	30	291.38	298.66
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	31	297.54	304.98
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	32	303.70	311.29
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	33	307.55	315.24
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	34	311.66	319.45
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	35	313.71	321.55
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	36	315.77	323.66
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	37	317.82	325.77
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	38	319.87	327.87
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	39	323.98	332.08
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	40	328.09	360.90
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	41	334.25	369.35
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	42	340.15	378.25
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	43	348.37	390.52
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	44	358.64	405.98
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	45	370.70	424.45
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	46	385.08	446.69
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	47	401.25	472.27
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	48	419.74	502.01
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	49	437.96	533.00
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	50	458.50	561.66
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	51	478.78	586.51
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	52	501.12	613.87
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	53	523.71	641.54
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	54	548.10	671.42
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	55	572.49	701.30
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	56	598.93	733.69
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	57	625.63	766.40
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	58	654.12	801.30
		79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	59	668.24	818.59

	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	60	696.74	853.51
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	61	721.38	883.69
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	62	737.56	903.51
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	63	757.84	928.35
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	770.16	943.45
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	215.45	215.45
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	15	234.61	234.61
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	16	241.93	241.93
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	17	249.25	249.25
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	18	257.14	257.14
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	19	265.02	265.02
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	20	273.19	273.19
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	21	281.64	288.68
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	22	281.64	288.68
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	23	281.64	288.68
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	24	281.64	288.68
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	25	282.77	289.84
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	26	288.40	295.61
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	27	295.16	302.54
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	28	306.14	313.79
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	29	315.16	323.04
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	30	319.66	327.65
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	31	326.42	334.58
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	32	333.18	341.51
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	33	337.40	345.84
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	34	341.91	350.46
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	35	344.16	352.76
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	36	346.42	355.08
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	37	348.67	357.39
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	38	350.92	359.69
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	39	355.43	364.32
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	40	359.94	395.93
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	41	366.70	405.20
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	42	373.17	414.97
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	43	382.19	428.43
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	44	393.45	445.39
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	45	406.69	465.66
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	46	422.46	490.05
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	47	440.20	518.12
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	48	460.48	550.73
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	49	480.48	584.74
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	50	503.01	616.19
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	51	525.26	643.44
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	52	549.76	673.46
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	53	574.55	703.82
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	54	601.30	736.59
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	55	628.06	769.37
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	56	657.07	804.91
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	57	686.36	840.79
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	58	717.62	879.08
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	59	733.11	898.06
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	60	764.37	936.35
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	61	791.41	969.48
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	62	809.15	991.21
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	63	831.40	1018.47
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	844.92	1035.03
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	215.45	215.45
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	15	234.61	234.61
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	16	241.93	241.93
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	17	249.25	249.25
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	18	257.14	257.14
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	19	265.02	265.02
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	20	273.19	273.19
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	21	281.64	288.68
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	22	281.64	288.68
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	23	281.64	288.68
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	24	281.64	288.68
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	25	282.77	289.84
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	26	288.40	295.61
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	27	295.16	302.54
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	28	306.14	313.79
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	29	315.16	323.04
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	30	319.66	327.65
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	31	326.42	334.58
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	32	333.18	341.51
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	33	337.40	345.84
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	34	341.91	350.46
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	35	344.16	352.76
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	36	346.42	355.08
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	37	348.67	357.39
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	38	350.92	359.69
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	39	355.43	364.32
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	40	359.94	395.93
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	41	366.70	405.20
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	42	373.17	414.97
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	43	382.19	428.43
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	44	393.45	445.39
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	45	406.69	465.66
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	46	422.46	490.05
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	47	440.20	518.12
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	48	460.48	550.73
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	49	480.48	584.74
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	50	503.01	616.19
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	51	525.26	643.44
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	52	549.76	673.46
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	53	574.55	703.82
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	54	601.30	736.59
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	55	628.06	769.37
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	56	657.07	804.91
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	57	686.36	840.79
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	58	717.62	879.08
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	59	733.11	898.06
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	60	764.37	936.35
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	61	791.41	969.48
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	62	809.15	991.21
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	63	831.40	1018.47
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	844.92	1035.03
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	206.84	206.84
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	225.23	225.23
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	232.26	232.26
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	239.29	239.29
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	246.86	246.86
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	254.43	254.43
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	262.27	262.27
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	270.38	277.14
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	270.38	277.14
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	270.38	277.14
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	270.38	277.14
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	271.46	278.25
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	276.87	283.79
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	283.36	290.44
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	293.90	301.25
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	302.56	310.12
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	306.88	314.55
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	313.37	321.20
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	319.86	327.86
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	323.92	332.02
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	328.24	336.45
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	330.40	338.66
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	332.57	340.88
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	334.73	343.10
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	336.89	345.31
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	341.22	349.75
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	345.55	380.11
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	352.03	388.99
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	358.25	398.37
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	366.91	411.31
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	377.72	427.58
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	45	390.43	447.04
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	46	405.57	470.46
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	422.60	497.40
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	442.07	528.72
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	49	461.27	561.37
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	50	482.90	591.55
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	51	504.26	617.72
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	52	527.78	646.53
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	53	551.58	675.69
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	54	577.26	707.14
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	55	602.95	738.61
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	56	630.80	772.73
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	57	658.92	807.18
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	58	688.93	843.94
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	59	703.80	862.16
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	60	733.81	898.92
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	61	759.77	930.72
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	62	776.80	951.58
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	798.16	977.75
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	811.14	993.65
	79279PA0160001	Rating Area 4	Tobacco User/Non			

	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		16	232.26	232.26
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		17	239.29	239.29
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		18	246.86	246.86
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		19	254.43	254.43
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		20	262.27	262.27
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		21	270.38	277.14
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		22	270.38	277.14
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		23	270.38	277.14
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		24	270.38	277.14
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		25	271.46	278.25
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		26	276.87	283.79
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		27	283.36	290.44
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		28	293.90	301.25
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		29	302.56	310.12
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		30	306.88	314.55
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		31	313.37	321.20
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		32	319.86	327.86
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		33	323.92	332.02
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		34	328.24	336.45
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		35	330.40	338.66
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		36	332.57	340.88
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		37	334.73	343.10
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		38	336.89	345.31
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		39	341.22	349.75
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		40	345.55	380.11
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		41	352.03	388.99
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		42	358.25	398.37
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		43	366.91	411.31
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		44	377.72	427.58
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		45	390.43	447.04
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		46	405.57	470.46
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		47	422.60	497.40
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		48	442.07	528.72
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		49	461.27	561.37
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		50	482.90	591.55
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		51	504.26	617.72
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		52	527.78	646.53
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		53	551.58	675.69
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		54	577.26	707.14
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		55	602.95	738.61
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		56	630.80	772.73
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		57	658.92	807.18
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		58	688.93	843.94
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		59	703.80	862.16
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		60	733.81	898.92
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		61	759.77	930.72
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		62	776.80	951.58
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User		63	798.16	977.75
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	811.14	993.65	
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	225.90	225.90	
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		15	245.98	245.98
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		16	253.65	253.65
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		17	261.33	261.33
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		18	269.60	269.60
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		19	277.87	277.87
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		20	286.43	286.43
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		21	295.29	302.67
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		22	295.29	302.67
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		23	295.29	302.67
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		24	295.29	302.67
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		25	296.47	303.88
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		26	302.38	309.94
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		27	309.46	317.20
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		28	320.98	329.00
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		29	330.43	338.69
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		30	335.15	343.53
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		31	342.24	350.80
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		32	349.33	358.06
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		33	353.76	362.60
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		34	358.48	367.44
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		35	360.84	369.86
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		36	363.21	372.29
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		37	365.57	374.71
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		38	367.93	377.13
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		39	372.66	381.98
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		40	377.38	415.12
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		41	384.47	424.84
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		42	391.26	435.08
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		43	400.71	449.20
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		44	412.52	466.97
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		45	426.40	488.23
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		46	442.94	513.81
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		47	461.54	543.23
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		48	482.80	577.43
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		49	503.76	613.08
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		50	527.39	646.05
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		51	550.72	674.63
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		52	576.41	706.10
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		53	602.39	737.93
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		54	630.44	772.29
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		55	658.50	806.66
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		56	688.91	843.91
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		57	719.62	881.53
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		58	752.40	921.69
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		59	768.64	941.58
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		60	801.42	981.74
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		61	829.76	1016.46
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		62	848.37	1039.25
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User		63	871.70	1067.83
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	885.87	1085.19	
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	225.90	225.90	
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		15	245.98	245.98
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		16	253.65	253.65
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		17	261.33	261.33
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		18	269.60	269.60
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		19	277.87	277.87
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		20	286.43	286.43
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		21	295.29	302.67
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		22	295.29	302.67
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		23	295.29	302.67
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		24	295.29	302.67
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		25	296.47	303.88
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		26	302.38	309.94
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		27	309.46	317.20
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		28	320.98	329.00
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		29	330.43	338.69
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		30	335.15	343.53
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		31	342.24	350.80
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		32	349.33	358.06
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		33	353.76	362.60
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		34	358.48	367.44
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		35	360.84	369.86
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		36	363.21	372.29
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		37	365.57	374.71
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		38	367.93	377.13
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		39	372.66	381.98
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		40	377.38	415.12
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		41	384.47	424.84
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		42	391.26	435.08
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		43	400.71	449.20
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		44	412.52	466.97
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		45	426.40	488.23
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		46	442.94	513.81
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		47	461.54	543.23
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		48	482.80	577.43
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		49	503.76	613.08
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		50	527.39	646.05
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		51	550.72	674.63
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		52	576.41	706.10
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		53	602.39	737.93
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		54	630.44	772.29
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		55	658.50	806.66
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		56	688.91	843.91
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		57	719.62	881.53
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		58	752.40	921.69
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		59	768.64	941.58
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		60	801.42	981.74
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		61	829.76	1016.46
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		62	848.37	1039.25
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User		63	871.70	1067.83
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	885.87		

79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	23	233.84	239.69
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	24	233.84	239.69
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	25	234.78	240.65
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	26	239.45	245.44
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	27	245.06	251.19
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	28	254.18	260.53
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	29	261.67	268.21
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	30	265.41	272.05
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	31	271.02	277.80
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	32	276.63	283.55
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	33	280.14	287.14
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	34	283.88	290.98
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	35	285.75	292.89
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	36	287.62	294.81
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	37	289.49	296.73
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	38	291.36	298.64
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	39	295.11	302.49
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	40	298.85	328.74
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	41	304.46	336.43
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	42	309.84	344.54
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	43	317.32	355.72
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	44	326.67	369.79
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	45	337.66	386.62
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	46	350.76	406.88
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	47	365.49	430.18
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	48	382.33	457.27
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	49	398.93	485.50
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	50	417.64	511.61
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	51	436.11	534.23
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	52	456.46	559.16
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	53	477.03	584.36
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	54	499.25	611.58
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	55	521.46	638.79
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	56	545.55	668.30
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	57	569.87	698.09
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	58	595.82	729.88
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	59	608.69	745.65
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	60	634.64	777.43
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	61	657.09	804.94
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	62	671.82	822.98
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	63	690.30	845.62
79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	701.52	859.36
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	178.89	178.89
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	15	194.79	194.79
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	16	200.87	200.87
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	17	206.95	206.95
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	18	213.50	213.50
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	19	220.04	220.04
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	20	226.82	226.82
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	21	233.84	239.69
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	22	233.84	239.69
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	23	233.84	239.69
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	24	233.84	239.69
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	25	234.78	240.65
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	26	239.45	245.44
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	27	245.06	251.19
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	28	254.18	260.53
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	29	261.67	268.21
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	30	265.41	272.05
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	31	271.02	277.80
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	32	276.63	283.55
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	33	280.14	287.14
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	34	283.88	290.98
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	35	285.75	292.89
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	36	287.62	294.81
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	37	289.49	296.73
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	38	291.36	298.64
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	39	295.11	302.49
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	40	298.85	328.74
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	41	304.46	336.43
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	42	309.84	344.54
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	43	317.32	355.72
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	44	326.67	369.79
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	45	337.66	386.62
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	46	350.76	406.88
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	47	365.49	430.18
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	48	382.33	457.27
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	49	398.93	485.50
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	50	417.64	511.61
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	51	436.11	534.23
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	52	456.46	559.16
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	53	477.03	584.36
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	54	499.25	611.58
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	55	521.46	638.79
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	56	545.55	668.30
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	57	569.87	698.09
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	58	595.82	729.88
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	59	608.69	745.65
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	60	634.64	777.43
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	61	657.09	804.94
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	62	671.82	822.98
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	63	690.30	845.62
79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	701.52	859.36
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	216.50	216.50
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	15	235.74	235.74
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	16	243.10	243.10
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	17	250.46	250.46
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	18	258.38	258.38
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	19	266.30	266.30
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	20	274.51	274.51
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	21	283.00	290.08
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	22	283.00	290.08
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	23	283.00	290.08
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	24	283.00	290.08
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	25	284.13	291.23
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	26	289.79	297.03
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	27	296.58	303.99
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	28	307.62	315.31
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	29	316.68	324.60
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	30	321.21	329.24
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	31	328.00	336.20
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	32	334.79	343.16
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	33	339.03	347.51
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	34	343.56	352.15
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	35	345.83	354.48
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	36	348.09	356.79
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	37	350.35	359.11
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	38	352.62	361.44
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	39	357.15	366.08
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	40	361.67	397.84
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	41	368.47	407.16
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	42	374.98	416.98
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	43	384.03	430.50
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	44	395.35	447.54
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	45	408.65	467.90
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	46	424.50	492.42
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	47	442.33	520.62
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	48	462.71	553.40
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	49	482.80	587.57
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	50	505.44	619.16
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	51	527.80	646.56
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	52	552.42	676.71
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	53	577.32	707.22
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	54	604.21	740.16
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	55	631.09	773.09
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	56	660.24	808.79
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	57	689.67	844.85
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	58	721.08	883.32
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	59	736.65	902.40
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	60	768.06	940.87
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	61	795.23	974.16
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	62	813.06	996.00
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	63	835.42	1023.39
79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	849.00	1040.03
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	216.50	216.50
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	15	235.74	235.74
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	16	243.10	243.10
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	17	250.46	250.46
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	18	258.38	258.38
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	19	266.30	266.30
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	20	274.51	274.51
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	21	283.00	290.08
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	22	283.00	290.08
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	23	283.00	290.08
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	24	283.00	290.08
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	25	284.13	291.23
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	26	289.79	297.03
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	27	296.58	303.99
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	28	307.62	315.31
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	29	316.68	324.60

	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	30	321.21	329.24
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	31	328.00	336.20
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	32	334.79	343.16
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	33	339.03	347.51
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	34	343.56	352.15
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	35	345.83	354.48
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	36	348.09	356.79
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	37	350.35	359.11
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	38	352.62	361.44
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	39	357.15	366.08
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	40	361.67	397.84
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	41	368.47	407.16
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	42	374.98	416.98
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	43	384.03	430.50
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	44	395.35	447.54
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	45	408.65	467.90
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	46	424.50	492.42
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	47	442.33	520.62
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	48	462.71	553.40
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	49	482.80	587.57
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	50	505.44	619.16
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	51	527.80	646.56
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	52	552.42	676.71
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	53	577.32	707.22
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	54	604.21	740.16
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	55	631.09	773.09
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	56	660.24	808.79
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	57	689.67	844.85
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	58	721.08	883.32
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	59	736.65	902.40
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	60	768.06	940.87
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	61	795.23	974.16
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	62	813.06	996.00
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	63	835.42	1023.39
	79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	849.00	1040.03
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	235.56	235.56
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	15	256.50	256.50
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	16	264.50	264.50
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	17	272.51	272.51
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	18	281.13	281.13
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	19	289.75	289.75
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	20	298.68	298.68
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	21	307.92	315.62
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	22	307.92	315.62
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	23	307.92	315.62
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	24	307.92	315.62
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	25	309.15	316.88
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	26	315.31	323.19
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	27	322.70	330.77
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	28	334.71	343.08
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	29	344.56	353.17
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	30	349.49	358.23
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	31	356.88	365.80
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	32	364.27	373.38
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	33	368.89	378.11
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	34	373.81	383.16
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	35	376.28	385.69
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	36	378.74	388.21
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	37	381.20	390.73
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	38	383.67	393.26
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	39	388.60	398.32
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	40	393.52	432.87
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	41	400.91	443.01
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	42	407.99	453.68
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	43	417.85	468.41
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	44	430.16	486.94
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	45	444.64	509.11
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	46	461.88	535.78
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	47	481.28	566.47
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	48	503.45	602.13
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	49	525.31	639.30
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	50	549.95	673.69
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	51	574.27	703.48
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	52	601.06	736.30
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	53	628.16	769.50
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	54	657.41	805.33
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	55	686.66	841.16
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	56	718.38	880.02
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	57	750.40	919.24
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	58	784.58	961.11
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	59	801.52	981.86
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	60	835.69	1023.72
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	61	865.26	1059.94
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	62	884.65	1083.70
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	63	908.98	1113.50
	79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	923.76	1131.61
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	235.56	235.56
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	15	256.50	256.50
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	16	264.50	264.50
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	17	272.51	272.51
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	18	281.13	281.13
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	19	289.75	289.75
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	20	298.68	298.68
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	21	307.92	315.62
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	22	307.92	315.62
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	23	307.92	315.62
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	24	307.92	315.62
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	25	309.15	316.88
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	26	315.31	323.19
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	27	322.70	330.77
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	28	334.71	343.08
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	29	344.56	353.17
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	30	349.49	358.23
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	31	356.88	365.80
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	32	364.27	373.38
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	33	368.89	378.11
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	34	373.81	383.16
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	35	376.28	385.69
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	36	378.74	388.21
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	37	381.20	390.73
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	38	383.67	393.26
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	39	388.60	398.32
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	40	393.52	432.87
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	41	400.91	443.01
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	42	407.99	453.68
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	43	417.85	468.41
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	44	430.16	486.94
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	45	444.64	509.11
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	46	461.88	535.78
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	47	481.28	566.47
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	48	503.45	602.13
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	49	525.31	639.30
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	50	549.95	673.69
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	51	574.27	703.48
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	52	601.06	736.30
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	53	628.16	769.50
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	54	657.41	805.33
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	55	686.66	841.16
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	56	718.38	880.02
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	57	750.40	919.24
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	58	784.58	961.11
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	59	801.52	981.86
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	60	835.69	1023.72
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	61	865.26	1059.94
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	62	884.65	1083.70
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	63	908.98	1113.50
	79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	923.76	1131.61
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	201.41	201.41
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	15	219.31	219.31
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	16	226.16	226.16
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	17	233.00	233.00
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	18	240.37	240.37
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	19	247.75	247.75
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	20	255.38	255.38
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	21	263.28	269.86
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	22	263.28	269.86
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	23	263.28	269.86
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	24	263.28	269.86
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	25	264.33	270.94
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	26	269.60	276.34
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	27	275.92	282.82
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	28	286.19	293.34
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	29	294.61	301.98
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	30	298.82	306.29
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	31	305.14	312.77
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	32	311.46	319.25
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	33	315.41	323.30
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	34	319.62	327.61
	79279PA0090002	Rating Area 1				

	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	37	325.94	334.09
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	38	328.05	336.25
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	39	332.26	340.57
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	40	336.47	370.12
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	41	342.79	378.78
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	42	348.85	387.92
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	43	357.27	400.50
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	44	367.80	416.35
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	45	380.18	435.31
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	46	394.92	458.11
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	47	411.51	484.35
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	48	430.46	514.83
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	49	449.16	546.63
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	50	470.22	576.02
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	51	491.02	601.50
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	52	513.92	629.55
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	53	537.09	657.94
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	54	562.10	688.57
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	55	587.11	719.21
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	56	614.23	752.43
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	57	641.61	785.97
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	58	670.84	821.78
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	59	685.32	839.52
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	60	714.54	875.31
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	61	739.82	906.28
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	62	756.40	926.59
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	63	777.20	952.07
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	789.84	967.55
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	201.41	201.41
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	15	219.31	219.31
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	16	226.16	226.16
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	17	233.00	233.00
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	18	240.37	240.37
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	19	247.75	247.75
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	20	255.38	255.38
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	21	263.28	269.86
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	22	263.28	269.86
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	23	263.28	269.86
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	24	263.28	269.86
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	25	264.33	270.94
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	26	269.60	276.34
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	27	275.92	282.82
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	28	286.19	293.34
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	29	294.61	301.98
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	30	298.82	306.29
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	31	305.14	312.77
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	32	311.46	319.25
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	33	315.41	323.30
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	34	319.62	327.61
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	35	321.73	329.77
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	36	323.83	331.93
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User	37	325.94	334.09
	79279PA0090002	Rating Area 4				

	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	44	295.74	334.78
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	45	305.69	350.02
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	46	317.55	368.36
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	47	330.89	389.46
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	48	346.13	413.97
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	49	361.16	439.53
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	50	378.10	463.17
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	51	394.82	483.65
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	52	413.24	506.22
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	53	431.87	529.04
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	54	451.98	553.68
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	55	472.09	578.31
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	56	493.90	605.03
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	57	515.91	631.99
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	58	539.41	660.78
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	59	551.06	675.05
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	60	574.55	703.82
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	61	594.88	728.73
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	62	608.21	745.06
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	63	624.94	765.55
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	635.10	778.00
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	181.01	181.01
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	15	197.10	197.10
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	16	203.26	203.26
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	17	209.41	209.41
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	18	216.03	216.03
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	19	222.66	222.66
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	20	229.52	229.52
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	21	236.62	242.54
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	22	236.62	242.54
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	23	236.62	242.54
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	24	236.62	242.54
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	25	237.57	243.51
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	26	242.30	248.36
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	27	247.98	254.18
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	28	257.21	263.64
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	29	264.78	271.40
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	30	268.56	275.27
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	31	274.24	281.10
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	32	279.92	286.92
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	33	283.47	290.56
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	34	287.26	294.44
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	35	289.15	296.38
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	36	291.04	298.32
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	37	292.94	300.26
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	38	294.83	302.20
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	39	298.61	306.08
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	40	302.40	332.64
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	41	308.08	340.43
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	42	313.52	348.63
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	43	321.09	359.94
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	44	330.56	374.19
	79279PA0130004	Rating Area 1				

	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	51	351.89	431.07	
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	52	368.30	451.17	
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	53	384.91	471.51	
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	54	402.83	493.47	
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	55	420.76	515.43	
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	56	440.19	539.23	
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	57	459.81	563.27	
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	58	480.76	588.93	
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	59	491.13	601.63	
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	60	512.08	627.30	
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	61	530.19	649.48	
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	62	542.08	664.05	
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	63	556.98	682.30	
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	566.04	693.40	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	144.34	144.34	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	15	157.17	157.17	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	16	162.08	162.08	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	17	166.98	166.98	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	18	172.26	172.26	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	19	177.55	177.55	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	20	183.02	183.02	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	21	188.68	193.40	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	22	188.68	193.40	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	23	188.68	193.40	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	24	188.68	193.40	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	25	189.43	194.17	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	26	193.21	198.04	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	27	197.74	202.68	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	28	205.10	210.23	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	29	211.13	216.41	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	30	214.15	219.50	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	31	218.68	224.15	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	32	223.21	228.79	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	33	226.04	231.69	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	34	229.06	234.79	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	35	230.57	236.33	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	36	232.08	237.88	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	37	233.59	239.43	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	38	235.10	240.98	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	39	238.11	244.06	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	40	241.13	246.24	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	41	245.66	271.45	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	42	250.00	278.00	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	43	256.04	287.02	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	44	263.59	298.38	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	45	272.45	311.96	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	46	283.02	328.30	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	47	294.91	347.11	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	48	308.49	368.95	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	49	321.89	391.74	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	50	336.98	412.80	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	51	351.89	431.07	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	52	368.30	451.17	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	53	384.91	471.51	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	54	402.83	493.47	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	55	420.76	515.43	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	56	440.19	539.23	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	57	459.81	563.27	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	58	480.76	588.93	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	59	491.13	601.63	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	60	512.08	627.30	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	61	530.19	649.48	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	62	542.08	664.05	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	63	556.98	682.30	
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	566.04	693.40	
		79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	163.40	163.40
		79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	15	177.92	177.92
		79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	16	183.47	183.47
		79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	17	189.03	189.03
		79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	18	195.01	195.01
		79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	19	200.99	200.99
		79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	20	207.18	207.18
		79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	21	213.59	218.93
		79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	22	213.59	218.93
		79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	23	213.59	218.93
		79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	24	213.59	218.93
		79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	25	214.44	219.80
		79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	26	218.72	224.19
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	27	223.84	229.44	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	28	232.17	237.97	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	29	239.01	244.99	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	30	242.42	248.48	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	31	247.55	253.74	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	32	252.68	259.00	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	33	255.88	262.28	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	34	259.30	265.78	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	35	261.01	267.54	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	36	262.72	269.29	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	37	264.42	271.03	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	38	266.13	272.78	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	39	269.55	276.29	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	40	272.97	300.27	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	41	278.09	307.29	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	42	283.01	314.71	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	43	289.84	324.91	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	44	298.39	337.78	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	45	308.42	353.14	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	46	320.39	371.65	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	47	333.84	392.93	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	48	349.22	417.67	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	49	364.38	443.45	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	50	381.47	467.30	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	51	398.35	487.98	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	52	416.93	510.74	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	53	435.72	533.76	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	54	456.01	558.61	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	55	476.31	583.48	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	56	498.31	610.43	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	57	520.52	637.64	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	58	544.23	666.68	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	59	555.97	681.06	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	60	579.68	710.11	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	61	600.19	735.23	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	62	613.64	751.71	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	63	630.52	772.39	
79279PA0130002		Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	640.77	784.94	
		79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	163.40	163.40
		79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	15	177.92	177.92
		79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	16	183.47	183.47
		79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	17	189.03	189.03
		79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	18	195.01	195.01
		79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	19	200.99	200.99
		79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	20	207.18	207.18
		79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	21	213.59	218.93
		79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	22	213.59	218.93
		79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	23	213.59	218.93
		79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	24	213.59	218.93
		79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	25	214.44	219.80
		79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	26	218.72	224.19
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	27	223.84	229.44	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	28	232.17	237.97	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	29	239.01	244.99	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	30	242.42	248.48	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	31	247.55	253.74	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	32	252.68	259.00	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	33	255.88	262.28	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	34	259.30	265.78	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	35	261.01	267.54	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	36	262.72	269.29	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	37	264.42	271.03	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	38	266.13	272.78	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	39	269.55	276.29	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	40	272.97	300.27	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	41	278.09	307.29	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	42	283.01	314.71	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	43	289.84	324.91	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	44	298.39	337.78	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	45	308.42	353.14	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	46	320.39	371.65	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	47	333.84	392.93	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	48	349.22	417.67	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	49	364.38	443.45	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	50	381.47	467.30	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	51	398.35	487.98	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	52	416.93	510.74	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	53	435.72	533.76	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	54	456.01	558.61	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	55	476.31	583.48	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	56	498.31	610.43	
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	57	520.52	637.64	

	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	58	544.23	666.68
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	59	555.97	681.06
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	60	579.68	710.11
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	61	600.19	735.23
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	62	613.64	751.71
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	63	630.52	772.39
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	640.77	784.94
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	146.49	146.49
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	15	159.51	159.51
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	16	164.49	164.49
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	17	169.47	169.47
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	18	174.83	174.83
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	19	180.19	180.19
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	20	185.75	185.75
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	21	191.49	196.28
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	22	191.49	196.28
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	23	191.49	196.28
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	24	191.49	196.28
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	25	192.26	197.07
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	26	196.09	200.99
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	27	200.68	205.70
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	28	208.15	213.35
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	29	214.28	219.64
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	30	217.34	222.77
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	31	221.94	227.49
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	32	226.53	232.19
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	33	229.41	235.15
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	34	232.47	238.28
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	35	234.00	239.85
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	36	235.53	241.42
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	37	237.06	242.99
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	38	238.60	244.57
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	39	241.66	247.70
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	40	244.72	269.19
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	41	249.32	275.50
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	42	253.72	282.14
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	43	259.85	291.29
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	44	267.51	302.82
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	45	276.51	316.60
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	46	287.24	333.20
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	47	299.30	352.28
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	48	313.09	374.46
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	49	326.68	397.57
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	50	342.00	418.95
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	51	357.13	437.48
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	52	373.79	457.89
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	53	390.64	478.53
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	54	408.83	500.82
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	55	427.02	523.10
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	56	446.75	547.27
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	57	466.66	571.66
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	58	487.92	597.70
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	59	498.45	610.60
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	60	519.70	636.63
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	61	538.09	659.16
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	62	550.15	673.93
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	63	565.28	692.47
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	574.47	703.73
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	146.49	146.49
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	15	159.51	159.51
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	16	164.49	164.49
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	17	169.47	169.47
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	18	174.83	174.83
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	19	180.19	180.19
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	20	185.75	185.75
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	21	191.49	196.28
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	22	191.49	196.28
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	23	191.49	196.28
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	24	191.49	196.28
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	25	192.26	197.07
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	26	196.09	200.99
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	27	200.68	205.70
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	28	208.15	213.35
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	29	214.28	219.64
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	30	217.34	222.77
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	31	221.94	227.49
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	32	226.53	232.19
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	33	229.41	235.15
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	34	232.47	238.28
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	35	234.00	239.85
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	36	235.53	241.42
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	37	237.06	242.99
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	38	238.60	244.57
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	39	241.66	247.70
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	40	244.72	269.19
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	41	249.32	275.50
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	42	253.72	282.14
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	43	259.85	291.29
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	44	267.51	302.82
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	45	276.51	316.60
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	46	287.24	333.20
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	47	299.30	352.28
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	48	313.09	374.46
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	49	326.68	397.57
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	50	342.00	418.95
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	51	357.13	437.48
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	52	373.79	457.89
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	53	390.64	478.53
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	54	408.83	500.82
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	55	427.02	523.10
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	56	446.75	547.27
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	57	466.66	571.66
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	58	487.92	597.70
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	59	498.45	610.60
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	60	519.70	636.63
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	61	538.09	659.16
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	62	550.15	673.93
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	63	565.28	692.47
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	574.47	703.73
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	107.10	107.10
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	15	116.62	116.62
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	16	120.26	120.26
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	17	123.90	123.90
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	18	127.82	127.82
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	19	131.74	131.74
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	20	135.80	135.80
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	21	140.00	143.50
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	22	140.00	143.50
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	23	140.00	143.50
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	24	140.00	143.50
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	25	140.56	144.07
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	26	143.36	146.94
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	27	146.72	150.39
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	28	152.18	155.98
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	29	156.66	160.58
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	30	158.90	162.87
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	31	162.26	166.32
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	32	165.62	169.76
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	33	167.72	171.91
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	34	169.96	174.21
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	35	171.08	175.36
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	36	172.20	176.51
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	37	173.32	177.65
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	38	174.44	178.80
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	39	176.68	181.10
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	40	178.92	196.81
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	41	182.28	201.42
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	42	185.50	206.28
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	43	189.98	212.97
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	44	195.58	221.40
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	45	202.16	231.47
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	46	210.00	243.60
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	47	218.82	257.55
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	48	228.90	273.76
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	49	238.84	290.67
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	50	250.04	306.30
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	51	261.10	319.85
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	52	273.28	334.77
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	53	285.60	349.86
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	54	298.90	366.15
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	55	312.20	382.45
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	56	326.62	400.11
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	57	341.18	417.95
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	58	356.72	436.98
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	59	364.42	446.41
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	60	379.96	465.45
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	61	393.40	481.92
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	62	402.22	492.72
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User			

79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	107.10	107.10
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	15	116.62	116.62
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	16	120.26	120.26
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	17	123.90	123.90
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	18	127.82	127.82
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	19	131.74	131.74
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	20	135.80	135.80
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	21	140.00	143.50
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	22	140.00	143.50
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	23	140.00	143.50
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	24	140.00	143.50
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	25	140.56	144.07
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	26	143.36	146.94
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	27	146.72	150.39
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	28	152.18	155.98
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	29	156.66	160.58
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	30	158.90	162.87
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	31	162.26	166.32
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	32	165.62	169.76
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	33	167.72	171.91
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	34	169.96	174.21
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	35	171.08	175.36
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	36	172.20	176.51
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	37	173.32	177.65
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	38	174.44	178.80
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	39	176.68	181.10
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	40	178.92	196.81
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	41	182.28	201.42
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	42	185.50	206.28
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	43	189.98	212.97
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	44	195.58	221.40
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	45	202.16	231.47
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	46	210.00	243.60
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	47	218.82	257.55
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	48	228.90	273.76
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	49	238.84	290.67
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	50	250.04	306.30
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	51	261.10	319.85
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	52	273.28	334.77
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	53	285.60	349.86
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	54	298.90	366.15
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	55	312.20	382.45
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	56	326.62	400.11
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	57	341.18	417.95
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	58	356.72	436.98
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	59	364.42	446.41
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	60	379.96	465.45
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	61	393.40	481.92
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	62	402.22	492.72
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	63	413.28	506.27
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	420.00	514.50