



May 18, 2021

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

Re: Highmark Health Insurance Company (HHIC) 2022 ACA Rate Filing (Small Group Market)
HHIC Filing # 1A-SG-HHIC-2021 (SERFF Filing # HGHM-132830955)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Health Insurance Company 2022 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Health Insurance Company 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 Highmark Health Insurance Company should be redacted before release.

Dear Ms. Gray:

This Filing includes the Highmark Health Insurance Company (HHIC) (NAIC # 71768; HIOS Issuer ID # 70194) Small Group Market Off Exchange ACA rates and the supporting rate development for policies with effective dates on or after **January 1, 2022**.

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

1. Company Name & NAIC #: **Highmark Health Insurance Company, NAIC # 71768 ("Company")**
2. Market: **Small Group ("Market")**
3. On or Off Exchange: This Company's products are offered **Off Exchange only**
4. Effective date of coverage: **January 1, 2022**

5. Average rate change requested: **4.4% rate change**
6. Range of rate change requested: **1.55% to 12.30%**
7. Total additional annual revenue generated from the proposed rate change: **\$75,231**
8. Product(s): **PPO**
9. Rating Areas and the change from 2021: **Regions 1, 2, 4, 5, 6, 7, 9** (Western and Central PA)

There are no changes in our covered Rating Areas from the 2021 rate filing.

10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels of coverage in the indicated Market: **Gold and Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2021: **322 covered lives; 190 policyholders**
12. Number of plans offered in 2022 and the change this represents from 2021: **4**

This is no change from the number of plans the Company offered in 2021.

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 number, SERFF and Binder ID numbers: The corresponding SERFF binder number is **HGHM-PA22-125107755** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
Shared Cost PPO	HHIC/PPO-10; HGHM-132793180
Health Savings HDHP	HHIC/HDHP-10; HGHM-132793105

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 70194, Company Filing # 1A-SG-HHIC-2021 (SERFF Filing # HGHM-132830955)**

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. For the Department's benefit, the Excel files have retained their formulas to the extent possible.

CMS has instructed issuers that it no longer requires any interim changes to the URRT to be submitted to HIOS. CMS is requesting that only the initial URRT and the final URRT be submitted to HIOS.

Potential for Material Unforeseen Impacts: This filing assumes that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market subsequent to the filing date, and that there are no significant changes in the participation of QHP issuers that would materially change the Company's expected liabilities. This filing also assumes that transitional plan coverage will be available in the Pennsylvania Small Group market through 2022. 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 pandemic. As a result, Highmark Health Insurance Company 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 Highmark Health Insurance Company if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark Health Insurance Company competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Small Group market, and could have negative consequences for the operation of Highmark Health Insurance Company's business. Therefore, Highmark Health Insurance Company 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 and 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"), Highmark Health Insurance Company 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, Highmark Health Insurance Company asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark Health Insurance Company RTKL representative identified below prior to release of any information contained in this Filing:

Lisa Martinelli, Esq.
RTKL Representative
VP Chief Privacy Officer
120 Fifth Avenue, FAP Suite 2114
Pittsburgh, PA 15222

Furthermore, it should be noted that Highmark Health Insurance Company 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.

Should you have any questions regarding the attached Filing, please feel free to contact me at (412) 544-3845 or via e-mail at: Cory.Orzak@highmark.com.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Cory Orzak', with a long horizontal flourish extending to the right.

Cory Orzak, FSA, MAAA
Vice President, Actuarial Services
Highmark Inc.

cc: Tija Hilton-Phillips, Esq.
Nicholas Sarneso
William R. Sarniak
Ryan Slean
Daryl Veach

Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information (Table 0)

Table 0 has been completed as per the instructions. Please refer to the Excel file “2022_SmGrp_HHIC_PAAMExhibits_051821” submitted with this filing containing the department’s required tables. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Health Insurance Co. (“HHIC”, “Company”)
- NAIC #: 71768
- HIOS Issuer ID: 70194
- State: Pennsylvania
- Market: Small Group
- Rating Area: Pennsylvania Rating Regions 1, 2, 4, 5, 6, 7, 9
- Effective Date: 1/1/2022
- SERFF Rate Filing #: HGHM-132830955

This filing assumes that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market subsequent to the filing date, and that there are no significant changes in the participation of QHP issuers that would materially change the company’s expected liabilities. This filing also assumes that transitional plan coverage will be available in the Pennsylvania Small Group market through 2022. 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 pandemic. As a result, HHIC reserves the right to submit a revised filing.

B. Rate History and Proposed Variations in Rate Changes

The most recent three years of historical rate changes in the Pennsylvania Small Group Market for the Company are as follows:

Period	Avg. Increase	SERFF ID#
2021	-0.9%	HGHM-132380665
2020	-3.0%	HGHM-131937084
2019	10.3%	HGHM-131496229

The rate changes vary by plan due to changes in the allowable plan level base rate components (pricing actuarial factors, geographic rating factors, network discounts, and administrative charges). These components are re-evaluated each year to keep pace with market changes and changes in health care costs. For 2022, the Company’s proposed rate revisions vary by plan according to the detail presented in the URRT, Worksheet 2, and the PA Rate Template Table 10.

C. Average Rate Change

The average rate change from Table 10, Cell AC15 is 4.42%. This rate change reflects the change for first quarter 2022 calibrated index rates over first quarter 2021 calibrated index rates. Note that the Table 10 average rate change is determined prior to the application of the Geographic Area Factors and may not appropriately represent the average rate change reflected in this rate filing to the extent the proposed average Geographic Area Factor is different than the average Geographic Area Factor used in the 2021 rate development.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 11, Cell AN13, is 3.9%. The rates shown in Table 11 apply the Geographic Area Factors to the Table 10 calibrated index rates. As such, the average rate change determined from the Table 11 first quarter rates is a better representation of the average first quarter 2022 rate change, since it is more representative of the average rate change that members will see.

The primary drivers of the 4.42% rate increase can be seen in the Table 8 results of the Pennsylvania Actuarial Memorandum exhibits.

D. Membership Count (Table 1)

Table 1 has been completed according to the instructions with the average age, age breakdown and total number of members or member months, as indicated in the table. For the 2/1/2021 data, this table reflects all of the Company's Small Group ACA enrollment, including enrollment from 2020 and 2021 plan year plans.

E. Benefit Changes

Some plan designs were changed due to a re-evaluation of benefit designs and marketing considerations.

For the 2022 plan year, there were no benefit changes necessary to the Company's plans to cover the benefits contained in the state's Essential Health Benefit (EHB) benchmark plan.

F. Experience Period Claims and Premium (Table 2)

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2020 calendar year results for all Affordable Care Act compliant policies in the single risk pool, with run out through February 2021 (2 months). This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary). As per the 2022 ACA-Compliant Health Insurance Rate Filing Guidance, transitional policy experience was not included in either the Table 2 or Table 4 data.

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- The Allowed Claims represent the Company's 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., settlements), and

- The Company's best estimate of claims incurred but not paid as of the end of the run out period.

Note that the Incurred Claims and Allowed Claims presented in the URRT are net of the Prescription Drug Rebates on their appropriate basis, while Table 2 has the Prescription Drug Rebates separately identified and grossed up by the experience period paid to allowed ratio. As per the URR instructions, Allowed Claims do not include reinsurance recoveries or pooling charges, nor do they include quality incentive payments.

- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period. However, for entry into Table 2, the Prescription Drug Rebates are grossed up by the experience period paid to allowed ratio since they are ultimately used to reduce allowed claims. This allows for the Table 2 results to feed into Table 5 without adjustment, but it does cause the calculated loss ratio in Table 2 to be slightly mis-stated.
- There are no non-EHB benefits or costs in the experience period.
- The EHB coverage for pediatric vision benefits are provided by the Company's vision coverage vendor under a capitation arrangement. These costs are \$0.19 PMPM uniform across each member in the experience period and are reflected in Table 2 under the Total EHB Capitation section, where the capitation rate that the Company actually paid is grossed up by the experience period paid to allowed ratio, to get the capitations on an allowed claims basis. This further causes the calculated loss ratio in Table 2 to be slightly mis-stated.
- The Estimated Risk Adjustment represents the Company's best estimate of the year end risk adjustment transfer payment that the Company will incur based on the results in the experience period.
- The calculated loss ratio is 50.43%. This number is slightly below the actual loss ratio due to the adjustments to prescription drug rebates and capitations described above.

G. Credibility of Data (Tables 2b, 3b, 4b)

The Company has employed a credibility methodology consistent with ASOP #25 to determine the appropriate level of credibility to be assigned to the base experience period data. The assigned credibility level has been determined by referencing published studies from the Society of Actuaries (SOA), most notably "A Practical Approach to Assigning Credibility for Group Medical Insurance Pricing (December 2015)¹," as well as utilizing actuarial judgment in consideration of the Company's base experience period and projection period computations. Employing the conclusions confirmed in the referenced SOA study, the Company has established a full credibility threshold of 2,000 average member months for the experience period. In reviewing the Company's experience period results, the Company has assigned zero credibility to the Company's base experience data. HHIC's membership is relatively small (322 current members per Table 1) and dispersed over a wide geographical area (CPA and WPA). The lack of homogeneous data for the Company suggests that the experience period data is not credible. The Company has utilized the appropriate combined regional experience of several companies within the Highmark corporate family to establish the credibility manual rate. These companies are Highmark Inc., Highmark Choice Company, Highmark Coverage Advantage, and Highmark Benefits Group. This experience was chosen because it is large and reasonably represents the population expected to buy HHIC products. Utilizing this combined company experience established a manual rate basis that would be fully

credible according to the criteria discussed above. The Company believes that utilizing this combined experience in its rate development establishes a more appropriate rate level when giving consideration to the market-wide rate relativities established by Highmark's corporate family of companies.

Since the experience period data for the Company is not 100% credible, Tables 2b, 3b, and 4b have been populated with the combined experience discussed above used to establish the manual rate basis.

H. Trend Identification (Table 3b)

Table 3b identifies the annual medical and prescription drug allowed claims cost and utilization trends, as requested by the Pennsylvania Insurance Department. The definitions of service categories, cost, and utilization in Table 3b 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.

To arrive at the trend assumption, the experience period cost and utilization data were pulled from the Company's claims systems by the defined benefit categories. For the trend component development, the Company uses results from the combined experience of the following companies within the Highmark corporate family: Highmark Inc., Highmark Choice Company, Highmark Health Insurance Company, Highmark Coverage Advantage, and Highmark Benefits Group. The combined experience used is limited to the Company's Rating Area and Market and provides a more material base to analyze the trend components impacting the business in the Company's Market. The trend development uses a projection of allowed claim PMPMs by service category that takes into account many factors, including the Company's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

The allowed claims used for the development of the trend are adjusted and normalized to obtain a claim basis appropriate for trend development. These adjustments include changes for in-network provider contracting levels, changes for out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers. The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. This normalized and adjusted claim progression is then used to provide the basis for the Company's trend regression model, which will be used to establish the Company's rating trend.

The regression trend model is used to smooth out noise in the historical claim levels and to provide an appropriate jumping off point for projected claim levels. Using the factors discussed above to adjust projected claim levels, an appropriate assumption for trend was established using the experience period

claim levels as the starting point. Since historical experience would encompass the expected coverage and demographic makeup of the membership, historical claim levels, adjusted for these factors and projected forward, would represent the best estimates of trend for this block of business.

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Based on a review of the projected normalized annual trends for 2021 and 2022, an overall claim trend of 6.7% (2.8% cost; 3.8% utilization) was selected for the 2022 rate development. Please refer to the “Trend Support” exhibit in the “2022 Supplemental Exhibits – HHIC – 18May2021.xlsx” file showing the historical and projected normalized claim values for the Company’s trend determination, along with the Company’s proposed base medical and drug claim trends.

In addition to the base medical and drug claims trend discussed above, the trend illustrated in Table 3 reflects changes in anticipated costs for claims processed outside of the Company’s claims system, including Rx rebates and settlements. After the trends for the claims processed outside the Company’s claims system are weighted in with the base medical and drug claim trend, we arrive at a trend of 5.3% (2.2% cost; 3.1% utilization), as seen entered in for the Year 2 trend on URRT Worksheet 1. This trend, combined with the BEP adjustment for COVID claim suppression, is the trend entered into Table 3 for non-capitated services.

Capitation rates are provided by our vision provider, and as such, their trend is handled separately from the other benefits. The capitation trend rate is 60.4%. This trend is different than the capitation trend in the URRT because it includes the impact of induced utilization changes that get averaged across all service categories in the URRT. This allows for a consistent change in induced demand to be applied in Table 3 as gets applied on the URRT.

The Company performed a separate analysis to identify the impact of COVID on the base experience trend data and adjusted the historical claims data accordingly. See the Impact of COVID section below for the magnitude of this adjustment, along with additional detail. This COVID adjustment to the base period data impacts the Utilization section of the Trend Components to arrive at an appropriate Projected Allowed EHB Claims level in Table 5, but is removed from the Annual Trend used to develop the Small Group quarterly rates in Table 5A.

I. Historical Experience (Table 4)

Table 4 presents the most recent 48 months (4 calendar years) of Company data with run-out through February 2021. Paid and allowed claims are sourced from detailed claim records. The data in table 4 excludes capitations, settlements, and other claims paid outside of the system since that data is not considered in developing trend assumptions. The claim add-ons excluded are projected independently. The Table 4 data matches the data in Table 2 if the claim add-ons are added in. This data, combined with the data from other companies within Highmark's corporate family, was used to develop the trend in Table 3. Please see Section 1.H above for further details.

2. Rate Development & Change

A. Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims (Table 5)

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows that utilized in the development presented in Worksheet 1 of the URRT, a discussion of which can be found in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. HHIC's experience period data has been assigned zero credibility, please refer to the "Manual Data" section below for commentary on the Table 5 adjustment factors impacting the manual rate development.

The Company's initial step in developing the index rates is to determine the expected covered membership for the rating period. The Company estimates the covered member base by adjusting for those groups known to have lapsed during the experience period, and those that are expected to lapse prior to the projection period. Then expected new business is added from groups with current transitional coverage moving to ACA plans, and groups currently with another carrier.

As the Company has seen through the transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage and have yet to join the ACA risk pool. With the transitional coverage provisions proposed extension through the end of 2022 for groups that renew on or prior to October 1, 2022, the Company continues to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The Company has observed that the groups currently enrolled are of higher morbidity than the groups that have lapsed and has reflected that difference in the morbidity adjustment.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the "2022 Supplemental Exhibits – HHIC – 18May2021.xlsx" file in the "Table 5 Paid-to-Allowed" worksheet. This value is consistent with the paid-to-allowed ratio in the URRT Worksheet 2, line 4.15 Incurred Claims, divided by line 4.11 Allowed Claims.

The Company is assuming a Projected Risk Adjustment payment in the projection period of \$22.88 PMPM. To arrive at the anticipated risk transfer for 2022, the Company determines the risk adjustment calculation components for the projected 2022 Company portfolio and uses its current knowledge of the Pennsylvania Small Group market profile to estimate the risk adjustment components for the entire state Market. This Market-wide profile is developed from available Market data, including the Interim Summary Report on Risk Adjustment for the 2020 Benefit Year published by CMS, the PA Insurance Department's calculation of 2020 risk adjustment transfer amounts using the final RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants.

As discussed in the Credibility of Data section above, the Company is using manual data claims to arrive as the base claims level. Similarly, the risk adjustment transfer projection utilizes the expected transfer

amounts from the manual rate basis to arrive at the projected transfer. In this way, the population morbidity is consistent between the claims projection and the projected risk adjustment transfer.

The (\$25.48) PMPM value in cell C31 of Table 5 equals the (\$22.88) PMPM risk adjustment transfer value discussed above, along with a charge of (\$2.97) PMPM for the projected net impact of the High Cost Risk Pool program, as well as a credit for high cost risk pool claims from the experience period of \$0.37 PMPM. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The Projected Paid Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2022, multiplied by the percentage of business the Company expects to purchase Market coverage through the Exchange for this Company. For this Company, all business will be offered Off Exchange in 2022, so there are no Exchange User Fees charged in the rate development.

Impact of COVID

To account for the impact of COVID, the Company made the following adjustments to its base experience period claims and its projected costs:

- a. The claims in the base experience period were adjusted to a non-COVID baseline environment (discussed in the Trend Identification section above). This was done to provide a more stable base from which to project future claims. Claims in the base experience period were adjusted upward by 8.0%, representing the estimated degree of claims suppression in the experience period. This adjustment is applied to the underlying medical and drug claims incurred in the experience period, excluding prescription drug rebates and other claims paid outside of the system. This adjustment is reflected in the Utilization Trend of Table 3b.

To determine the appropriate adjustment factor for the base experience period, the Company analyzed historical normalized allowed medical claim trends combined at the state and market level. Then the Company selected an appropriate medical trend amount for 2020 within the range of historical trend results. This trend was applied to the 2019 normalized allowed medical claims to project the non-COVID baseline medical claims for 2020, which were then compared to the actual 2020 experience normalized allowed medical claims to determine the adjustment factor indicated above. The overall impact of the pandemic on drug claims in 2020 is assumed to be negligible, and so were not adjusted. The adjustment factors for medical and drug were then weighted together to develop an overall BEP allowed claim adjustment factor. Please see the exhibit titled "PA BEP COVID Adj Support" in the supplemental exhibits file "2022 Supplemental Exhibits – HHIC – 18May2021.xlsx" submitted with this filing for a demonstration of this adjustment factor development.

- b. The projection period claims were first established using trend projections under non-COVID baseline assumptions, effectively removing the noise introduced by COVID. Using a non-COVID baseline experience environment, claims were projected into the rating period using traditional methods of claim trend projections, as discussed in the Trend Identification section above.

- c. The projected non-COVID baseline 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:

- 1) **COVID Treatment (\$0.07 PMPM)** – COVID treatment utilization in 2022 is expected to follow a similar utilization pattern as flu treatment from 2018 and 2019 (roughly 0.003 admits per 1000 members per month), with COVID-specific admission costs based on recent admission costs for COVID (roughly \$26,000 cost per admit).
- 2) **COVID Testing (\$1.01 PMPM)** – COVID testing utilization in 2022 is expected to follow a similar utilization pattern as flu testing from 2018 and 2019 (roughly 9 tests per 1000 members per month), with COVID specific testing costs based on recent testing costs for COVID (roughly \$112.87 cost per test).
- 3) **COVID Vaccine (\$2.05 PMPM)** – The Company is expecting that a total of 43% of members will receive a COVID vaccine. This assumes that 60% of members 18-64 utilize a vaccine and 40% of members under 18 utilize a vaccine. In addition to this, some vaccines are not reported in the billing system so expected utilization is further reduced by 25%.

The cost of the vaccine is assumed to be \$115 per dose. This is a combination of a \$40 cost for administering the vaccine and \$75 cost for the vaccine itself.

Finally, the average number of doses per member is assumed to be 0.5. This reflects the assumption that members will need a COVID vaccine every other year. This results in a cost of \$2.05 PMPM, which represents the expected cost that the Company will incur during the 2022-2023 coverage period stemming from 2022 policy year contracts.

- 4) **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 following categories of care are expected to be impacted: Cardiology, Joint Degeneration, Diabetes, Mood Disorder & Depression, and Alcohol Treatment. The range of possible cost increases in these categories is assumed to be between 1% and 5%, which equates to 0.2% to 1.1% of total claims. Pricing assumes an overall claims impact of 0.5%, which is applied to the underlying medical and drug claims expected in the projection period.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.25%. Please see the exhibit titled “COVID Projection Support” in the supplemental exhibits file “2022 Supplemental Exhibits – HHIC – 18May2021.xlsx” submitted with this filing for a demonstration of the development of the adjustment factors referenced above. The combined impact of these adjustment factors is a component of the Change in Morbidity

Factor in Table 5. Please refer to the exhibit titled “Table 5 Support” in the supplemental exhibits file “2022 Supplemental Exhibits – HHIC – 18May2021.xlsx” submitted with this filing for a demonstration of how these adjustment factors are combined and translated into the Change in Morbidity Factor.

Manual Data

As discussed above, HHIC has assigned zero credibility to the Company’s experience period data, and utilizes the experience of appropriate combined regional experience of several companies within the Highmark corporate family to establish the credibility manual rate. This section discusses the adjustments made to the Manual Data shown in Table 5. Where pertinent, the Company’s own projected membership and plan distribution is used to establish the appropriate adjustment factors to use. Similarly, an adjustment due to the impact of COVID has been applied to the base period and projected period assumptions. See above for a discussion of the adjustment factors used. These Manual Data adjustment factors include:

- The trend in the manual rate section is developed on a basis consistent with the trend development of the Company’s experience discussed above.
- The Change in Morbidity represents an adjustment from the experience period claims of the manual experience basis to the Company’s expected morbidity in the projection period. As discussed above, the Company has included a morbidity adjustment factor due to the impact of COVID on projected 2022 claim costs (as discussed above).
- The Change in Demographics adjustment factor of 1.012 reflects the change in age and geography factors the Company expects from the experience period of the manual experience basis to the Company’s expected demographics in the projection period.
- The Change in Network adjustment of 1.017 reflects the change in network discounts and utilization of facility services between the experience period of the manual experience basis and the Company’s projection period.
- The Change in Benefits adjustment reflects the change in the EHB benefits from the experience period and the projection period: None.
- The Change in Other captures any additional impact to projected claims not captured in the above categories: None.

Please see the worksheet named “Table 5 Support - Manual” in the “2022 Supplemental Exhibits – HHIC – 18May2021.xlsx” file for the calculation of these factors from the manual experience period data to the Company’s projected results.

Small Group Quarterly Rates

For this Small Group Market filing, Table 5A has been completed, showing the number of member months renewing by quarter, and the quarterly Single Risk Pool Projected Allowed Claims. For this filing, quarterly rates are proposed, with rates adjusted each quarter as shown in the quarterly Annual Trends presented

in Table 5A. Note that several adjustments are made to the Total Annual Trend from Table 3 to arrive at the quarterly Annual Trends shown in Table 5A. These adjustments include:

- a. The COVID adjustment to the base experience data (discussed above) is removed, as that adjustment will not have an ongoing impact in the projection period;
- b. The Induced Utilization trend is excluded from the quarterly rate trends;
- c. The quarterly rate trends are further adjusted to remove the impact of the Company's cost saving initiatives that produce one-time savings;
- d. The timing of the renewals within the quarter are more appropriately considered; and
- e. The quarterly rate trends more appropriately reflect that administrative costs do not increase at the same rate as claims.

b. Retention Items (Table 6)

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The administrative expenses and taxes and fees presented in the rate development in Table 6 cell C53 equal the Taxes and Fees in Table 10.

Administrative costs reflect internal costs that the Company is projected to incur in the projected experience period, and are developed from standard expense allocation methods. Agent/broker fees and commissions reflect the Company's anticipated costs for these items in the experience period.

The development of internal administrative costs utilizes an allocation of Company costs back to lines of business. The allocation method uses measurable stats such as claims worked, inquiries worked, contracts, and members to allocate the majority of expenses. When possible, expenses are direct charged if they can be identified by product instead of going through an allocation method. For corporate allocations, a TCI (total costs incurred) methodology is generally used to allocate by product.

Administrative expense loads vary by plan to more appropriately capture the costs associated with plan administration. The total administrative costs anticipated by the Company have been split such that each plan receives a PMPM administrative load, along with a percent of premium administrative load. This methodology results in percent of premium expense loads that vary by plan.

The following Taxes and Fees were included in the rate development:

- \$0.24 PMPM for the PCORI Fee;
- \$0.25 PMPM for the Risk Adjustment User Fee; and
- 2% of premium for the PA premium tax

Note the following regarding plan level retention items:

- The rate development reflects a 0% profit and risk load for all products and plans. The Company has voluntarily refrained from including a profit and risk load in this filing. By this voluntary action, the Company is not waiving any right to include a profit and risk load which the Company believes is consistent with historical and legal interpretations of the Company and the Department.

- Expenses for Quality Improvement Initiatives are estimated to be 7% of internal Company expenses, based upon historical analysis of these costs.

c. Normalized Market-Adjusted Projected Allowed Total Claims (Table 7)

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 the Company's projection for 2022 assumed in the 2022 rate development.

The Age Factor is the weighted average of the Average Age Factors for the Current ACA Book of Business as of February 2021 and for the membership moving to the ACA Book (from transitional and new business).

The Geographic Calibration Factor is the weighted average of the Area Factors, weighted by the projected membership in each rating area.

The Tobacco Surcharge is not applicable since the Company does not use one.

d. Components of Rate Change (Tables 8 and 9)

Table 8 presents the components of change in the proposed 2022 Calibrated Plan Adjusted Index Rate (PMPM). The 2021 base period allowed claims is carried over from the 2021 rate filing. Row H of Table 8 may differ from Row A due to the detailed breakdown of all the components of the increases in rows B through G not calculating exactly to the change in the calibrated plan adjusted index rate in Row A, which is the more accurate percentage change based on the rate development.

Table 9 presents the data elements supporting the calculations in Table 8. The amounts shown in the 2021 Column match those entered in the 2021 Column in the plan year 2021 rate filing.

3. Plan Rate Development (Table 10)

Table 10 showing the plan rate development has been completed following the instructions in the 2022 ACA-Compliant Health Insurance Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2022. The calibrated plan adjusted index rates for 2022 and 2021, and all of the supporting factors, are calculated according to the instructions.

Each plan takes the Market Adjusted Index Rate and multiplies by the Pricing AV, Benefit Richness Factor, Benefits in Addition to EHB Factor, Provider Network Factor, Catastrophic Eligibility Factor, and Non-Funding of CSR Adjustment Factor (not applicable to Small Group) in order to calculate the Pure Premium. The Pure Premium is then grossed up to account for expenses (Admin Costs, Taxes & Fees, and Profit or Contingency) in order to calculate the Calibrated Plan Adjusted Index Rate.

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.

The requested Induced Utilization Exhibit was completed and is presented within the “2022 Supplemental Exhibits – HHIC – 18May2021.xlsx” file submitted with this filing (worksheet named “Induced Utilization”). Note that the calculated Induced Utilization factor in Column (8) is a component of the Actuarial Value Allowable Modifier. As such, it is adjusted by the Average Benefit Richness normalization factor of 1.084. In multiplying the Induced Utilization column (8) result by the Average Benefit Richness normalization factor, the result is the Induced Utilization factor appropriate for the plan’s metal level (before normalization). These induced demand factors are consistent with the methodology described in the Department’s rate filing guidance, which utilizes each plan’s actuarial value to establish the appropriate induced demand factor for the plan.

The member- and network-weighted average of the pure plan-level Induced Utilization factors in the last column of the induced utilization exhibit against the projected membership does match the 1.000 expectation of the Department. This calculation can be seen at the bottom of the Induced Utilization Exhibit, where the formulas used in the calculation have been retained.

The Child Capping Adjustment is applied to the Age Calibration Factor in Table 10 to reflect the limitation on the number of children allowed in rating. This factor is determined by estimating the amount of lost revenue due to this restriction and applying the resulting factor to the normalized age factor in the base rate development.

Support for the calibration factors is shown in the “2022 Supplemental Exhibits – HHIC – 18May2021.xlsx” file on the worksheet named “Table 10 Calibration Factors”.

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

Table 11 presents the Company’s 21-year-old non-tobacco premium in the Market for each rating quarter in 2022. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 3.9% increase, while the “percent rate change requested” from the SERFF Rate Review Detail Screen (and Table 10) is 4.42%.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

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

B. Geographic Factors (Table 13)

Please see Table 13 for the Company’s geographic factors. The Company’s geographic factors for the rating period were updated as a component of this rate filing submission. The proposed geographic factors were developed based on a review of the average facility costs for PPO products by region, using

a market basket approach to procedures by facility. Similar levels of professional and pharmaceutical costs were added to each region to get an appropriate allowed claim basis for the geographic factors. Note that since this analysis is based only upon PPO costs and based only upon facility schedules, these factors do not reflect morbidity differences among regions, nor do they reflect differences based upon network discount levels. Please see the exhibit “Geo Factors” in the “2022 Supplemental Exhibits – HHIC – 18May2021.xlsx” file for the development of these factors.

As mentioned in the Cover Letter, the Company is not changing its product offerings by Rating Area.

C. Network Factors (Table 14)

Please see Table 14 for the Company’s network rating factors. These factors are unchanged from the previously approved rate filing.

D. Service Area Composition

The Company follows the Rating Area designations created by the state. All counties within a Rating Area are serviced by the Company, according to the Rating Areas specified in Table 14. The Company has submitted its current 2021 service area and its proposed 2022 service area in the file “Pennsylvania Counties Map - 2022 Filings – HHIC.pdf” submitted with this filing. There are no proposed changes to the Company’s service area from 2021 to 2022.

E. Composite Rating

The Company is currently not planning to use CMS’s composite rating method for any of its off-SHOP plans offered during the rating period.

6. MLR Exhibit

The table below summarizes the requested three-year MLR information:

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2017	72.7%	86.5%	10,200	6,468
2018	71.7%	85.5%	6,762	3,144
2019	69.7%	88.1%	4,663	3,840

Please note that the values in the Pricing columns above come from the Pennsylvania Actuarial Memorandum exhibits for the referenced pricing year (Tables 1, 5 and 6). The Actual results shown are from the URRT Worksheet 2 values for ACA plans from the pricing year in which the referenced calendar year is the base experience period. Since the URRT Worksheet 2 Actual values represent calendar year results, while the Pricing values represents policy year estimates, variations between these two amounts are expected.

7. Actuarial Certifications

I 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 the Company to accompany its rate filing (for calendar year 2022) for the Small Group Market 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 all factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

I certify that any new plan is not a modification of an existing plan (per the uniform modification standards in 45 CFR 147.106).

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 AV Calculator was used to determine the AV Metal Values shown in Part I of Worksheet 2 in the URRT for all plans.

The Unified Rate Review Template does not demonstrate the process used by the Company 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.

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 2022 Rate Filing Justification.

Signed: [Redacted]

Date: 05/18/2021

Rate Change Summary

Highmark Health Insurance Company (HHIC) – Small Group Plans

Rate request filing ID # HGHM-132830955 - 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

<http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

Overview

Initial requested average rate change:	4.42% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	1.55% to 12.30%
Effective date:	January 1, 2022
Mapped Members:	322
Available in:	Rating Areas 1, 2, 4, 5, 6, 7, 9

Key information

Jan. 2020-Dec. 2020 financial experience

Premiums	\$3,061,596
Claims	\$1,592,166
Administrative expenses	\$366,895
Taxes & fees	\$51,577
Company made (after taxes)	\$1,050,958

How it plans to spend your premium

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

Claims:	88.9%
Administrative:	9.0%
Taxes & fees:	2.1%
Profit:	0%

The company expects its annual medical costs to increase **5.32%**.

Explanation of requested rate change

The proposed rate change is being driven by rising medical care costs, which are expected to continue through the remainder of 2021 and throughout 2022 as a result of both higher utilization and the increasing cost of healthcare services. These upward impacts are being offset by improvements in the morbidity of the population within HHIC's ACA products.

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

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark Health Insurance Co. (HHIC)		
Product(s):	PPO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2022	to	12/31/2022
Base Period Start Date:	1/1/2020	to	12/31/2020
Date of Most Recent Membership:	2/1/2021		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2021)	Projected Rating Period
Average Age	37.0	38.0	38.0
Total	4,081	322	2,700
<18	744	57	478
18-24	280	21	176
25-29	304	25	210
30-34	333	21	176
35-39	444	34	285
40-44	410	32	268
45-49	280	25	210
50-54	345	28	235
55-59	329	29	243
60-63	315	21	176
64+	297	29	243

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
\$2,638,891.23	\$1,810,918.83	\$1,834,787.20	4,081	\$321,324.82	\$2,156,112.02	\$0.00
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)						
Loss Ratio						

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	2.19%	7.77%	-0.03%	10.09%	10.16%
Outpatient Hospital	2.19%	7.77%	-0.03%	10.09%	37.51%
Professional	2.19%	7.77%	-0.03%	10.09%	22.85%
Other Medical	2.19%	7.77%	-0.03%	10.09%	2.61%
Capitation				60.37%	0.04%
Prescription Drugs	2.19%	7.77%	-0.03%	10.09%	26.83%
Total Annual Trend				10.12%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.213	

* 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
Jan-17	\$5,590,576.00	\$238,086.50	1.0000	\$ 238,086.50	862	\$ 276.20
Feb-17		\$173,610.84	1.0000	\$ 173,610.84	849	\$ 204.49
Mar-17		\$231,807.92	1.0000	\$ 231,807.92	854	\$ 271.44
Apr-17		\$278,007.78	1.0000	\$ 278,007.78	849	\$ 327.45
May-17		\$264,535.40	1.0000	\$ 264,535.40	837	\$ 316.05
Jun-17		\$284,604.85	1.0000	\$ 284,604.85	842	\$ 338.01
Jul-17		\$302,966.42	1.0000	\$ 302,966.42	838	\$ 361.54
Aug-17		\$319,748.59	1.0000	\$ 319,748.59	834	\$ 383.39
Sep-17		\$316,209.94	1.0000	\$ 316,209.94	809	\$ 390.87
Oct-17		\$402,223.42	1.0000	\$ 402,223.42	818	\$ 491.72
Nov-17		\$386,214.01	1.0000	\$ 386,214.01	908	\$ 425.35
Dec-17		\$430,678.40	1.0000	\$ 430,678.40	910	\$ 473.27
Jan-18	\$4,087,016.73	\$303,417.20	1.0000	\$ 303,417.20	632	\$ 480.09
Feb-18		\$248,138.44	1.0000	\$ 248,142.56	616	\$ 402.83
Mar-18		\$308,075.23	1.0000	\$ 308,082.61	608	\$ 506.71
Apr-18		\$205,931.19	1.0000	\$ 205,936.38	581	\$ 354.45
May-18		\$235,240.22	1.0000	\$ 235,246.85	584	\$ 402.82
Jun-18		\$222,044.98	1.0000	\$ 222,054.00	570	\$ 389.57
Jul-18		\$251,056.85	0.9999	\$ 251,076.64	559	\$ 449.15
Aug-18		\$249,053.93	0.9998	\$ 249,095.36	551	\$ 452.08
Sep-18		\$258,270.33	0.9998	\$ 258,314.06	545	\$ 473.97
Oct-18		\$295,178.61	0.9998	\$ 295,237.93	529	\$ 558.11
Nov-18		\$220,644.19	0.9997	\$ 220,701.78	504	\$ 437.90
Dec-18		\$290,347.77	0.9997	\$ 290,434.91	483	\$ 601.31
Jan-19	\$2,927,049.29	\$201,427.25	0.9994	\$ 201,542.71	444	\$ 453.93
Feb-19		\$211,954.05	0.9995	\$ 212,054.35	418	\$ 507.31
Mar-19		\$245,168.19	0.9994	\$ 245,304.91	418	\$ 586.85
Apr-19		\$263,184.90	0.9994	\$ 263,332.58	399	\$ 659.98
May-19		\$213,703.41	0.9994	\$ 213,840.33	405	\$ 528.00
Jun-19		\$171,767.61	0.9995	\$ 171,851.62	374	\$ 459.50
Jul-19		\$189,806.36	0.9994	\$ 189,917.49	372	\$ 510.53
Aug-19		\$132,872.69	0.9993	\$ 132,962.73	362	\$ 367.30
Sep-19		\$156,645.78	0.9994	\$ 156,736.55	363	\$ 431.78
Oct-19		\$132,342.10	0.9994	\$ 132,424.30	360	\$ 367.85
Nov-19		\$145,624.47	0.9993	\$ 145,722.16	364	\$ 400.34
Dec-19		\$278,572.17	0.9987	\$ 278,939.78	368	\$ 757.99
Jan-20	\$2,638,891.23	\$158,088.66	0.9991	\$ 158,230.83	346	\$ 457.31
Feb-20		\$164,303.58	0.9991	\$ 164,453.85	350	\$ 469.87
Mar-20		\$144,771.22	0.9990	\$ 144,919.77	339	\$ 427.49
Apr-20		\$95,915.54	0.9984	\$ 96,067.45	343	\$ 280.08
May-20		\$114,785.64	0.9984	\$ 114,973.19	340	\$ 338.16
Jun-20		\$81,991.01	0.9972	\$ 82,222.19	335	\$ 245.44
Jul-20		\$128,898.29	0.9964	\$ 129,358.54	333	\$ 388.46
Aug-20		\$127,323.86	0.9925	\$ 128,285.94	339	\$ 378.42
Sep-20		\$188,993.00	0.9881	\$ 191,270.62	339	\$ 564.22
Oct-20		\$207,638.36	0.9826	\$ 211,320.26	344	\$ 614.30
Nov-20		\$157,941.96	0.9699	\$ 162,846.69	347	\$ 469.30
Dec-20		\$215,047.44	0.9532	\$ 225,617.59	326	\$ 692.08

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
(\$291,704.83)	\$789.49	\$0.00	\$422,704.78	\$0.00
				\$ 457.04
				50.43%

Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
\$796,164.56	(\$14,871.55)	\$284,546.58	\$ 330.10
	(\$14,654.99)	\$215,116.93	\$ 253.38
	(\$14,719.49)	\$298,538.02	\$ 349.58
	(\$14,571.23)	\$331,955.99	\$ 391.00
	(\$14,343.14)	\$318,267.50	\$ 380.25
	(\$14,449.52)	\$342,165.67	\$ 406.37
	(\$14,383.96)	\$358,907.72	\$ 428.29
	(\$14,311.42)	\$382,264.84	\$ 458.35
	(\$13,887.71)	\$346,643.42	\$ 428.48
	(\$14,038.71)	\$442,655.68	\$ 541.14
	(\$15,810.46)	\$441,385.71	\$ 486.11
	(\$15,864.18)	\$486,504.21	\$ 534.62
	(\$14,329.99)	\$367,521.33	\$ 581.52
	(\$13,975.87)	\$301,211.17	\$ 488.98
	(\$13,801.41)	\$339,704.37	\$ 558.72
\$605,323.40	(\$13,198.10)	\$235,249.82	\$ 404.91
	(\$13,258.97)	\$271,704.69	\$ 465.25
	(\$12,941.97)	\$248,522.29	\$ 436.00
	(\$12,694.50)	\$288,308.94	\$ 515.76
	(\$12,516.58)	\$283,845.83	\$ 515.15
	(\$12,379.23)	\$288,831.12	\$ 529.97
	(\$12,025.11)	\$341,506.60	\$ 645.57
	(\$11,445.05)	\$254,257.66	\$ 504.48
	(\$10,972.14)	\$318,860.94	\$ 660.17
	(\$19,388.76)	\$228,114.23	\$ 513.77
	(\$16,367.54)	\$233,726.82	\$ 559.16
	(\$23,695.32)	\$256,289.40	\$ 613.13
	(\$21,042.15)	\$291,469.50	\$ 730.50
	(\$20,229.91)	\$238,427.70	\$ 588.71
	(\$15,987.32)	\$187,729.11	\$ 501.95
\$428,049.80	(\$17,168.44)	\$202,180.68	\$ 543.50
	(\$20,008.96)	\$140,787.22	\$ 388.91
	(\$15,108.59)	\$166,845.71	\$ 459.63
	(\$25,357.15)	\$134,461.89	\$ 373.51
	(\$20,237.17)	\$155,667.74	\$ 427.66
	(\$16,095.00)	\$306,292.99	\$ 832.32
	(\$23,718.18)	\$172,645.65	\$ 498.98
	(\$15,290.92)	\$180,414.70	\$ 515.47
	(\$25,964.34)	\$140,564.21	\$ 414.64
	(\$21,693.47)	\$89,421.09	\$ 260.70
	(\$23,835.44)	\$112,006.04	\$ 329.43
	(\$14,955.34)	\$84,084.44	\$ 251.00
	(\$20,659.15)	\$136,870.41	\$ 411.02
	(\$16,798.80)	\$133,964.43	\$ 395.18
	(\$30,184.36)	\$199,319.81	\$ 587.96
\$316,304.71	(\$17,555.03)	\$218,536.20	\$ 635.28
	(\$13,682.99)	\$176,756.72	\$ 509.39
	(\$18,941.79)	\$238,008.12	\$ 730.09

Carrier Name:	Highmark Health Insurance Co. (HHIC)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2022

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)
\$166,467,511.05	\$138,510,605.70	\$140,424,434.73	270,971	\$18,619,443.12	\$159,043,877.85
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)					
Loss Ratio					

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend
Inpatient Hospital	2.24%	7.48%	-0.42%	9.43%
Outpatient Hospital	2.24%	7.48%	-0.42%	9.43%
Professional	2.24%	7.48%	-0.42%	9.43%
Other Medical	2.24%	7.48%	-0.42%	9.43%
Capitation				63.78%
Prescription Drugs	2.24%	7.48%	-0.42%	9.43%
Total Annual Trend				9.45%
Months of Trend				24
Total Applied Trend Projection Factor				1.198

* 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
Jan-17	\$109,087,120.50	\$8,600,943.88	1.0000	\$ 8,600,943.88	18,891
Feb-17		\$7,884,202.49	1.0000	\$ 7,884,202.49	18,847
Mar-17		\$8,525,172.28	1.0000	\$ 8,525,172.28	18,648
Apr-17		\$8,183,373.99	1.0000	\$ 8,183,373.99	18,448
May-17		\$8,848,896.01	1.0000	\$ 8,848,896.01	18,277
Jun-17		\$9,337,185.26	1.0000	\$ 9,337,185.26	18,270
Jul-17		\$8,502,735.91	1.0000	\$ 8,502,735.91	18,015
Aug-17		\$8,314,433.98	1.0000	\$ 8,314,433.98	18,082
Sep-17		\$8,159,395.45	1.0000	\$ 8,159,395.45	17,916
Oct-17		\$9,093,407.58	1.0000	\$ 9,093,407.58	17,850
Nov-17		\$8,373,591.28	1.0000	\$ 8,373,591.28	17,781
Dec-17		\$8,098,653.95	1.0000	\$ 8,098,653.95	17,506
Jan-18	\$125,888,438.49	\$12,043,863.88	1.0000	\$ 12,043,863.88	18,145
Feb-18		\$7,860,176.43	1.0000	\$ 7,860,240.58	18,181
Mar-18		\$9,445,248.85	1.0000	\$ 9,445,406.15	18,214
Apr-18		\$9,065,916.47	1.0000	\$ 9,066,182.01	18,166
May-18		\$8,205,626.67	1.0000	\$ 8,205,787.64	18,532
Jun-18		\$9,164,902.87	1.0000	\$ 9,165,114.01	18,627
Jul-18		\$8,637,456.92	1.0000	\$ 8,637,634.66	19,219
Aug-18		\$9,874,946.45	0.9999	\$ 9,875,466.01	19,616
Sep-18		\$8,711,003.12	0.9999	\$ 8,711,694.33	20,160
Oct-18		\$10,322,552.56	0.9999	\$ 10,323,201.74	21,571
Nov-18		\$11,191,577.41	0.9999	\$ 11,192,745.83	22,429
Dec-18		\$11,047,223.30	0.9998	\$ 11,048,973.22	25,907
Jan-19	\$157,074,273.24	\$11,444,827.77	0.9998	\$ 11,447,606.37	24,838
Feb-19		\$11,194,469.79	0.9998	\$ 11,196,539.15	24,588
Mar-19		\$12,175,661.04	0.9998	\$ 12,177,546.09	24,394
Apr-19		\$11,729,676.98	0.9997	\$ 11,733,309.62	23,972
May-19		\$11,737,273.31	0.9998	\$ 11,740,157.99	23,798
Jun-19		\$10,620,413.92	0.9995	\$ 10,625,948.92	23,650
Jul-19		\$10,812,227.65	0.9996	\$ 10,816,165.66	22,922
Aug-19		\$11,178,646.67	0.9992	\$ 11,187,102.86	22,623
Sep-19		\$10,233,261.26	0.9993	\$ 10,240,074.79	22,248
Oct-19		\$11,614,342.72	0.9993	\$ 11,623,010.82	21,836
Nov-19		\$10,722,554.23	0.9990	\$ 10,733,616.76	21,448
Dec-19		\$10,523,148.94	0.9989	\$ 10,534,491.14	19,416
Jan-20	\$166,467,511.05	\$11,233,687.04	0.9988	\$ 11,246,902.12	21,241
Feb-20		\$10,437,930.82	0.9991	\$ 10,446,989.14	21,495
Mar-20		\$10,104,757.29	0.9988	\$ 10,116,843.93	21,912
Apr-20		\$8,435,335.44	0.9981	\$ 8,451,240.36	22,222
May-20		\$9,571,416.24	0.9977	\$ 9,593,521.36	22,435
Jun-20		\$11,207,699.26	0.9966	\$ 11,245,912.21	22,437
Jul-20		\$13,820,828.02	0.9944	\$ 13,899,207.31	22,453
Aug-20		\$10,924,434.86	0.9920	\$ 11,012,221.68	22,469
Sep-20		\$12,633,911.93	0.9859	\$ 12,814,030.55	22,932
Oct-20		\$12,165,766.79	0.9801	\$ 12,413,265.40	23,157
Nov-20		\$12,784,055.04	0.9692	\$ 13,189,888.88	23,316
Dec-20		\$13,311,071.96	0.9431	\$ 14,114,700.77	24,902

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$0.00	(\$10,104,679.74)	\$49,875.11	\$0.00	(\$422,704.78)	\$0.00
					\$ 549.83
					78.51%

Weight*
19.09%
35.24%
23.49%
2.80%
0.03%
19.34%
100.00%

Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
\$ 455.29	\$13,097,450.52	(\$358,012.34)	\$9,496,718.14	\$ 502.71
\$ 418.33		(\$357,029.43)	\$8,672,297.24	\$ 460.14
\$ 457.16		(\$353,373.45)	\$9,401,098.18	\$ 504.13
\$ 443.59		(\$349,694.10)	\$8,881,939.62	\$ 481.46
\$ 484.15		(\$346,179.45)	\$9,603,424.70	\$ 525.44
\$ 511.07		(\$345,994.92)	\$10,056,305.57	\$ 550.43
\$ 471.98		(\$341,225.66)	\$9,191,145.87	\$ 510.19
\$ 459.82		(\$342,414.53)	\$9,096,760.13	\$ 503.08
\$ 455.43		(\$339,205.19)	\$8,863,516.70	\$ 494.73
\$ 509.43		(\$338,036.20)	\$9,811,401.10	\$ 549.66
\$ 470.93		(\$336,556.29)	\$9,025,619.32	\$ 507.60
\$ 462.62		(\$331,075.33)	\$8,780,419.13	\$ 501.57
\$ 663.76	\$16,742,843.62	(\$422,174.25)	\$13,050,598.75	\$ 719.24
\$ 432.33		(\$423,091.91)	\$8,670,332.35	\$ 476.89
\$ 518.58		(\$423,794.44)	\$10,347,515.98	\$ 568.11
\$ 499.07		(\$422,626.36)	\$9,940,278.15	\$ 547.19
\$ 442.79		(\$431,259.13)	\$9,032,434.31	\$ 487.40
\$ 492.03		(\$433,432.88)	\$9,967,407.98	\$ 535.11
\$ 449.43		(\$446,467.68)	\$9,513,036.65	\$ 494.98
\$ 503.44		(\$455,252.84)	\$10,832,920.82	\$ 552.25
\$ 432.13		(\$467,098.75)	\$9,473,102.18	\$ 469.90
\$ 478.57		(\$498,545.64)	\$11,417,678.64	\$ 529.31
\$ 499.03		(\$517,398.98)	\$12,241,164.71	\$ 545.77
\$ 426.49		(\$594,194.62)	\$12,297,345.67	\$ 474.67
\$ 460.89	\$20,765,879.44	(\$774,382.65)	\$12,855,379.92	\$ 517.57
\$ 455.37		(\$721,776.91)	\$12,336,392.63	\$ 501.72
\$ 499.20		(\$786,841.99)	\$13,350,806.55	\$ 547.30
\$ 489.46		(\$750,021.53)	\$12,852,995.73	\$ 536.17
\$ 493.33		(\$741,995.71)	\$12,805,291.83	\$ 538.08
\$ 449.30		(\$685,017.33)	\$11,545,241.72	\$ 488.17
\$ 471.87		(\$711,766.12)	\$11,807,383.30	\$ 515.11
\$ 494.50		(\$660,767.05)	\$12,153,483.24	\$ 537.22
\$ 460.27		(\$652,001.31)	\$11,072,701.88	\$ 497.69
\$ 532.29		(\$628,121.93)	\$12,659,148.31	\$ 579.74
\$ 500.45		(\$606,495.19)	\$11,579,247.58	\$ 539.88
\$ 542.57		(\$542,007.48)	\$11,542,181.72	\$ 594.47
\$ 529.49	\$18,354,724.71	(\$674,563.49)	\$12,574,496.45	\$ 591.99
\$ 486.02		(\$646,930.09)	\$11,536,215.38	\$ 536.69
\$ 461.70		(\$768,945.05)	\$10,876,931.04	\$ 496.39
\$ 380.31		(\$742,894.52)	\$8,599,217.74	\$ 386.97
\$ 427.61		(\$687,000.32)	\$10,102,342.03	\$ 450.29
\$ 501.22		(\$735,801.06)	\$11,983,547.21	\$ 534.10
\$ 619.04		(\$739,488.47)	\$14,729,197.45	\$ 656.00
\$ 490.11		(\$702,870.43)	\$11,855,109.02	\$ 527.62
\$ 558.78		(\$768,243.04)	\$13,623,415.13	\$ 594.08
\$ 536.05		(\$756,708.93)	\$13,267,193.03	\$ 572.92
\$ 565.70		(\$762,346.89)	\$13,931,706.23	\$ 597.52
\$ 566.81		(\$871,518.44)	\$14,962,766.98	\$ 600.87

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

Carrier Name:	Highmark Health Insurance Co. (HHIC)	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Small Group	Coinsurance Rate:	60%
Rate Effective Date:	1/1/2022		
Incurred Dates:	1/1/2020 to 12/31/2020	Proj. Incurred Claim Impact:	0.0%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2020 to 12/31/2020					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$0
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$0
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$0
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$0
\$95,000	\$99,999				\$0
\$100,000	\$109,999				\$0
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$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				\$0
\$270,000	\$279,999				\$0
\$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				\$0
\$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		0	0	\$0	\$0

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

Carrier Name:	Highmark Health Insurance Co. (HHIC)	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Small Group	Coinsurance Rate:	60%
Rate Effective Date:	1/1/2022		
		Proj. Incurred Claim Impact:	0.0%
		Proj. Morbidity Impact:	-0.1%

Reinsurance Program Impact Continuance Table Development - Plan Year 2022					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$0
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$0
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$0
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$0
\$95,000	\$99,999				\$0
\$100,000	\$109,999				\$0
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$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				\$0
\$270,000	\$279,999				\$0
\$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				\$0
\$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		0	0	\$0	\$0

PA Rate Template Part II

Rate Development and Change

Carrier Name:	Highmark Health Insurance Co. (HHIC)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2022

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 457.04	\$ 549.83	<- Actual Experience PMPM should be consistent with the Index Rate for Experience
Two year trend projection Factor	1.213	1.198	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 554.24	\$ 658.69	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.015	1.027	<- See URRT Instructions
Total Non-Morbidity Changes	1.032	1.030	
Change in Demographics	1.032	1.012	<- See URRT Instructions
Change in Network	1.000	1.017	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 580.42	\$ 696.84	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 696.84	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 696.84		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.803		
Projected Incurred EHB Claims PMPM	\$ 559.89		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	-\$25.48		
Projected Incurred Exchange User Fees PMPM			
Projected Incurred Reinsurance Recoveries PMPM	\$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 585.37		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 728.56		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$0.00		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 585.37		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 728.56		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	9.03%	\$59.43
General and Claims	5.64%	\$37.12
Agent/Broker Fees and Commissions	2.96%	\$19.52
Quality Improvement Initiatives	0.42%	\$2.79
Taxes and Fees	2.07%	\$13.66
Risk Adjustment User Fee	0.04%	\$0.25
PCORI Fee	0.04%	\$0.24
PA Premium & Other Taxes (if applicable)	0.00%	\$0.02
Federal Income Tax		\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)		\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	11.10%	\$73.09
Projected Required Revenue PMPM	\$ 658.47	

Table 8. Components of Rate Change

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 407.68	\$ 425.71	\$ 18.02	4.4%
B. Base period allowed claims before normalization	\$445.80	\$ 549.83	\$ 104.04	25.5%
C. Normalization factor component of change	\$ (178.65)	\$ (222.73)	\$ (44.08)	-10.8%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 267.15	\$ 327.10	\$ 59.96	14.7%
D2. URRT Trend	\$ 39.91	\$ 64.76	\$ 24.85	6.1%
D3. URRT Morbidity	\$ 101.00	\$ 10.76	\$ (90.23)	-22.1%
D4. URRT Other	\$ 5.40	\$ 11.94	\$ 6.54	1.6%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (10.95)	\$ 18.87	\$ 29.82	7.3%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	0.0%
D8. Subtotal - Sum(D1:D7)	\$ 402.50	\$ 433.43	\$ 30.93	7.6%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (73.38)	\$ (85.68)	\$ (12.30)	-3.0%
E3. Benefit Richness	\$ 30.55	\$ 29.06	\$ (1.49)	-0.4%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (42.83)	\$ (56.62)	\$ (13.79)	-3.4%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 37.08	\$ 38.42	\$ 1.34	0.3%
F2. Taxes and Fees	\$ 8.47	\$ 8.83	\$ 0.36	0.1%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 45.55	\$ 47.25	\$ 1.71	0.4%
G. Change in Miscellaneous Items			\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 405.22	\$ 424.07	\$ 18.85	4.6%

ce Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 549.83	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 166,467,511.05	
Blended Loss Ratio	78.51%	

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

Effective Date	1/1/2022	4/1/2022	7/1/2022	10/1/2022	Total Single Risk Pool
# of Member Months Renewing in Quarter	1,006	595	310	788	2,699
Adjusted Projected Allowed EHB Claims PMPM	\$ 696.84	\$ 696.84	\$ 696.84	\$ 696.84	\$ 696.84
Months of Trend	-	3	6	9	
Annual Trend	6.69%	9.16%	8.91%	8.12%	
Single Risk Pool Projected Allowed Claims	\$ 696.84	\$ 712.28	\$ 727.23	\$ 738.84	\$ 716.00
Quarterly Trend Factor	1.000	1.022	1.044	1.060	1.027

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2021	2022
Average Age Factor	1.522	1.552
Average Geographic Factor	1.003	1.000
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.093	1.084
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$671.67	\$ 728.56
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 402.50	\$ 433.43

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

	2021	2022	
Paid-to-Allowed	0.818	0.803	
URRT Trend (Total Applied Trend Factor)	1.149	1.198	<- URRT W1, S2
URRT Morbidity	1.329	1.027	<- URRT W1, S2
URRT "Other"	1.013	1.030	<- URRT W1, S2
Risk Adjustment	\$ (14.95)	\$ 25.48	<- URRT W1, S3
Exchange User Fee	\$ -	\$ -	<- URRT W1, S3
Reinsurance Recoveries	\$ -	\$ -	<- URRT W1, S3
Capitation	\$ 0.54	\$0.50	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.818	0.802	<- For 2021 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.093	1.084	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	9.10%	9.03%	
Taxes and Fees	2.08%	2.07%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Highmark Health Insurance Co. (HHIC)	
Product(s):	PPO	
Market Segment:	Small Group	
Rate Effective Date:	1/1/2022	
Base Period Start Date	1/1/2020	
Date of Most Recent Membership:	2/1/2021	
Market Adjusted Index Rate:	\$	728.56

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
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Totals - Current Membership							0.803		
Total - Projected Membership							0.804		
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A
Plan 1	70194PA0220006	PPO	Shared Cost PPO \$1500	M	70194PA0220006	Gold	0.81812328	Approach 1	Off
Plan 2	70194PA0230002	PPO	Health Savings PPO Embedded Q\$6100	M	70194PA0230002	Bronze	0.64983194	Standard AV	Off
Plan 3	70194PA0240006	PPO	Shared Cost PPO \$1500	M	70194PA0240006	Gold	0.81812328	Approach 1	Off
Plan 4	70194PA0250002	PPO	Health Savings PPO Embedded Q\$6100	M	70194PA0250002	Bronze	0.64983194	Standard AV	Off

Calibration	
Age Calibration Factor	1.546
Geographic Calibration Factor	1.000
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.546

Total Covered Lives @ 02-01-2021
322

45 CFR Part 156.8 (d) (2) Allowable Factors

Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
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Total Covered Lives Mapped into 2022 Plans @ 02-01-2021	Total Projected Lives
---	-----------------------

0.802	1.000	1.000	1.000	1.000	1.000	\$ 585.19	9.0%	2.1%	0.0%
0.803	1.000	1.000	1.000	1.000	1.000	\$ 585.37	9.0%	2.1%	0.0%
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
0.826	1.011	1.000	1.000	1.000	1.000	\$608.39	8.8%	2.1%	0.0%
0.685	0.945	1.000	1.000	1.000	1.000	\$471.95	10.0%	2.1%	0.0%
0.807	1.001	1.000	1.000	1.000	1.000	\$588.73	9.0%	2.1%	0.0%
0.648	0.934	1.000	1.000	1.000	1.000	\$440.54	10.3%	2.1%	0.0%

322	225
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-	
145	100
5	3
149	106
23	16

4

5

6

7

2021 Calibrated Plan Adjusted Index Rate PMPM	2022 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives
\$ 407.68	\$ 425.71	4.4%	
N/A	N/A	N/A	N/A
\$410.75	\$ 441.81	7.6%	45.0%
\$309.10	\$ 347.11	12.3%	1.6%
\$421.62	\$ 428.17	1.6%	46.3%
\$319.49	\$ 325.28	1.8%	7.1%

02-01-2021 Number of Covered Lives by Rating Area										2022 Continued/ Discontinued Plans Indicator
1	2	3	4	5	6	7	8	9	Total	
26	1	-	120	3	71	67	-	34	322	
									-	0
26	1	-	115	3	-	-	-	-	145	1
-	-	-	5	-	-	-	-	-	5	1
-	-	-	-	-	56	61	-	32	149	1
-	-	-	-	-	15	6	-	2	23	1

PA Rate Template Part IV B - Small Group Annual
Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name: Highmark Health Insurance Co. (HHIC)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 1/1/2022

Table with 7 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2021 Plan Marketing Name, Discontinued, New, Modified, Existing (D,N,M,E) for 2022, 1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped), Metallic Tier, Exchange On/Off or Off. Includes a Totals row with a colspan=6 note.

Table with 7 columns: Plan Number, HIOS Plan ID, Marketing Name, Discontinued status, 2022 HIOS Plan ID, Metallic Tier, Exchange status. Contains 4 rows of plan data.

Table with 7 columns for Quarter 1 2021, 21-year-old Non-Tobacco Premium. Includes a Totals row with dollar amounts.

Table with 7 columns for Quarter 1 2021, 21-year-old Non-Tobacco Premium. Contains 4 rows of premium data with dollar amounts.

MPM		
8	9	Average (weighted by enrollment by rating area)
\$ -	\$ 423.92	\$ 409.83
\$0.00	\$0.00	\$ 398.43
\$0.00	\$0.00	\$ 299.83
\$0.00	\$430.05	\$ 436.67
\$0.00	\$325.88	\$ 331.71

Quarter 1 2022, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 409.27	\$ 431.26	\$ -	\$ 427.41	\$ 437.30	\$ 411.18	\$ 438.26	\$ -	\$ 431.79	\$ 425.19
\$ 409.27	\$ 431.26	\$ -	\$ 431.26	\$ 437.30	\$ 446.97	\$ 462.17	\$ -	\$ 451.93	\$ 427.44
\$ 321.54	\$ 338.82	\$ -	\$ 338.82	\$ 343.56	\$ 351.16	\$ 363.10	\$ -	\$ 355.06	\$ 338.82
\$ 396.63	\$ 417.95	\$ -	\$ 417.95	\$ 423.80	\$ 433.17	\$ 447.90	\$ -	\$ 437.98	\$ 440.23
\$ 301.32	\$ 317.52	\$ -	\$ 317.52	\$ 321.96	\$ 329.08	\$ 340.27	\$ -	\$ 332.73	\$ 332.32

Change in Quarter 1, 21-year-old				
1	2	3	4	5
2.7%	8.2%	0.0%	8.4%	9.8%
2.7%	8.2%		8.2%	9.8%
7.2%	13.0%		13.0%	14.6%

d Non-Tobacco Premium PMPM				
6	7	8	9	Average (weighted by enrollment by rating area)
-1.2%	2.2%	0.0%	1.9%	3.9%

4.6%				7.3%
9.2%				13.0%
-1.2%	2.1%		1.8%	0.8%
-1.0%	2.4%		2.1%	0.2%

Quarter 2 2022, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 418.34	\$ 440.82	\$ -	\$ 436.88	\$ 446.99	\$ 420.29	\$ 447.97	\$ -	\$ 441.35	\$ 434.61

\$ 418.34	\$ 440.82	\$ -	\$ 440.82	\$ 446.99	\$ 456.88	\$ 472.41	\$ -	\$ 461.95	\$ 436.92
\$ 328.67	\$ 346.33	\$ -	\$ 346.33	\$ 351.18	\$ 358.94	\$ 371.15	\$ -	\$ 362.93	\$ 346.33
\$ 405.42	\$ 427.21	\$ -	\$ 427.21	\$ 433.19	\$ 442.77	\$ 457.82	\$ -	\$ 447.68	\$ 449.99
\$ 308.00	\$ 324.55	\$ -	\$ 324.55	\$ 329.10	\$ 336.37	\$ 347.81	\$ -	\$ 340.11	\$ 339.68

Quar		
1	2	3
\$ 427.12	\$ 450.07	\$ -

\$ 427.12	\$ 450.07	\$ -
\$ 335.56	\$ 353.60	\$ -
\$ 413.93	\$ 436.17	\$ -
\$ 314.46	\$ 331.36	\$ -

Quarter 3 2022, 21-year-old Non-Tobacco Premium PMPM						
4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 446.05	\$ 456.37	\$ 429.11	\$ 457.37	\$ -	\$ 450.62	\$ 443.73

\$ 450.07	\$ 456.37	\$ 466.46	\$ 482.32	\$ -	\$ 471.64	\$ 446.09
\$ 353.60	\$ 358.55	\$ 366.48	\$ 378.94	\$ -	\$ 370.54	\$ 353.60
\$ 436.17	\$ 442.28	\$ 452.06	\$ 467.43	\$ -	\$ 457.08	\$ 459.43
\$ 331.36	\$ 336.00	\$ 343.43	\$ 355.11	\$ -	\$ 347.24	\$ 346.81

Quarter 4 2022, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 433.94	\$ 457.26	\$ -	\$ 453.17	\$ 463.66	\$ 435.96	\$ 464.67	\$ -	\$ 457.81	\$ 450.82

\$ 433.94	\$ 457.26	\$ -	\$ 457.26	\$ 463.66	\$ 473.91	\$ 490.02	\$ -	\$ 479.17	\$ 453.21
\$ 340.92	\$ 359.24	\$ -	\$ 359.24	\$ 364.27	\$ 372.33	\$ 384.99	\$ -	\$ 376.46	\$ 359.24
\$ 420.54	\$ 443.14	\$ -	\$ 443.14	\$ 449.34	\$ 459.28	\$ 474.89	\$ -	\$ 464.37	\$ 466.76
\$ 319.48	\$ 336.65	\$ -	\$ 336.65	\$ 341.37	\$ 348.92	\$ 360.78	\$ -	\$ 352.79	\$ 352.35

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Highmark Health Insurance Co. (HHIC)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2022

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Crawford, Erie, McKean, Mercer, Warren, Clarion, Forest, Venango	0.970	0.926
Rating Area 2	Cameron, Elk, Potter	0.970	0.976
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.970	0.976
Rating Area 5	Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset	0.970	0.990
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Snyder, Union, Schuylkill	1.040	1.012
Rating Area 7	Adams, Berks, Lancaster, York	1.040	1.046
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	1.020	1.023

Table 14. Network Factors

[illegible]

Company Name:	Highmark Health Insurance Company (HHIC)			
Market:	Small Group			
Product:	PPO			
Effective Date of Rates:	January 1, 2022	Ending date of Rates:	March 31, 2022	

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0220006		70194PA0220006		70194PA0220006		70194PA0220006	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Shared Cost PPO \$1500		Shared Cost PPO \$1500	
Form # =>	HHIC/PPO-10		HHIC/PPO-10		HHIC/PPO-10		HHIC/PPO-10	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,500		\$1,500		\$1,500		\$1,500	
Coinsurance =>	90%		90%		90%		90%	
Copays =>	30		30		30		30	
OOP Maximum =>	\$5,000		\$5,000		\$5,000		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$313.09	\$313.09	\$329.91	\$329.91	\$334.53	\$334.53	\$341.93	\$341.93
15	\$340.92	\$340.92	\$359.24	\$359.24	\$364.27	\$364.27	\$372.33	\$372.33
16	\$351.56	\$351.56	\$370.45	\$370.45	\$375.64	\$375.64	\$383.95	\$383.95
17	\$362.20	\$362.20	\$381.67	\$381.67	\$387.01	\$387.01	\$395.57	\$395.57
18	\$373.66	\$373.66	\$393.74	\$393.74	\$399.25	\$399.25	\$408.08	\$408.08
19	\$385.12	\$385.12	\$405.82	\$405.82	\$411.50	\$411.50	\$420.60	\$420.60
20	\$396.99	\$396.99	\$418.32	\$418.32	\$424.18	\$424.18	\$433.56	\$433.56
21	\$409.27	\$409.27	\$431.26	\$431.26	\$437.30	\$437.30	\$446.97	\$446.97
22	\$409.27	\$409.27	\$431.26	\$431.26	\$437.30	\$437.30	\$446.97	\$446.97
23	\$409.27	\$409.27	\$431.26	\$431.26	\$437.30	\$437.30	\$446.97	\$446.97
24	\$409.27	\$409.27	\$431.26	\$431.26	\$437.30	\$437.30	\$446.97	\$446.97
25	\$410.91	\$410.91	\$432.99	\$432.99	\$439.05	\$439.05	\$448.76	\$448.76
26	\$419.09	\$419.09	\$441.61	\$441.61	\$447.80	\$447.80	\$457.70	\$457.70
27	\$428.91	\$428.91	\$451.96	\$451.96	\$458.29	\$458.29	\$468.42	\$468.42
28	\$444.88	\$444.88	\$468.78	\$468.78	\$475.35	\$475.35	\$485.86	\$485.86
29	\$457.97	\$457.97	\$482.58	\$482.58	\$489.34	\$489.34	\$500.16	\$500.16
30	\$464.52	\$464.52	\$489.48	\$489.48	\$496.34	\$496.34	\$507.31	\$507.31
31	\$474.34	\$474.34	\$499.83	\$499.83	\$506.83	\$506.83	\$518.04	\$518.04
32	\$484.17	\$484.17	\$510.18	\$510.18	\$517.33	\$517.33	\$528.77	\$528.77
33	\$490.31	\$490.31	\$516.65	\$516.65	\$523.89	\$523.89	\$535.47	\$535.47
34	\$496.85	\$496.85	\$523.55	\$523.55	\$530.88	\$530.88	\$542.62	\$542.62
35	\$500.13	\$500.13	\$527.00	\$527.00	\$534.38	\$534.38	\$546.20	\$546.20
36	\$503.40	\$503.40	\$530.45	\$530.45	\$537.88	\$537.88	\$549.77	\$549.77
37	\$506.68	\$506.68	\$533.90	\$533.90	\$541.38	\$541.38	\$553.35	\$553.35
38	\$509.95	\$509.95	\$537.35	\$537.35	\$544.88	\$544.88	\$556.92	\$556.92
39	\$516.50	\$516.50	\$544.25	\$544.25	\$551.87	\$551.87	\$564.08	\$564.08
40	\$523.05	\$523.05	\$551.15	\$551.15	\$558.87	\$558.87	\$571.23	\$571.23
41	\$532.87	\$532.87	\$561.50	\$561.50	\$569.36	\$569.36	\$581.95	\$581.95
42	\$542.28	\$542.28	\$571.42	\$571.42	\$579.42	\$579.42	\$592.24	\$592.24
43	\$555.38	\$555.38	\$585.22	\$585.22	\$593.42	\$593.42	\$606.54	\$606.54
44	\$571.75	\$571.75	\$602.47	\$602.47	\$610.91	\$610.91	\$624.42	\$624.42
45	\$590.99	\$590.99	\$622.74	\$622.74	\$631.46	\$631.46	\$645.42	\$645.42
46	\$613.91	\$613.91	\$646.89	\$646.89	\$655.95	\$655.95	\$670.46	\$670.46
47	\$639.69	\$639.69	\$674.06	\$674.06	\$683.50	\$683.50	\$698.61	\$698.61
48	\$669.16	\$669.16	\$705.11	\$705.11	\$714.99	\$714.99	\$730.80	\$730.80
49	\$698.21	\$698.21	\$735.73	\$735.73	\$746.03	\$746.03	\$762.53	\$762.53
50	\$730.96	\$730.96	\$770.23	\$770.23	\$781.02	\$781.02	\$798.29	\$798.29
51	\$763.29	\$763.29	\$804.30	\$804.30	\$815.56	\$815.56	\$833.60	\$833.60
52	\$798.90	\$798.90	\$841.82	\$841.82	\$853.61	\$853.61	\$872.49	\$872.49
53	\$834.91	\$834.91	\$879.77	\$879.77	\$892.09	\$892.09	\$911.82	\$911.82
54	\$873.79	\$873.79	\$920.74	\$920.74	\$933.64	\$933.64	\$954.28	\$954.28
55	\$912.67	\$912.67	\$961.71	\$961.71	\$975.18	\$975.18	\$996.74	\$996.74
56	\$954.83	\$954.83	\$1,006.13	\$1,006.13	\$1,020.22	\$1,020.22	\$1,042.78	\$1,042.78
57	\$997.39	\$997.39	\$1,050.98	\$1,050.98	\$1,065.70	\$1,065.70	\$1,089.27	\$1,089.27
58	\$1,042.82	\$1,042.82	\$1,098.85	\$1,098.85	\$1,114.24	\$1,114.24	\$1,138.88	\$1,138.88
59	\$1,065.33	\$1,065.33	\$1,122.57	\$1,122.57	\$1,138.29	\$1,138.29	\$1,163.46	\$1,163.46
60	\$1,110.76	\$1,110.76	\$1,170.44	\$1,170.44	\$1,186.83	\$1,186.83	\$1,213.08	\$1,213.08
61	\$1,150.05	\$1,150.05	\$1,211.84	\$1,211.84	\$1,228.81	\$1,228.81	\$1,255.99	\$1,255.99
62	\$1,175.83	\$1,175.83	\$1,239.01	\$1,239.01	\$1,256.36	\$1,256.36	\$1,284.14	\$1,284.14
63	\$1,208.17	\$1,208.17	\$1,273.08	\$1,273.08	\$1,290.91	\$1,290.91	\$1,319.46	\$1,319.46
64+	\$1,227.81	\$1,227.81	\$1,293.78	\$1,293.78	\$1,311.90	\$1,311.90	\$1,340.91	\$1,340.91

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0230002		70194PA0230002		70194PA0230002		70194PA0230002		70194PA0240006	
Plan Marketing Name =>	Health Savings PPO Embedded Q\$0		Health Savings PPO Embedded Q\$0		Health Savings PPO Embedded Q\$0		Health Savings PPO Embedded Q\$0		Shared Cost PPO \$1500	
Form # =>	HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/PPO-10	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 6	
Network =>	C		C		C		C		F	
Metal =>	Bronze		Bronze		Bronze		Bronze		Gold	
Deductible =>	\$6,100		\$6,100		\$6,100		\$6,100		\$1,500	
Coinsurance =>	60%		60%		60%		60%		90%	
Copays =>	0		0		0		0		30	
OOP Maximum =>	\$6,900		\$6,900		\$6,900		\$6,900		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$245.98	\$245.98	\$259.20	\$259.20	\$262.82	\$262.82	\$268.64	\$268.64	\$331.38	\$331.38
15	\$267.84	\$267.84	\$282.24	\$282.24	\$286.19	\$286.19	\$292.52	\$292.52	\$360.83	\$360.83
16	\$276.20	\$276.20	\$291.05	\$291.05	\$295.12	\$295.12	\$301.65	\$301.65	\$372.09	\$372.09
17	\$284.56	\$284.56	\$299.86	\$299.86	\$304.05	\$304.05	\$310.78	\$310.78	\$383.36	\$383.36
18	\$293.57	\$293.57	\$309.34	\$309.34	\$313.67	\$313.67	\$320.61	\$320.61	\$395.48	\$395.48
19	\$302.57	\$302.57	\$318.83	\$318.83	\$323.29	\$323.29	\$330.44	\$330.44	\$407.61	\$407.61
20	\$311.89	\$311.89	\$328.66	\$328.66	\$333.25	\$333.25	\$340.63	\$340.63	\$420.17	\$420.17
21	\$321.54	\$321.54	\$338.82	\$338.82	\$343.56	\$343.56	\$351.16	\$351.16	\$433.17	\$433.17
22	\$321.54	\$321.54	\$338.82	\$338.82	\$343.56	\$343.56	\$351.16	\$351.16	\$433.17	\$433.17
23	\$321.54	\$321.54	\$338.82	\$338.82	\$343.56	\$343.56	\$351.16	\$351.16	\$433.17	\$433.17
24	\$321.54	\$321.54	\$338.82	\$338.82	\$343.56	\$343.56	\$351.16	\$351.16	\$433.17	\$433.17
25	\$322.83	\$322.83	\$340.18	\$340.18	\$344.93	\$344.93	\$352.56	\$352.56	\$434.90	\$434.90
26	\$329.26	\$329.26	\$346.95	\$346.95	\$351.81	\$351.81	\$359.59	\$359.59	\$443.57	\$443.57
27	\$336.97	\$336.97	\$355.08	\$355.08	\$360.05	\$360.05	\$368.02	\$368.02	\$453.96	\$453.96
28	\$349.51	\$349.51	\$368.30	\$368.30	\$373.45	\$373.45	\$381.71	\$381.71	\$470.86	\$470.86
29	\$359.80	\$359.80	\$379.14	\$379.14	\$384.44	\$384.44	\$392.95	\$392.95	\$484.72	\$484.72
30	\$364.95	\$364.95	\$384.56	\$384.56	\$389.94	\$389.94	\$398.57	\$398.57	\$491.65	\$491.65
31	\$372.66	\$372.66	\$392.69	\$392.69	\$398.19	\$398.19	\$406.99	\$406.99	\$502.04	\$502.04
32	\$380.38	\$380.38	\$400.82	\$400.82	\$406.43	\$406.43	\$415.42	\$415.42	\$512.44	\$512.44
33	\$385.20	\$385.20	\$405.91	\$405.91	\$411.58	\$411.58	\$420.69	\$420.69	\$518.94	\$518.94
34	\$390.35	\$390.35	\$411.33	\$411.33	\$417.08	\$417.08	\$426.31	\$426.31	\$525.87	\$525.87
35	\$392.92	\$392.92	\$414.04	\$414.04	\$419.83	\$419.83	\$429.12	\$429.12	\$529.33	\$529.33
36	\$395.49	\$395.49	\$416.75	\$416.75	\$422.58	\$422.58	\$431.93	\$431.93	\$532.80	\$532.80
37	\$398.07	\$398.07	\$419.46	\$419.46	\$425.33	\$425.33	\$434.74	\$434.74	\$536.26	\$536.26
38	\$400.64	\$400.64	\$422.17	\$422.17	\$428.08	\$428.08	\$437.55	\$437.55	\$539.73	\$539.73
39	\$405.78	\$405.78	\$427.59	\$427.59	\$433.57	\$433.57	\$443.16	\$443.16	\$546.66	\$546.66
40	\$410.93	\$410.93	\$433.01	\$433.01	\$439.07	\$439.07	\$448.78	\$448.78	\$553.59	\$553.59
41	\$418.65	\$418.65	\$441.14	\$441.14	\$447.32	\$447.32	\$457.21	\$457.21	\$563.99	\$563.99
42	\$426.04	\$426.04	\$448.94	\$448.94	\$455.22	\$455.22	\$465.29	\$465.29	\$573.95	\$573.95
43	\$436.33	\$436.33	\$459.78	\$459.78	\$466.21	\$466.21	\$476.52	\$476.52	\$587.81	\$587.81
44	\$449.19	\$449.19	\$473.33	\$473.33	\$479.95	\$479.95	\$490.57	\$490.57	\$605.14	\$605.14
45	\$464.30	\$464.30	\$489.26	\$489.26	\$496.10	\$496.10	\$507.08	\$507.08	\$625.50	\$625.50
46	\$482.31	\$482.31	\$508.23	\$508.23	\$515.34	\$515.34	\$526.74	\$526.74	\$649.76	\$649.76
47	\$502.57	\$502.57	\$529.58	\$529.58	\$536.98	\$536.98	\$548.86	\$548.86	\$677.04	\$677.04
48	\$525.72	\$525.72	\$553.97	\$553.97	\$561.72	\$561.72	\$574.15	\$574.15	\$708.23	\$708.23
49	\$548.55	\$548.55	\$578.03	\$578.03	\$586.11	\$586.11	\$599.08	\$599.08	\$738.99	\$738.99
50	\$574.27	\$574.27	\$605.13	\$605.13	\$613.60	\$613.60	\$627.17	\$627.17	\$773.64	\$773.64
51	\$599.67	\$599.67	\$631.90	\$631.90	\$640.74	\$640.74	\$654.91	\$654.91	\$807.86	\$807.86
52	\$627.65	\$627.65	\$661.38	\$661.38	\$670.63	\$670.63	\$685.46	\$685.46	\$845.55	\$845.55
53	\$655.94	\$655.94	\$691.19	\$691.19	\$700.86	\$700.86	\$716.37	\$716.37	\$883.67	\$883.67
54	\$686.49	\$686.49	\$723.38	\$723.38	\$733.50	\$733.50	\$749.73	\$749.73	\$924.82	\$924.82
55	\$717.03	\$717.03	\$755.57	\$755.57	\$766.14	\$766.14	\$783.09	\$783.09	\$965.97	\$965.97
56	\$750.15	\$750.15	\$790.47	\$790.47	\$801.53	\$801.53	\$819.26	\$819.26	\$1,010.59	\$1,010.59
57	\$783.59	\$783.59	\$825.70	\$825.70	\$837.26	\$837.26	\$855.78	\$855.78	\$1,055.64	\$1,055.64
58	\$819.28	\$819.28	\$863.31	\$863.31	\$875.39	\$875.39	\$894.76	\$894.76	\$1,103.72	\$1,103.72
59	\$836.97	\$836.97	\$881.95	\$881.95	\$894.29	\$894.29	\$914.07	\$914.07	\$1,127.54	\$1,127.54
60	\$872.66	\$872.66	\$919.56	\$919.56	\$932.42	\$932.42	\$953.05	\$953.05	\$1,175.62	\$1,175.62
61	\$903.53	\$903.53	\$952.08	\$952.08	\$965.40	\$965.40	\$986.76	\$986.76	\$1,217.21	\$1,217.21
62	\$923.78	\$923.78	\$973.43	\$973.43	\$987.05	\$987.05	\$1,008.88	\$1,008.88	\$1,244.50	\$1,244.50
63	\$949.19	\$949.19	\$1,000.20	\$1,000.20	\$1,014.19	\$1,014.19	\$1,036.62	\$1,036.62	\$1,278.72	\$1,278.72
64+	\$964.62	\$964.62	\$1,016.46	\$1,016.46	\$1,030.68	\$1,030.68	\$1,053.48	\$1,053.48	\$1,299.51	\$1,299.51

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0240006		70194PA0240006		70194PA0250002		70194PA0250002		70194PA0250002	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Health Savings PPO Embedded Q\$0		Health Savings PPO Embedded Q\$0		Health Savings PPO Embedded Q\$0	
Form # =>	HHIC/PPO-10		HHIC/PPO-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Bronze		Bronze		Bronze	
Deductible =>	\$1,500		\$1,500		\$6,100		\$6,100		\$6,100	
Coinsurance =>	90%		90%		60%		60%		60%	
Copays =>	30		30		0		0		0	
OOP Maximum =>	\$5,000		\$5,000		\$6,900		\$6,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$342.64	\$342.64	\$335.05	\$335.05	\$251.75	\$251.75	\$260.31	\$260.31	\$254.54	\$254.54
15	\$373.10	\$373.10	\$364.84	\$364.84	\$274.12	\$274.12	\$283.44	\$283.44	\$277.16	\$277.16
16	\$384.75	\$384.75	\$376.22	\$376.22	\$282.68	\$282.68	\$292.29	\$292.29	\$285.82	\$285.82
17	\$396.39	\$396.39	\$387.61	\$387.61	\$291.24	\$291.24	\$301.14	\$301.14	\$294.47	\$294.47
18	\$408.93	\$408.93	\$399.88	\$399.88	\$300.45	\$300.45	\$310.67	\$310.67	\$303.78	\$303.78
19	\$421.47	\$421.47	\$412.14	\$412.14	\$309.66	\$309.66	\$320.19	\$320.19	\$313.10	\$313.10
20	\$434.46	\$434.46	\$424.84	\$424.84	\$319.21	\$319.21	\$330.06	\$330.06	\$322.75	\$322.75
21	\$447.90	\$447.90	\$437.98	\$437.98	\$329.08	\$329.08	\$340.27	\$340.27	\$332.73	\$332.73
22	\$447.90	\$447.90	\$437.98	\$437.98	\$329.08	\$329.08	\$340.27	\$340.27	\$332.73	\$332.73
23	\$447.90	\$447.90	\$437.98	\$437.98	\$329.08	\$329.08	\$340.27	\$340.27	\$332.73	\$332.73
24	\$447.90	\$447.90	\$437.98	\$437.98	\$329.08	\$329.08	\$340.27	\$340.27	\$332.73	\$332.73
25	\$449.69	\$449.69	\$439.73	\$439.73	\$330.40	\$330.40	\$341.63	\$341.63	\$334.06	\$334.06
26	\$458.65	\$458.65	\$448.49	\$448.49	\$336.98	\$336.98	\$348.44	\$348.44	\$340.72	\$340.72
27	\$469.40	\$469.40	\$459.00	\$459.00	\$344.88	\$344.88	\$356.60	\$356.60	\$348.70	\$348.70
28	\$486.87	\$486.87	\$476.08	\$476.08	\$357.71	\$357.71	\$369.87	\$369.87	\$361.68	\$361.68
29	\$501.20	\$501.20	\$490.10	\$490.10	\$368.24	\$368.24	\$380.76	\$380.76	\$372.32	\$372.32
30	\$508.37	\$508.37	\$497.11	\$497.11	\$373.51	\$373.51	\$386.21	\$386.21	\$377.65	\$377.65
31	\$519.12	\$519.12	\$507.62	\$507.62	\$381.40	\$381.40	\$394.37	\$394.37	\$385.63	\$385.63
32	\$529.87	\$529.87	\$518.13	\$518.13	\$389.30	\$389.30	\$402.54	\$402.54	\$393.62	\$393.62
33	\$536.58	\$536.58	\$524.70	\$524.70	\$394.24	\$394.24	\$407.64	\$407.64	\$398.61	\$398.61
34	\$543.75	\$543.75	\$531.71	\$531.71	\$399.50	\$399.50	\$413.09	\$413.09	\$403.93	\$403.93
35	\$547.33	\$547.33	\$535.21	\$535.21	\$402.14	\$402.14	\$415.81	\$415.81	\$406.60	\$406.60
36	\$550.92	\$550.92	\$538.72	\$538.72	\$404.77	\$404.77	\$418.53	\$418.53	\$409.26	\$409.26
37	\$554.50	\$554.50	\$542.22	\$542.22	\$407.40	\$407.40	\$421.25	\$421.25	\$411.92	\$411.92
38	\$558.08	\$558.08	\$545.72	\$545.72	\$410.03	\$410.03	\$423.98	\$423.98	\$414.58	\$414.58
39	\$565.25	\$565.25	\$552.73	\$552.73	\$415.30	\$415.30	\$429.42	\$429.42	\$419.91	\$419.91
40	\$572.42	\$572.42	\$559.74	\$559.74	\$420.56	\$420.56	\$434.87	\$434.87	\$425.23	\$425.23
41	\$583.17	\$583.17	\$570.25	\$570.25	\$428.46	\$428.46	\$443.03	\$443.03	\$433.21	\$433.21
42	\$593.47	\$593.47	\$580.32	\$580.32	\$436.03	\$436.03	\$450.86	\$450.86	\$440.87	\$440.87
43	\$607.80	\$607.80	\$594.34	\$594.34	\$446.56	\$446.56	\$461.75	\$461.75	\$451.51	\$451.51
44	\$625.72	\$625.72	\$611.86	\$611.86	\$459.72	\$459.72	\$475.36	\$475.36	\$464.82	\$464.82
45	\$646.77	\$646.77	\$632.44	\$632.44	\$475.19	\$475.19	\$491.35	\$491.35	\$480.46	\$480.46
46	\$671.85	\$671.85	\$656.97	\$656.97	\$493.62	\$493.62	\$510.41	\$510.41	\$499.10	\$499.10
47	\$700.07	\$700.07	\$684.56	\$684.56	\$514.35	\$514.35	\$531.84	\$531.84	\$520.06	\$520.06
48	\$732.32	\$732.32	\$716.10	\$716.10	\$538.05	\$538.05	\$556.34	\$556.34	\$544.01	\$544.01
49	\$764.12	\$764.12	\$747.19	\$747.19	\$561.41	\$561.41	\$580.50	\$580.50	\$567.64	\$567.64
50	\$799.95	\$799.95	\$782.23	\$782.23	\$587.74	\$587.74	\$607.72	\$607.72	\$594.26	\$594.26
51	\$835.33	\$835.33	\$816.83	\$816.83	\$613.73	\$613.73	\$634.60	\$634.60	\$620.54	\$620.54
52	\$874.30	\$874.30	\$854.94	\$854.94	\$642.36	\$642.36	\$664.21	\$664.21	\$649.49	\$649.49
53	\$913.72	\$913.72	\$893.48	\$893.48	\$671.32	\$671.32	\$694.15	\$694.15	\$678.77	\$678.77
54	\$956.27	\$956.27	\$935.09	\$935.09	\$702.59	\$702.59	\$726.48	\$726.48	\$710.38	\$710.38
55	\$998.82	\$998.82	\$976.70	\$976.70	\$733.85	\$733.85	\$758.80	\$758.80	\$741.99	\$741.99
56	\$1,044.95	\$1,044.95	\$1,021.81	\$1,021.81	\$767.74	\$767.74	\$793.85	\$793.85	\$776.26	\$776.26
57	\$1,091.53	\$1,091.53	\$1,067.36	\$1,067.36	\$801.97	\$801.97	\$829.24	\$829.24	\$810.86	\$810.86
58	\$1,141.25	\$1,141.25	\$1,115.97	\$1,115.97	\$838.50	\$838.50	\$867.01	\$867.01	\$847.80	\$847.80
59	\$1,165.88	\$1,165.88	\$1,140.06	\$1,140.06	\$856.60	\$856.60	\$885.72	\$885.72	\$866.10	\$866.10
60	\$1,215.60	\$1,215.60	\$1,188.68	\$1,188.68	\$893.12	\$893.12	\$923.49	\$923.49	\$903.03	\$903.03
61	\$1,258.60	\$1,258.60	\$1,230.72	\$1,230.72	\$924.71	\$924.71	\$956.16	\$956.16	\$934.97	\$934.97
62	\$1,286.82	\$1,286.82	\$1,258.32	\$1,258.32	\$945.45	\$945.45	\$977.60	\$977.60	\$955.93	\$955.93
63	\$1,322.20	\$1,322.20	\$1,292.92	\$1,292.92	\$971.44	\$971.44	\$1,004.48	\$1,004.48	\$982.22	\$982.22
64+	\$1,343.70	\$1,343.70	\$1,313.94	\$1,313.94	\$987.24	\$987.24	\$1,020.81	\$1,020.81	\$998.19	\$998.19

Company Name:	Highmark Health Insurance Company (HHIC)		
Market:	Small Group		
Product:	PPO		
Effective Date of Rates:	April 1, 2022	Ending date of Rates:	June 30, 2022

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0220006		70194PA0220006		70194PA0220006		70194PA0220006	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Shared Cost PPO \$1500		Shared Cost PPO \$1500	
Form # =>	HHIC/PPO-10		HHIC/PPO-10		HHIC/PPO-10		HHIC/PPO-10	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,500		\$1,500		\$1,500		\$1,500	
Coinsurance =>	90%		90%		90%		90%	
Copays =>	30		30		30		30	
OOP Maximum =>	\$5,000		\$5,000		\$5,000		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$320.03	\$320.03	\$337.23	\$337.23	\$341.95	\$341.95	\$349.51	\$349.51
15	\$348.48	\$348.48	\$367.20	\$367.20	\$372.34	\$372.34	\$380.58	\$380.58
16	\$359.35	\$359.35	\$378.66	\$378.66	\$383.96	\$383.96	\$392.46	\$392.46
17	\$370.23	\$370.23	\$390.13	\$390.13	\$395.59	\$395.59	\$404.34	\$404.34
18	\$381.94	\$381.94	\$402.47	\$402.47	\$408.10	\$408.10	\$417.13	\$417.13
19	\$393.66	\$393.66	\$414.81	\$414.81	\$420.62	\$420.62	\$429.92	\$429.92
20	\$405.79	\$405.79	\$427.60	\$427.60	\$433.58	\$433.58	\$443.17	\$443.17
21	\$418.34	\$418.34	\$440.82	\$440.82	\$446.99	\$446.99	\$456.88	\$456.88
22	\$418.34	\$418.34	\$440.82	\$440.82	\$446.99	\$446.99	\$456.88	\$456.88
23	\$418.34	\$418.34	\$440.82	\$440.82	\$446.99	\$446.99	\$456.88	\$456.88
24	\$418.34	\$418.34	\$440.82	\$440.82	\$446.99	\$446.99	\$456.88	\$456.88
25	\$420.01	\$420.01	\$442.58	\$442.58	\$448.78	\$448.78	\$458.71	\$458.71
26	\$428.38	\$428.38	\$451.40	\$451.40	\$457.72	\$457.72	\$467.85	\$467.85
27	\$438.42	\$438.42	\$461.98	\$461.98	\$468.45	\$468.45	\$478.81	\$478.81
28	\$454.74	\$454.74	\$479.17	\$479.17	\$485.88	\$485.88	\$496.63	\$496.63
29	\$468.12	\$468.12	\$493.28	\$493.28	\$500.18	\$500.18	\$511.25	\$511.25
30	\$474.82	\$474.82	\$500.33	\$500.33	\$507.33	\$507.33	\$518.56	\$518.56
31	\$484.86	\$484.86	\$510.91	\$510.91	\$518.06	\$518.06	\$529.52	\$529.52
32	\$494.90	\$494.90	\$521.49	\$521.49	\$528.79	\$528.79	\$540.49	\$540.49
33	\$501.17	\$501.17	\$528.10	\$528.10	\$535.49	\$535.49	\$547.34	\$547.34
34	\$507.86	\$507.86	\$535.16	\$535.16	\$542.65	\$542.65	\$554.65	\$554.65
35	\$511.21	\$511.21	\$538.68	\$538.68	\$546.22	\$546.22	\$558.31	\$558.31
36	\$514.56	\$514.56	\$542.21	\$542.21	\$549.80	\$549.80	\$561.96	\$561.96
37	\$517.90	\$517.90	\$545.74	\$545.74	\$553.37	\$553.37	\$565.62	\$565.62
38	\$521.25	\$521.25	\$549.26	\$549.26	\$556.95	\$556.95	\$569.27	\$569.27
39	\$527.95	\$527.95	\$556.31	\$556.31	\$564.10	\$564.10	\$576.58	\$576.58
40	\$534.64	\$534.64	\$563.37	\$563.37	\$571.25	\$571.25	\$583.89	\$583.89
41	\$544.68	\$544.68	\$573.95	\$573.95	\$581.98	\$581.98	\$594.86	\$594.86
42	\$554.30	\$554.30	\$584.09	\$584.09	\$592.26	\$592.26	\$605.37	\$605.37
43	\$567.69	\$567.69	\$598.19	\$598.19	\$606.57	\$606.57	\$619.99	\$619.99
44	\$584.42	\$584.42	\$615.83	\$615.83	\$624.45	\$624.45	\$638.26	\$638.26
45	\$604.08	\$604.08	\$636.54	\$636.54	\$645.45	\$645.45	\$659.73	\$659.73
46	\$627.51	\$627.51	\$661.23	\$661.23	\$670.49	\$670.49	\$685.32	\$685.32
47	\$653.87	\$653.87	\$689.00	\$689.00	\$698.65	\$698.65	\$714.10	\$714.10
48	\$683.99	\$683.99	\$720.74	\$720.74	\$730.83	\$730.83	\$747.00	\$747.00
49	\$713.69	\$713.69	\$752.04	\$752.04	\$762.56	\$762.56	\$779.44	\$779.44
50	\$747.16	\$747.16	\$787.30	\$787.30	\$798.32	\$798.32	\$815.99	\$815.99
51	\$780.20	\$780.20	\$822.13	\$822.13	\$833.64	\$833.64	\$852.08	\$852.08
52	\$816.60	\$816.60	\$860.48	\$860.48	\$872.52	\$872.52	\$891.83	\$891.83
53	\$853.41	\$853.41	\$899.27	\$899.27	\$911.86	\$911.86	\$932.04	\$932.04
54	\$893.16	\$893.16	\$941.15	\$941.15	\$954.32	\$954.32	\$975.44	\$975.44
55	\$932.90	\$932.90	\$983.03	\$983.03	\$996.79	\$996.79	\$1,018.84	\$1,018.84
56	\$975.99	\$975.99	\$1,028.43	\$1,028.43	\$1,042.83	\$1,042.83	\$1,065.90	\$1,065.90
57	\$1,019.49	\$1,019.49	\$1,074.28	\$1,074.28	\$1,089.31	\$1,089.31	\$1,113.42	\$1,113.42
58	\$1,065.93	\$1,065.93	\$1,123.21	\$1,123.21	\$1,138.93	\$1,138.93	\$1,164.13	\$1,164.13
59	\$1,088.94	\$1,088.94	\$1,147.45	\$1,147.45	\$1,163.51	\$1,163.51	\$1,189.26	\$1,189.26
60	\$1,135.37	\$1,135.37	\$1,196.39	\$1,196.39	\$1,213.13	\$1,213.13	\$1,239.97	\$1,239.97
61	\$1,175.54	\$1,175.54	\$1,238.70	\$1,238.70	\$1,256.04	\$1,256.04	\$1,283.83	\$1,283.83
62	\$1,201.89	\$1,201.89	\$1,266.48	\$1,266.48	\$1,284.20	\$1,284.20	\$1,312.62	\$1,312.62
63	\$1,234.94	\$1,234.94	\$1,301.30	\$1,301.30	\$1,319.51	\$1,319.51	\$1,348.71	\$1,348.71
64+	\$1,255.02	\$1,255.02	\$1,322.46	\$1,322.46	\$1,340.97	\$1,340.97	\$1,370.64	\$1,370.64

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0230002		70194PA0230002		70194PA0230002		70194PA0230002		70194PA0240006	
Plan Marketing Name =>	Health Savings PPO Embedded Q\$0		Health Savings PPO Embedded Q\$0		Health Savings PPO Embedded Q\$0		Health Savings PPO Embedded Q\$0		Shared Cost PPO \$1500	
Form # =>	HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/PPO-10	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 6	
Network =>	C		C		C		C		F	
Metal =>	Bronze		Bronze		Bronze		Bronze		Gold	
Deductible =>	\$6,100		\$6,100		\$6,100		\$6,100		\$1,500	
Coinsurance =>	60%		60%		60%		60%		90%	
Copays =>	0		0		0		0		30	
OOP Maximum =>	\$6,900		\$6,900		\$6,900		\$6,900		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$251.43	\$251.43	\$264.94	\$264.94	\$268.65	\$268.65	\$274.59	\$274.59	\$338.72	\$338.72
15	\$273.78	\$273.78	\$288.49	\$288.49	\$292.53	\$292.53	\$299.00	\$299.00	\$368.83	\$368.83
16	\$282.33	\$282.33	\$297.50	\$297.50	\$301.66	\$301.66	\$308.33	\$308.33	\$380.34	\$380.34
17	\$290.87	\$290.87	\$306.50	\$306.50	\$310.79	\$310.79	\$317.66	\$317.66	\$391.85	\$391.85
18	\$300.08	\$300.08	\$316.20	\$316.20	\$320.63	\$320.63	\$327.71	\$327.71	\$404.25	\$404.25
19	\$309.28	\$309.28	\$325.90	\$325.90	\$330.46	\$330.46	\$337.76	\$337.76	\$416.65	\$416.65
20	\$318.81	\$318.81	\$335.94	\$335.94	\$340.64	\$340.64	\$348.17	\$348.17	\$429.49	\$429.49
21	\$328.67	\$328.67	\$346.33	\$346.33	\$351.18	\$351.18	\$358.94	\$358.94	\$442.77	\$442.77
22	\$328.67	\$328.67	\$346.33	\$346.33	\$351.18	\$351.18	\$358.94	\$358.94	\$442.77	\$442.77
23	\$328.67	\$328.67	\$346.33	\$346.33	\$351.18	\$351.18	\$358.94	\$358.94	\$442.77	\$442.77
24	\$328.67	\$328.67	\$346.33	\$346.33	\$351.18	\$351.18	\$358.94	\$358.94	\$442.77	\$442.77
25	\$329.98	\$329.98	\$347.72	\$347.72	\$352.58	\$352.58	\$360.38	\$360.38	\$444.54	\$444.54
26	\$336.56	\$336.56	\$354.64	\$354.64	\$359.61	\$359.61	\$367.55	\$367.55	\$453.40	\$453.40
27	\$344.45	\$344.45	\$362.95	\$362.95	\$368.04	\$368.04	\$376.17	\$376.17	\$464.02	\$464.02
28	\$357.26	\$357.26	\$376.46	\$376.46	\$381.73	\$381.73	\$390.17	\$390.17	\$481.29	\$481.29
29	\$367.78	\$367.78	\$387.54	\$387.54	\$392.97	\$392.97	\$401.65	\$401.65	\$495.46	\$495.46
30	\$373.04	\$373.04	\$393.08	\$393.08	\$398.59	\$398.59	\$407.40	\$407.40	\$502.54	\$502.54
31	\$380.93	\$380.93	\$401.40	\$401.40	\$407.02	\$407.02	\$416.01	\$416.01	\$513.17	\$513.17
32	\$388.82	\$388.82	\$409.71	\$409.71	\$415.45	\$415.45	\$424.63	\$424.63	\$523.80	\$523.80
33	\$393.75	\$393.75	\$414.90	\$414.90	\$420.71	\$420.71	\$430.01	\$430.01	\$530.44	\$530.44
34	\$399.01	\$399.01	\$420.44	\$420.44	\$426.33	\$426.33	\$435.75	\$435.75	\$537.52	\$537.52
35	\$401.63	\$401.63	\$423.22	\$423.22	\$429.14	\$429.14	\$438.62	\$438.62	\$541.06	\$541.06
36	\$404.26	\$404.26	\$425.99	\$425.99	\$431.95	\$431.95	\$441.50	\$441.50	\$544.61	\$544.61
37	\$406.89	\$406.89	\$428.76	\$428.76	\$434.76	\$434.76	\$444.37	\$444.37	\$548.15	\$548.15
38	\$409.52	\$409.52	\$431.53	\$431.53	\$437.57	\$437.57	\$447.24	\$447.24	\$551.69	\$551.69
39	\$414.78	\$414.78	\$437.07	\$437.07	\$443.19	\$443.19	\$452.98	\$452.98	\$558.78	\$558.78
40	\$420.04	\$420.04	\$442.61	\$442.61	\$448.81	\$448.81	\$458.73	\$458.73	\$565.86	\$565.86
41	\$427.93	\$427.93	\$450.92	\$450.92	\$457.24	\$457.24	\$467.34	\$467.34	\$576.49	\$576.49
42	\$435.49	\$435.49	\$458.89	\$458.89	\$465.31	\$465.31	\$475.60	\$475.60	\$586.67	\$586.67
43	\$446.01	\$446.01	\$469.97	\$469.97	\$476.55	\$476.55	\$487.08	\$487.08	\$600.84	\$600.84
44	\$459.15	\$459.15	\$483.82	\$483.82	\$490.60	\$490.60	\$501.44	\$501.44	\$618.55	\$618.55
45	\$474.60	\$474.60	\$500.10	\$500.10	\$507.10	\$507.10	\$518.31	\$518.31	\$639.36	\$639.36
46	\$493.01	\$493.01	\$519.50	\$519.50	\$526.77	\$526.77	\$538.41	\$538.41	\$664.16	\$664.16
47	\$513.71	\$513.71	\$541.31	\$541.31	\$548.89	\$548.89	\$561.02	\$561.02	\$692.05	\$692.05
48	\$537.38	\$537.38	\$566.25	\$566.25	\$574.18	\$574.18	\$586.87	\$586.87	\$723.93	\$723.93
49	\$560.71	\$560.71	\$590.84	\$590.84	\$599.11	\$599.11	\$612.35	\$612.35	\$755.37	\$755.37
50	\$587.00	\$587.00	\$618.55	\$618.55	\$627.21	\$627.21	\$641.07	\$641.07	\$790.79	\$790.79
51	\$612.97	\$612.97	\$645.91	\$645.91	\$654.95	\$654.95	\$669.42	\$669.42	\$825.77	\$825.77
52	\$641.56	\$641.56	\$676.04	\$676.04	\$685.50	\$685.50	\$700.65	\$700.65	\$864.29	\$864.29
53	\$670.49	\$670.49	\$706.51	\$706.51	\$716.41	\$716.41	\$732.24	\$732.24	\$903.25	\$903.25
54	\$701.71	\$701.71	\$739.41	\$739.41	\$749.77	\$749.77	\$766.34	\$766.34	\$945.31	\$945.31
55	\$732.93	\$732.93	\$772.32	\$772.32	\$783.13	\$783.13	\$800.44	\$800.44	\$987.38	\$987.38
56	\$766.79	\$766.79	\$807.99	\$807.99	\$819.30	\$819.30	\$837.41	\$837.41	\$1,032.98	\$1,032.98
57	\$800.97	\$800.97	\$844.01	\$844.01	\$855.83	\$855.83	\$874.74	\$874.74	\$1,079.03	\$1,079.03
58	\$837.45	\$837.45	\$882.45	\$882.45	\$894.81	\$894.81	\$914.58	\$914.58	\$1,128.18	\$1,128.18
59	\$855.53	\$855.53	\$901.50	\$901.50	\$914.12	\$914.12	\$934.32	\$934.32	\$1,152.53	\$1,152.53
60	\$892.01	\$892.01	\$939.94	\$939.94	\$953.10	\$953.10	\$974.16	\$974.16	\$1,201.68	\$1,201.68
61	\$923.56	\$923.56	\$973.19	\$973.19	\$986.82	\$986.82	\$1,008.62	\$1,008.62	\$1,244.18	\$1,244.18
62	\$944.27	\$944.27	\$995.01	\$995.01	\$1,008.94	\$1,008.94	\$1,031.23	\$1,031.23	\$1,272.08	\$1,272.08
63	\$970.23	\$970.23	\$1,022.37	\$1,022.37	\$1,036.68	\$1,036.68	\$1,059.59	\$1,059.59	\$1,307.06	\$1,307.06
64+	\$986.01	\$986.01	\$1,038.99	\$1,038.99	\$1,053.54	\$1,053.54	\$1,076.82	\$1,076.82	\$1,328.31	\$1,328.31

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0240006		70194PA0240006		70194PA0250002		70194PA0250002		70194PA0250002	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Health Savings PPO Embedded Q\$0		Health Savings PPO Embedded Q\$0		Health Savings PPO Embedded Q\$0	
Form # =>	HHIC/PPO-10		HHIC/PPO-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Bronze		Bronze		Bronze	
Deductible =>	\$1,500		\$1,500		\$6,100		\$6,100		\$6,100	
Coinsurance =>	90%		90%		60%		60%		60%	
Copays =>	30		30		0		0		0	
OOP Maximum =>	\$5,000		\$5,000		\$6,900		\$6,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$350.23	\$350.23	\$342.48	\$342.48	\$257.32	\$257.32	\$266.07	\$266.07	\$260.18	\$260.18
15	\$381.36	\$381.36	\$372.92	\$372.92	\$280.20	\$280.20	\$289.73	\$289.73	\$283.31	\$283.31
16	\$393.27	\$393.27	\$384.56	\$384.56	\$288.94	\$288.94	\$298.77	\$298.77	\$292.15	\$292.15
17	\$405.17	\$405.17	\$396.20	\$396.20	\$297.69	\$297.69	\$307.81	\$307.81	\$301.00	\$301.00
18	\$417.99	\$417.99	\$408.73	\$408.73	\$307.11	\$307.11	\$317.55	\$317.55	\$310.52	\$310.52
19	\$430.81	\$430.81	\$421.27	\$421.27	\$316.52	\$316.52	\$327.29	\$327.29	\$320.04	\$320.04
20	\$444.09	\$444.09	\$434.25	\$434.25	\$326.28	\$326.28	\$337.38	\$337.38	\$329.91	\$329.91
21	\$457.82	\$457.82	\$447.68	\$447.68	\$336.37	\$336.37	\$347.81	\$347.81	\$340.11	\$340.11
22	\$457.82	\$457.82	\$447.68	\$447.68	\$336.37	\$336.37	\$347.81	\$347.81	\$340.11	\$340.11
23	\$457.82	\$457.82	\$447.68	\$447.68	\$336.37	\$336.37	\$347.81	\$347.81	\$340.11	\$340.11
24	\$457.82	\$457.82	\$447.68	\$447.68	\$336.37	\$336.37	\$347.81	\$347.81	\$340.11	\$340.11
25	\$459.65	\$459.65	\$449.47	\$449.47	\$337.72	\$337.72	\$349.20	\$349.20	\$341.47	\$341.47
26	\$468.81	\$468.81	\$458.42	\$458.42	\$344.44	\$344.44	\$356.16	\$356.16	\$348.27	\$348.27
27	\$479.80	\$479.80	\$469.17	\$469.17	\$352.52	\$352.52	\$364.50	\$364.50	\$356.44	\$356.44
28	\$497.65	\$497.65	\$486.63	\$486.63	\$365.63	\$365.63	\$378.07	\$378.07	\$369.70	\$369.70
29	\$512.30	\$512.30	\$500.95	\$500.95	\$376.40	\$376.40	\$389.20	\$389.20	\$380.58	\$380.58
30	\$519.63	\$519.63	\$508.12	\$508.12	\$381.78	\$381.78	\$394.76	\$394.76	\$386.02	\$386.02
31	\$530.61	\$530.61	\$518.86	\$518.86	\$389.85	\$389.85	\$403.11	\$403.11	\$394.19	\$394.19
32	\$541.60	\$541.60	\$529.61	\$529.61	\$397.93	\$397.93	\$411.46	\$411.46	\$402.35	\$402.35
33	\$548.47	\$548.47	\$536.32	\$536.32	\$402.97	\$402.97	\$416.68	\$416.68	\$407.45	\$407.45
34	\$555.79	\$555.79	\$543.48	\$543.48	\$408.35	\$408.35	\$422.24	\$422.24	\$412.89	\$412.89
35	\$559.46	\$559.46	\$547.06	\$547.06	\$411.04	\$411.04	\$425.02	\$425.02	\$415.61	\$415.61
36	\$563.12	\$563.12	\$550.65	\$550.65	\$413.74	\$413.74	\$427.81	\$427.81	\$418.34	\$418.34
37	\$566.78	\$566.78	\$554.23	\$554.23	\$416.43	\$416.43	\$430.59	\$430.59	\$421.06	\$421.06
38	\$570.44	\$570.44	\$557.81	\$557.81	\$419.12	\$419.12	\$433.37	\$433.37	\$423.78	\$423.78
39	\$577.77	\$577.77	\$564.97	\$564.97	\$424.50	\$424.50	\$438.94	\$438.94	\$429.22	\$429.22
40	\$585.09	\$585.09	\$572.14	\$572.14	\$429.88	\$429.88	\$444.50	\$444.50	\$434.66	\$434.66
41	\$596.08	\$596.08	\$582.88	\$582.88	\$437.95	\$437.95	\$452.85	\$452.85	\$442.82	\$442.82
42	\$606.61	\$606.61	\$593.18	\$593.18	\$445.69	\$445.69	\$460.85	\$460.85	\$450.65	\$450.65
43	\$621.26	\$621.26	\$607.50	\$607.50	\$456.45	\$456.45	\$471.98	\$471.98	\$461.53	\$461.53
44	\$639.57	\$639.57	\$625.41	\$625.41	\$469.91	\$469.91	\$485.89	\$485.89	\$475.13	\$475.13
45	\$661.09	\$661.09	\$646.45	\$646.45	\$485.72	\$485.72	\$502.24	\$502.24	\$491.12	\$491.12
46	\$686.73	\$686.73	\$671.52	\$671.52	\$504.56	\$504.56	\$521.72	\$521.72	\$510.17	\$510.17
47	\$715.57	\$715.57	\$699.72	\$699.72	\$525.75	\$525.75	\$543.63	\$543.63	\$531.59	\$531.59
48	\$748.54	\$748.54	\$731.96	\$731.96	\$549.96	\$549.96	\$568.67	\$568.67	\$556.08	\$556.08
49	\$781.04	\$781.04	\$763.74	\$763.74	\$573.85	\$573.85	\$593.36	\$593.36	\$580.23	\$580.23
50	\$817.67	\$817.67	\$799.56	\$799.56	\$600.76	\$600.76	\$621.19	\$621.19	\$607.44	\$607.44
51	\$853.83	\$853.83	\$834.92	\$834.92	\$627.33	\$627.33	\$648.67	\$648.67	\$634.31	\$634.31
52	\$893.66	\$893.66	\$873.87	\$873.87	\$656.59	\$656.59	\$678.93	\$678.93	\$663.89	\$663.89
53	\$933.95	\$933.95	\$913.27	\$913.27	\$686.19	\$686.19	\$709.53	\$709.53	\$693.82	\$693.82
54	\$977.45	\$977.45	\$955.80	\$955.80	\$718.15	\$718.15	\$742.57	\$742.57	\$726.13	\$726.13
55	\$1,020.94	\$1,020.94	\$998.33	\$998.33	\$750.11	\$750.11	\$775.62	\$775.62	\$758.45	\$758.45
56	\$1,068.09	\$1,068.09	\$1,044.44	\$1,044.44	\$784.75	\$784.75	\$811.44	\$811.44	\$793.48	\$793.48
57	\$1,115.71	\$1,115.71	\$1,091.00	\$1,091.00	\$819.73	\$819.73	\$847.61	\$847.61	\$828.85	\$828.85
58	\$1,166.53	\$1,166.53	\$1,140.69	\$1,140.69	\$857.07	\$857.07	\$886.22	\$886.22	\$866.60	\$866.60
59	\$1,191.71	\$1,191.71	\$1,165.31	\$1,165.31	\$875.57	\$875.57	\$905.35	\$905.35	\$885.31	\$885.31
60	\$1,242.52	\$1,242.52	\$1,215.00	\$1,215.00	\$912.91	\$912.91	\$943.96	\$943.96	\$923.06	\$923.06
61	\$1,286.47	\$1,286.47	\$1,257.98	\$1,257.98	\$945.20	\$945.20	\$977.35	\$977.35	\$955.71	\$955.71
62	\$1,315.32	\$1,315.32	\$1,286.18	\$1,286.18	\$966.39	\$966.39	\$999.26	\$999.26	\$977.14	\$977.14
63	\$1,351.48	\$1,351.48	\$1,321.55	\$1,321.55	\$992.96	\$992.96	\$1,026.74	\$1,026.74	\$1,004.00	\$1,004.00
64+	\$1,373.46	\$1,373.46	\$1,343.04	\$1,343.04	\$1,009.11	\$1,009.11	\$1,043.43	\$1,043.43	\$1,020.33	\$1,020.33

Company Name:	Highmark Health Insurance Company (HHIC)			
Market:	Small Group			
Product:	PPO			
Effective Date of Rates:	July 1, 2022	Ending date of Rates:	September 30, 2022	

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0220006		70194PA0220006		70194PA0220006		70194PA0220006	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Shared Cost PPO \$1500		Shared Cost PPO \$1500	
Form # =>	HHIC/PPO-10		HHIC/PPO-10		HHIC/PPO-10		HHIC/PPO-10	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,500		\$1,500		\$1,500		\$1,500	
Coinsurance =>	90%		90%		90%		90%	
Copays =>	30		30		30		30	
OOP Maximum =>	\$5,000		\$5,000		\$5,000		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$326.75	\$326.75	\$344.30	\$344.30	\$349.12	\$349.12	\$356.84	\$356.84
15	\$355.79	\$355.79	\$374.91	\$374.91	\$380.16	\$380.16	\$388.56	\$388.56
16	\$366.90	\$366.90	\$386.61	\$386.61	\$392.02	\$392.02	\$400.69	\$400.69
17	\$378.00	\$378.00	\$398.31	\$398.31	\$403.89	\$403.89	\$412.82	\$412.82
18	\$389.96	\$389.96	\$410.91	\$410.91	\$416.67	\$416.67	\$425.88	\$425.88
19	\$401.92	\$401.92	\$423.52	\$423.52	\$429.44	\$429.44	\$438.94	\$438.94
20	\$414.31	\$414.31	\$436.57	\$436.57	\$442.68	\$442.68	\$452.47	\$452.47
21	\$427.12	\$427.12	\$450.07	\$450.07	\$456.37	\$456.37	\$466.46	\$466.46
22	\$427.12	\$427.12	\$450.07	\$450.07	\$456.37	\$456.37	\$466.46	\$466.46
23	\$427.12	\$427.12	\$450.07	\$450.07	\$456.37	\$456.37	\$466.46	\$466.46
24	\$427.12	\$427.12	\$450.07	\$450.07	\$456.37	\$456.37	\$466.46	\$466.46
25	\$428.83	\$428.83	\$451.87	\$451.87	\$458.20	\$458.20	\$468.33	\$468.33
26	\$437.37	\$437.37	\$460.87	\$460.87	\$467.32	\$467.32	\$477.66	\$477.66
27	\$447.62	\$447.62	\$471.67	\$471.67	\$478.28	\$478.28	\$488.85	\$488.85
28	\$464.28	\$464.28	\$489.23	\$489.23	\$496.07	\$496.07	\$507.04	\$507.04
29	\$477.95	\$477.95	\$503.63	\$503.63	\$510.68	\$510.68	\$521.97	\$521.97
30	\$484.78	\$484.78	\$510.83	\$510.83	\$517.98	\$517.98	\$529.43	\$529.43
31	\$495.03	\$495.03	\$521.63	\$521.63	\$528.93	\$528.93	\$540.63	\$540.63
32	\$505.28	\$505.28	\$532.43	\$532.43	\$539.89	\$539.89	\$551.82	\$551.82
33	\$511.69	\$511.69	\$539.18	\$539.18	\$546.73	\$546.73	\$558.82	\$558.82
34	\$518.52	\$518.52	\$546.38	\$546.38	\$554.03	\$554.03	\$566.28	\$566.28
35	\$521.94	\$521.94	\$549.99	\$549.99	\$557.68	\$557.68	\$570.01	\$570.01
36	\$525.36	\$525.36	\$553.59	\$553.59	\$561.34	\$561.34	\$573.75	\$573.75
37	\$528.77	\$528.77	\$557.19	\$557.19	\$564.99	\$564.99	\$577.48	\$577.48
38	\$532.19	\$532.19	\$560.79	\$560.79	\$568.64	\$568.64	\$581.21	\$581.21
39	\$539.03	\$539.03	\$567.99	\$567.99	\$575.94	\$575.94	\$588.67	\$588.67
40	\$545.86	\$545.86	\$575.19	\$575.19	\$583.24	\$583.24	\$596.14	\$596.14
41	\$556.11	\$556.11	\$585.99	\$585.99	\$594.19	\$594.19	\$607.33	\$607.33
42	\$565.93	\$565.93	\$596.34	\$596.34	\$604.69	\$604.69	\$618.06	\$618.06
43	\$579.60	\$579.60	\$610.74	\$610.74	\$619.29	\$619.29	\$632.99	\$632.99
44	\$596.69	\$596.69	\$628.75	\$628.75	\$637.55	\$637.55	\$651.64	\$651.64
45	\$616.76	\$616.76	\$649.90	\$649.90	\$659.00	\$659.00	\$673.57	\$673.57
46	\$640.68	\$640.68	\$675.11	\$675.11	\$684.56	\$684.56	\$699.69	\$699.69
47	\$667.59	\$667.59	\$703.46	\$703.46	\$713.31	\$713.31	\$729.08	\$729.08
48	\$698.34	\$698.34	\$735.86	\$735.86	\$746.16	\$746.16	\$762.66	\$762.66
49	\$728.67	\$728.67	\$767.82	\$767.82	\$778.57	\$778.57	\$795.78	\$795.78
50	\$762.84	\$762.84	\$803.83	\$803.83	\$815.08	\$815.08	\$833.10	\$833.10
51	\$796.58	\$796.58	\$839.38	\$839.38	\$851.13	\$851.13	\$869.95	\$869.95
52	\$833.74	\$833.74	\$878.54	\$878.54	\$890.83	\$890.83	\$910.53	\$910.53
53	\$871.32	\$871.32	\$918.14	\$918.14	\$930.99	\$930.99	\$951.58	\$951.58
54	\$911.90	\$911.90	\$960.90	\$960.90	\$974.35	\$974.35	\$995.89	\$995.89
55	\$952.48	\$952.48	\$1,003.66	\$1,003.66	\$1,017.71	\$1,017.71	\$1,040.21	\$1,040.21
56	\$996.47	\$996.47	\$1,050.01	\$1,050.01	\$1,064.71	\$1,064.71	\$1,088.25	\$1,088.25
57	\$1,040.89	\$1,040.89	\$1,096.82	\$1,096.82	\$1,112.17	\$1,112.17	\$1,136.76	\$1,136.76
58	\$1,088.30	\$1,088.30	\$1,146.78	\$1,146.78	\$1,162.83	\$1,162.83	\$1,188.54	\$1,188.54
59	\$1,111.79	\$1,111.79	\$1,171.53	\$1,171.53	\$1,187.93	\$1,187.93	\$1,214.20	\$1,214.20
60	\$1,159.20	\$1,159.20	\$1,221.49	\$1,221.49	\$1,238.59	\$1,238.59	\$1,265.97	\$1,265.97
61	\$1,200.21	\$1,200.21	\$1,264.70	\$1,264.70	\$1,282.40	\$1,282.40	\$1,310.75	\$1,310.75
62	\$1,227.12	\$1,227.12	\$1,293.05	\$1,293.05	\$1,311.15	\$1,311.15	\$1,340.14	\$1,340.14
63	\$1,260.86	\$1,260.86	\$1,328.61	\$1,328.61	\$1,347.20	\$1,347.20	\$1,376.99	\$1,376.99
64+	\$1,281.36	\$1,281.36	\$1,350.21	\$1,350.21	\$1,369.11	\$1,369.11	\$1,399.38	\$1,399.38

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0230002		70194PA0230002		70194PA0230002		70194PA0230002		70194PA0240006	
Plan Marketing Name =>	Health Savings PPO Embedded Q\$0		Health Savings PPO Embedded Q\$0		Health Savings PPO Embedded Q\$0		Health Savings PPO Embedded Q\$0		Shared Cost PPO \$1500	
Form # =>	HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/PPO-10	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 6	
Network =>	C		C		C		C		F	
Metal =>	Bronze		Bronze		Bronze		Bronze		Gold	
Deductible =>	\$6,100		\$6,100		\$6,100		\$6,100		\$1,500	
Coinsurance =>	60%		60%		60%		60%		90%	
Copays =>	0		0		0		0		30	
OOP Maximum =>	\$6,900		\$6,900		\$6,900		\$6,900		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$256.70	\$256.70	\$270.50	\$270.50	\$274.29	\$274.29	\$280.36	\$280.36	\$345.83	\$345.83
15	\$279.52	\$279.52	\$294.55	\$294.55	\$298.67	\$298.67	\$305.28	\$305.28	\$376.57	\$376.57
16	\$288.25	\$288.25	\$303.74	\$303.74	\$307.99	\$307.99	\$314.81	\$314.81	\$388.32	\$388.32
17	\$296.97	\$296.97	\$312.94	\$312.94	\$317.32	\$317.32	\$324.33	\$324.33	\$400.07	\$400.07
18	\$306.37	\$306.37	\$322.84	\$322.84	\$327.36	\$327.36	\$334.60	\$334.60	\$412.73	\$412.73
19	\$315.76	\$315.76	\$332.74	\$332.74	\$337.40	\$337.40	\$344.86	\$344.86	\$425.39	\$425.39
20	\$325.49	\$325.49	\$342.99	\$342.99	\$347.79	\$347.79	\$355.49	\$355.49	\$438.50	\$438.50
21	\$335.56	\$335.56	\$353.60	\$353.60	\$358.55	\$358.55	\$366.48	\$366.48	\$452.06	\$452.06
22	\$335.56	\$335.56	\$353.60	\$353.60	\$358.55	\$358.55	\$366.48	\$366.48	\$452.06	\$452.06
23	\$335.56	\$335.56	\$353.60	\$353.60	\$358.55	\$358.55	\$366.48	\$366.48	\$452.06	\$452.06
24	\$335.56	\$335.56	\$353.60	\$353.60	\$358.55	\$358.55	\$366.48	\$366.48	\$452.06	\$452.06
25	\$336.90	\$336.90	\$355.01	\$355.01	\$359.98	\$359.98	\$367.95	\$367.95	\$453.87	\$453.87
26	\$343.61	\$343.61	\$362.09	\$362.09	\$367.16	\$367.16	\$375.28	\$375.28	\$462.91	\$462.91
27	\$351.67	\$351.67	\$370.57	\$370.57	\$375.76	\$375.76	\$384.07	\$384.07	\$473.76	\$473.76
28	\$364.75	\$364.75	\$384.36	\$384.36	\$389.74	\$389.74	\$398.36	\$398.36	\$491.39	\$491.39
29	\$375.49	\$375.49	\$395.68	\$395.68	\$401.22	\$401.22	\$410.09	\$410.09	\$505.86	\$505.86
30	\$380.86	\$380.86	\$401.34	\$401.34	\$406.95	\$406.95	\$415.95	\$415.95	\$513.09	\$513.09
31	\$388.91	\$388.91	\$409.82	\$409.82	\$415.56	\$415.56	\$424.75	\$424.75	\$523.94	\$523.94
32	\$396.97	\$396.97	\$418.31	\$418.31	\$424.16	\$424.16	\$433.55	\$433.55	\$534.79	\$534.79
33	\$402.00	\$402.00	\$423.61	\$423.61	\$429.54	\$429.54	\$439.04	\$439.04	\$541.57	\$541.57
34	\$407.37	\$407.37	\$429.27	\$429.27	\$435.28	\$435.28	\$444.91	\$444.91	\$548.80	\$548.80
35	\$410.05	\$410.05	\$432.10	\$432.10	\$438.15	\$438.15	\$447.84	\$447.84	\$552.42	\$552.42
36	\$412.74	\$412.74	\$434.93	\$434.93	\$441.02	\$441.02	\$450.77	\$450.77	\$556.03	\$556.03
37	\$415.42	\$415.42	\$437.76	\$437.76	\$443.88	\$443.88	\$453.70	\$453.70	\$559.65	\$559.65
38	\$418.11	\$418.11	\$440.59	\$440.59	\$446.75	\$446.75	\$456.63	\$456.63	\$563.27	\$563.27
39	\$423.48	\$423.48	\$446.24	\$446.24	\$452.49	\$452.49	\$462.50	\$462.50	\$570.50	\$570.50
40	\$428.85	\$428.85	\$451.90	\$451.90	\$458.23	\$458.23	\$468.36	\$468.36	\$577.73	\$577.73
41	\$436.90	\$436.90	\$460.39	\$460.39	\$466.83	\$466.83	\$477.16	\$477.16	\$588.58	\$588.58
42	\$444.62	\$444.62	\$468.52	\$468.52	\$475.08	\$475.08	\$485.59	\$485.59	\$598.98	\$598.98
43	\$455.35	\$455.35	\$479.84	\$479.84	\$486.55	\$486.55	\$497.31	\$497.31	\$613.45	\$613.45
44	\$468.78	\$468.78	\$493.98	\$493.98	\$500.89	\$500.89	\$511.97	\$511.97	\$631.53	\$631.53
45	\$484.55	\$484.55	\$510.60	\$510.60	\$517.75	\$517.75	\$529.20	\$529.20	\$652.77	\$652.77
46	\$503.34	\$503.34	\$530.40	\$530.40	\$537.83	\$537.83	\$549.72	\$549.72	\$678.09	\$678.09
47	\$524.48	\$524.48	\$552.68	\$552.68	\$560.41	\$560.41	\$572.81	\$572.81	\$706.57	\$706.57
48	\$548.64	\$548.64	\$578.14	\$578.14	\$586.23	\$586.23	\$599.19	\$599.19	\$739.12	\$739.12
49	\$572.47	\$572.47	\$603.24	\$603.24	\$611.69	\$611.69	\$625.21	\$625.21	\$771.21	\$771.21
50	\$599.31	\$599.31	\$631.53	\$631.53	\$640.37	\$640.37	\$654.53	\$654.53	\$807.38	\$807.38
51	\$625.82	\$625.82	\$659.46	\$659.46	\$668.70	\$668.70	\$683.49	\$683.49	\$843.09	\$843.09
52	\$655.01	\$655.01	\$690.23	\$690.23	\$699.89	\$699.89	\$715.37	\$715.37	\$882.42	\$882.42
53	\$684.54	\$684.54	\$721.34	\$721.34	\$731.44	\$731.44	\$747.62	\$747.62	\$922.20	\$922.20
54	\$716.42	\$716.42	\$754.94	\$754.94	\$765.50	\$765.50	\$782.43	\$782.43	\$965.15	\$965.15
55	\$748.30	\$748.30	\$788.53	\$788.53	\$799.57	\$799.57	\$817.25	\$817.25	\$1,008.09	\$1,008.09
56	\$782.86	\$782.86	\$824.95	\$824.95	\$836.50	\$836.50	\$855.00	\$855.00	\$1,054.66	\$1,054.66
57	\$817.76	\$817.76	\$861.72	\$861.72	\$873.79	\$873.79	\$893.11	\$893.11	\$1,101.67	\$1,101.67
58	\$855.01	\$855.01	\$900.97	\$900.97	\$913.59	\$913.59	\$933.79	\$933.79	\$1,151.85	\$1,151.85
59	\$873.46	\$873.46	\$920.42	\$920.42	\$933.31	\$933.31	\$953.95	\$953.95	\$1,176.71	\$1,176.71
60	\$910.71	\$910.71	\$959.67	\$959.67	\$973.10	\$973.10	\$994.63	\$994.63	\$1,226.89	\$1,226.89
61	\$942.92	\$942.92	\$993.62	\$993.62	\$1,007.53	\$1,007.53	\$1,029.81	\$1,029.81	\$1,270.29	\$1,270.29
62	\$964.06	\$964.06	\$1,015.89	\$1,015.89	\$1,030.11	\$1,030.11	\$1,052.90	\$1,052.90	\$1,298.77	\$1,298.77
63	\$990.57	\$990.57	\$1,043.83	\$1,043.83	\$1,058.44	\$1,058.44	\$1,081.85	\$1,081.85	\$1,334.48	\$1,334.48
64+	\$1,006.68	\$1,006.68	\$1,060.80	\$1,060.80	\$1,075.65	\$1,075.65	\$1,099.44	\$1,099.44	\$1,356.18	\$1,356.18

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0240006		70194PA0240006		70194PA0250002		70194PA0250002		70194PA0250002	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Health Savings PPO Embedded Q\$0		Health Savings PPO Embedded Q\$0		Health Savings PPO Embedded Q\$0	
Form # =>	HHIC/PPO-10		HHIC/PPO-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Bronze		Bronze		Bronze	
Deductible =>	\$1,500		\$1,500		\$6,100		\$6,100		\$6,100	
Coinsurance =>	90%		90%		60%		60%		60%	
Copays =>	30		30		0		0		0	
OOP Maximum =>	\$5,000		\$5,000		\$6,900		\$6,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$357.58	\$357.58	\$349.67	\$349.67	\$262.72	\$262.72	\$271.66	\$271.66	\$265.64	\$265.64
15	\$389.37	\$389.37	\$380.75	\$380.75	\$286.08	\$286.08	\$295.81	\$295.81	\$289.25	\$289.25
16	\$401.52	\$401.52	\$392.63	\$392.63	\$295.01	\$295.01	\$305.04	\$305.04	\$298.28	\$298.28
17	\$413.68	\$413.68	\$404.52	\$404.52	\$303.94	\$303.94	\$314.27	\$314.27	\$307.31	\$307.31
18	\$426.76	\$426.76	\$417.31	\$417.31	\$313.55	\$313.55	\$324.22	\$324.22	\$317.03	\$317.03
19	\$439.85	\$439.85	\$430.11	\$430.11	\$323.17	\$323.17	\$334.16	\$334.16	\$326.75	\$326.75
20	\$453.41	\$453.41	\$443.37	\$443.37	\$333.13	\$333.13	\$344.46	\$344.46	\$336.82	\$336.82
21	\$467.43	\$467.43	\$457.08	\$457.08	\$343.43	\$343.43	\$355.11	\$355.11	\$347.24	\$347.24
22	\$467.43	\$467.43	\$457.08	\$457.08	\$343.43	\$343.43	\$355.11	\$355.11	\$347.24	\$347.24
23	\$467.43	\$467.43	\$457.08	\$457.08	\$343.43	\$343.43	\$355.11	\$355.11	\$347.24	\$347.24
24	\$467.43	\$467.43	\$457.08	\$457.08	\$343.43	\$343.43	\$355.11	\$355.11	\$347.24	\$347.24
25	\$469.30	\$469.30	\$458.91	\$458.91	\$344.80	\$344.80	\$356.53	\$356.53	\$348.63	\$348.63
26	\$478.65	\$478.65	\$468.05	\$468.05	\$351.67	\$351.67	\$363.63	\$363.63	\$355.57	\$355.57
27	\$489.87	\$489.87	\$479.02	\$479.02	\$359.91	\$359.91	\$372.16	\$372.16	\$363.91	\$363.91
28	\$508.10	\$508.10	\$496.85	\$496.85	\$373.31	\$373.31	\$386.00	\$386.00	\$377.45	\$377.45
29	\$523.05	\$523.05	\$511.47	\$511.47	\$384.30	\$384.30	\$397.37	\$397.37	\$388.56	\$388.56
30	\$530.53	\$530.53	\$518.79	\$518.79	\$389.79	\$389.79	\$403.05	\$403.05	\$394.12	\$394.12
31	\$541.75	\$541.75	\$529.76	\$529.76	\$398.04	\$398.04	\$411.57	\$411.57	\$402.45	\$402.45
32	\$552.97	\$552.97	\$540.73	\$540.73	\$406.28	\$406.28	\$420.10	\$420.10	\$410.78	\$410.78
33	\$559.98	\$559.98	\$547.58	\$547.58	\$411.43	\$411.43	\$425.42	\$425.42	\$415.99	\$415.99
34	\$567.46	\$567.46	\$554.90	\$554.90	\$416.92	\$416.92	\$431.10	\$431.10	\$421.55	\$421.55
35	\$571.20	\$571.20	\$558.55	\$558.55	\$419.67	\$419.67	\$433.94	\$433.94	\$424.33	\$424.33
36	\$574.94	\$574.94	\$562.21	\$562.21	\$422.42	\$422.42	\$436.79	\$436.79	\$427.11	\$427.11
37	\$578.68	\$578.68	\$565.87	\$565.87	\$425.17	\$425.17	\$439.63	\$439.63	\$429.88	\$429.88
38	\$582.42	\$582.42	\$569.52	\$569.52	\$427.91	\$427.91	\$442.47	\$442.47	\$432.66	\$432.66
39	\$589.90	\$589.90	\$576.83	\$576.83	\$433.41	\$433.41	\$448.15	\$448.15	\$438.22	\$438.22
40	\$597.38	\$597.38	\$584.15	\$584.15	\$438.90	\$438.90	\$453.83	\$453.83	\$443.77	\$443.77
41	\$608.59	\$608.59	\$595.12	\$595.12	\$447.15	\$447.15	\$462.35	\$462.35	\$452.11	\$452.11
42	\$619.34	\$619.34	\$605.63	\$605.63	\$455.04	\$455.04	\$470.52	\$470.52	\$460.09	\$460.09
43	\$634.30	\$634.30	\$620.26	\$620.26	\$466.03	\$466.03	\$481.88	\$481.88	\$471.20	\$471.20
44	\$653.00	\$653.00	\$638.54	\$638.54	\$479.77	\$479.77	\$496.09	\$496.09	\$485.09	\$485.09
45	\$674.97	\$674.97	\$660.02	\$660.02	\$495.91	\$495.91	\$512.78	\$512.78	\$501.41	\$501.41
46	\$701.15	\$701.15	\$685.62	\$685.62	\$515.15	\$515.15	\$532.67	\$532.67	\$520.86	\$520.86
47	\$730.59	\$730.59	\$714.42	\$714.42	\$536.78	\$536.78	\$555.04	\$555.04	\$542.74	\$542.74
48	\$764.25	\$764.25	\$747.33	\$747.33	\$561.51	\$561.51	\$580.60	\$580.60	\$567.74	\$567.74
49	\$797.44	\$797.44	\$779.78	\$779.78	\$585.89	\$585.89	\$605.82	\$605.82	\$592.39	\$592.39
50	\$834.83	\$834.83	\$816.34	\$816.34	\$613.37	\$613.37	\$634.23	\$634.23	\$620.17	\$620.17
51	\$871.76	\$871.76	\$852.45	\$852.45	\$640.50	\$640.50	\$662.28	\$662.28	\$647.60	\$647.60
52	\$912.42	\$912.42	\$892.22	\$892.22	\$670.38	\$670.38	\$693.17	\$693.17	\$677.81	\$677.81
53	\$953.56	\$953.56	\$932.44	\$932.44	\$700.60	\$700.60	\$724.42	\$724.42	\$708.37	\$708.37
54	\$997.96	\$997.96	\$975.87	\$975.87	\$733.22	\$733.22	\$758.16	\$758.16	\$741.36	\$741.36
55	\$1,042.37	\$1,042.37	\$1,019.29	\$1,019.29	\$765.85	\$765.85	\$791.90	\$791.90	\$774.35	\$774.35
56	\$1,090.51	\$1,090.51	\$1,066.37	\$1,066.37	\$801.22	\$801.22	\$828.47	\$828.47	\$810.11	\$810.11
57	\$1,139.13	\$1,139.13	\$1,113.90	\$1,113.90	\$836.94	\$836.94	\$865.40	\$865.40	\$846.22	\$846.22
58	\$1,191.01	\$1,191.01	\$1,164.64	\$1,164.64	\$875.06	\$875.06	\$904.82	\$904.82	\$884.77	\$884.77
59	\$1,216.72	\$1,216.72	\$1,189.78	\$1,189.78	\$893.95	\$893.95	\$924.35	\$924.35	\$903.87	\$903.87
60	\$1,268.61	\$1,268.61	\$1,240.52	\$1,240.52	\$932.07	\$932.07	\$963.77	\$963.77	\$942.41	\$942.41
61	\$1,313.48	\$1,313.48	\$1,284.39	\$1,284.39	\$965.04	\$965.04	\$997.86	\$997.86	\$975.74	\$975.74
62	\$1,342.93	\$1,342.93	\$1,313.19	\$1,313.19	\$986.67	\$986.67	\$1,020.23	\$1,020.23	\$997.62	\$997.62
63	\$1,379.85	\$1,379.85	\$1,349.30	\$1,349.30	\$1,013.81	\$1,013.81	\$1,048.28	\$1,048.28	\$1,025.05	\$1,025.05
64+	\$1,402.29	\$1,402.29	\$1,371.24	\$1,371.24	\$1,030.29	\$1,030.29	\$1,065.33	\$1,065.33	\$1,041.72	\$1,041.72

Company Name:	Highmark Health Insurance Company (HHIC)		
Market:	Small Group		
Product:	PPO		
Effective Date of Rates:	October 1, 2022	Ending date of Rates:	December 31, 2022

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0220006		70194PA0220006		70194PA0220006		70194PA0220006	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Shared Cost PPO \$1500		Shared Cost PPO \$1500	
Form # =>	HHIC/PPO-10		HHIC/PPO-10		HHIC/PPO-10		HHIC/PPO-10	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,500		\$1,500		\$1,500		\$1,500	
Coinsurance =>	90%		90%		90%		90%	
Copays =>	30		30		30		30	
OOP Maximum =>	\$5,000		\$5,000		\$5,000		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$331.96	\$331.96	\$349.80	\$349.80	\$354.70	\$354.70	\$362.54	\$362.54
15	\$361.47	\$361.47	\$380.90	\$380.90	\$386.23	\$386.23	\$394.77	\$394.77
16	\$372.75	\$372.75	\$392.79	\$392.79	\$398.28	\$398.28	\$407.09	\$407.09
17	\$384.04	\$384.04	\$404.68	\$404.68	\$410.34	\$410.34	\$419.41	\$419.41
18	\$396.19	\$396.19	\$417.48	\$417.48	\$423.32	\$423.32	\$432.68	\$432.68
19	\$408.34	\$408.34	\$430.28	\$430.28	\$436.30	\$436.30	\$445.95	\$445.95
20	\$420.92	\$420.92	\$443.54	\$443.54	\$449.75	\$449.75	\$459.69	\$459.69
21	\$433.94	\$433.94	\$457.26	\$457.26	\$463.66	\$463.66	\$473.91	\$473.91
22	\$433.94	\$433.94	\$457.26	\$457.26	\$463.66	\$463.66	\$473.91	\$473.91
23	\$433.94	\$433.94	\$457.26	\$457.26	\$463.66	\$463.66	\$473.91	\$473.91
24	\$433.94	\$433.94	\$457.26	\$457.26	\$463.66	\$463.66	\$473.91	\$473.91
25	\$435.68	\$435.68	\$459.09	\$459.09	\$465.51	\$465.51	\$475.81	\$475.81
26	\$444.35	\$444.35	\$468.23	\$468.23	\$474.79	\$474.79	\$485.28	\$485.28
27	\$454.77	\$454.77	\$479.21	\$479.21	\$485.92	\$485.92	\$496.66	\$496.66
28	\$471.69	\$471.69	\$497.04	\$497.04	\$504.00	\$504.00	\$515.14	\$515.14
29	\$485.58	\$485.58	\$511.67	\$511.67	\$518.84	\$518.84	\$530.31	\$530.31
30	\$492.52	\$492.52	\$518.99	\$518.99	\$526.25	\$526.25	\$537.89	\$537.89
31	\$502.94	\$502.94	\$529.96	\$529.96	\$537.38	\$537.38	\$549.26	\$549.26
32	\$513.35	\$513.35	\$540.94	\$540.94	\$548.51	\$548.51	\$560.64	\$560.64
33	\$519.86	\$519.86	\$547.80	\$547.80	\$555.46	\$555.46	\$567.74	\$567.74
34	\$526.80	\$526.80	\$555.11	\$555.11	\$562.88	\$562.88	\$575.33	\$575.33
35	\$530.27	\$530.27	\$558.77	\$558.77	\$566.59	\$566.59	\$579.12	\$579.12
36	\$533.75	\$533.75	\$562.43	\$562.43	\$570.30	\$570.30	\$582.91	\$582.91
37	\$537.22	\$537.22	\$566.09	\$566.09	\$574.01	\$574.01	\$586.70	\$586.70
38	\$540.69	\$540.69	\$569.75	\$569.75	\$577.72	\$577.72	\$590.49	\$590.49
39	\$547.63	\$547.63	\$577.06	\$577.06	\$585.14	\$585.14	\$598.07	\$598.07
40	\$554.58	\$554.58	\$584.38	\$584.38	\$592.56	\$592.56	\$605.66	\$605.66
41	\$564.99	\$564.99	\$595.35	\$595.35	\$603.69	\$603.69	\$617.03	\$617.03
42	\$574.97	\$574.97	\$605.87	\$605.87	\$614.35	\$614.35	\$627.93	\$627.93
43	\$588.86	\$588.86	\$620.50	\$620.50	\$629.19	\$629.19	\$643.10	\$643.10
44	\$606.21	\$606.21	\$638.79	\$638.79	\$647.73	\$647.73	\$662.05	\$662.05
45	\$626.61	\$626.61	\$660.28	\$660.28	\$669.53	\$669.53	\$684.33	\$684.33
46	\$650.91	\$650.91	\$685.89	\$685.89	\$695.49	\$695.49	\$710.87	\$710.87
47	\$678.25	\$678.25	\$714.70	\$714.70	\$724.70	\$724.70	\$740.72	\$740.72
48	\$709.49	\$709.49	\$747.62	\$747.62	\$758.08	\$758.08	\$774.84	\$774.84
49	\$740.30	\$740.30	\$780.09	\$780.09	\$791.00	\$791.00	\$808.49	\$808.49
50	\$775.02	\$775.02	\$816.67	\$816.67	\$828.10	\$828.10	\$846.40	\$846.40
51	\$809.30	\$809.30	\$852.79	\$852.79	\$864.73	\$864.73	\$883.84	\$883.84
52	\$847.05	\$847.05	\$892.57	\$892.57	\$905.06	\$905.06	\$925.07	\$925.07
53	\$885.24	\$885.24	\$932.81	\$932.81	\$945.87	\$945.87	\$966.78	\$966.78
54	\$926.46	\$926.46	\$976.25	\$976.25	\$989.91	\$989.91	\$1,011.80	\$1,011.80
55	\$967.69	\$967.69	\$1,019.69	\$1,019.69	\$1,033.96	\$1,033.96	\$1,056.82	\$1,056.82
56	\$1,012.38	\$1,012.38	\$1,066.79	\$1,066.79	\$1,081.72	\$1,081.72	\$1,105.63	\$1,105.63
57	\$1,057.51	\$1,057.51	\$1,114.34	\$1,114.34	\$1,129.94	\$1,129.94	\$1,154.92	\$1,154.92
58	\$1,105.68	\$1,105.68	\$1,165.10	\$1,165.10	\$1,181.41	\$1,181.41	\$1,207.52	\$1,207.52
59	\$1,129.55	\$1,129.55	\$1,190.25	\$1,190.25	\$1,206.91	\$1,206.91	\$1,233.59	\$1,233.59
60	\$1,177.71	\$1,177.71	\$1,241.00	\$1,241.00	\$1,258.37	\$1,258.37	\$1,286.19	\$1,286.19
61	\$1,219.37	\$1,219.37	\$1,284.90	\$1,284.90	\$1,302.88	\$1,302.88	\$1,331.69	\$1,331.69
62	\$1,246.71	\$1,246.71	\$1,313.71	\$1,313.71	\$1,332.10	\$1,332.10	\$1,361.54	\$1,361.54
63	\$1,280.99	\$1,280.99	\$1,349.83	\$1,349.83	\$1,368.72	\$1,368.72	\$1,398.98	\$1,398.98
64+	\$1,301.82	\$1,301.82	\$1,371.78	\$1,371.78	\$1,390.98	\$1,390.98	\$1,421.73	\$1,421.73

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0230002		70194PA0230002		70194PA0230002		70194PA0230002		70194PA0240006	
Plan Marketing Name =>	Health Savings PPO Embedded Q\$0		Health Savings PPO Embedded Q\$0		Health Savings PPO Embedded Q\$0		Health Savings PPO Embedded Q\$0		Shared Cost PPO \$1500	
Form # =>	HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/PPO-10	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 6	
Network =>	C		C		C		C		F	
Metal =>	Bronze		Bronze		Bronze		Bronze		Gold	
Deductible =>	\$6,100		\$6,100		\$6,100		\$6,100		\$1,500	
Coinsurance =>	60%		60%		60%		60%		90%	
Copays =>	0		0		0		0		30	
OOP Maximum =>	\$6,900		\$6,900		\$6,900		\$6,900		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$260.80	\$260.80	\$274.82	\$274.82	\$278.67	\$278.67	\$284.83	\$284.83	\$351.35	\$351.35
15	\$283.99	\$283.99	\$299.25	\$299.25	\$303.44	\$303.44	\$310.15	\$310.15	\$382.58	\$382.58
16	\$292.85	\$292.85	\$308.59	\$308.59	\$312.91	\$312.91	\$319.83	\$319.83	\$394.52	\$394.52
17	\$301.71	\$301.71	\$317.93	\$317.93	\$322.38	\$322.38	\$329.51	\$329.51	\$406.46	\$406.46
18	\$311.26	\$311.26	\$327.99	\$327.99	\$332.58	\$332.58	\$339.94	\$339.94	\$419.32	\$419.32
19	\$320.81	\$320.81	\$338.04	\$338.04	\$342.78	\$342.78	\$350.36	\$350.36	\$432.18	\$432.18
20	\$330.69	\$330.69	\$348.46	\$348.46	\$353.34	\$353.34	\$361.16	\$361.16	\$445.50	\$445.50
21	\$340.92	\$340.92	\$359.24	\$359.24	\$364.27	\$364.27	\$372.33	\$372.33	\$459.28	\$459.28
22	\$340.92	\$340.92	\$359.24	\$359.24	\$364.27	\$364.27	\$372.33	\$372.33	\$459.28	\$459.28
23	\$340.92	\$340.92	\$359.24	\$359.24	\$364.27	\$364.27	\$372.33	\$372.33	\$459.28	\$459.28
24	\$340.92	\$340.92	\$359.24	\$359.24	\$364.27	\$364.27	\$372.33	\$372.33	\$459.28	\$459.28
25	\$342.28	\$342.28	\$360.68	\$360.68	\$365.73	\$365.73	\$373.82	\$373.82	\$461.12	\$461.12
26	\$349.10	\$349.10	\$367.86	\$367.86	\$373.01	\$373.01	\$381.27	\$381.27	\$470.30	\$470.30
27	\$357.28	\$357.28	\$376.48	\$376.48	\$381.75	\$381.75	\$390.20	\$390.20	\$481.33	\$481.33
28	\$370.58	\$370.58	\$390.49	\$390.49	\$395.96	\$395.96	\$404.72	\$404.72	\$499.24	\$499.24
29	\$381.49	\$381.49	\$401.99	\$401.99	\$407.62	\$407.62	\$416.64	\$416.64	\$513.93	\$513.93
30	\$386.94	\$386.94	\$407.74	\$407.74	\$413.45	\$413.45	\$422.59	\$422.59	\$521.28	\$521.28
31	\$395.13	\$395.13	\$416.36	\$416.36	\$422.19	\$422.19	\$431.53	\$431.53	\$532.31	\$532.31
32	\$403.31	\$403.31	\$424.98	\$424.98	\$430.93	\$430.93	\$440.47	\$440.47	\$543.33	\$543.33
33	\$408.42	\$408.42	\$430.37	\$430.37	\$436.40	\$436.40	\$446.05	\$446.05	\$550.22	\$550.22
34	\$413.88	\$413.88	\$436.12	\$436.12	\$442.22	\$442.22	\$452.01	\$452.01	\$557.57	\$557.57
35	\$416.60	\$416.60	\$438.99	\$438.99	\$445.14	\$445.14	\$454.99	\$454.99	\$561.24	\$561.24
36	\$419.33	\$419.33	\$441.87	\$441.87	\$448.05	\$448.05	\$457.97	\$457.97	\$564.91	\$564.91
37	\$422.06	\$422.06	\$444.74	\$444.74	\$450.97	\$450.97	\$460.94	\$460.94	\$568.59	\$568.59
38	\$424.79	\$424.79	\$447.61	\$447.61	\$453.88	\$453.88	\$463.92	\$463.92	\$572.26	\$572.26
39	\$430.24	\$430.24	\$453.36	\$453.36	\$459.71	\$459.71	\$469.88	\$469.88	\$579.61	\$579.61
40	\$435.70	\$435.70	\$459.11	\$459.11	\$465.54	\$465.54	\$475.84	\$475.84	\$586.96	\$586.96
41	\$443.88	\$443.88	\$467.73	\$467.73	\$474.28	\$474.28	\$484.77	\$484.77	\$597.98	\$597.98
42	\$451.72	\$451.72	\$475.99	\$475.99	\$482.66	\$482.66	\$493.34	\$493.34	\$608.55	\$608.55
43	\$462.63	\$462.63	\$487.49	\$487.49	\$494.31	\$494.31	\$505.25	\$505.25	\$623.24	\$623.24
44	\$476.27	\$476.27	\$501.86	\$501.86	\$508.89	\$508.89	\$520.15	\$520.15	\$641.61	\$641.61
45	\$492.29	\$492.29	\$518.74	\$518.74	\$526.01	\$526.01	\$537.64	\$537.64	\$663.20	\$663.20
46	\$511.38	\$511.38	\$538.86	\$538.86	\$546.41	\$546.41	\$558.50	\$558.50	\$688.92	\$688.92
47	\$532.86	\$532.86	\$561.49	\$561.49	\$569.35	\$569.35	\$581.95	\$581.95	\$717.85	\$717.85
48	\$557.40	\$557.40	\$587.36	\$587.36	\$595.58	\$595.58	\$608.76	\$608.76	\$750.92	\$750.92
49	\$581.61	\$581.61	\$612.86	\$612.86	\$621.44	\$621.44	\$635.19	\$635.19	\$783.53	\$783.53
50	\$608.88	\$608.88	\$641.60	\$641.60	\$650.59	\$650.59	\$664.98	\$664.98	\$820.27	\$820.27
51	\$635.82	\$635.82	\$669.98	\$669.98	\$679.36	\$679.36	\$694.40	\$694.40	\$856.56	\$856.56
52	\$665.48	\$665.48	\$701.24	\$701.24	\$711.06	\$711.06	\$726.79	\$726.79	\$896.51	\$896.51
53	\$695.48	\$695.48	\$732.85	\$732.85	\$743.11	\$743.11	\$759.55	\$759.55	\$936.93	\$936.93
54	\$727.86	\$727.86	\$766.98	\$766.98	\$777.72	\$777.72	\$794.92	\$794.92	\$980.56	\$980.56
55	\$760.25	\$760.25	\$801.11	\$801.11	\$812.32	\$812.32	\$830.30	\$830.30	\$1,024.19	\$1,024.19
56	\$795.37	\$795.37	\$838.11	\$838.11	\$849.84	\$849.84	\$868.65	\$868.65	\$1,071.50	\$1,071.50
57	\$830.82	\$830.82	\$875.47	\$875.47	\$887.73	\$887.73	\$907.37	\$907.37	\$1,119.27	\$1,119.27
58	\$868.66	\$868.66	\$915.34	\$915.34	\$928.16	\$928.16	\$948.70	\$948.70	\$1,170.25	\$1,170.25
59	\$887.41	\$887.41	\$935.10	\$935.10	\$948.19	\$948.19	\$969.17	\$969.17	\$1,195.51	\$1,195.51
60	\$925.26	\$925.26	\$974.98	\$974.98	\$988.63	\$988.63	\$1,010.50	\$1,010.50	\$1,246.49	\$1,246.49
61	\$957.99	\$957.99	\$1,009.46	\$1,009.46	\$1,023.60	\$1,023.60	\$1,046.25	\$1,046.25	\$1,290.58	\$1,290.58
62	\$979.46	\$979.46	\$1,032.10	\$1,032.10	\$1,046.55	\$1,046.55	\$1,069.70	\$1,069.70	\$1,319.51	\$1,319.51
63	\$1,006.40	\$1,006.40	\$1,060.48	\$1,060.48	\$1,075.33	\$1,075.33	\$1,099.12	\$1,099.12	\$1,355.79	\$1,355.79
64+	\$1,022.76	\$1,022.76	\$1,077.72	\$1,077.72	\$1,092.81	\$1,092.81	\$1,116.99	\$1,116.99	\$1,377.84	\$1,377.84

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0240006		70194PA0240006		70194PA0250002		70194PA0250002		70194PA0250002	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Health Savings PPO Embedded Q\$0		Health Savings PPO Embedded Q\$0		Health Savings PPO Embedded Q\$0	
Form # =>	HHIC/PPO-10		HHIC/PPO-10		HHIC/HDHP-10		HHIC/HDHP-10		HHIC/HDHP-10	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Bronze		Bronze		Bronze	
Deductible =>	\$1,500		\$1,500		\$6,100		\$6,100		\$6,100	
Coinsurance =>	90%		90%		60%		60%		60%	
Copays =>	30		30		0		0		0	
OOP Maximum =>	\$5,000		\$5,000		\$6,900		\$6,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$363.29	\$363.29	\$355.24	\$355.24	\$266.92	\$266.92	\$276.00	\$276.00	\$269.88	\$269.88
15	\$395.58	\$395.58	\$386.82	\$386.82	\$290.65	\$290.65	\$300.53	\$300.53	\$293.87	\$293.87
16	\$407.93	\$407.93	\$398.89	\$398.89	\$299.72	\$299.72	\$309.91	\$309.91	\$303.05	\$303.05
17	\$420.28	\$420.28	\$410.97	\$410.97	\$308.79	\$308.79	\$319.29	\$319.29	\$312.22	\$312.22
18	\$433.57	\$433.57	\$423.97	\$423.97	\$318.56	\$318.56	\$329.39	\$329.39	\$322.10	\$322.10
19	\$446.87	\$446.87	\$436.97	\$436.97	\$328.33	\$328.33	\$339.49	\$339.49	\$331.98	\$331.98
20	\$460.64	\$460.64	\$450.44	\$450.44	\$338.45	\$338.45	\$349.96	\$349.96	\$342.21	\$342.21
21	\$474.89	\$474.89	\$464.37	\$464.37	\$348.92	\$348.92	\$360.78	\$360.78	\$352.79	\$352.79
22	\$474.89	\$474.89	\$464.37	\$464.37	\$348.92	\$348.92	\$360.78	\$360.78	\$352.79	\$352.79
23	\$474.89	\$474.89	\$464.37	\$464.37	\$348.92	\$348.92	\$360.78	\$360.78	\$352.79	\$352.79
24	\$474.89	\$474.89	\$464.37	\$464.37	\$348.92	\$348.92	\$360.78	\$360.78	\$352.79	\$352.79
25	\$476.79	\$476.79	\$466.23	\$466.23	\$350.32	\$350.32	\$362.22	\$362.22	\$354.20	\$354.20
26	\$486.29	\$486.29	\$475.51	\$475.51	\$357.29	\$357.29	\$369.44	\$369.44	\$361.26	\$361.26
27	\$497.68	\$497.68	\$486.66	\$486.66	\$365.67	\$365.67	\$378.10	\$378.10	\$369.72	\$369.72
28	\$516.21	\$516.21	\$504.77	\$504.77	\$379.28	\$379.28	\$392.17	\$392.17	\$383.48	\$383.48
29	\$531.40	\$531.40	\$519.63	\$519.63	\$390.44	\$390.44	\$403.71	\$403.71	\$394.77	\$394.77
30	\$539.00	\$539.00	\$527.06	\$527.06	\$396.02	\$396.02	\$409.49	\$409.49	\$400.42	\$400.42
31	\$550.40	\$550.40	\$538.20	\$538.20	\$404.40	\$404.40	\$418.14	\$418.14	\$408.88	\$408.88
32	\$561.79	\$561.79	\$549.35	\$549.35	\$412.77	\$412.77	\$426.80	\$426.80	\$417.35	\$417.35
33	\$568.92	\$568.92	\$556.32	\$556.32	\$418.01	\$418.01	\$432.21	\$432.21	\$422.64	\$422.64
34	\$576.52	\$576.52	\$563.75	\$563.75	\$423.59	\$423.59	\$437.99	\$437.99	\$428.29	\$428.29
35	\$580.32	\$580.32	\$567.46	\$567.46	\$426.38	\$426.38	\$440.87	\$440.87	\$431.11	\$431.11
36	\$584.11	\$584.11	\$571.18	\$571.18	\$429.17	\$429.17	\$443.76	\$443.76	\$433.93	\$433.93
37	\$587.91	\$587.91	\$574.89	\$574.89	\$431.96	\$431.96	\$446.65	\$446.65	\$436.75	\$436.75
38	\$591.71	\$591.71	\$578.61	\$578.61	\$434.75	\$434.75	\$449.53	\$449.53	\$439.58	\$439.58
39	\$599.31	\$599.31	\$586.03	\$586.03	\$440.34	\$440.34	\$455.30	\$455.30	\$445.22	\$445.22
40	\$606.91	\$606.91	\$593.46	\$593.46	\$445.92	\$445.92	\$461.08	\$461.08	\$450.87	\$450.87
41	\$618.31	\$618.31	\$604.61	\$604.61	\$454.29	\$454.29	\$469.74	\$469.74	\$459.33	\$459.33
42	\$629.23	\$629.23	\$615.29	\$615.29	\$462.32	\$462.32	\$478.03	\$478.03	\$467.45	\$467.45
43	\$644.43	\$644.43	\$630.15	\$630.15	\$473.48	\$473.48	\$489.58	\$489.58	\$478.74	\$478.74
44	\$663.42	\$663.42	\$648.72	\$648.72	\$487.44	\$487.44	\$504.01	\$504.01	\$492.85	\$492.85
45	\$685.74	\$685.74	\$670.55	\$670.55	\$503.84	\$503.84	\$520.97	\$520.97	\$509.43	\$509.43
46	\$712.34	\$712.34	\$696.56	\$696.56	\$523.38	\$523.38	\$541.17	\$541.17	\$529.19	\$529.19
47	\$742.25	\$742.25	\$725.81	\$725.81	\$545.36	\$545.36	\$563.90	\$563.90	\$551.41	\$551.41
48	\$776.45	\$776.45	\$759.24	\$759.24	\$570.48	\$570.48	\$589.88	\$589.88	\$576.81	\$576.81
49	\$810.16	\$810.16	\$792.22	\$792.22	\$595.26	\$595.26	\$615.49	\$615.49	\$601.86	\$601.86
50	\$848.15	\$848.15	\$829.36	\$829.36	\$623.17	\$623.17	\$644.35	\$644.35	\$630.08	\$630.08
51	\$885.67	\$885.67	\$866.05	\$866.05	\$650.74	\$650.74	\$672.85	\$672.85	\$657.95	\$657.95
52	\$926.99	\$926.99	\$906.45	\$906.45	\$681.09	\$681.09	\$704.24	\$704.24	\$688.65	\$688.65
53	\$968.78	\$968.78	\$947.31	\$947.31	\$711.80	\$711.80	\$735.99	\$735.99	\$719.69	\$719.69
54	\$1,013.89	\$1,013.89	\$991.43	\$991.43	\$744.94	\$744.94	\$770.27	\$770.27	\$753.21	\$753.21
55	\$1,059.00	\$1,059.00	\$1,035.55	\$1,035.55	\$778.09	\$778.09	\$804.54	\$804.54	\$786.72	\$786.72
56	\$1,107.92	\$1,107.92	\$1,083.38	\$1,083.38	\$814.03	\$814.03	\$841.70	\$841.70	\$823.06	\$823.06
57	\$1,157.31	\$1,157.31	\$1,131.67	\$1,131.67	\$850.32	\$850.32	\$879.22	\$879.22	\$859.75	\$859.75
58	\$1,210.02	\$1,210.02	\$1,183.21	\$1,183.21	\$889.05	\$889.05	\$919.27	\$919.27	\$898.91	\$898.91
59	\$1,236.14	\$1,236.14	\$1,208.76	\$1,208.76	\$908.24	\$908.24	\$939.11	\$939.11	\$918.31	\$918.31
60	\$1,288.85	\$1,288.85	\$1,260.30	\$1,260.30	\$946.97	\$946.97	\$979.16	\$979.16	\$957.47	\$957.47
61	\$1,334.44	\$1,334.44	\$1,304.88	\$1,304.88	\$980.47	\$980.47	\$1,013.79	\$1,013.79	\$991.34	\$991.34
62	\$1,364.36	\$1,364.36	\$1,334.14	\$1,334.14	\$1,002.45	\$1,002.45	\$1,036.52	\$1,036.52	\$1,013.57	\$1,013.57
63	\$1,401.88	\$1,401.88	\$1,370.82	\$1,370.82	\$1,030.01	\$1,030.01	\$1,065.02	\$1,065.02	\$1,041.44	\$1,041.44
64+	\$1,424.67	\$1,424.67	\$1,393.11	\$1,393.11	\$1,046.76	\$1,046.76	\$1,082.34	\$1,082.34	\$1,058.37	\$1,058.37

Highmark Health Insurance Company (HHIC)
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
70194PA0220006	Shared Cost PPO \$1500	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
70194PA0230002	Health Savings PPO Embedded Q\$6100	PPO	Bronze	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
70194PA0240006	Shared Cost PPO \$1500	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
70194PA0250002	Health Savings PPO Embedded Q\$6100	PPO	Bronze	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Berks, Lancaster, Adams, York, Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata

Company Name Highmark Health Insurance Company (HHIC)
Market Small Group
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
70194PA0220006	Shared Cost PPO \$1500	PPO	Gold	Off
70194PA0230002	Health Savings PPO Embedded Q\$6100	PPO	Bronze	Off
70194PA0240006	Shared Cost PPO \$1500	PPO	Gold	Off
70194PA0250002	Health Savings PPO Embedded Q\$6100	PPO	Bronze	Off

RATING AREA 1				
0	0	0	0	3
Crawford	Clarion	Erie	Forest	Mckean
\$409.27	\$409.27	\$409.27	\$409.27	\$409.27
\$321.54	\$321.54	\$321.54	\$321.54	\$321.54

			RATING AREA 2			RATING AREA 3								
23	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan
\$409.27	\$409.27	\$409.27	\$431.26	\$431.26	\$431.26									
\$321.54	\$321.54	\$321.54	\$338.82	\$338.82	\$338.82									

0	0	0	0
Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

95	0	5	0	2	1	0	5	12	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0
Bedford

\$431.26	\$431.26	\$431.26	\$431.26	\$431.26	\$431.26	\$431.26	\$431.26	\$431.26	\$431.26	\$437.30
\$338.82	\$338.82	\$338.82	\$338.82	\$338.82	\$338.82	\$338.82	\$338.82	\$338.82	\$338.82	\$343.56

EA 5

0	0	1	0	0	2
Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$437.30	\$437.30	\$437.30	\$437.30	\$437.30	\$437.30
\$343.56	\$343.56	\$343.56	\$343.56	\$343.56	\$343.56

RATING AREA 6

1	2	41	0	0	17	0	9	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder
\$446.97								
\$351.16								
\$433.17	\$433.17	\$433.17	\$433.17	\$433.17	\$433.17	\$433.17		\$433.17
\$329.08	\$329.08	\$329.08	\$329.08	\$329.08	\$329.08	\$329.08		\$329.08

RATING AREA 7					RATING AREA 8					RATING AREA 9						
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$433.17	\$447.90	\$447.90	\$447.90	\$447.90						\$437.98	\$437.98	\$437.98	\$437.98	\$437.98	\$437.98	\$437.98
\$329.08	\$340.27	\$340.27	\$340.27	\$340.27						\$332.73	\$332.73	\$332.73	\$332.73	\$332.73	\$332.73	\$332.73

Company Name Highmark Health Insurance Company (HHIC)
Market Small Group
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
70194PA0220006	Shared Cost PPO \$1500	PPO	Gold	Off
70194PA0230002	Health Savings PPO Embedded Q\$6100	PPO	Bronze	Off
70194PA0240006	Shared Cost PPO \$1500	PPO	Gold	Off
70194PA0250002	Health Savings PPO Embedded Q\$6100	PPO	Bronze	Off

RATING AREA 1				
0	0	0	0	3
Crawford	Clarion	Erie	Forest	Mckean
\$418.34	\$418.34	\$418.34	\$418.34	\$418.34
\$328.67	\$328.67	\$328.67	\$328.67	\$328.67

23	0	0
Mercer	Venango	Warren

\$418.34

\$418.34

\$418.34

\$328.67

\$328.67

\$328.67

RATING AREA 2

0	0	1
Elk	Cameron	Potter

\$440.82

\$440.82

\$440.82

\$346.33

\$346.33

\$346.33

RATING AREA 3

0	0	0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan

0	0	0	0
Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

95	0	5	0	2	1	0	5	12	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
\$440.82	\$440.82	\$440.82	\$440.82	\$440.82	\$440.82	\$440.82	\$440.82	\$440.82	\$440.82
\$346.33	\$346.33	\$346.33	\$346.33	\$346.33	\$346.33	\$346.33	\$346.33	\$346.33	\$346.33

RATING AREA 5

0
Bedford
\$446.99
\$351.18

EA 5

0	0	1	0	0	2
Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$446.99	\$446.99	\$446.99	\$446.99	\$446.99	\$446.99
\$351.18	\$351.18	\$351.18	\$351.18	\$351.18	\$351.18

RATING AREA 6

1	2	41	0	0	17	0	9	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder
\$456.88								
\$358.94								
\$442.77	\$442.77	\$442.77	\$442.77	\$442.77	\$442.77	\$442.77	\$442.77	\$442.77
\$336.37	\$336.37	\$336.37	\$336.37	\$336.37	\$336.37	\$336.37	\$336.37	\$336.37

	RATING AREA 7				RATING AREA 8					RATING AREA 9						
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$442.77	\$457.82	\$457.82	\$457.82	\$457.82						\$447.68	\$447.68	\$447.68	\$447.68	\$447.68	\$447.68	\$447.68
\$336.37	\$347.81	\$347.81	\$347.81	\$347.81						\$340.11	\$340.11	\$340.11	\$340.11	\$340.11	\$340.11	\$340.11

Company Name Highmark Health Insurance Company (HHIC)
Market Small Group
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
70194PA0220006	Shared Cost PPO \$1500	PPO	Gold	Off
70194PA0230002	Health Savings PPO Embedded Q\$6100	PPO	Bronze	Off
70194PA0240006	Shared Cost PPO \$1500	PPO	Gold	Off
70194PA0250002	Health Savings PPO Embedded Q\$6100	PPO	Bronze	Off

RATING AREA 1				
0	0	0	0	3
Crawford	Clarion	Erie	Forest	Mckean
\$427.12	\$427.12	\$427.12	\$427.12	\$427.12
\$335.56	\$335.56	\$335.56	\$335.56	\$335.56

23	0	0
Mercer	Venango	Warren

\$427.12 \$427.12 \$427.12
 \$335.56 \$335.56 \$335.56

RATING AREA 2

0	0	1
Elk	Cameron	Potter

\$450.07 \$450.07 \$450.07
 \$353.60 \$353.60 \$353.60

RATING AREA 3

0	0	0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan

0	0	0	0
Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

95	0	5	0	2	1	0	5	12	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
\$450.07	\$450.07	\$450.07	\$450.07	\$450.07	\$450.07	\$450.07	\$450.07	\$450.07	\$450.07
\$353.60	\$353.60	\$353.60	\$353.60	\$353.60	\$353.60	\$353.60	\$353.60	\$353.60	\$353.60

RATING AREA 5

0
Bedford
\$456.37
\$358.55

EA 5

0	0	1	0	0	2
Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$456.37	\$456.37	\$456.37	\$456.37	\$456.37	\$456.37
\$358.55	\$358.55	\$358.55	\$358.55	\$358.55	\$358.55

RATING AREA 6

1	2	41	0	0	17	0	9	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder
\$466.46								
\$366.48								
\$452.06	\$452.06	\$452.06	\$452.06	\$452.06	\$452.06	\$452.06		\$452.06
\$343.43	\$343.43	\$343.43	\$343.43	\$343.43	\$343.43	\$343.43		\$343.43

RATING AREA 7					RATING AREA 8					RATING AREA 9						
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$452.06	\$467.43	\$467.43	\$467.43	\$467.43						\$457.08	\$457.08	\$457.08	\$457.08	\$457.08	\$457.08	\$457.08
\$343.43	\$355.11	\$355.11	\$355.11	\$355.11						\$347.24	\$347.24	\$347.24	\$347.24	\$347.24	\$347.24	\$347.24

Company Name Highmark Health Insurance Company (HHIC)
Market Small Group
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
70194PA0220006	Shared Cost PPO \$1500	PPO	Gold	Off
70194PA0230002	Health Savings PPO Embedded Q\$6100	PPO	Bronze	Off
70194PA0240006	Shared Cost PPO \$1500	PPO	Gold	Off
70194PA0250002	Health Savings PPO Embedded Q\$6100	PPO	Bronze	Off

RATING AREA 1				
0	0	0	0	3
Crawford	Clarion	Erie	Forest	Mckean
\$433.94	\$433.94	\$433.94	\$433.94	\$433.94
\$340.92	\$340.92	\$340.92	\$340.92	\$340.92

23	0	0
Mercer	Venango	Warren

\$433.94

\$433.94

\$433.94

\$340.92

\$340.92

\$340.92

RATING AREA 2

0	0	1
Elk	Cameron	Potter

\$457.26

\$457.26

\$457.26

\$359.24

\$359.24

\$359.24

RATING AREA 3

0	0	0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan

0	0	0	0
Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

95	0	5	0	2	1	0	5	12	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
\$457.26	\$457.26	\$457.26	\$457.26	\$457.26	\$457.26	\$457.26	\$457.26	\$457.26	\$457.26
\$359.24	\$359.24	\$359.24	\$359.24	\$359.24	\$359.24	\$359.24	\$359.24	\$359.24	\$359.24

RATING AREA 5

0
Bedford
\$463.66
\$364.27

EA 5

0	0	1	0	0	2
Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$463.66	\$463.66	\$463.66	\$463.66	\$463.66	\$463.66
\$364.27	\$364.27	\$364.27	\$364.27	\$364.27	\$364.27

RATING AREA 6

1	2	41	0	0	17	0	9	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder
\$473.91								
\$372.33								
\$459.28	\$459.28	\$459.28	\$459.28	\$459.28	\$459.28	\$459.28		\$459.28
\$348.92	\$348.92	\$348.92	\$348.92	\$348.92	\$348.92	\$348.92		\$348.92

	RATING AREA 7				RATING AREA 8					RATING AREA 9						
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$459.28	\$474.89	\$474.89	\$474.89	\$474.89						\$464.37	\$464.37	\$464.37	\$464.37	\$464.37	\$464.37	\$464.37
\$348.92	\$360.78	\$360.78	\$360.78	\$360.78						\$352.79	\$352.79	\$352.79	\$352.79	\$352.79	\$352.79	\$352.79

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Unified Rate Review v5.3

Company Legal Name:Highmark Health Insurance Co. (HHIC)

HIOS Issuer ID:70194

Effective Date of Rate Change(s):1/1/2022

State:PA

Market:Small Group

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

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

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

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

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

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

	Total	PMPM
Allowed Claims	\$1,865,196.67	\$457.04
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$1,592,165.81	\$390.14
Risk Adjustment	\$422,704.78	\$103.58
Experience Period Premium	\$2,638,891.23	\$646.63
Experience Period Member Months	4,081	

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	\$46.44	1.022	1.127	1.022	1.031	\$56.36
Outpatient Hospital	\$171.44	1.022	1.127	1.022	1.031	\$208.06
Professional	\$104.44	1.022	1.127	1.022	1.031	\$126.75
Other Medical	\$11.93	1.022	1.127	1.022	1.031	\$14.48
Capitation	\$0.19	1.604	1.000	1.604	1.000	\$0.49
Prescription Drug	\$122.60	1.022	1.127	1.022	1.031	\$148.79
Total	\$457.04					\$554.93

Morbidity Adjustment	1.015
Demographic Shift	1.032
Plan Design Changes	0.999
Other	1.000
Adjusted Trended EHB Allowed Claims PMPM for1/1/2022	\$580.70

Manual EHB Allowed Claims PMPM	\$696.84
Applied Credibility %	0.00%

Projected Period Totals

Projected Index Rate for1/1/2022	\$696.84	\$1,881,468.00
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	-\$31.72	-\$85,644.00
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	\$728.56	\$1,967,112.00

Projected Member Months	2,700
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This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

Product-Plan Data Collection

Company Legal Name: Highmark Health Insurance Co. (HHIC)
HIOS Issuer ID: 70194
Effective Date of Rate Change(s): 1/1/2022

State: PA
Market: Small Group

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

Field #	Section I: General Product and Plan Information					
1.1	Product Name		Shared Cost PPO	h Savings PPO Embedded	Shared Cost PPO	h Savings PPO Embedded
1.2	Product ID		70194PA022	70194PA023	70194PA024	70194PA025
1.3	Plan Name		Shared Cost PPO	Health Savings	Shared Cost PPO	Health Savings
1.4	Plan ID (Standard Component ID)		70194PA0220006	70194PA0230002	70194PA0240006	70194PA0250002
1.5	Metal		Gold	Bronze	Gold	Bronze
1.6	AV Metal Value		0.818	0.650	0.818	0.650
1.7	Plan Category		Renewing	Renewing	Renewing	Renewing
1.8	Plan Type		PPO	PPO	PPO	PPO
1.9	Exchange Plan?		No	No	No	No
1.10	Effective Date of Proposed Rates		1/1/2022	1/1/2022	1/1/2022	1/1/2022
1.11	Cumulative Rate Change % (over 12 mos prior)		6.13%	11.05%	0.68%	0.38%
1.12	Product Rate Increase %		6.12%	11.05%	0.67%	0.38%
1.13	Submission Level Rate Increase %			3.51%		

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level Information					
	2.1 Plan ID (Standard Component ID)	Total	70194PA0220006	70194PA0230002	70194PA0240006	70194PA0250002
\$1,865,197	2.2 Allowed Claims	\$1,865,196	\$822,618	\$52,770	\$964,675	\$25,133
\$0	2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0
	2.4 Member Cost Sharing	\$273,031	\$133,244	\$22,242	\$102,744	\$14,801
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0
\$1,592,166	2.6 Incurred Claims	\$1,592,165	\$689,374	\$30,528	\$861,931	\$10,332
\$422,705	2.7 Risk Adjustment Transfer Amount	\$422,705	\$44,674	-\$5,080	\$437,507	-\$54,396
\$2,638,891	2.8 Premium	\$2,638,891	\$1,254,437	\$35,675	\$1,221,533	\$127,246
4,081	2.9 Experience Period Member Months	4,081	1,762	68	1,987	264
	2.10 Current Enrollment	322	145	5	149	23
	2.11 Current Premium PMPM	\$656.74	\$724.71	\$574.95	\$620.71	\$479.44
	2.12 Loss Ratio	52.00%	53.07%	99.78%	51.95%	14.18%
	Per Member Per Month					
	2.13 Allowed Claims	\$457.04	\$466.87	\$776.03	\$485.49	\$95.20
	2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.15 Member Cost Sharing	\$66.90	\$75.62	\$327.09	\$51.71	\$56.06
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.17 Incurred Claims	\$390.14	\$391.25	\$448.94	\$433.79	\$39.14
	2.18 Risk Adjustment Transfer Amount	\$103.58	\$25.35	-\$74.71	\$220.18	-\$206.05
	2.19 Premium	\$646.63	\$711.94	\$524.63	\$614.76	\$481.99

Section III: Plan Adjustment Factors					
3.1 Plan ID (Standard Component ID)		70194PA0220006	70194PA0230002	70194PA0240006	70194PA0250002
3.2 Market Adjusted Index Rate			\$728.56		
3.3 AV and Cost Sharing Design of Plan		0.8351	0.6478	0.8081	0.6047
3.4 Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000
Administrative Costs					
3.6 Administrative Expense		8.84%	9.96%	8.98%	10.30%
3.7 Taxes and Fees		2.07%	2.08%	2.07%	2.09%
3.8 Profit & Risk Load		0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate		\$682.93	\$536.56	\$661.89	\$502.87

3.11 Age Calibration Factor	0.6468		0.6468		
3.12 Geographic Calibration Factor	1.0002		1.0002		
3.13 Tobacco Calibration Factor	1.0000		1.0000		
3.14 Calibrated Plan Adjusted Index Rate		\$441.81	\$347.12	\$428.19	\$325.32

Section IV: Projected Plan Level Information					
4.1 Plan ID (Standard Component ID)	Total	70194PA0220006	70194PA0230002	70194PA0240006	70194PA0250002
4.2 Allowed Claims	\$1,881,474	\$845,760	\$23,713	\$887,081	\$124,920
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$369,767	\$147,468	\$7,462	\$170,818	\$44,019
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$1,511,707	\$698,292	\$16,251	\$716,263	\$80,901
4.7 Risk Adjustment Transfer Amount	-\$68,802	-\$31,726	-\$748	-\$32,591	-\$3,737
4.8 Premium	\$1,777,280	\$819,538	\$19,316	\$841,885	\$96,541
4.9 Projected Member Months	2,700	1,200	36	1,272	192
4.10 Loss Ratio	88.48%	88.64%	87.52%	88.50%	87.17%
Per Member Per Month					
4.11 Allowed Claims	\$696.84	\$704.80	\$658.69	\$697.39	\$650.63
4.12 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.13 Member Cost Sharing	\$136.95	\$122.89	\$207.28	\$134.29	\$229.27
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$559.89	\$581.91	\$451.42	\$563.10	\$421.36
4.16 Risk Adjustment Transfer Amount	-\$25.48	-\$26.44	-\$20.78	-\$25.62	-\$19.46
4.17 Premium	\$658.25	\$682.95	\$536.56	\$661.86	\$502.82

Rating Area Data Collection

*Specify the total number of Rating
Select only the Rating Areas you are
To validate, select the Validate button
To finalize, select the Finalize button*

Rating Area	Rating Factor
Rating Area 1	0.9263
Rating Area 2	0.9761
Rating Area 4	0.9761
Rating Area 5	0.9898
Rating Area 6	1.0117
Rating Area 7	1.0461
Rating Area 9	1.0229

Part II of the Preliminary Justification

Highmark Health Insurance Company – Small Group Market

Scope and Range:

Highmark Health Insurance Company is requesting a weighted average rate change of 3.51% weighted on the current premium for renewing plans shown in the Unified Rate Review Template for its 2021 ACA qualifying small group products with effective dates from January 1, 2022 to December 31, 2022. This will impact 322 individuals.

Due to changes in benefits, metal levels and plan design pricing relativities, average rate changes at the plan level differ and range from 0.38% to 11.05% as shown in the Unified Rate Review Template.

The proposed rate changes are being driven by medical care costs and the underlying morbidity of the population within Highmark Health Insurance Company's ACA products.

Lower cost small groups are expected to remain outside the ACA single-risk pool for most of 2022 due to more favorable premium rates afforded to them in the pre-ACA rating formula. The remaining population expected to enroll in the ACA qualifying products represents a small portion of the pool, and those groups generally have unfavorable demographics and higher than average claim costs.

Historical Financial Experience:

Highmark Health Insurance Company reported a financial gain 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:

Two plan designs had benefit changes due to a re-evaluation of benefits design and due to marketing considerations.

Administrative Costs, Anticipated Operating Results, and Medical Loss Ratio:

Relative to the 2021 rate filing, administrative expense costs have increased 0.3% for the 2022 rate filing. The anticipated operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum

Redacted Version

Highmark Health Insurance Co. (HHIC)

Small Group 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 Health Insurance Company (“HHIC”, “Company”) Small Group block of business rate filing (“Filing”), for products with effective dates in calendar year 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 HHIC’s Filing. However, we recognize that this certification may become a public document. HHIC 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 prepared by HHIC that would result in the creation of any duty or liability under any theory of law by HHIC or its employees to third parties.

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 Health Insurance Company (HHIC)
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies
- HIOS Issuer ID: 70194
- Market: Small Group
- Effective Date: January 1, 2022

II. Proposed Rate Changes

Please refer to the Pennsylvania Actuarial Memorandum and Exhibits submitted with this filing for a breakdown of the component items driving this rate change for first quarter renewals.

For all rate increases by plan, see the ‘Cumulative Rate Change % (over 12 mos prior)’ found in line Worksheet 2, 1.11 of the URRT. The rate changes vary by plan due to changes in the allowable plan level base rate components (pricing actuarial factors, geographic rating factors, network discounts, and administrative charges). These components are re-evaluated each year to keep pace with market changes and changes in health care costs. For 2022, the Company’s proposed rate revisions vary by plan according to the detail presented in the URRT, Worksheet 2.

This filing assumes that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market subsequent to the filing date, and that there are no significant changes in the participation of QHP issuers that would materially change the company’s expected liabilities. This filing also assumes that transitional plan coverage will be available in the Pennsylvania Small Group market through 2022. 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 pandemic. As a result, HHIC 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 experience includes 2020 experience in Affordable Care Act compliant plans. HHIC’s transitional plan experience for 2020 has not been included in the experience period data.

III.2 Current Date:

The current date used for enrollment and premium is February 2021.

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

- Historical Experience: The URRT historical experience section was completed with HHIC’s current experience for the small group block of business for the period January 1, 2020 through December 31, 2020, with claims paid through February 2021.
- Claims Incurred During the 12-month experience period: Worksheet 1, Section I shows the Company’s best estimate of the amount of claims that

were incurred during the 12-month experience period for HHIC's small group book-of-business. This section includes:

- The amount of claims which were processed through the Company's claims system,
 - Claims processed outside of the Company's claims system (Rx rebates, settlements, capitated benefits), and
 - The Company's 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 HHIC's detailed claim-level historical data. This experience includes 2020 claims in Affordable Care Act compliant plans. HHIC's transitional plan experience for 2020 has not been included in the experience period data. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
 - Paid Claims: Paid claims were summarized from detailed member records. The paid-to-allowed ratio for the experience period reflects the underlying benefit plan designs chosen by each member.
 - Incurred but Not Paid (IBNR) Claims Estimate: HHIC's estimate of the remaining incurred but not recorded (IBNR) claims reflects the anticipated IBNR as of the end of the paid claim run out period. The IBNR completion factor of 0.987 was developed for HHIC's total small group business through analysis of historical claim completion factors. The completion factor was applied equally to both paid and allowed total claims (as a change in utilization) to complete the experience.

IV. Benefit Categories

Experience period claims data were pulled from the Company's claims systems and categorized into benefit category components according to types of services associated with each claim. The resulting categories closely adhere 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. The "Capitation" category represents the monthly charge paid to the Company's Vision benefit provider for covering pediatric vision benefits.

V. Projection Factors

V.1 Trend Factors (cost/utilization)

This development of the CY 2022 rates reflects an annual trend rate of 5.3% (2.2% cost, 3.1% utilization). To arrive at the trend assumption, the experience period cost and utilization data

were pulled from the Company's claims systems by the defined benefit categories. For the trend component development, the Company uses results from the combined experience of the following companies within the Highmark corporate family: Highmark Inc., Highmark Choice Company, Highmark Health Insurance Company, Highmark Coverage Advantage, and Highmark Benefits Group. The combined experience used is limited to the Company's Rating Area and Market and provides a more material base to analyze the trend components impacting the business in the Company's Market. The trend development uses a projection of allowed claim PMPMs by service category that takes into account many factors, including the Company's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

The allowed claims used for the development of the trend are adjusted and normalized to obtain a claim basis appropriate for trend development. These adjustments include changes for in-network provider contracting levels, changes for out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers. The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. This normalized and adjusted claim progression is then used to provide the basis for the trend regression model, which will be used to establish the Company's rating trend.

The regression trend model is used to smooth out noise in the historical claim levels and to provide an appropriate jumping off point for projected claim levels. Using the factors discussed above to adjust projected claim levels, an appropriate assumption for trend was established using the experience period claim levels as the starting point. Since historical experience would encompass the expected coverage and demographic makeup of the membership, historical claim levels, adjusted for these factors and projected forward, would represent the best estimates of trend for this block of business.

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

In addition to the trend in medical and drug claims discussed above, the trend reflects changes in anticipated costs for claims processed outside of the Company's claims system, including Rx rebates and settlements. The trend for capitated benefits is determined from the anticipated change in the per member costs from the experience period to the projection period. Projected capitation rates are provided by our vision provider.

The Company performed a separate analysis to identify the impact of COVID on the base experience trend data and adjusted the historical claims data accordingly. See the Impact of COVID section below for the magnitude of this adjustment, along with additional detail. This COVID adjustment to the base period data impacts the Year 1 Utilization Trend in the URRT, Worksheet 1.

V.2 Morbidity Adjustment

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors) from the experience period to the rating period. As the Company has seen through the transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage and have yet to join the ACA risk pool. With the transitional coverage provisions proposed extension through the end of 2022 for groups that renew on or prior to October 1, 2022, the Company continues to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The Company has observed that the groups currently enrolled are of higher morbidity than the groups that have lapsed and has reflected that difference in the morbidity adjustment.

Impact of COVID

To account for the impact of COVID, the Company made the following adjustments to its base experience period claims and its projected costs:

- a. The claims in the base experience period were adjusted to a non-COVID baseline environment (discussed in the Trend Factors section above). This was done to provide a more stable base from which to project future claims. Claims in the base experience period were adjusted upward by 8.0%, representing the estimated degree of claims suppression in the experience period. This adjustment is applied to the underlying medical and drug claims incurred in the experience period, excluding prescription drug rebates and other claims paid outside of the system. This adjustment is reflected in the Year 1 Utilization Trend in the URRT, Worksheet 1, where it is applied to claims net of Prescription Drug Rebates and other claims paid outside of the system, which results in an additional load to the Year 1 Utilization Trend in the URRT of 9.3%.

To determine the appropriate adjustment factor for the base experience period, the Company analyzed historical normalized allowed medical claim trends combined at the state and market level. Then the Company selected an appropriate medical trend amount for 2020 within the range of historical trend results. This trend was applied to the 2019 normalized allowed medical claims to project the non-COVID baseline medical claims for 2020, which were then compared to the actual 2020 experience normalized allowed medical claims to determine the adjustment factor indicated above. The overall impact of the pandemic on drug claims in 2020 is assumed to be negligible, and so were not adjusted. The adjustment factors for medical and drug were then weighted together to develop an overall BEP allowed claim adjustment factor.

- b. The projection period claims were first established using trend projections under non-COVID baseline assumptions, effectively removing the noise introduced by COVID. Using a non-COVID baseline experience environment, claims were projected into the rating period using traditional methods of claim trend projections, as discussed in the Trend Identification section above.
- c. The projected non-COVID baseline 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:
 - 1) ***COVID Treatment (\$0.07 PMPM)*** – COVID treatment utilization in 2022 is expected to follow a similar utilization pattern as flu treatment from 2018 and 2019 (roughly 0.003 admits per 1000 members per month), with COVID-specific admission costs based on recent admission costs for COVID (roughly \$26,000 cost per admit).
 - 2) ***COVID Testing (\$1.01 PMPM)*** – COVID testing utilization in 2022 is expected to follow a similar utilization pattern as flu testing from 2018 and 2019 (roughly 9 tests per 1000 members per month), with COVID specific testing costs based on recent testing costs for COVID (roughly \$112.87 cost per test).
 - 3) ***COVID Vaccine (\$2.05 PMPM)*** – The Company is expecting that a total of 43% of members will receive a COVID vaccine. This assumes that 60% of members 18-64 utilize a vaccine and 40% of members under 18 utilize a vaccine. In addition to this, some vaccines are not reported in the billing system so expected utilization is further reduced by 25%.

The cost of the vaccine is assumed to be \$115 per dose. This is a combination of a \$40 cost for administering the vaccine and \$75 cost for the vaccine itself.

Finally, the average number of doses per member is assumed to be 0.5. This reflects the assumption that members will need a COVID vaccine every other year. This results in a cost of \$2.05 PMPM, which represents the expected cost that the Company will incur during the 2022-2023 coverage period stemming from 2022 policy year contracts.

- 4) ***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 following categories of care are expected to be impacted: Cardiology, Joint Degeneration, Diabetes, Mood Disorder & Depression, and Alcohol Treatment. The range of possible cost increases in these categories is assumed to be between 1% and 5%, which equates to 0.2% to 1.1% of total claims. Pricing assumes an overall claims impact of 0.5%, which is applied to the underlying medical and drug claims expected in the projection period.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.25%. The combined impact of these adjustment factors is a component of the Morbidity Adjustment factor in the URRT Worksheet 1.

Total Morbidity Adjustment

In total, the Company expects that morbidity will worsen from the experience period. For the development of the CY 2022 rates, this is reflected with a 1.015 Morbidity Adjustment factor in the URRT Worksheet 1.

V.3 Demographic Shifts

The Company is expecting a slight increase in the average age from the experience period to the projection period as the average age factor of our current business is higher than that in the experience period. For the development of the CY 2022 rates, this is reflected with a 1.032 Demographic Shift factor in the URRT Worksheet 1.

V.4 Plan Design Changes

The following adjustments were made to reflect the expected differences in benefits between the experience period and projection period:

- Anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: -0.1%.
- Change in network benefits: 0.0%.
- Newly mandated benefits required under state law, which are not reflected in the experience period claims: None.
- New benefits that are not part of the essential health benefit package or required under state law that did not exist in the experience period claims: None.
- The removal of benefits covered in the experience period claims that will not be covered in the projection period: None.

For the development of the CY 2022 rates, the combination of the above factors produces a 0.999 Plan Design Changes factor in the URRT Worksheet 1.

V.5 Other Adjustments

The Company's rate development for 2022 does not utilize any additional adjustment factors other than those discussed above. For the development of the CY 2022 rates, a 1.000 factor is shown for the Other adjustment factor in the URRT Worksheet 1.

VI. Manual Rate Adjustments

HHIC's small group experience is not fully credible on its own. See Credibility of Experience section below for a discussion of the assigned credibility level, the source and appropriateness of the manual rate data used, and any adjustments made to the manual data.

VII. Credibility of Experience

The Company has employed a credibility methodology consistent with ASOP #25 to determine the appropriate level of credibility to be assigned to the base experience period data. The assigned credibility level has been determined by referencing published studies from the Society of Actuaries (SOA), most notably "A Practical Approach to Assigning Credibility for Group Medical Insurance Pricing," as well as utilizing actuarial judgment in consideration of the Company's base experience period and projection period computations. Employing the conclusions confirmed in the referenced SOA study, the Company has established a full credibility threshold of 2,000 average member months for the experience period. In reviewing the Company's experience period results, the Company has assigned zero credibility to the Company's base experience data. HHIC's membership is relatively small (322 current members) and dispersed over a wide geographical area (CPA and WPA). The lack of homogeneous data for the Company suggests that the experience period data is not credible.

VII.1 Source and Appropriateness of Experience Data Used

For the credibility manual rate, the Company has utilized the appropriate combined regional experience of several companies within the Highmark corporate family to establish the credibility manual rate. These companies are Highmark Inc., Highmark Choice Company, Highmark Coverage Advantage, and Highmark Benefits Company. Utilizing this combined company experience established a manual rate basis that would be fully credible according to the criteria discussed above. The Company believes that utilizing this combined experience in its rate development establishes a more appropriate rate level when giving consideration to the market-wide rate relativities established by Highmark's corporate family of companies.

VII.2 Adjustments Made to the Data

The development of the credibility manual rate closely follows the development of the Company's experience rate basis, including adjustments made for morbidity, demographic shifts, and plan design changes. Where pertinent, the Company's own projected membership and plan distribution is used to establish the appropriate adjustment factors to use. Similarly, an adjustment due to the impact of COVID has been applied to the base period and projected period assumptions. See above for a discussion of the adjustment factors used.

VII.3 Trend Factors

The development of the trend assumptions for the credibility manual rate follows the same methodology as discussed above, and results in similar trend components.

VIII. Establishing the Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the average allowed claims for the Essential Health benefits for the experience and projected populations, respectively, for HHIC. It is not adjusted for the risk adjustment program or any other fee. For the projection period, it is the member-weighted average of the quarterly rate indices (Jan 1, Apr 1, Jul 1, and Oct 1) based on the assumed membership distribution effective in each quarter, as shown in the table below.

2022	% of Members	Projected Quarterly Index Rate PMPM
1Q	37.3%	\$696.84
2Q	22.0%	\$712.28
3Q	11.5%	\$727.23
4Q	29.2%	\$738.84
Composite	100.0%	\$716.00

See the sections below for a description of how the projected index rate is adjusted to arrive at each plan adjusted index rate.

IX. Development of the Market-wide Adjusted Index Rate

The limitations imposed by verifications and rounding in the URRT v5.3 workbook produce a Market-wide Adjusted Index Rate that is slightly different from the one ultimately used in the rate development. Please see Exhibit I for a numerical demonstration of the Market-wide Adjusted Index Rate development that removes these limitations, including the Reinsurance, Risk Adjustment Payment/Charge, and Exchange User Fees discussed below.

IX.1 Reinsurance

HHIC does not have any reinsurance contracts in effect that would impact this rate development. The consideration for the federal high-cost risk pooling program is discussed in the following Risk Adjustment Payment/Charge section.

IX.2 Risk Adjustment Payment/Charge

To arrive at the anticipated risk transfer for 2022, the Company determines the risk adjustment calculation components for the projected 2022 Company portfolio and uses its current knowledge of the Pennsylvania Small Group market profile to estimate the risk adjustment components for the entire state Market. This Market-wide profile is developed from available Market data, including the Interim Summary Report on Risk Adjustment for the 2020 Benefit Year published by CMS, the PA Insurance Department's calculation of 2020 risk adjustment transfer amounts using the final RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants. For 2022, the Company is projecting a risk adjustment transfer amount of (\$22.88).

As discussed in the Credibility of Experience section above, the Company is using manual data claims to arrive as the base claims level. Similarly, the risk adjustment transfer projection utilizes the expected transfer amounts from the manual rate basis to arrive at the projected transfer. In this way, the population morbidity is consistent between the claims projection and the projected risk adjustment transfer.

The (\$31.72) PMPM value in Worksheet 1 of the URRT equals the (\$22.88) PMPM risk adjustment transfer value discussed above, along with a charge of (\$2.97) PMPM for the projected net impact of the High Cost Risk Pool program, as well as a credit for high cost risk pool claims from the experience period of \$0.37 PMPM. This total risk adjustment transfer amount of (\$25.48) is then grossed up by the average paid to allowed ratio of 80.3% to arrive at the appropriate value for the URRT.

IX.3 Exchange User Fees

The projected Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2022, multiplied by the percentage of business the Company expects to purchase Market coverage through the Exchange for the Company. For the Company, all business will be offered Off Exchange in 2022, so there are no Exchange User Fees charged in the rate development.

X. Plan Adjusted Index Rates

The Plan Adjusted Index Rates can be found on line 3.10, Worksheet 2 of the URRT. The Plan Adjusted Index Rates are calculated by applying the allowable rating factors as described below to the Market-wide Adjusted Index Rate. Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan.

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.

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

Only the expected costs of essential health benefits (EHB) are included in each of the Company's plans.

X.4 Administrative Expense

The proposed rates reflect internal administrative costs, including commissions and quality improvement admin. This cost was developed based on standard expense allocation methods, as follows:

- Administrative expenses are recorded in the general ledger. Indirect operating expenses are then grouped based upon like functions, responsibilities or cost drivers and allocated to final cost objects via an appropriate cost driver.

Administrative expense loads vary by plan to more appropriately capture the costs associated with plan administration. The total administrative costs anticipated by the Company have been split such that each plan receives a PMPM administrative load, along with a percent of premium administrative load. This methodology results in percent of premium expense loads that vary by plan.

X.5 Taxes and Fees

The following taxes and fees were included in the 2022 rate development:

- \$0.24 PMPM for the PCORI Fee;
- \$0.25 PMPM for the Risk Adjustment User Fee; and
- 2% of premium for the PA premium tax

In total, these taxes and fees amount to 2.07% of the anticipated premium collected in 2022.

X.6 Profit & Risk Load

The proposed rates reflect 0% of premium as a profit and risk load. The Company has voluntarily refrained from including a profit and risk load in this filing. By this voluntary action, the Company is not waiving any right to include a profit and risk load which the Company believes is consistent with historical and legal interpretations of the Company and the Department.

XI. Calibration

XI.1 Age Curve Calibration (to age 21, non-smoker, area with 1.0 geographic factor, January 1 effective date)

The projected weighted average age factor is 1.546. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.546). Please note that no member will pay these rates because the age factor of 1.546 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. Please see Exhibit I for the development of the calibration factor, which calibrates the index rate to an Age 21 age factor. The Age Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average age factor, which for HHIC is 0.6468.

XI.2 Geographic Factor Calibration

The projected weighted average geographic factor is 0.9998. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.9998. Please note that no member will pay these rates because HHIC is not using a geographic factor of 0.9998 for any of the Pennsylvania rating areas. It only represents the average geographic factor of the projected population. Please see Exhibit I for the development of the calibration factor. The Geographic Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average geographic factor, which for HHIC is 1.0002.

XI.3 Tobacco Use Rating Factor Calibration

The Company does not currently utilize tobacco rating factors.

XII. Consumer Adjusted Premium Rate Development

The Calibrated Plan Adjusted Index Rate shown in URRT Worksheet 2 represents the rate for a non-smoker member with a 1.0 age factor and 1.0 geographic factor for a 1/1/2022 renewal. The appropriate value to calibrate the Plan Adjusted Index Rate by is located at the bottom of Exhibit I. By applying the 'Combined Calibration Factor' found in Exhibit I or the calibration factors in 3.11, 3.12 and 3.13 of URRT Worksheet II Section III to the Plan Adjusted Index Rates, the resulting value will represent the plan premium for a 21-year-old in a 1.0 area on 1/1/2022. The standard HHS Age Curve and area factors of 0.926 for rating area 1; 0.976 for rating areas 2 and 4; 0.990 for rating area 5; 1.012 for rating area 6; 1.046 for rating area 7; and 1.023 for rating area 9 can be used to calculate any rate found in the QHP rate template.

The Company is filing quarterly Index Rate trends that vary by quarter. Subsequent quarterly rates can be developed by multiplying the first quarter rates by 1.022 for second quarter rates; 1.044 for third quarter rates; and 1.060 for fourth quarter rates. Please refer to the Pennsylvania Actuarial Memorandum submitted with this filing for additional commentary related to the development of these quarterly Index Rate trends.

XIII. Projected Loss Ratio

The anticipated medical loss ratio reflected in this annual rate change filing is 84.3% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

XIV. 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 the Company's QHP application.

XV. Membership Projections

Since transitional policy relief has been proposed to extend through 2022 for groups that renew on or prior to October 1, 2022, the Company projects that the bulk of the members in the small group market will remain outside of the ACA-compliant products, and remain outside the ACA single-risk pool. Any new business anticipated in HHIC will come primarily from current ACA customers. HHIC is expecting a decrease in its ACA membership from the experience to the projection period. See line 4.9 of the URRT Worksheet 2 to see projected membership by plan.

XVI. Terminated Plans and Products

HHIC is not terminating any plans that were active in the 2020 experience period.

XVII. Plan Type

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

XVIII. Actuarial Certification

I 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 HHIC to accompany its rate filing (for calendar year 2022) for the Small Group Market 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 Part I of Worksheet 2 in the Unified Rate Review Template for all plans. 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 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.

The Part I Unified Rate Review Template does not demonstrate the process used by HHIC 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: [Redacted]

Date: 05/18/2021

Exhibit I
Highmark Health Insurance Co. (HHIC)
2022

Pennsylvania Small Group Market Base Rate

	1/1/2022 Values
CY2022 Projected Period Average Members	225
CY2022 Allowed Claims	\$696.84
Projected Non-EHBs	
None	\$0.00
CY2022 Allowed Claims for EHB Only (Index Rate)	\$696.84
Market Index Rate Adjustments	
Risk Adjustment (Includes Risk Adjuster Fee)	1.046
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
CY2022 Market Adjusted Index Rate	\$728.56
Calibration	
Calibration from Plan Adjusted Index Rate to Age 21, 1.0 Area, Non-Smoker, January 1, 2022 Rate	
(a) Average Age Factor	1.546
(b) Age 21 Factor	1.0000
(c) Average Geographic Factor	0.9998
Combined Calibration Factor $1/((a/b)*c)$	0.6469

*Quarterly Index Rate trends are being set at 2.22% for 2Q, 4.36% for 3Q, and 6.03% for 4Q.

Highmark Health Insurance Company (HHIC)

Exhibit II

Western, PA (WPA) and Central, PA (CPA) Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

							Plan Adjusted						
HHIC	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Index Rate	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ^[1]				
									(i)	(ii)	(iii)	(iv)	(v)
Western, PA Region	70194PA0220006	Gold	Shared Cost PPO \$1500	C	1,2,4,5,6	Off	\$682.95	0.937	0.835	1.000	1.000	1.123	1.000
	70194PA0230002	Bronze	Health Savings PPO Embedded Q\$6100	C	1,2,4,5,6	Off	\$536.56	0.736	0.648	1.000	1.000	1.137	1.000
Central, PA Region	70194PA0240006	Gold	Shared Cost PPO \$1500	F	6,7,9	Off	\$661.86	0.908	0.808	1.000	1.000	1.124	1.000
	70194PA0250002	Bronze	Health Savings PPO Embedded Q\$6100	F	6,7,9	Off	\$502.82	0.690	0.605	1.000	1.000	1.141	1.000

^[1] Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):

- (i) The actuarial value and cost-sharing design of the plan.
- (ii) The plan's provider network, delivery system characteristics, and utilization management practices.
- (iii) The benefits provided under the plan that are in addition to the essential health benefits.
- (iv) Administrative costs, excluding Exchange user fees.
- (v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

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*	70194			
Rate Effective Date*	1/1/2022			
Rate Expiration Date*	3/31/2022			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
70194PA0220006	Rating Area 1	No Preference	0-14	313.09
70194PA0220006	Rating Area 1	No Preference	15	340.92
70194PA0220006	Rating Area 1	No Preference	16	351.56
70194PA0220006	Rating Area 1	No Preference	17	362.20
70194PA0220006	Rating Area 1	No Preference	18	373.66
70194PA0220006	Rating Area 1	No Preference	19	385.12
70194PA0220006	Rating Area 1	No Preference	20	396.99
70194PA0220006	Rating Area 1	No Preference	21	409.27
70194PA0220006	Rating Area 1	No Preference	22	409.27
70194PA0220006	Rating Area 1	No Preference	23	409.27
70194PA0220006	Rating Area 1	No Preference	24	409.27
70194PA0220006	Rating Area 1	No Preference	25	410.91
70194PA0220006	Rating Area 1	No Preference	26	419.09
70194PA0220006	Rating Area 1	No Preference	27	428.91
70194PA0220006	Rating Area 1	No Preference	28	444.88
70194PA0220006	Rating Area 1	No Preference	29	457.97
70194PA0220006	Rating Area 1	No Preference	30	464.52
70194PA0220006	Rating Area 1	No Preference	31	474.34
70194PA0220006	Rating Area 1	No Preference	32	484.17
70194PA0220006	Rating Area 1	No Preference	33	490.31
70194PA0220006	Rating Area 1	No Preference	34	496.85
70194PA0220006	Rating Area 1	No Preference	35	500.13
70194PA0220006	Rating Area 1	No Preference	36	503.40
70194PA0220006	Rating Area 1	No Preference	37	506.68
70194PA0220006	Rating Area 1	No Preference	38	509.95
70194PA0220006	Rating Area 1	No Preference	39	516.50
70194PA0220006	Rating Area 1	No Preference	40	523.05
70194PA0220006	Rating Area 1	No Preference	41	532.87
70194PA0220006	Rating Area 1	No Preference	42	542.28
70194PA0220006	Rating Area 1	No Preference	43	555.38

70194PA0220006	Rating Area 1	No Preference	44	571.75
	Rating Area 1	No Preference	45	590.99
	Rating Area 1	No Preference	46	613.91
	Rating Area 1	No Preference	47	639.69
	Rating Area 1	No Preference	48	669.16
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	Rating Area 1	No Preference	53	834.91
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	Rating Area 1	No Preference	55	912.67
	Rating Area 1	No Preference	56	954.83
	Rating Area 1	No Preference	57	997.39
	Rating Area 1	No Preference	58	1042.82
	Rating Area 1	No Preference	59	1065.33
	Rating Area 1	No Preference	60	1110.76
	Rating Area 1	No Preference	61	1150.05
	Rating Area 1	No Preference	62	1175.83
	Rating Area 1	No Preference	63	1208.17
	Rating Area 1	No Preference	64 and over	1227.81
70194PA0220006	Rating Area 2	No Preference	0-14	329.91
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	Rating Area 2	No Preference	16	370.45
	Rating Area 2	No Preference	17	381.67
	Rating Area 2	No Preference	18	393.74
	Rating Area 2	No Preference	19	405.82
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	Rating Area 2	No Preference	29	482.58
	Rating Area 2	No Preference	30	489.48
	Rating Area 2	No Preference	31	499.83
	Rating Area 2	No Preference	32	510.18
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	Rating Area 2	No Preference	52	841.82
	Rating Area 2	No Preference	53	879.77
	Rating Area 2	No Preference	54	920.74
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	Rating Area 2	No Preference	62	1239.01
	Rating Area 2	No Preference	63	1273.08
	Rating Area 2	No Preference	64 and over	1293.78
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70194PA0220006	Rating Area 4	No Preference	15	359.24
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	70194PA0220006	Rating Area 4	No Preference	49	735.73
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	70194PA0220006	Rating Area 6	No Preference	42	592.24
	70194PA0220006	Rating Area 6	No Preference	43	606.54
	70194PA0220006	Rating Area 6	No Preference	44	624.42
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	70194PA0220006	Rating Area 6	No Preference	51	833.60
	70194PA0220006	Rating Area 6	No Preference	52	872.49
	70194PA0220006	Rating Area 6	No Preference	53	911.82
	70194PA0220006	Rating Area 6	No Preference	54	954.28
	70194PA0220006	Rating Area 6	No Preference	55	996.74
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	70194PA0220006	Rating Area 6	No Preference	58	1138.88
	70194PA0220006	Rating Area 6	No Preference	59	1163.46
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	70194PA0220006	Rating Area 6	No Preference	61	1255.99
	70194PA0220006	Rating Area 6	No Preference	62	1284.14
	70194PA0220006	Rating Area 6	No Preference	63	1319.46
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	70194PA0230002	Rating Area 1	No Preference	30	364.95
	70194PA0230002	Rating Area 1	No Preference	31	372.66
	70194PA0230002	Rating Area 1	No Preference	32	380.38
	70194PA0230002	Rating Area 1	No Preference	33	385.20

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	Rating Area 1	No Preference	36	395.49
	Rating Area 1	No Preference	37	398.07
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	Rating Area 1	No Preference	39	405.78
	Rating Area 1	No Preference	40	410.93
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	Rating Area 1	No Preference	49	548.55
	Rating Area 1	No Preference	50	574.27
	Rating Area 1	No Preference	51	599.67
	Rating Area 1	No Preference	52	627.65
	Rating Area 1	No Preference	53	655.94
	Rating Area 1	No Preference	54	686.49
	Rating Area 1	No Preference	55	717.03
	Rating Area 1	No Preference	56	750.15
	Rating Area 1	No Preference	57	783.59
	Rating Area 1	No Preference	58	819.28
	Rating Area 1	No Preference	59	836.97
	Rating Area 1	No Preference	60	872.66
	Rating Area 1	No Preference	61	903.53
	Rating Area 1	No Preference	62	923.78
	Rating Area 1	No Preference	63	949.19
	Rating Area 1	No Preference	64 and over	964.62
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	Rating Area 2	No Preference	17	299.86
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	Rating Area 2	No Preference	22	338.82
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	70194PA0230002	Rating Area 2	No Preference	34	411.33
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	70194PA0230002	Rating Area 2	No Preference	37	419.46
	70194PA0230002	Rating Area 2	No Preference	38	422.17
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	70194PA0230002	Rating Area 2	No Preference	41	441.14
	70194PA0230002	Rating Area 2	No Preference	42	448.94
	70194PA0230002	Rating Area 2	No Preference	43	459.78
	70194PA0230002	Rating Area 2	No Preference	44	473.33
	70194PA0230002	Rating Area 2	No Preference	45	489.26
	70194PA0230002	Rating Area 2	No Preference	46	508.23
	70194PA0230002	Rating Area 2	No Preference	47	529.58
	70194PA0230002	Rating Area 2	No Preference	48	553.97
	70194PA0230002	Rating Area 2	No Preference	49	578.03
	70194PA0230002	Rating Area 2	No Preference	50	605.13
	70194PA0230002	Rating Area 2	No Preference	51	631.90
	70194PA0230002	Rating Area 2	No Preference	52	661.38
	70194PA0230002	Rating Area 2	No Preference	53	691.19
	70194PA0230002	Rating Area 2	No Preference	54	723.38
	70194PA0230002	Rating Area 2	No Preference	55	755.57
	70194PA0230002	Rating Area 2	No Preference	56	790.47
	70194PA0230002	Rating Area 2	No Preference	57	825.70
	70194PA0230002	Rating Area 2	No Preference	58	863.31
	70194PA0230002	Rating Area 2	No Preference	59	881.95
	70194PA0230002	Rating Area 2	No Preference	60	919.56
	70194PA0230002	Rating Area 2	No Preference	61	952.08
	70194PA0230002	Rating Area 2	No Preference	62	973.43
	70194PA0230002	Rating Area 2	No Preference	63	1000.20
	70194PA0230002	Rating Area 2	No Preference	64 and over	1016.46
	70194PA0230002	Rating Area 4	No Preference	0-14	259.20
	70194PA0230002	Rating Area 4	No Preference	15	282.24
	70194PA0230002	Rating Area 4	No Preference	16	291.05
	70194PA0230002	Rating Area 4	No Preference	17	299.86
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	70194PA0230002	Rating Area 4	No Preference	20	328.66
	70194PA0230002	Rating Area 4	No Preference	21	338.82
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	70194PA0230002	Rating Area 4	No Preference	26	346.95
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	70194PA0230002	Rating Area 4	No Preference	28	368.30
	70194PA0230002	Rating Area 4	No Preference	29	379.14

	70194PA0230002	Rating Area 4	No Preference	30	384.56
	70194PA0230002	Rating Area 4	No Preference	31	392.69
	70194PA0230002	Rating Area 4	No Preference	32	400.82
	70194PA0230002	Rating Area 4	No Preference	33	405.91
	70194PA0230002	Rating Area 4	No Preference	34	411.33
	70194PA0230002	Rating Area 4	No Preference	35	414.04
	70194PA0230002	Rating Area 4	No Preference	36	416.75
	70194PA0230002	Rating Area 4	No Preference	37	419.46
	70194PA0230002	Rating Area 4	No Preference	38	422.17
	70194PA0230002	Rating Area 4	No Preference	39	427.59
	70194PA0230002	Rating Area 4	No Preference	40	433.01
	70194PA0230002	Rating Area 4	No Preference	41	441.14
	70194PA0230002	Rating Area 4	No Preference	42	448.94
	70194PA0230002	Rating Area 4	No Preference	43	459.78
	70194PA0230002	Rating Area 4	No Preference	44	473.33
	70194PA0230002	Rating Area 4	No Preference	45	489.26
	70194PA0230002	Rating Area 4	No Preference	46	508.23
	70194PA0230002	Rating Area 4	No Preference	47	529.58
	70194PA0230002	Rating Area 4	No Preference	48	553.97
	70194PA0230002	Rating Area 4	No Preference	49	578.03
	70194PA0230002	Rating Area 4	No Preference	50	605.13
	70194PA0230002	Rating Area 4	No Preference	51	631.90
	70194PA0230002	Rating Area 4	No Preference	52	661.38
	70194PA0230002	Rating Area 4	No Preference	53	691.19
	70194PA0230002	Rating Area 4	No Preference	54	723.38
	70194PA0230002	Rating Area 4	No Preference	55	755.57
	70194PA0230002	Rating Area 4	No Preference	56	790.47
	70194PA0230002	Rating Area 4	No Preference	57	825.70
	70194PA0230002	Rating Area 4	No Preference	58	863.31
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	70194PA0230002	Rating Area 4	No Preference	60	919.56
	70194PA0230002	Rating Area 4	No Preference	61	952.08
	70194PA0230002	Rating Area 4	No Preference	62	973.43
	70194PA0230002	Rating Area 4	No Preference	63	1000.20
	70194PA0230002	Rating Area 4	No Preference	64 and over	1016.46
	70194PA0230002	Rating Area 5	No Preference	0-14	262.82
	70194PA0230002	Rating Area 5	No Preference	15	286.19
	70194PA0230002	Rating Area 5	No Preference	16	295.12
	70194PA0230002	Rating Area 5	No Preference	17	304.05
	70194PA0230002	Rating Area 5	No Preference	18	313.67
	70194PA0230002	Rating Area 5	No Preference	19	323.29
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	70194PA0230002	Rating Area 5	No Preference	22	343.56
	70194PA0230002	Rating Area 5	No Preference	23	343.56
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	70194PA0230002	Rating Area 5	No Preference	25	344.93
	70194PA0230002	Rating Area 5	No Preference	26	351.81
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	Rating Area 5	No Preference	31	398.19
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	Rating Area 5	No Preference	57	837.26
	Rating Area 5	No Preference	58	875.39
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	Rating Area 5	No Preference	61	965.40
	Rating Area 5	No Preference	62	987.05
	Rating Area 5	No Preference	63	1014.19
	Rating Area 5	No Preference	64 and over	1030.68
70194PA0230002	Rating Area 6	No Preference	0-14	268.64
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	Rating Area 6	No Preference	16	301.65
	Rating Area 6	No Preference	17	310.78
	Rating Area 6	No Preference	18	320.61
	Rating Area 6	No Preference	19	330.44
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	Rating Area 6	No Preference	21	351.16
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	70194PA0230002	Rating Area 6	No Preference	26	359.59
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	70194PA0230002	Rating Area 6	No Preference	29	392.95
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	70194PA0230002	Rating Area 6	No Preference	32	415.42
	70194PA0230002	Rating Area 6	No Preference	33	420.69
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	70194PA0230002	Rating Area 6	No Preference	38	437.55
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	70194PA0230002	Rating Area 6	No Preference	47	548.86
	70194PA0230002	Rating Area 6	No Preference	48	574.15
	70194PA0230002	Rating Area 6	No Preference	49	599.08
	70194PA0230002	Rating Area 6	No Preference	50	627.17
	70194PA0230002	Rating Area 6	No Preference	51	654.91
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	70194PA0230002	Rating Area 6	No Preference	56	819.26
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	70194PA0230002	Rating Area 6	No Preference	62	1008.88
	70194PA0230002	Rating Area 6	No Preference	63	1036.62
	70194PA0230002	Rating Area 6	No Preference	64 and over	1053.48
	70194PA0240006	Rating Area 6	No Preference	0-14	331.38
	70194PA0240006	Rating Area 6	No Preference	15	360.83
	70194PA0240006	Rating Area 6	No Preference	16	372.09
	70194PA0240006	Rating Area 6	No Preference	17	383.36
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	Rating Area 6	No Preference	27	453.96
	Rating Area 6	No Preference	28	470.86
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	Rating Area 6	No Preference	57	1055.64
	Rating Area 6	No Preference	58	1103.72
	Rating Area 6	No Preference	59	1127.54
	Rating Area 6	No Preference	60	1175.62
	Rating Area 6	No Preference	61	1217.21
	Rating Area 6	No Preference	62	1244.50
	Rating Area 6	No Preference	63	1278.72
	Rating Area 6	No Preference	64 and over	1299.51
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70194PA0240006	Rating Area 7	No Preference	15	373.10
	Rating Area 7	No Preference	16	384.75
	Rating Area 7	No Preference	17	396.39
	Rating Area 7	No Preference	18	408.93
	Rating Area 7	No Preference	19	421.47
	Rating Area 7	No Preference	20	434.46
	Rating Area 7	No Preference	21	447.90

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	Rating Area 7	No Preference	23	447.90
	Rating Area 7	No Preference	24	447.90
	Rating Area 7	No Preference	25	449.69
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	Rating Area 7	No Preference	28	486.87
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	Rating Area 7	No Preference	35	547.33
	Rating Area 7	No Preference	36	550.92
	Rating Area 7	No Preference	37	554.50
	Rating Area 7	No Preference	38	558.08
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	Rating Area 7	No Preference	55	998.82
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	Rating Area 7	No Preference	61	1258.60
	Rating Area 7	No Preference	62	1286.82
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	Rating Area 7	No Preference	64 and over	1343.70
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	Rating Area 9	No Preference	19	412.14

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	Rating Area 9	No Preference	23	437.98
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	Rating Area 9	No Preference	41	570.25
	Rating Area 9	No Preference	42	580.32
	Rating Area 9	No Preference	43	594.34
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	Rating Area 9	No Preference	49	747.19
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	Rating Area 9	No Preference	54	935.09
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	Rating Area 9	No Preference	58	1115.97
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	Rating Area 9	No Preference	61	1230.72
	Rating Area 9	No Preference	62	1258.32
	Rating Area 9	No Preference	63	1292.92
	Rating Area 9	No Preference	64 and over	1313.94
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	70194PA0250002	Rating Area 6	No Preference	53	671.32
	70194PA0250002	Rating Area 6	No Preference	54	702.59
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	70194PA0250002	Rating Area 6	No Preference	60	893.12
	70194PA0250002	Rating Area 6	No Preference	61	924.71
	70194PA0250002	Rating Area 6	No Preference	62	945.45
	70194PA0250002	Rating Area 6	No Preference	63	971.44
	70194PA0250002	Rating Area 6	No Preference	64 and over	987.24
	70194PA0250002	Rating Area 7	No Preference	0-14	260.31
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70194PA0250002	Rating Area 7	No Preference	50	607.72
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70194PA0250002	Rating Area 7	No Preference	55	758.80
70194PA0250002	Rating Area 7	No Preference	56	793.85
70194PA0250002	Rating Area 7	No Preference	57	829.24
70194PA0250002	Rating Area 7	No Preference	58	867.01
70194PA0250002	Rating Area 7	No Preference	59	885.72
70194PA0250002	Rating Area 7	No Preference	60	923.49
70194PA0250002	Rating Area 7	No Preference	61	956.16
70194PA0250002	Rating Area 7	No Preference	62	977.60
70194PA0250002	Rating Area 7	No Preference	63	1004.48
70194PA0250002	Rating Area 7	No Preference	64 and over	1020.81

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70194PA0250002	Rating Area 9	No Preference	15	277.16
70194PA0250002	Rating Area 9	No Preference	16	285.82
70194PA0250002	Rating Area 9	No Preference	17	294.47
70194PA0250002	Rating Area 9	No Preference	18	303.78
70194PA0250002	Rating Area 9	No Preference	19	313.10
70194PA0250002	Rating Area 9	No Preference	20	322.75
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70194PA0250002	Rating Area 9	No Preference	29	372.32
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70194PA0250002	Rating Area 9	No Preference	31	385.63
70194PA0250002	Rating Area 9	No Preference	32	393.62
70194PA0250002	Rating Area 9	No Preference	33	398.61
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70194PA0250002	Rating Area 9	No Preference	35	406.60
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70194PA0250002	Rating Area 9	No Preference	37	411.92
70194PA0250002	Rating Area 9	No Preference	38	414.58
70194PA0250002	Rating Area 9	No Preference	39	419.91
70194PA0250002	Rating Area 9	No Preference	40	425.23
70194PA0250002	Rating Area 9	No Preference	41	433.21
70194PA0250002	Rating Area 9	No Preference	42	440.87
70194PA0250002	Rating Area 9	No Preference	43	451.51
70194PA0250002	Rating Area 9	No Preference	44	464.82
70194PA0250002	Rating Area 9	No Preference	45	480.46
70194PA0250002	Rating Area 9	No Preference	46	499.10
70194PA0250002	Rating Area 9	No Preference	47	520.06
70194PA0250002	Rating Area 9	No Preference	48	544.01
70194PA0250002	Rating Area 9	No Preference	49	567.64
70194PA0250002	Rating Area 9	No Preference	50	594.26
70194PA0250002	Rating Area 9	No Preference	51	620.54
70194PA0250002	Rating Area 9	No Preference	52	649.49
70194PA0250002	Rating Area 9	No Preference	53	678.77
70194PA0250002	Rating Area 9	No Preference	54	710.38
70194PA0250002	Rating Area 9	No Preference	55	741.99
70194PA0250002	Rating Area 9	No Preference	56	776.26
70194PA0250002	Rating Area 9	No Preference	57	810.86
70194PA0250002	Rating Area 9	No Preference	58	847.80
70194PA0250002	Rating Area 9	No Preference	59	866.10
70194PA0250002	Rating Area 9	No Preference	60	903.03
70194PA0250002	Rating Area 9	No Preference	61	934.97
70194PA0250002	Rating Area 9	No Preference	62	955.93

70194PA0250002 Rating Area 9	No Preference	63	982.22
		64 and over	998.19

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Rate Effective Date* Rate Expiration Date* Rating Method*	70194				
	4/1/2022				
	6/30/2022				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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	
70194PA0220006	Rating Area 1	No Preference	0-14	320.03	
70194PA0220006	Rating Area 1	No Preference	15	348.48	
70194PA0220006	Rating Area 1	No Preference	16	359.35	
70194PA0220006	Rating Area 1	No Preference	17	370.23	
70194PA0220006	Rating Area 1	No Preference	18	381.94	
70194PA0220006	Rating Area 1	No Preference	19	393.66	
70194PA0220006	Rating Area 1	No Preference	20	405.79	
70194PA0220006	Rating Area 1	No Preference	21	418.34	
70194PA0220006	Rating Area 1	No Preference	22	418.34	
70194PA0220006	Rating Area 1	No Preference	23	418.34	
70194PA0220006	Rating Area 1	No Preference	24	418.34	
70194PA0220006	Rating Area 1	No Preference	25	420.01	
70194PA0220006	Rating Area 1	No Preference	26	428.38	
70194PA0220006	Rating Area 1	No Preference	27	438.42	
70194PA0220006	Rating Area 1	No Preference	28	454.74	
70194PA0220006	Rating Area 1	No Preference	29	468.12	
70194PA0220006	Rating Area 1	No Preference	30	474.82	
70194PA0220006	Rating Area 1	No Preference	31	484.86	
70194PA0220006	Rating Area 1	No Preference	32	494.90	
70194PA0220006	Rating Area 1	No Preference	33	501.17	
70194PA0220006	Rating Area 1	No Preference	34	507.86	
70194PA0220006	Rating Area 1	No Preference	35	511.21	
70194PA0220006	Rating Area 1	No Preference	36	514.56	
70194PA0220006	Rating Area 1	No Preference	37	517.90	
70194PA0220006	Rating Area 1	No Preference	38	521.25	
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70194PA0220006	Rating Area 1	No Preference	40	534.64	
70194PA0220006	Rating Area 1	No Preference	41	544.68	
70194PA0220006	Rating Area 1	No Preference	42	554.30	
70194PA0220006	Rating Area 1	No Preference	43	567.69	

70194PA0220006	Rating Area 1	No Preference	44	584.42
	Rating Area 1	No Preference	45	604.08
	Rating Area 1	No Preference	46	627.51
	Rating Area 1	No Preference	47	653.87
	Rating Area 1	No Preference	48	683.99
	Rating Area 1	No Preference	49	713.69
	Rating Area 1	No Preference	50	747.16
	Rating Area 1	No Preference	51	780.20
	Rating Area 1	No Preference	52	816.60
	Rating Area 1	No Preference	53	853.41
	Rating Area 1	No Preference	54	893.16
	Rating Area 1	No Preference	55	932.90
	Rating Area 1	No Preference	56	975.99
	Rating Area 1	No Preference	57	1019.49
	Rating Area 1	No Preference	58	1065.93
	Rating Area 1	No Preference	59	1088.94
	Rating Area 1	No Preference	60	1135.37
	Rating Area 1	No Preference	61	1175.54
	Rating Area 1	No Preference	62	1201.89
	Rating Area 1	No Preference	63	1234.94
	Rating Area 1	No Preference	64 and over	1255.02
70194PA0220006	Rating Area 2	No Preference	0-14	337.23
70194PA0220006	Rating Area 2	No Preference	15	367.20
	Rating Area 2	No Preference	16	378.66
	Rating Area 2	No Preference	17	390.13
	Rating Area 2	No Preference	18	402.47
	Rating Area 2	No Preference	19	414.81
	Rating Area 2	No Preference	20	427.60
	Rating Area 2	No Preference	21	440.82
	Rating Area 2	No Preference	22	440.82
	Rating Area 2	No Preference	23	440.82
	Rating Area 2	No Preference	24	440.82
	Rating Area 2	No Preference	25	442.58
	Rating Area 2	No Preference	26	451.40
	Rating Area 2	No Preference	27	461.98
	Rating Area 2	No Preference	28	479.17
	Rating Area 2	No Preference	29	493.28
	Rating Area 2	No Preference	30	500.33
	Rating Area 2	No Preference	31	510.91
	Rating Area 2	No Preference	32	521.49
	Rating Area 2	No Preference	33	528.10
	Rating Area 2	No Preference	34	535.16
	Rating Area 2	No Preference	35	538.68
	Rating Area 2	No Preference	36	542.21
	Rating Area 2	No Preference	37	545.74
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	Rating Area 2	No Preference	39	556.31
	Rating Area 2	No Preference	40	563.37
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	Rating Area 2	No Preference	43	598.19
	Rating Area 2	No Preference	44	615.83
	Rating Area 2	No Preference	45	636.54
	Rating Area 2	No Preference	46	661.23
	Rating Area 2	No Preference	47	689.00
	Rating Area 2	No Preference	48	720.74
	Rating Area 2	No Preference	49	752.04
	Rating Area 2	No Preference	50	787.30
	Rating Area 2	No Preference	51	822.13
	Rating Area 2	No Preference	52	860.48
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	Rating Area 2	No Preference	54	941.15
	Rating Area 2	No Preference	55	983.03
	Rating Area 2	No Preference	56	1028.43
	Rating Area 2	No Preference	57	1074.28
	Rating Area 2	No Preference	58	1123.21
	Rating Area 2	No Preference	59	1147.45
	Rating Area 2	No Preference	60	1196.39
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	Rating Area 2	No Preference	62	1266.48
	Rating Area 2	No Preference	63	1301.30
	Rating Area 2	No Preference	64 and over	1322.46
	Rating Area 4	No Preference	0-14	337.23
70194PA0220006	Rating Area 4	No Preference	15	367.20
	Rating Area 4	No Preference	16	378.66
	Rating Area 4	No Preference	17	390.13
	Rating Area 4	No Preference	18	402.47
	Rating Area 4	No Preference	19	414.81
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	Rating Area 4	No Preference	27	461.98
	Rating Area 4	No Preference	28	479.17
	Rating Area 4	No Preference	29	493.28
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	Rating Area 4	No Preference	31	510.91
	Rating Area 4	No Preference	32	521.49
	Rating Area 4	No Preference	33	528.10
	Rating Area 4	No Preference	34	535.16
70194PA0220006	Rating Area 4	No Preference	35	538.68
	Rating Area 4	No Preference	36	542.21
	Rating Area 4	No Preference	37	545.74
	Rating Area 4	No Preference	38	549.26
	Rating Area 4	No Preference	39	556.31

	70194PA0220006	Rating Area 4	No Preference	40	563.37
	70194PA0220006	Rating Area 4	No Preference	41	573.95
	70194PA0220006	Rating Area 4	No Preference	42	584.09
	70194PA0220006	Rating Area 4	No Preference	43	598.19
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	70194PA0220006	Rating Area 4	No Preference	46	661.23
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	70194PA0220006	Rating Area 4	No Preference	48	720.74
	70194PA0220006	Rating Area 4	No Preference	49	752.04
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	70194PA0220006	Rating Area 4	No Preference	51	822.13
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	70194PA0220006	Rating Area 4	No Preference	55	983.03
	70194PA0220006	Rating Area 4	No Preference	56	1028.43
	70194PA0220006	Rating Area 4	No Preference	57	1074.28
	70194PA0220006	Rating Area 4	No Preference	58	1123.21
	70194PA0220006	Rating Area 4	No Preference	59	1147.45
	70194PA0220006	Rating Area 4	No Preference	60	1196.39
	70194PA0220006	Rating Area 4	No Preference	61	1238.70
	70194PA0220006	Rating Area 4	No Preference	62	1266.48
	70194PA0220006	Rating Area 4	No Preference	63	1301.30
	70194PA0220006	Rating Area 4	No Preference	64 and over	1322.46
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	70194PA0220006	Rating Area 5	No Preference	15	372.34
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	70194PA0220006	Rating Area 5	No Preference	17	395.59
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	70194PA0220006	Rating Area 5	No Preference	24	446.99
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	70194PA0220006	Rating Area 5	No Preference	32	528.79
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	Rating Area 5	No Preference	42	592.26
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	Rating Area 5	No Preference	46	670.49
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	Rating Area 5	No Preference	49	762.56
	Rating Area 5	No Preference	50	798.32
	Rating Area 5	No Preference	51	833.64
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	Rating Area 5	No Preference	53	911.86
	Rating Area 5	No Preference	54	954.32
	Rating Area 5	No Preference	55	996.79
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	Rating Area 5	No Preference	58	1138.93
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	Rating Area 5	No Preference	61	1256.04
	Rating Area 5	No Preference	62	1284.20
	Rating Area 5	No Preference	63	1319.51
	Rating Area 5	No Preference	64 and over	1340.97
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70194PA0220006	Rating Area 6	No Preference	15	380.58
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	Rating Area 6	No Preference	18	417.13
	Rating Area 6	No Preference	19	429.92
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	Rating Area 6	No Preference	21	456.88
	Rating Area 6	No Preference	22	456.88
	Rating Area 6	No Preference	23	456.88
	Rating Area 6	No Preference	24	456.88
	Rating Area 6	No Preference	25	458.71
	Rating Area 6	No Preference	26	467.85
	Rating Area 6	No Preference	27	478.81
	Rating Area 6	No Preference	28	496.63
	Rating Area 6	No Preference	29	511.25
	Rating Area 6	No Preference	30	518.56
	Rating Area 6	No Preference	31	529.52
	Rating Area 6	No Preference	32	540.49
	Rating Area 6	No Preference	33	547.34
	Rating Area 6	No Preference	34	554.65
	Rating Area 6	No Preference	35	558.31

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	70194PA0220006	Rating Area 6	No Preference	38	569.27
	70194PA0220006	Rating Area 6	No Preference	39	576.58
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	70194PA0220006	Rating Area 6	No Preference	41	594.86
	70194PA0220006	Rating Area 6	No Preference	42	605.37
	70194PA0220006	Rating Area 6	No Preference	43	619.99
	70194PA0220006	Rating Area 6	No Preference	44	638.26
	70194PA0220006	Rating Area 6	No Preference	45	659.73
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	70194PA0220006	Rating Area 6	No Preference	47	714.10
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	70194PA0220006	Rating Area 6	No Preference	50	815.99
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	70194PA0220006	Rating Area 6	No Preference	53	932.04
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	70194PA0220006	Rating Area 6	No Preference	57	1113.42
	70194PA0220006	Rating Area 6	No Preference	58	1164.13
	70194PA0220006	Rating Area 6	No Preference	59	1189.26
	70194PA0220006	Rating Area 6	No Preference	60	1239.97
	70194PA0220006	Rating Area 6	No Preference	61	1283.83
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	70194PA0220006	Rating Area 6	No Preference	63	1348.71
	70194PA0220006	Rating Area 6	No Preference	64 and over	1370.64
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	70194PA0230002	Rating Area 1	No Preference	18	300.08
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	70194PA0230002	Rating Area 1	No Preference	29	367.78
	70194PA0230002	Rating Area 1	No Preference	30	373.04
	70194PA0230002	Rating Area 1	No Preference	31	380.93
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	70194PA0230002	Rating Area 1	No Preference	33	393.75

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	Rating Area 1	No Preference	39	414.78
	Rating Area 1	No Preference	40	420.04
	Rating Area 1	No Preference	41	427.93
	Rating Area 1	No Preference	42	435.49
	Rating Area 1	No Preference	43	446.01
	Rating Area 1	No Preference	44	459.15
	Rating Area 1	No Preference	45	474.60
	Rating Area 1	No Preference	46	493.01
	Rating Area 1	No Preference	47	513.71
	Rating Area 1	No Preference	48	537.38
	Rating Area 1	No Preference	49	560.71
	Rating Area 1	No Preference	50	587.00
	Rating Area 1	No Preference	51	612.97
	Rating Area 1	No Preference	52	641.56
	Rating Area 1	No Preference	53	670.49
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	Rating Area 1	No Preference	55	732.93
	Rating Area 1	No Preference	56	766.79
	Rating Area 1	No Preference	57	800.97
	Rating Area 1	No Preference	58	837.45
	Rating Area 1	No Preference	59	855.53
	Rating Area 1	No Preference	60	892.01
	Rating Area 1	No Preference	61	923.56
	Rating Area 1	No Preference	62	944.27
	Rating Area 1	No Preference	63	970.23
	Rating Area 1	No Preference	64 and over	986.01
70194PA0230002	Rating Area 2	No Preference	0-14	264.94
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	Rating Area 2	No Preference	18	316.20
	Rating Area 2	No Preference	19	325.90
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	Rating Area 2	No Preference	21	346.33
	Rating Area 2	No Preference	22	346.33
	Rating Area 2	No Preference	23	346.33
	Rating Area 2	No Preference	24	346.33
	Rating Area 2	No Preference	25	347.72
	Rating Area 2	No Preference	26	354.64
	Rating Area 2	No Preference	27	362.95
	Rating Area 2	No Preference	28	376.46
	Rating Area 2	No Preference	29	387.54
	Rating Area 2	No Preference	30	393.08
	Rating Area 2	No Preference	31	401.40

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	70194PA0230002	Rating Area 2	No Preference	35	423.22
	70194PA0230002	Rating Area 2	No Preference	36	425.99
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	70194PA0230002	Rating Area 2	No Preference	40	442.61
	70194PA0230002	Rating Area 2	No Preference	41	450.92
	70194PA0230002	Rating Area 2	No Preference	42	458.89
	70194PA0230002	Rating Area 2	No Preference	43	469.97
	70194PA0230002	Rating Area 2	No Preference	44	483.82
	70194PA0230002	Rating Area 2	No Preference	45	500.10
	70194PA0230002	Rating Area 2	No Preference	46	519.50
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	70194PA0230002	Rating Area 2	No Preference	48	566.25
	70194PA0230002	Rating Area 2	No Preference	49	590.84
	70194PA0230002	Rating Area 2	No Preference	50	618.55
	70194PA0230002	Rating Area 2	No Preference	51	645.91
	70194PA0230002	Rating Area 2	No Preference	52	676.04
	70194PA0230002	Rating Area 2	No Preference	53	706.51
	70194PA0230002	Rating Area 2	No Preference	54	739.41
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	70194PA0230002	Rating Area 2	No Preference	56	807.99
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	70194PA0230002	Rating Area 2	No Preference	59	901.50
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	70194PA0230002	Rating Area 2	No Preference	62	995.01
	70194PA0230002	Rating Area 2	No Preference	63	1022.37
	70194PA0230002	Rating Area 2	No Preference	64 and over	1038.99
	70194PA0230002	Rating Area 4	No Preference	0-14	264.94
	70194PA0230002	Rating Area 4	No Preference	15	288.49
	70194PA0230002	Rating Area 4	No Preference	16	297.50
	70194PA0230002	Rating Area 4	No Preference	17	306.50
	70194PA0230002	Rating Area 4	No Preference	18	316.20
	70194PA0230002	Rating Area 4	No Preference	19	325.90
	70194PA0230002	Rating Area 4	No Preference	20	335.94
	70194PA0230002	Rating Area 4	No Preference	21	346.33
	70194PA0230002	Rating Area 4	No Preference	22	346.33
	70194PA0230002	Rating Area 4	No Preference	23	346.33
	70194PA0230002	Rating Area 4	No Preference	24	346.33
	70194PA0230002	Rating Area 4	No Preference	25	347.72
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	70194PA0230002	Rating Area 4	No Preference	27	362.95
	70194PA0230002	Rating Area 4	No Preference	28	376.46
	70194PA0230002	Rating Area 4	No Preference	29	387.54

70194PA0230002	Rating Area 4	No Preference	30	393.08
	Rating Area 4	No Preference	31	401.40
	Rating Area 4	No Preference	32	409.71
	Rating Area 4	No Preference	33	414.90
	Rating Area 4	No Preference	34	420.44
	Rating Area 4	No Preference	35	423.22
	Rating Area 4	No Preference	36	425.99
	Rating Area 4	No Preference	37	428.76
	Rating Area 4	No Preference	38	431.53
	Rating Area 4	No Preference	39	437.07
	Rating Area 4	No Preference	40	442.61
	Rating Area 4	No Preference	41	450.92
	Rating Area 4	No Preference	42	458.89
	Rating Area 4	No Preference	43	469.97
	Rating Area 4	No Preference	44	483.82
	Rating Area 4	No Preference	45	500.10
	Rating Area 4	No Preference	46	519.50
	Rating Area 4	No Preference	47	541.31
	Rating Area 4	No Preference	48	566.25
	Rating Area 4	No Preference	49	590.84
	Rating Area 4	No Preference	50	618.55
	Rating Area 4	No Preference	51	645.91
	Rating Area 4	No Preference	52	676.04
	Rating Area 4	No Preference	53	706.51
	Rating Area 4	No Preference	54	739.41
	Rating Area 4	No Preference	55	772.32
	Rating Area 4	No Preference	56	807.99
	Rating Area 4	No Preference	57	844.01
	Rating Area 4	No Preference	58	882.45
	Rating Area 4	No Preference	59	901.50
	Rating Area 4	No Preference	60	939.94
	Rating Area 4	No Preference	61	973.19
	Rating Area 4	No Preference	62	995.01
	Rating Area 4	No Preference	63	1022.37
	Rating Area 4	No Preference	64 and over	1038.99
70194PA0230002	Rating Area 5	No Preference	0-14	268.65
70194PA0230002	Rating Area 5	No Preference	15	292.53
	Rating Area 5	No Preference	16	301.66
	Rating Area 5	No Preference	17	310.79
	Rating Area 5	No Preference	18	320.63
	Rating Area 5	No Preference	19	330.46
	Rating Area 5	No Preference	20	340.64
	Rating Area 5	No Preference	21	351.18
	Rating Area 5	No Preference	22	351.18
	Rating Area 5	No Preference	23	351.18
	Rating Area 5	No Preference	24	351.18
	Rating Area 5	No Preference	25	352.58
	Rating Area 5	No Preference	26	359.61
70194PA0230002	Rating Area 5	No Preference	27	368.04

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	Rating Area 5	No Preference	31	407.02
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	Rating Area 5	No Preference	53	716.41
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	Rating Area 5	No Preference	56	819.30
	Rating Area 5	No Preference	57	855.83
	Rating Area 5	No Preference	58	894.81
	Rating Area 5	No Preference	59	914.12
	Rating Area 5	No Preference	60	953.10
	Rating Area 5	No Preference	61	986.82
	Rating Area 5	No Preference	62	1008.94
	Rating Area 5	No Preference	63	1036.68
	Rating Area 5	No Preference	64 and over	1053.54
70194PA0230002	Rating Area 6	No Preference	0-14	274.59
70194PA0230002	Rating Area 6	No Preference	15	299.00
	Rating Area 6	No Preference	16	308.33
	Rating Area 6	No Preference	17	317.66
	Rating Area 6	No Preference	18	327.71
	Rating Area 6	No Preference	19	337.76
	Rating Area 6	No Preference	20	348.17
	Rating Area 6	No Preference	21	358.94
	Rating Area 6	No Preference	22	358.94
	Rating Area 6	No Preference	23	358.94
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	Rating Area 6	No Preference	25	360.38

70194PA0230002	Rating Area 6	No Preference	26	367.55
	Rating Area 6	No Preference	27	376.17
	Rating Area 6	No Preference	28	390.17
	Rating Area 6	No Preference	29	401.65
	Rating Area 6	No Preference	30	407.40
	Rating Area 6	No Preference	31	416.01
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	Rating Area 6	No Preference	34	435.75
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	Rating Area 6	No Preference	36	441.50
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	Rating Area 6	No Preference	39	452.98
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	Rating Area 6	No Preference	49	612.35
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	Rating Area 6	No Preference	53	732.24
	Rating Area 6	No Preference	54	766.34
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	Rating Area 6	No Preference	56	837.41
	Rating Area 6	No Preference	57	874.74
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	Rating Area 6	No Preference	60	974.16
	Rating Area 6	No Preference	61	1008.62
	Rating Area 6	No Preference	62	1031.23
	Rating Area 6	No Preference	63	1059.59
	Rating Area 6	No Preference	64 and over	1076.82
70194PA0240006	Rating Area 6	No Preference	0-14	338.72
70194PA0240006	Rating Area 6	No Preference	15	368.83
	Rating Area 6	No Preference	16	380.34
	Rating Area 6	No Preference	17	391.85
	Rating Area 6	No Preference	18	404.25
	Rating Area 6	No Preference	19	416.65
	Rating Area 6	No Preference	20	429.49
	Rating Area 6	No Preference	21	442.77
	Rating Area 6	No Preference	22	442.77
70194PA0240006	Rating Area 6	No Preference	23	442.77

70194PA0240006	Rating Area 6	No Preference	24	442.77
	Rating Area 6	No Preference	25	444.54
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	Rating Area 6	No Preference	27	464.02
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	Rating Area 6	No Preference	29	495.46
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	Rating Area 6	No Preference	62	1272.08
	Rating Area 6	No Preference	63	1307.06
	Rating Area 6	No Preference	64 and over	1328.31
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	Rating Area 7	No Preference	21	457.82

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	70194PA0240006	Rating Area 7	No Preference	24	457.82
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	70194PA0240006	Rating Area 7	No Preference	31	530.61
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	70194PA0240006	Rating Area 7	No Preference	44	639.57
	70194PA0240006	Rating Area 7	No Preference	45	661.09
	70194PA0240006	Rating Area 7	No Preference	46	686.73
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	70194PA0240006	Rating Area 7	No Preference	48	748.54
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	70194PA0240006	Rating Area 7	No Preference	63	1351.48
	70194PA0240006	Rating Area 7	No Preference	64 and over	1373.46
	70194PA0240006	Rating Area 9	No Preference	0-14	342.48
	70194PA0240006	Rating Area 9	No Preference	15	372.92
	70194PA0240006	Rating Area 9	No Preference	16	384.56
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	70194PA0240006	Rating Area 9	No Preference	18	408.73
	70194PA0240006	Rating Area 9	No Preference	19	421.27

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	Rating Area 9	No Preference	31	518.86
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	Rating Area 9	No Preference	43	607.50
	Rating Area 9	No Preference	44	625.41
	Rating Area 9	No Preference	45	646.45
	Rating Area 9	No Preference	46	671.52
	Rating Area 9	No Preference	47	699.72
	Rating Area 9	No Preference	48	731.96
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	Rating Area 9	No Preference	52	873.87
	Rating Area 9	No Preference	53	913.27
	Rating Area 9	No Preference	54	955.80
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	Rating Area 9	No Preference	57	1091.00
	Rating Area 9	No Preference	58	1140.69
	Rating Area 9	No Preference	59	1165.31
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	Rating Area 9	No Preference	61	1257.98
	Rating Area 9	No Preference	62	1286.18
	Rating Area 9	No Preference	63	1321.55
	Rating Area 9	No Preference	64 and over	1343.04
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70194PA0250002	Rating Area 6	No Preference	16	288.94
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	70194PA0250002	Rating Area 6	No Preference	21	336.37
	70194PA0250002	Rating Area 6	No Preference	22	336.37
	70194PA0250002	Rating Area 6	No Preference	23	336.37
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	70194PA0250002	Rating Area 6	No Preference	25	337.72
	70194PA0250002	Rating Area 6	No Preference	26	344.44
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	70194PA0250002	Rating Area 6	No Preference	30	381.78
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	70194PA0250002	Rating Area 6	No Preference	33	402.97
	70194PA0250002	Rating Area 6	No Preference	34	408.35
	70194PA0250002	Rating Area 6	No Preference	35	411.04
	70194PA0250002	Rating Area 6	No Preference	36	413.74
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	70194PA0250002	Rating Area 6	No Preference	39	424.50
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	70194PA0250002	Rating Area 6	No Preference	41	437.95
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	70194PA0250002	Rating Area 6	No Preference	45	485.72
	70194PA0250002	Rating Area 6	No Preference	46	504.56
	70194PA0250002	Rating Area 6	No Preference	47	525.75
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	70194PA0250002	Rating Area 6	No Preference	49	573.85
	70194PA0250002	Rating Area 6	No Preference	50	600.76
	70194PA0250002	Rating Area 6	No Preference	51	627.33
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	70194PA0250002	Rating Area 6	No Preference	53	686.19
	70194PA0250002	Rating Area 6	No Preference	54	718.15
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	70194PA0250002	Rating Area 6	No Preference	56	784.75
	70194PA0250002	Rating Area 6	No Preference	57	819.73
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	70194PA0250002	Rating Area 6	No Preference	59	875.57
	70194PA0250002	Rating Area 6	No Preference	60	912.91
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	70194PA0250002	Rating Area 6	No Preference	62	966.39
	70194PA0250002	Rating Area 6	No Preference	63	992.96
	70194PA0250002	Rating Area 6	No Preference	64 and over	1009.11
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70194PA0250002	Rating Area 7	No Preference	20	337.38
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70194PA0250002	Rating Area 7	No Preference	32	411.46
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70194PA0250002	Rating Area 7	No Preference	49	593.36
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70194PA0250002	Rating Area 7	No Preference	53	709.53
70194PA0250002	Rating Area 7	No Preference	54	742.57
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70194PA0250002	Rating Area 7	No Preference	56	811.44
70194PA0250002	Rating Area 7	No Preference	57	847.61
70194PA0250002	Rating Area 7	No Preference	58	886.22
70194PA0250002	Rating Area 7	No Preference	59	905.35
70194PA0250002	Rating Area 7	No Preference	60	943.96
70194PA0250002	Rating Area 7	No Preference	61	977.35
70194PA0250002	Rating Area 7	No Preference	62	999.26
70194PA0250002	Rating Area 7	No Preference	63	1026.74
70194PA0250002	Rating Area 7	No Preference	64 and over	1043.43

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70194PA0250002	Rating Area 9	No Preference	15	283.31
70194PA0250002	Rating Area 9	No Preference	16	292.15
70194PA0250002	Rating Area 9	No Preference	17	301.00
70194PA0250002	Rating Area 9	No Preference	18	310.52
70194PA0250002	Rating Area 9	No Preference	19	320.04
70194PA0250002	Rating Area 9	No Preference	20	329.91
70194PA0250002	Rating Area 9	No Preference	21	340.11
70194PA0250002	Rating Area 9	No Preference	22	340.11
70194PA0250002	Rating Area 9	No Preference	23	340.11
70194PA0250002	Rating Area 9	No Preference	24	340.11
70194PA0250002	Rating Area 9	No Preference	25	341.47
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70194PA0250002	Rating Area 9	No Preference	28	369.70
70194PA0250002	Rating Area 9	No Preference	29	380.58
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70194PA0250002	Rating Area 9	No Preference	31	394.19
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70194PA0250002	Rating Area 9	No Preference	33	407.45
70194PA0250002	Rating Area 9	No Preference	34	412.89
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70194PA0250002	Rating Area 9	No Preference	51	634.31
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70194PA0250002	Rating Area 9	No Preference	54	726.13
70194PA0250002	Rating Area 9	No Preference	55	758.45
70194PA0250002	Rating Area 9	No Preference	56	793.48
70194PA0250002	Rating Area 9	No Preference	57	828.85
70194PA0250002	Rating Area 9	No Preference	58	866.60
70194PA0250002	Rating Area 9	No Preference	59	885.31
70194PA0250002	Rating Area 9	No Preference	60	923.06
70194PA0250002	Rating Area 9	No Preference	61	955.71
70194PA0250002	Rating Area 9	No Preference	62	977.14

70194PA0250002 Rating Area 9	No Preference	63	1004.00
		64 and over	1020.33

2022 Rates Table Template v11.0		All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.		
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.		
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.		
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.		
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.		
HIOS Issuer ID*	70194			
	Rate Effective Date*	7/1/2022		
	Rate Expiration Date*	9/30/2022		
	Rating Method*	Age-Based Rates		
Plan ID*		Rating Area ID*	Tobacco*	Age*
Individual Rate*				
Required:		Required:	Required:	Required:
Enter the 14-character Plan ID		Select the Rating Area ID	Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Select the age of a subscriber eligible for the rate
		Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan		
70194PA0220006	Rating Area 1	No Preference	0-14	326.75
70194PA0220006	Rating Area 1	No Preference	15	355.79
70194PA0220006	Rating Area 1	No Preference	16	366.90
70194PA0220006	Rating Area 1	No Preference	17	378.00
70194PA0220006	Rating Area 1	No Preference	18	389.96
70194PA0220006	Rating Area 1	No Preference	19	401.92
70194PA0220006	Rating Area 1	No Preference	20	414.31
70194PA0220006	Rating Area 1	No Preference	21	427.12
70194PA0220006	Rating Area 1	No Preference	22	427.12
70194PA0220006	Rating Area 1	No Preference	23	427.12
70194PA0220006	Rating Area 1	No Preference	24	427.12
70194PA0220006	Rating Area 1	No Preference	25	428.83
70194PA0220006	Rating Area 1	No Preference	26	437.37
70194PA0220006	Rating Area 1	No Preference	27	447.62
70194PA0220006	Rating Area 1	No Preference	28	464.28
70194PA0220006	Rating Area 1	No Preference	29	477.95
70194PA0220006	Rating Area 1	No Preference	30	484.78
70194PA0220006	Rating Area 1	No Preference	31	495.03
70194PA0220006	Rating Area 1	No Preference	32	505.28
70194PA0220006	Rating Area 1	No Preference	33	511.69
70194PA0220006	Rating Area 1	No Preference	34	518.52
70194PA0220006	Rating Area 1	No Preference	35	521.94
70194PA0220006	Rating Area 1	No Preference	36	525.36
70194PA0220006	Rating Area 1	No Preference	37	528.77
70194PA0220006	Rating Area 1	No Preference	38	532.19
70194PA0220006	Rating Area 1	No Preference	39	539.03
70194PA0220006	Rating Area 1	No Preference	40	545.86
70194PA0220006	Rating Area 1	No Preference	41	556.11
70194PA0220006	Rating Area 1	No Preference	42	565.93
70194PA0220006	Rating Area 1	No Preference	43	579.60

70194PA0220006	Rating Area 1	No Preference	44	596.69
	Rating Area 1	No Preference	45	616.76
	Rating Area 1	No Preference	46	640.68
	Rating Area 1	No Preference	47	667.59
	Rating Area 1	No Preference	48	698.34
	Rating Area 1	No Preference	49	728.67
	Rating Area 1	No Preference	50	762.84
	Rating Area 1	No Preference	51	796.58
	Rating Area 1	No Preference	52	833.74
	Rating Area 1	No Preference	53	871.32
	Rating Area 1	No Preference	54	911.90
	Rating Area 1	No Preference	55	952.48
	Rating Area 1	No Preference	56	996.47
	Rating Area 1	No Preference	57	1040.89
	Rating Area 1	No Preference	58	1088.30
	Rating Area 1	No Preference	59	1111.79
	Rating Area 1	No Preference	60	1159.20
	Rating Area 1	No Preference	61	1200.21
	Rating Area 1	No Preference	62	1227.12
	Rating Area 1	No Preference	63	1260.86
	Rating Area 1	No Preference	64 and over	1281.36
70194PA0220006	Rating Area 2	No Preference	0-14	344.30
70194PA0220006	Rating Area 2	No Preference	15	374.91
	Rating Area 2	No Preference	16	386.61
	Rating Area 2	No Preference	17	398.31
	Rating Area 2	No Preference	18	410.91
	Rating Area 2	No Preference	19	423.52
	Rating Area 2	No Preference	20	436.57
	Rating Area 2	No Preference	21	450.07
	Rating Area 2	No Preference	22	450.07
	Rating Area 2	No Preference	23	450.07
	Rating Area 2	No Preference	24	450.07
	Rating Area 2	No Preference	25	451.87
	Rating Area 2	No Preference	26	460.87
	Rating Area 2	No Preference	27	471.67
	Rating Area 2	No Preference	28	489.23
	Rating Area 2	No Preference	29	503.63
	Rating Area 2	No Preference	30	510.83
	Rating Area 2	No Preference	31	521.63
	Rating Area 2	No Preference	32	532.43
	Rating Area 2	No Preference	33	539.18
	Rating Area 2	No Preference	34	546.38
	Rating Area 2	No Preference	35	549.99
	Rating Area 2	No Preference	36	553.59
	Rating Area 2	No Preference	37	557.19
	Rating Area 2	No Preference	38	560.79
	Rating Area 2	No Preference	39	567.99
	Rating Area 2	No Preference	40	575.19
	Rating Area 2	No Preference	41	585.99

70194PA0220006	Rating Area 2	No Preference	42	596.34
	Rating Area 2	No Preference	43	610.74
	Rating Area 2	No Preference	44	628.75
	Rating Area 2	No Preference	45	649.90
	Rating Area 2	No Preference	46	675.11
	Rating Area 2	No Preference	47	703.46
	Rating Area 2	No Preference	48	735.86
	Rating Area 2	No Preference	49	767.82
	Rating Area 2	No Preference	50	803.83
	Rating Area 2	No Preference	51	839.38
	Rating Area 2	No Preference	52	878.54
	Rating Area 2	No Preference	53	918.14
	Rating Area 2	No Preference	54	960.90
	Rating Area 2	No Preference	55	1003.66
	Rating Area 2	No Preference	56	1050.01
	Rating Area 2	No Preference	57	1096.82
	Rating Area 2	No Preference	58	1146.78
	Rating Area 2	No Preference	59	1171.53
	Rating Area 2	No Preference	60	1221.49
	Rating Area 2	No Preference	61	1264.70
	Rating Area 2	No Preference	62	1293.05
	Rating Area 2	No Preference	63	1328.61
	Rating Area 2	No Preference	64 and over	1350.21
70194PA0220006	Rating Area 4	No Preference	0-14	344.30
70194PA0220006	Rating Area 4	No Preference	15	374.91
	Rating Area 4	No Preference	16	386.61
	Rating Area 4	No Preference	17	398.31
	Rating Area 4	No Preference	18	410.91
	Rating Area 4	No Preference	19	423.52
	Rating Area 4	No Preference	20	436.57
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	Rating Area 4	No Preference	25	451.87
	Rating Area 4	No Preference	26	460.87
	Rating Area 4	No Preference	27	471.67
	Rating Area 4	No Preference	28	489.23
	Rating Area 4	No Preference	29	503.63
	Rating Area 4	No Preference	30	510.83
	Rating Area 4	No Preference	31	521.63
	Rating Area 4	No Preference	32	532.43
	Rating Area 4	No Preference	33	539.18
	Rating Area 4	No Preference	34	546.38
	Rating Area 4	No Preference	35	549.99
	Rating Area 4	No Preference	36	553.59
	Rating Area 4	No Preference	37	557.19
	Rating Area 4	No Preference	38	560.79
	Rating Area 4	No Preference	39	567.99

	70194PA0220006	Rating Area 4	No Preference	40	575.19
	70194PA0220006	Rating Area 4	No Preference	41	585.99
	70194PA0220006	Rating Area 4	No Preference	42	596.34
	70194PA0220006	Rating Area 4	No Preference	43	610.74
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	70194PA0220006	Rating Area 4	No Preference	45	649.90
	70194PA0220006	Rating Area 4	No Preference	46	675.11
	70194PA0220006	Rating Area 4	No Preference	47	703.46
	70194PA0220006	Rating Area 4	No Preference	48	735.86
	70194PA0220006	Rating Area 4	No Preference	49	767.82
	70194PA0220006	Rating Area 4	No Preference	50	803.83
	70194PA0220006	Rating Area 4	No Preference	51	839.38
	70194PA0220006	Rating Area 4	No Preference	52	878.54
	70194PA0220006	Rating Area 4	No Preference	53	918.14
	70194PA0220006	Rating Area 4	No Preference	54	960.90
	70194PA0220006	Rating Area 4	No Preference	55	1003.66
	70194PA0220006	Rating Area 4	No Preference	56	1050.01
	70194PA0220006	Rating Area 4	No Preference	57	1096.82
	70194PA0220006	Rating Area 4	No Preference	58	1146.78
	70194PA0220006	Rating Area 4	No Preference	59	1171.53
	70194PA0220006	Rating Area 4	No Preference	60	1221.49
	70194PA0220006	Rating Area 4	No Preference	61	1264.70
	70194PA0220006	Rating Area 4	No Preference	62	1293.05
	70194PA0220006	Rating Area 4	No Preference	63	1328.61
	70194PA0220006	Rating Area 4	No Preference	64 and over	1350.21
	70194PA0220006	Rating Area 5	No Preference	0-14	349.12
	70194PA0220006	Rating Area 5	No Preference	15	380.16
	70194PA0220006	Rating Area 5	No Preference	16	392.02
	70194PA0220006	Rating Area 5	No Preference	17	403.89
	70194PA0220006	Rating Area 5	No Preference	18	416.67
	70194PA0220006	Rating Area 5	No Preference	19	429.44
	70194PA0220006	Rating Area 5	No Preference	20	442.68
	70194PA0220006	Rating Area 5	No Preference	21	456.37
	70194PA0220006	Rating Area 5	No Preference	22	456.37
	70194PA0220006	Rating Area 5	No Preference	23	456.37
	70194PA0220006	Rating Area 5	No Preference	24	456.37
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	70194PA0220006	Rating Area 5	No Preference	27	478.28
	70194PA0220006	Rating Area 5	No Preference	28	496.07
	70194PA0220006	Rating Area 5	No Preference	29	510.68
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	70194PA0220006	Rating Area 5	No Preference	31	528.93
	70194PA0220006	Rating Area 5	No Preference	32	539.89
	70194PA0220006	Rating Area 5	No Preference	33	546.73
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	70194PA0220006	Rating Area 5	No Preference	35	557.68
	70194PA0220006	Rating Area 5	No Preference	36	561.34
	70194PA0220006	Rating Area 5	No Preference	37	564.99

70194PA0220006	Rating Area 5	No Preference	38	568.64
	Rating Area 5	No Preference	39	575.94
	Rating Area 5	No Preference	40	583.24
	Rating Area 5	No Preference	41	594.19
	Rating Area 5	No Preference	42	604.69
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	Rating Area 5	No Preference	44	637.55
	Rating Area 5	No Preference	45	659.00
	Rating Area 5	No Preference	46	684.56
	Rating Area 5	No Preference	47	713.31
	Rating Area 5	No Preference	48	746.16
	Rating Area 5	No Preference	49	778.57
	Rating Area 5	No Preference	50	815.08
	Rating Area 5	No Preference	51	851.13
	Rating Area 5	No Preference	52	890.83
	Rating Area 5	No Preference	53	930.99
	Rating Area 5	No Preference	54	974.35
	Rating Area 5	No Preference	55	1017.71
	Rating Area 5	No Preference	56	1064.71
	Rating Area 5	No Preference	57	1112.17
	Rating Area 5	No Preference	58	1162.83
	Rating Area 5	No Preference	59	1187.93
	Rating Area 5	No Preference	60	1238.59
	Rating Area 5	No Preference	61	1282.40
	Rating Area 5	No Preference	62	1311.15
	Rating Area 5	No Preference	63	1347.20
	Rating Area 5	No Preference	64 and over	1369.11
70194PA0220006	Rating Area 6	No Preference	0-14	356.84
70194PA0220006	Rating Area 6	No Preference	15	388.56
	Rating Area 6	No Preference	16	400.69
	Rating Area 6	No Preference	17	412.82
	Rating Area 6	No Preference	18	425.88
	Rating Area 6	No Preference	19	438.94
	Rating Area 6	No Preference	20	452.47
	Rating Area 6	No Preference	21	466.46
	Rating Area 6	No Preference	22	466.46
	Rating Area 6	No Preference	23	466.46
	Rating Area 6	No Preference	24	466.46
	Rating Area 6	No Preference	25	468.33
	Rating Area 6	No Preference	26	477.66
	Rating Area 6	No Preference	27	488.85
	Rating Area 6	No Preference	28	507.04
	Rating Area 6	No Preference	29	521.97
	Rating Area 6	No Preference	30	529.43
	Rating Area 6	No Preference	31	540.63
	Rating Area 6	No Preference	32	551.82
	Rating Area 6	No Preference	33	558.82
	Rating Area 6	No Preference	34	566.28
	Rating Area 6	No Preference	35	570.01

	70194PA0220006	Rating Area 6	No Preference	36	573.75
	70194PA0220006	Rating Area 6	No Preference	37	577.48
	70194PA0220006	Rating Area 6	No Preference	38	581.21
	70194PA0220006	Rating Area 6	No Preference	39	588.67
	70194PA0220006	Rating Area 6	No Preference	40	596.14
	70194PA0220006	Rating Area 6	No Preference	41	607.33
	70194PA0220006	Rating Area 6	No Preference	42	618.06
	70194PA0220006	Rating Area 6	No Preference	43	632.99
	70194PA0220006	Rating Area 6	No Preference	44	651.64
	70194PA0220006	Rating Area 6	No Preference	45	673.57
	70194PA0220006	Rating Area 6	No Preference	46	699.69
	70194PA0220006	Rating Area 6	No Preference	47	729.08
	70194PA0220006	Rating Area 6	No Preference	48	762.66
	70194PA0220006	Rating Area 6	No Preference	49	795.78
	70194PA0220006	Rating Area 6	No Preference	50	833.10
	70194PA0220006	Rating Area 6	No Preference	51	869.95
	70194PA0220006	Rating Area 6	No Preference	52	910.53
	70194PA0220006	Rating Area 6	No Preference	53	951.58
	70194PA0220006	Rating Area 6	No Preference	54	995.89
	70194PA0220006	Rating Area 6	No Preference	55	1040.21
	70194PA0220006	Rating Area 6	No Preference	56	1088.25
	70194PA0220006	Rating Area 6	No Preference	57	1136.76
	70194PA0220006	Rating Area 6	No Preference	58	1188.54
	70194PA0220006	Rating Area 6	No Preference	59	1214.20
	70194PA0220006	Rating Area 6	No Preference	60	1265.97
	70194PA0220006	Rating Area 6	No Preference	61	1310.75
	70194PA0220006	Rating Area 6	No Preference	62	1340.14
	70194PA0220006	Rating Area 6	No Preference	63	1376.99
	70194PA0220006	Rating Area 6	No Preference	64 and over	1399.38
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	70194PA0230002	Rating Area 1	No Preference	15	279.52
	70194PA0230002	Rating Area 1	No Preference	16	288.25
	70194PA0230002	Rating Area 1	No Preference	17	296.97
	70194PA0230002	Rating Area 1	No Preference	18	306.37
	70194PA0230002	Rating Area 1	No Preference	19	315.76
	70194PA0230002	Rating Area 1	No Preference	20	325.49
	70194PA0230002	Rating Area 1	No Preference	21	335.56
	70194PA0230002	Rating Area 1	No Preference	22	335.56
	70194PA0230002	Rating Area 1	No Preference	23	335.56
	70194PA0230002	Rating Area 1	No Preference	24	335.56
	70194PA0230002	Rating Area 1	No Preference	25	336.90
	70194PA0230002	Rating Area 1	No Preference	26	343.61
	70194PA0230002	Rating Area 1	No Preference	27	351.67
	70194PA0230002	Rating Area 1	No Preference	28	364.75
	70194PA0230002	Rating Area 1	No Preference	29	375.49
	70194PA0230002	Rating Area 1	No Preference	30	380.86
	70194PA0230002	Rating Area 1	No Preference	31	388.91
	70194PA0230002	Rating Area 1	No Preference	32	396.97
	70194PA0230002	Rating Area 1	No Preference	33	402.00

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	Rating Area 1	No Preference	35	410.05
	Rating Area 1	No Preference	36	412.74
	Rating Area 1	No Preference	37	415.42
	Rating Area 1	No Preference	38	418.11
	Rating Area 1	No Preference	39	423.48
	Rating Area 1	No Preference	40	428.85
	Rating Area 1	No Preference	41	436.90
	Rating Area 1	No Preference	42	444.62
	Rating Area 1	No Preference	43	455.35
	Rating Area 1	No Preference	44	468.78
	Rating Area 1	No Preference	45	484.55
	Rating Area 1	No Preference	46	503.34
	Rating Area 1	No Preference	47	524.48
	Rating Area 1	No Preference	48	548.64
	Rating Area 1	No Preference	49	572.47
	Rating Area 1	No Preference	50	599.31
	Rating Area 1	No Preference	51	625.82
	Rating Area 1	No Preference	52	655.01
	Rating Area 1	No Preference	53	684.54
	Rating Area 1	No Preference	54	716.42
	Rating Area 1	No Preference	55	748.30
	Rating Area 1	No Preference	56	782.86
	Rating Area 1	No Preference	57	817.76
	Rating Area 1	No Preference	58	855.01
	Rating Area 1	No Preference	59	873.46
	Rating Area 1	No Preference	60	910.71
	Rating Area 1	No Preference	61	942.92
	Rating Area 1	No Preference	62	964.06
	Rating Area 1	No Preference	63	990.57
	Rating Area 1	No Preference	64 and over	1006.68
70194PA0230002	Rating Area 2	No Preference	0-14	270.50
70194PA0230002	Rating Area 2	No Preference	15	294.55
	Rating Area 2	No Preference	16	303.74
	Rating Area 2	No Preference	17	312.94
	Rating Area 2	No Preference	18	322.84
	Rating Area 2	No Preference	19	332.74
	Rating Area 2	No Preference	20	342.99
	Rating Area 2	No Preference	21	353.60
	Rating Area 2	No Preference	22	353.60
	Rating Area 2	No Preference	23	353.60
	Rating Area 2	No Preference	24	353.60
	Rating Area 2	No Preference	25	355.01
	Rating Area 2	No Preference	26	362.09
	Rating Area 2	No Preference	27	370.57
	Rating Area 2	No Preference	28	384.36
	Rating Area 2	No Preference	29	395.68
	Rating Area 2	No Preference	30	401.34
	Rating Area 2	No Preference	31	409.82

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	70194PA0230002	Rating Area 2	No Preference	33	423.61
	70194PA0230002	Rating Area 2	No Preference	34	429.27
	70194PA0230002	Rating Area 2	No Preference	35	432.10
	70194PA0230002	Rating Area 2	No Preference	36	434.93
	70194PA0230002	Rating Area 2	No Preference	37	437.76
	70194PA0230002	Rating Area 2	No Preference	38	440.59
	70194PA0230002	Rating Area 2	No Preference	39	446.24
	70194PA0230002	Rating Area 2	No Preference	40	451.90
	70194PA0230002	Rating Area 2	No Preference	41	460.39
	70194PA0230002	Rating Area 2	No Preference	42	468.52
	70194PA0230002	Rating Area 2	No Preference	43	479.84
	70194PA0230002	Rating Area 2	No Preference	44	493.98
	70194PA0230002	Rating Area 2	No Preference	45	510.60
	70194PA0230002	Rating Area 2	No Preference	46	530.40
	70194PA0230002	Rating Area 2	No Preference	47	552.68
	70194PA0230002	Rating Area 2	No Preference	48	578.14
	70194PA0230002	Rating Area 2	No Preference	49	603.24
	70194PA0230002	Rating Area 2	No Preference	50	631.53
	70194PA0230002	Rating Area 2	No Preference	51	659.46
	70194PA0230002	Rating Area 2	No Preference	52	690.23
	70194PA0230002	Rating Area 2	No Preference	53	721.34
	70194PA0230002	Rating Area 2	No Preference	54	754.94
	70194PA0230002	Rating Area 2	No Preference	55	788.53
	70194PA0230002	Rating Area 2	No Preference	56	824.95
	70194PA0230002	Rating Area 2	No Preference	57	861.72
	70194PA0230002	Rating Area 2	No Preference	58	900.97
	70194PA0230002	Rating Area 2	No Preference	59	920.42
	70194PA0230002	Rating Area 2	No Preference	60	959.67
	70194PA0230002	Rating Area 2	No Preference	61	993.62
	70194PA0230002	Rating Area 2	No Preference	62	1015.89
	70194PA0230002	Rating Area 2	No Preference	63	1043.83
	70194PA0230002	Rating Area 2	No Preference	64 and over	1060.80
	70194PA0230002	Rating Area 4	No Preference	0-14	270.50
	70194PA0230002	Rating Area 4	No Preference	15	294.55
	70194PA0230002	Rating Area 4	No Preference	16	303.74
	70194PA0230002	Rating Area 4	No Preference	17	312.94
	70194PA0230002	Rating Area 4	No Preference	18	322.84
	70194PA0230002	Rating Area 4	No Preference	19	332.74
	70194PA0230002	Rating Area 4	No Preference	20	342.99
	70194PA0230002	Rating Area 4	No Preference	21	353.60
	70194PA0230002	Rating Area 4	No Preference	22	353.60
	70194PA0230002	Rating Area 4	No Preference	23	353.60
	70194PA0230002	Rating Area 4	No Preference	24	353.60
	70194PA0230002	Rating Area 4	No Preference	25	355.01
	70194PA0230002	Rating Area 4	No Preference	26	362.09
	70194PA0230002	Rating Area 4	No Preference	27	370.57
	70194PA0230002	Rating Area 4	No Preference	28	384.36
	70194PA0230002	Rating Area 4	No Preference	29	395.68

70194PA0230002	Rating Area 4	No Preference	30	401.34
	Rating Area 4	No Preference	31	409.82
	Rating Area 4	No Preference	32	418.31
	Rating Area 4	No Preference	33	423.61
	Rating Area 4	No Preference	34	429.27
	Rating Area 4	No Preference	35	432.10
	Rating Area 4	No Preference	36	434.93
	Rating Area 4	No Preference	37	437.76
	Rating Area 4	No Preference	38	440.59
	Rating Area 4	No Preference	39	446.24
	Rating Area 4	No Preference	40	451.90
	Rating Area 4	No Preference	41	460.39
	Rating Area 4	No Preference	42	468.52
	Rating Area 4	No Preference	43	479.84
	Rating Area 4	No Preference	44	493.98
	Rating Area 4	No Preference	45	510.60
	Rating Area 4	No Preference	46	530.40
	Rating Area 4	No Preference	47	552.68
	Rating Area 4	No Preference	48	578.14
	Rating Area 4	No Preference	49	603.24
	Rating Area 4	No Preference	50	631.53
	Rating Area 4	No Preference	51	659.46
	Rating Area 4	No Preference	52	690.23
	Rating Area 4	No Preference	53	721.34
	Rating Area 4	No Preference	54	754.94
	Rating Area 4	No Preference	55	788.53
	Rating Area 4	No Preference	56	824.95
	Rating Area 4	No Preference	57	861.72
	Rating Area 4	No Preference	58	900.97
	Rating Area 4	No Preference	59	920.42
	Rating Area 4	No Preference	60	959.67
	Rating Area 4	No Preference	61	993.62
	Rating Area 4	No Preference	62	1015.89
	Rating Area 4	No Preference	63	1043.83
	Rating Area 4	No Preference	64 and over	1060.80
70194PA0230002	Rating Area 5	No Preference	0-14	274.29
70194PA0230002	Rating Area 5	No Preference	15	298.67
	Rating Area 5	No Preference	16	307.99
	Rating Area 5	No Preference	17	317.32
	Rating Area 5	No Preference	18	327.36
	Rating Area 5	No Preference	19	337.40
	Rating Area 5	No Preference	20	347.79
	Rating Area 5	No Preference	21	358.55
	Rating Area 5	No Preference	22	358.55
	Rating Area 5	No Preference	23	358.55
	Rating Area 5	No Preference	24	358.55
	Rating Area 5	No Preference	25	359.98
	Rating Area 5	No Preference	26	367.16
70194PA0230002	Rating Area 5	No Preference	27	375.76

70194PA0230002	Rating Area 5	No Preference	28	389.74
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	Rating Area 5	No Preference	30	406.95
	Rating Area 5	No Preference	31	415.56
	Rating Area 5	No Preference	32	424.16
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	Rating Area 5	No Preference	35	438.15
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	Rating Area 5	No Preference	46	537.83
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	Rating Area 5	No Preference	52	699.89
	Rating Area 5	No Preference	53	731.44
	Rating Area 5	No Preference	54	765.50
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	Rating Area 5	No Preference	56	836.50
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	Rating Area 5	No Preference	60	973.10
	Rating Area 5	No Preference	61	1007.53
	Rating Area 5	No Preference	62	1030.11
	Rating Area 5	No Preference	63	1058.44
	Rating Area 5	No Preference	64 and over	1075.65
70194PA0230002	Rating Area 6	No Preference	0-14	280.36
70194PA0230002	Rating Area 6	No Preference	15	305.28
	Rating Area 6	No Preference	16	314.81
	Rating Area 6	No Preference	17	324.33
	Rating Area 6	No Preference	18	334.60
	Rating Area 6	No Preference	19	344.86
	Rating Area 6	No Preference	20	355.49
	Rating Area 6	No Preference	21	366.48
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	Rating Area 6	No Preference	23	366.48
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	70194PA0230002	Rating Area 6	No Preference	35	447.84
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	70194PA0230002	Rating Area 6	No Preference	38	456.63
	70194PA0230002	Rating Area 6	No Preference	39	462.50
	70194PA0230002	Rating Area 6	No Preference	40	468.36
	70194PA0230002	Rating Area 6	No Preference	41	477.16
	70194PA0230002	Rating Area 6	No Preference	42	485.59
	70194PA0230002	Rating Area 6	No Preference	43	497.31
	70194PA0230002	Rating Area 6	No Preference	44	511.97
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	70194PA0230002	Rating Area 6	No Preference	46	549.72
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	70194PA0230002	Rating Area 6	No Preference	48	599.19
	70194PA0230002	Rating Area 6	No Preference	49	625.21
	70194PA0230002	Rating Area 6	No Preference	50	654.53
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	70194PA0230002	Rating Area 6	No Preference	52	715.37
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	70194PA0230002	Rating Area 6	No Preference	56	855.00
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	70194PA0230002	Rating Area 6	No Preference	63	1081.85
	70194PA0230002	Rating Area 6	No Preference	64 and over	1099.44
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	70194PA0240006	Rating Area 6	No Preference	15	376.57
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	70194PA0240006	Rating Area 6	No Preference	17	400.07
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	70194PA0240006	Rating Area 6	No Preference	35	552.42
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	70194PA0240006	Rating Area 6	No Preference	63	1334.48
	70194PA0240006	Rating Area 6	No Preference	64 and over	1356.18
	70194PA0240006	Rating Area 7	No Preference	0-14	357.58
	70194PA0240006	Rating Area 7	No Preference	15	389.37
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	70194PA0240006	Rating Area 7	No Preference	17	413.68
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	70194PA0240006	Rating Area 7	No Preference	19	439.85
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	Rating Area 7	No Preference	24	467.43
	Rating Area 7	No Preference	25	469.30
	Rating Area 7	No Preference	26	478.65
	Rating Area 7	No Preference	27	489.87
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	Rating Area 7	No Preference	29	523.05
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	Rating Area 7	No Preference	49	797.44
	Rating Area 7	No Preference	50	834.83
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	Rating Area 7	No Preference	53	953.56
	Rating Area 7	No Preference	54	997.96
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	Rating Area 7	No Preference	61	1313.48
	Rating Area 7	No Preference	62	1342.93
	Rating Area 7	No Preference	63	1379.85
	Rating Area 7	No Preference	64 and over	1402.29
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	Rating Area 9	No Preference	16	392.63
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	Rating Area 9	No Preference	18	417.31
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	Rating Area 9	No Preference	45	660.02
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	Rating Area 9	No Preference	52	892.22
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	Rating Area 9	No Preference	54	975.87
	Rating Area 9	No Preference	55	1019.29
	Rating Area 9	No Preference	56	1066.37
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	Rating Area 9	No Preference	59	1189.78
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	Rating Area 9	No Preference	61	1284.39
	Rating Area 9	No Preference	62	1313.19
	Rating Area 9	No Preference	63	1349.30
	Rating Area 9	No Preference	64 and over	1371.24
70194PA0250002	Rating Area 6	No Preference	0-14	262.72
70194PA0250002	Rating Area 6	No Preference	15	286.08
70194PA0250002	Rating Area 6	No Preference	16	295.01
70194PA0250002	Rating Area 6	No Preference	17	303.94

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	70194PA0250002	Rating Area 6	No Preference	20	333.13
	70194PA0250002	Rating Area 6	No Preference	21	343.43
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	70194PA0250002	Rating Area 6	No Preference	23	343.43
	70194PA0250002	Rating Area 6	No Preference	24	343.43
	70194PA0250002	Rating Area 6	No Preference	25	344.80
	70194PA0250002	Rating Area 6	No Preference	26	351.67
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	70194PA0250002	Rating Area 6	No Preference	30	389.79
	70194PA0250002	Rating Area 6	No Preference	31	398.04
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	70194PA0250002	Rating Area 6	No Preference	36	422.42
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	70194PA0250002	Rating Area 6	No Preference	46	515.15
	70194PA0250002	Rating Area 6	No Preference	47	536.78
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	70194PA0250002	Rating Area 6	No Preference	50	613.37
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	70194PA0250002	Rating Area 6	No Preference	52	670.38
	70194PA0250002	Rating Area 6	No Preference	53	700.60
	70194PA0250002	Rating Area 6	No Preference	54	733.22
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	70194PA0250002	Rating Area 6	No Preference	56	801.22
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	70194PA0250002	Rating Area 6	No Preference	62	986.67
	70194PA0250002	Rating Area 6	No Preference	63	1013.81
	70194PA0250002	Rating Area 6	No Preference	64 and over	1030.29
	70194PA0250002	Rating Area 7	No Preference	0-14	271.66
	70194PA0250002	Rating Area 7	No Preference	15	295.81

	70194PA0250002	Rating Area 7	No Preference	16	305.04
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	70194PA0250002	Rating Area 7	No Preference	61	997.86
	70194PA0250002	Rating Area 7	No Preference	62	1020.23
	70194PA0250002	Rating Area 7	No Preference	63	1048.28
	70194PA0250002	Rating Area 7	No Preference	64 and over	1065.33

70194PA0250002	Rating Area 9	No Preference	0-14	265.64
70194PA0250002	Rating Area 9	No Preference	15	289.25
70194PA0250002	Rating Area 9	No Preference	16	298.28
70194PA0250002	Rating Area 9	No Preference	17	307.31
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70194PA0250002	Rating Area 9	No Preference	19	326.75
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70194PA0250002	Rating Area 9	No Preference	33	415.99
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70194PA0250002	Rating Area 9	No Preference	56	810.11
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70194PA0250002	Rating Area 9	No Preference	59	903.87
70194PA0250002	Rating Area 9	No Preference	60	942.41
70194PA0250002	Rating Area 9	No Preference	61	975.74
70194PA0250002	Rating Area 9	No Preference	62	997.62

70194PA0250002 Rating Area 9	No Preference	63	1025.05
		64 and over	1041.72

2022 Rates Table Template v11.0	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	70194			
Rate Effective Date*	10/1/2022			
Rate Expiration Date*	12/31/2022			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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
70194PA0220006	Rating Area 1	No Preference	0-14	331.96
70194PA0220006	Rating Area 1	No Preference	15	361.47
70194PA0220006	Rating Area 1	No Preference	16	372.75
70194PA0220006	Rating Area 1	No Preference	17	384.04
70194PA0220006	Rating Area 1	No Preference	18	396.19
70194PA0220006	Rating Area 1	No Preference	19	408.34
70194PA0220006	Rating Area 1	No Preference	20	420.92
70194PA0220006	Rating Area 1	No Preference	21	433.94
70194PA0220006	Rating Area 1	No Preference	22	433.94
70194PA0220006	Rating Area 1	No Preference	23	433.94
70194PA0220006	Rating Area 1	No Preference	24	433.94
70194PA0220006	Rating Area 1	No Preference	25	435.68
70194PA0220006	Rating Area 1	No Preference	26	444.35
70194PA0220006	Rating Area 1	No Preference	27	454.77
70194PA0220006	Rating Area 1	No Preference	28	471.69
70194PA0220006	Rating Area 1	No Preference	29	485.58
70194PA0220006	Rating Area 1	No Preference	30	492.52
70194PA0220006	Rating Area 1	No Preference	31	502.94
70194PA0220006	Rating Area 1	No Preference	32	513.35
70194PA0220006	Rating Area 1	No Preference	33	519.86
70194PA0220006	Rating Area 1	No Preference	34	526.80
70194PA0220006	Rating Area 1	No Preference	35	530.27
70194PA0220006	Rating Area 1	No Preference	36	533.75
70194PA0220006	Rating Area 1	No Preference	37	537.22
70194PA0220006	Rating Area 1	No Preference	38	540.69
70194PA0220006	Rating Area 1	No Preference	39	547.63
70194PA0220006	Rating Area 1	No Preference	40	554.58
70194PA0220006	Rating Area 1	No Preference	41	564.99
70194PA0220006	Rating Area 1	No Preference	42	574.97
70194PA0220006	Rating Area 1	No Preference	43	588.86

70194PA0220006	Rating Area 1	No Preference	44	606.21
	Rating Area 1	No Preference	45	626.61
	Rating Area 1	No Preference	46	650.91
	Rating Area 1	No Preference	47	678.25
	Rating Area 1	No Preference	48	709.49
	Rating Area 1	No Preference	49	740.30
	Rating Area 1	No Preference	50	775.02
	Rating Area 1	No Preference	51	809.30
	Rating Area 1	No Preference	52	847.05
	Rating Area 1	No Preference	53	885.24
	Rating Area 1	No Preference	54	926.46
	Rating Area 1	No Preference	55	967.69
	Rating Area 1	No Preference	56	1012.38
	Rating Area 1	No Preference	57	1057.51
	Rating Area 1	No Preference	58	1105.68
	Rating Area 1	No Preference	59	1129.55
	Rating Area 1	No Preference	60	1177.71
	Rating Area 1	No Preference	61	1219.37
	Rating Area 1	No Preference	62	1246.71
	Rating Area 1	No Preference	63	1280.99
	Rating Area 1	No Preference	64 and over	1301.82
70194PA0220006	Rating Area 2	No Preference	0-14	349.80
70194PA0220006	Rating Area 2	No Preference	15	380.90
	Rating Area 2	No Preference	16	392.79
	Rating Area 2	No Preference	17	404.68
	Rating Area 2	No Preference	18	417.48
	Rating Area 2	No Preference	19	430.28
	Rating Area 2	No Preference	20	443.54
	Rating Area 2	No Preference	21	457.26
	Rating Area 2	No Preference	22	457.26
	Rating Area 2	No Preference	23	457.26
	Rating Area 2	No Preference	24	457.26
	Rating Area 2	No Preference	25	459.09
	Rating Area 2	No Preference	26	468.23
	Rating Area 2	No Preference	27	479.21
	Rating Area 2	No Preference	28	497.04
	Rating Area 2	No Preference	29	511.67
	Rating Area 2	No Preference	30	518.99
	Rating Area 2	No Preference	31	529.96
	Rating Area 2	No Preference	32	540.94
	Rating Area 2	No Preference	33	547.80
	Rating Area 2	No Preference	34	555.11
	Rating Area 2	No Preference	35	558.77
	Rating Area 2	No Preference	36	562.43
	Rating Area 2	No Preference	37	566.09
	Rating Area 2	No Preference	38	569.75
	Rating Area 2	No Preference	39	577.06
	Rating Area 2	No Preference	40	584.38
	Rating Area 2	No Preference	41	595.35

70194PA0220006	Rating Area 2	No Preference	42	605.87
	Rating Area 2	No Preference	43	620.50
	Rating Area 2	No Preference	44	638.79
	Rating Area 2	No Preference	45	660.28
	Rating Area 2	No Preference	46	685.89
	Rating Area 2	No Preference	47	714.70
	Rating Area 2	No Preference	48	747.62
	Rating Area 2	No Preference	49	780.09
	Rating Area 2	No Preference	50	816.67
	Rating Area 2	No Preference	51	852.79
	Rating Area 2	No Preference	52	892.57
	Rating Area 2	No Preference	53	932.81
	Rating Area 2	No Preference	54	976.25
	Rating Area 2	No Preference	55	1019.69
	Rating Area 2	No Preference	56	1066.79
	Rating Area 2	No Preference	57	1114.34
	Rating Area 2	No Preference	58	1165.10
	Rating Area 2	No Preference	59	1190.25
	Rating Area 2	No Preference	60	1241.00
	Rating Area 2	No Preference	61	1284.90
	Rating Area 2	No Preference	62	1313.71
	Rating Area 2	No Preference	63	1349.83
	Rating Area 2	No Preference	64 and over	1371.78
	Rating Area 4	No Preference	0-14	349.80
70194PA0220006	Rating Area 4	No Preference	15	380.90
	Rating Area 4	No Preference	16	392.79
	Rating Area 4	No Preference	17	404.68
	Rating Area 4	No Preference	18	417.48
	Rating Area 4	No Preference	19	430.28
	Rating Area 4	No Preference	20	443.54
	Rating Area 4	No Preference	21	457.26
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	Rating Area 4	No Preference	23	457.26
	Rating Area 4	No Preference	24	457.26
	Rating Area 4	No Preference	25	459.09
	Rating Area 4	No Preference	26	468.23
	Rating Area 4	No Preference	27	479.21
	Rating Area 4	No Preference	28	497.04
	Rating Area 4	No Preference	29	511.67
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	Rating Area 4	No Preference	36	562.43
	Rating Area 4	No Preference	37	566.09
	Rating Area 4	No Preference	38	569.75
	Rating Area 4	No Preference	39	577.06

	70194PA0220006	Rating Area 4	No Preference	40	584.38
	70194PA0220006	Rating Area 4	No Preference	41	595.35
	70194PA0220006	Rating Area 4	No Preference	42	605.87
	70194PA0220006	Rating Area 4	No Preference	43	620.50
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	70194PA0220006	Rating Area 4	No Preference	45	660.28
	70194PA0220006	Rating Area 4	No Preference	46	685.89
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	70194PA0220006	Rating Area 4	No Preference	48	747.62
	70194PA0220006	Rating Area 4	No Preference	49	780.09
	70194PA0220006	Rating Area 4	No Preference	50	816.67
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	70194PA0220006	Rating Area 4	No Preference	52	892.57
	70194PA0220006	Rating Area 4	No Preference	53	932.81
	70194PA0220006	Rating Area 4	No Preference	54	976.25
	70194PA0220006	Rating Area 4	No Preference	55	1019.69
	70194PA0220006	Rating Area 4	No Preference	56	1066.79
	70194PA0220006	Rating Area 4	No Preference	57	1114.34
	70194PA0220006	Rating Area 4	No Preference	58	1165.10
	70194PA0220006	Rating Area 4	No Preference	59	1190.25
	70194PA0220006	Rating Area 4	No Preference	60	1241.00
	70194PA0220006	Rating Area 4	No Preference	61	1284.90
	70194PA0220006	Rating Area 4	No Preference	62	1313.71
	70194PA0220006	Rating Area 4	No Preference	63	1349.83
	70194PA0220006	Rating Area 4	No Preference	64 and over	1371.78
	70194PA0220006	Rating Area 5	No Preference	0-14	354.70
	70194PA0220006	Rating Area 5	No Preference	15	386.23
	70194PA0220006	Rating Area 5	No Preference	16	398.28
	70194PA0220006	Rating Area 5	No Preference	17	410.34
	70194PA0220006	Rating Area 5	No Preference	18	423.32
	70194PA0220006	Rating Area 5	No Preference	19	436.30
	70194PA0220006	Rating Area 5	No Preference	20	449.75
	70194PA0220006	Rating Area 5	No Preference	21	463.66
	70194PA0220006	Rating Area 5	No Preference	22	463.66
	70194PA0220006	Rating Area 5	No Preference	23	463.66
	70194PA0220006	Rating Area 5	No Preference	24	463.66
	70194PA0220006	Rating Area 5	No Preference	25	465.51
	70194PA0220006	Rating Area 5	No Preference	26	474.79
	70194PA0220006	Rating Area 5	No Preference	27	485.92
	70194PA0220006	Rating Area 5	No Preference	28	504.00
	70194PA0220006	Rating Area 5	No Preference	29	518.84
	70194PA0220006	Rating Area 5	No Preference	30	526.25
	70194PA0220006	Rating Area 5	No Preference	31	537.38
	70194PA0220006	Rating Area 5	No Preference	32	548.51
	70194PA0220006	Rating Area 5	No Preference	33	555.46
	70194PA0220006	Rating Area 5	No Preference	34	562.88
	70194PA0220006	Rating Area 5	No Preference	35	566.59
	70194PA0220006	Rating Area 5	No Preference	36	570.30
	70194PA0220006	Rating Area 5	No Preference	37	574.01

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	Rating Area 5	No Preference	39	585.14
	Rating Area 5	No Preference	40	592.56
	Rating Area 5	No Preference	41	603.69
	Rating Area 5	No Preference	42	614.35
	Rating Area 5	No Preference	43	629.19
	Rating Area 5	No Preference	44	647.73
	Rating Area 5	No Preference	45	669.53
	Rating Area 5	No Preference	46	695.49
	Rating Area 5	No Preference	47	724.70
	Rating Area 5	No Preference	48	758.08
	Rating Area 5	No Preference	49	791.00
	Rating Area 5	No Preference	50	828.10
	Rating Area 5	No Preference	51	864.73
	Rating Area 5	No Preference	52	905.06
	Rating Area 5	No Preference	53	945.87
	Rating Area 5	No Preference	54	989.91
	Rating Area 5	No Preference	55	1033.96
	Rating Area 5	No Preference	56	1081.72
	Rating Area 5	No Preference	57	1129.94
	Rating Area 5	No Preference	58	1181.41
	Rating Area 5	No Preference	59	1206.91
	Rating Area 5	No Preference	60	1258.37
	Rating Area 5	No Preference	61	1302.88
	Rating Area 5	No Preference	62	1332.10
	Rating Area 5	No Preference	63	1368.72
	Rating Area 5	No Preference	64 and over	1390.98
70194PA0220006	Rating Area 6	No Preference	0-14	362.54
70194PA0220006	Rating Area 6	No Preference	15	394.77
	Rating Area 6	No Preference	16	407.09
	Rating Area 6	No Preference	17	419.41
	Rating Area 6	No Preference	18	432.68
	Rating Area 6	No Preference	19	445.95
	Rating Area 6	No Preference	20	459.69
	Rating Area 6	No Preference	21	473.91
	Rating Area 6	No Preference	22	473.91
	Rating Area 6	No Preference	23	473.91
	Rating Area 6	No Preference	24	473.91
	Rating Area 6	No Preference	25	475.81
	Rating Area 6	No Preference	26	485.28
	Rating Area 6	No Preference	27	496.66
	Rating Area 6	No Preference	28	515.14
	Rating Area 6	No Preference	29	530.31
	Rating Area 6	No Preference	30	537.89
	Rating Area 6	No Preference	31	549.26
	Rating Area 6	No Preference	32	560.64
	Rating Area 6	No Preference	33	567.74
	Rating Area 6	No Preference	34	575.33
	Rating Area 6	No Preference	35	579.12

70194PA0220006	Rating Area 6	No Preference	36	582.91
	Rating Area 6	No Preference	37	586.70
	Rating Area 6	No Preference	38	590.49
	Rating Area 6	No Preference	39	598.07
	Rating Area 6	No Preference	40	605.66
	Rating Area 6	No Preference	41	617.03
	Rating Area 6	No Preference	42	627.93
	Rating Area 6	No Preference	43	643.10
	Rating Area 6	No Preference	44	662.05
	Rating Area 6	No Preference	45	684.33
	Rating Area 6	No Preference	46	710.87
	Rating Area 6	No Preference	47	740.72
	Rating Area 6	No Preference	48	774.84
	Rating Area 6	No Preference	49	808.49
	Rating Area 6	No Preference	50	846.40
	Rating Area 6	No Preference	51	883.84
	Rating Area 6	No Preference	52	925.07
	Rating Area 6	No Preference	53	966.78
	Rating Area 6	No Preference	54	1011.80
	Rating Area 6	No Preference	55	1056.82
	Rating Area 6	No Preference	56	1105.63
	Rating Area 6	No Preference	57	1154.92
	Rating Area 6	No Preference	58	1207.52
	Rating Area 6	No Preference	59	1233.59
	Rating Area 6	No Preference	60	1286.19
	Rating Area 6	No Preference	61	1331.69
	Rating Area 6	No Preference	62	1361.54
	Rating Area 6	No Preference	63	1398.98
	Rating Area 6	No Preference	64 and over	1421.73
70194PA0230002	Rating Area 1	No Preference	0-14	260.80
70194PA0230002	Rating Area 1	No Preference	15	283.99
	Rating Area 1	No Preference	16	292.85
	Rating Area 1	No Preference	17	301.71
	Rating Area 1	No Preference	18	311.26
	Rating Area 1	No Preference	19	320.81
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	Rating Area 1	No Preference	22	340.92
	Rating Area 1	No Preference	23	340.92
	Rating Area 1	No Preference	24	340.92
	Rating Area 1	No Preference	25	342.28
	Rating Area 1	No Preference	26	349.10
	Rating Area 1	No Preference	27	357.28
	Rating Area 1	No Preference	28	370.58
	Rating Area 1	No Preference	29	381.49
	Rating Area 1	No Preference	30	386.94
	Rating Area 1	No Preference	31	395.13
	Rating Area 1	No Preference	32	403.31
	Rating Area 1	No Preference	33	408.42

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	Rating Area 1	No Preference	35	416.60
	Rating Area 1	No Preference	36	419.33
	Rating Area 1	No Preference	37	422.06
	Rating Area 1	No Preference	38	424.79
	Rating Area 1	No Preference	39	430.24
	Rating Area 1	No Preference	40	435.70
	Rating Area 1	No Preference	41	443.88
	Rating Area 1	No Preference	42	451.72
	Rating Area 1	No Preference	43	462.63
	Rating Area 1	No Preference	44	476.27
	Rating Area 1	No Preference	45	492.29
	Rating Area 1	No Preference	46	511.38
	Rating Area 1	No Preference	47	532.86
	Rating Area 1	No Preference	48	557.40
	Rating Area 1	No Preference	49	581.61
	Rating Area 1	No Preference	50	608.88
	Rating Area 1	No Preference	51	635.82
	Rating Area 1	No Preference	52	665.48
	Rating Area 1	No Preference	53	695.48
	Rating Area 1	No Preference	54	727.86
	Rating Area 1	No Preference	55	760.25
	Rating Area 1	No Preference	56	795.37
	Rating Area 1	No Preference	57	830.82
	Rating Area 1	No Preference	58	868.66
	Rating Area 1	No Preference	59	887.41
	Rating Area 1	No Preference	60	925.26
	Rating Area 1	No Preference	61	957.99
	Rating Area 1	No Preference	62	979.46
	Rating Area 1	No Preference	63	1006.40
	Rating Area 1	No Preference	64 and over	1022.76
70194PA0230002	Rating Area 2	No Preference	0-14	274.82
70194PA0230002	Rating Area 2	No Preference	15	299.25
	Rating Area 2	No Preference	16	308.59
	Rating Area 2	No Preference	17	317.93
	Rating Area 2	No Preference	18	327.99
	Rating Area 2	No Preference	19	338.04
	Rating Area 2	No Preference	20	348.46
	Rating Area 2	No Preference	21	359.24
	Rating Area 2	No Preference	22	359.24
	Rating Area 2	No Preference	23	359.24
	Rating Area 2	No Preference	24	359.24
	Rating Area 2	No Preference	25	360.68
	Rating Area 2	No Preference	26	367.86
	Rating Area 2	No Preference	27	376.48
	Rating Area 2	No Preference	28	390.49
	Rating Area 2	No Preference	29	401.99
	Rating Area 2	No Preference	30	407.74
	Rating Area 2	No Preference	31	416.36

	70194PA0230002	Rating Area 2	No Preference	32	424.98
	70194PA0230002	Rating Area 2	No Preference	33	430.37
	70194PA0230002	Rating Area 2	No Preference	34	436.12
	70194PA0230002	Rating Area 2	No Preference	35	438.99
	70194PA0230002	Rating Area 2	No Preference	36	441.87
	70194PA0230002	Rating Area 2	No Preference	37	444.74
	70194PA0230002	Rating Area 2	No Preference	38	447.61
	70194PA0230002	Rating Area 2	No Preference	39	453.36
	70194PA0230002	Rating Area 2	No Preference	40	459.11
	70194PA0230002	Rating Area 2	No Preference	41	467.73
	70194PA0230002	Rating Area 2	No Preference	42	475.99
	70194PA0230002	Rating Area 2	No Preference	43	487.49
	70194PA0230002	Rating Area 2	No Preference	44	501.86
	70194PA0230002	Rating Area 2	No Preference	45	518.74
	70194PA0230002	Rating Area 2	No Preference	46	538.86
	70194PA0230002	Rating Area 2	No Preference	47	561.49
	70194PA0230002	Rating Area 2	No Preference	48	587.36
	70194PA0230002	Rating Area 2	No Preference	49	612.86
	70194PA0230002	Rating Area 2	No Preference	50	641.60
	70194PA0230002	Rating Area 2	No Preference	51	669.98
	70194PA0230002	Rating Area 2	No Preference	52	701.24
	70194PA0230002	Rating Area 2	No Preference	53	732.85
	70194PA0230002	Rating Area 2	No Preference	54	766.98
	70194PA0230002	Rating Area 2	No Preference	55	801.11
	70194PA0230002	Rating Area 2	No Preference	56	838.11
	70194PA0230002	Rating Area 2	No Preference	57	875.47
	70194PA0230002	Rating Area 2	No Preference	58	915.34
	70194PA0230002	Rating Area 2	No Preference	59	935.10
	70194PA0230002	Rating Area 2	No Preference	60	974.98
	70194PA0230002	Rating Area 2	No Preference	61	1009.46
	70194PA0230002	Rating Area 2	No Preference	62	1032.10
	70194PA0230002	Rating Area 2	No Preference	63	1060.48
	70194PA0230002	Rating Area 2	No Preference	64 and over	1077.72
	70194PA0230002	Rating Area 4	No Preference	0-14	274.82
	70194PA0230002	Rating Area 4	No Preference	15	299.25
	70194PA0230002	Rating Area 4	No Preference	16	308.59
	70194PA0230002	Rating Area 4	No Preference	17	317.93
	70194PA0230002	Rating Area 4	No Preference	18	327.99
	70194PA0230002	Rating Area 4	No Preference	19	338.04
	70194PA0230002	Rating Area 4	No Preference	20	348.46
	70194PA0230002	Rating Area 4	No Preference	21	359.24
	70194PA0230002	Rating Area 4	No Preference	22	359.24
	70194PA0230002	Rating Area 4	No Preference	23	359.24
	70194PA0230002	Rating Area 4	No Preference	24	359.24
	70194PA0230002	Rating Area 4	No Preference	25	360.68
	70194PA0230002	Rating Area 4	No Preference	26	367.86
	70194PA0230002	Rating Area 4	No Preference	27	376.48
	70194PA0230002	Rating Area 4	No Preference	28	390.49
	70194PA0230002	Rating Area 4	No Preference	29	401.99

70194PA0230002	Rating Area 4	No Preference	30	407.74
	Rating Area 4	No Preference	31	416.36
	Rating Area 4	No Preference	32	424.98
	Rating Area 4	No Preference	33	430.37
	Rating Area 4	No Preference	34	436.12
	Rating Area 4	No Preference	35	438.99
	Rating Area 4	No Preference	36	441.87
	Rating Area 4	No Preference	37	444.74
	Rating Area 4	No Preference	38	447.61
	Rating Area 4	No Preference	39	453.36
	Rating Area 4	No Preference	40	459.11
	Rating Area 4	No Preference	41	467.73
	Rating Area 4	No Preference	42	475.99
	Rating Area 4	No Preference	43	487.49
	Rating Area 4	No Preference	44	501.86
	Rating Area 4	No Preference	45	518.74
	Rating Area 4	No Preference	46	538.86
	Rating Area 4	No Preference	47	561.49
	Rating Area 4	No Preference	48	587.36
	Rating Area 4	No Preference	49	612.86
	Rating Area 4	No Preference	50	641.60
	Rating Area 4	No Preference	51	669.98
	Rating Area 4	No Preference	52	701.24
	Rating Area 4	No Preference	53	732.85
	Rating Area 4	No Preference	54	766.98
	Rating Area 4	No Preference	55	801.11
	Rating Area 4	No Preference	56	838.11
	Rating Area 4	No Preference	57	875.47
	Rating Area 4	No Preference	58	915.34
	Rating Area 4	No Preference	59	935.10
	Rating Area 4	No Preference	60	974.98
	Rating Area 4	No Preference	61	1009.46
	Rating Area 4	No Preference	62	1032.10
	Rating Area 4	No Preference	63	1060.48
	Rating Area 4	No Preference	64 and over	1077.72
70194PA0230002	Rating Area 5	No Preference	0-14	278.67
70194PA0230002	Rating Area 5	No Preference	15	303.44
	Rating Area 5	No Preference	16	312.91
	Rating Area 5	No Preference	17	322.38
	Rating Area 5	No Preference	18	332.58
	Rating Area 5	No Preference	19	342.78
	Rating Area 5	No Preference	20	353.34
	Rating Area 5	No Preference	21	364.27
	Rating Area 5	No Preference	22	364.27
	Rating Area 5	No Preference	23	364.27
	Rating Area 5	No Preference	24	364.27
	Rating Area 5	No Preference	25	365.73
	Rating Area 5	No Preference	26	373.01
	Rating Area 5	No Preference	27	381.75

70194PA0230002	Rating Area 5	No Preference	28	395.96
	Rating Area 5	No Preference	29	407.62
	Rating Area 5	No Preference	30	413.45
	Rating Area 5	No Preference	31	422.19
	Rating Area 5	No Preference	32	430.93
	Rating Area 5	No Preference	33	436.40
	Rating Area 5	No Preference	34	442.22
	Rating Area 5	No Preference	35	445.14
	Rating Area 5	No Preference	36	448.05
	Rating Area 5	No Preference	37	450.97
	Rating Area 5	No Preference	38	453.88
	Rating Area 5	No Preference	39	459.71
	Rating Area 5	No Preference	40	465.54
	Rating Area 5	No Preference	41	474.28
	Rating Area 5	No Preference	42	482.66
	Rating Area 5	No Preference	43	494.31
	Rating Area 5	No Preference	44	508.89
	Rating Area 5	No Preference	45	526.01
	Rating Area 5	No Preference	46	546.41
	Rating Area 5	No Preference	47	569.35
	Rating Area 5	No Preference	48	595.58
	Rating Area 5	No Preference	49	621.44
	Rating Area 5	No Preference	50	650.59
	Rating Area 5	No Preference	51	679.36
	Rating Area 5	No Preference	52	711.06
	Rating Area 5	No Preference	53	743.11
	Rating Area 5	No Preference	54	777.72
	Rating Area 5	No Preference	55	812.32
	Rating Area 5	No Preference	56	849.84
	Rating Area 5	No Preference	57	887.73
	Rating Area 5	No Preference	58	928.16
	Rating Area 5	No Preference	59	948.19
	Rating Area 5	No Preference	60	988.63
	Rating Area 5	No Preference	61	1023.60
	Rating Area 5	No Preference	62	1046.55
	Rating Area 5	No Preference	63	1075.33
	Rating Area 5	No Preference	64 and over	1092.81
70194PA0230002	Rating Area 6	No Preference	0-14	284.83
70194PA0230002	Rating Area 6	No Preference	15	310.15
	Rating Area 6	No Preference	16	319.83
	Rating Area 6	No Preference	17	329.51
	Rating Area 6	No Preference	18	339.94
	Rating Area 6	No Preference	19	350.36
	Rating Area 6	No Preference	20	361.16
	Rating Area 6	No Preference	21	372.33
	Rating Area 6	No Preference	22	372.33
	Rating Area 6	No Preference	23	372.33
	Rating Area 6	No Preference	24	372.33
	Rating Area 6	No Preference	25	373.82

	70194PA0230002	Rating Area 6	No Preference	26	381.27
	70194PA0230002	Rating Area 6	No Preference	27	390.20
	70194PA0230002	Rating Area 6	No Preference	28	404.72
	70194PA0230002	Rating Area 6	No Preference	29	416.64
	70194PA0230002	Rating Area 6	No Preference	30	422.59
	70194PA0230002	Rating Area 6	No Preference	31	431.53
	70194PA0230002	Rating Area 6	No Preference	32	440.47
	70194PA0230002	Rating Area 6	No Preference	33	446.05
	70194PA0230002	Rating Area 6	No Preference	34	452.01
	70194PA0230002	Rating Area 6	No Preference	35	454.99
	70194PA0230002	Rating Area 6	No Preference	36	457.97
	70194PA0230002	Rating Area 6	No Preference	37	460.94
	70194PA0230002	Rating Area 6	No Preference	38	463.92
	70194PA0230002	Rating Area 6	No Preference	39	469.88
	70194PA0230002	Rating Area 6	No Preference	40	475.84
	70194PA0230002	Rating Area 6	No Preference	41	484.77
	70194PA0230002	Rating Area 6	No Preference	42	493.34
	70194PA0230002	Rating Area 6	No Preference	43	505.25
	70194PA0230002	Rating Area 6	No Preference	44	520.15
	70194PA0230002	Rating Area 6	No Preference	45	537.64
	70194PA0230002	Rating Area 6	No Preference	46	558.50
	70194PA0230002	Rating Area 6	No Preference	47	581.95
	70194PA0230002	Rating Area 6	No Preference	48	608.76
	70194PA0230002	Rating Area 6	No Preference	49	635.19
	70194PA0230002	Rating Area 6	No Preference	50	664.98
	70194PA0230002	Rating Area 6	No Preference	51	694.40
	70194PA0230002	Rating Area 6	No Preference	52	726.79
	70194PA0230002	Rating Area 6	No Preference	53	759.55
	70194PA0230002	Rating Area 6	No Preference	54	794.92
	70194PA0230002	Rating Area 6	No Preference	55	830.30
	70194PA0230002	Rating Area 6	No Preference	56	868.65
	70194PA0230002	Rating Area 6	No Preference	57	907.37
	70194PA0230002	Rating Area 6	No Preference	58	948.70
	70194PA0230002	Rating Area 6	No Preference	59	969.17
	70194PA0230002	Rating Area 6	No Preference	60	1010.50
	70194PA0230002	Rating Area 6	No Preference	61	1046.25
	70194PA0230002	Rating Area 6	No Preference	62	1069.70
	70194PA0230002	Rating Area 6	No Preference	63	1099.12
	70194PA0230002	Rating Area 6	No Preference	64 and over	1116.99
	70194PA0240006	Rating Area 6	No Preference	0-14	351.35
	70194PA0240006	Rating Area 6	No Preference	15	382.58
	70194PA0240006	Rating Area 6	No Preference	16	394.52
	70194PA0240006	Rating Area 6	No Preference	17	406.46
	70194PA0240006	Rating Area 6	No Preference	18	419.32
	70194PA0240006	Rating Area 6	No Preference	19	432.18
	70194PA0240006	Rating Area 6	No Preference	20	445.50
	70194PA0240006	Rating Area 6	No Preference	21	459.28
	70194PA0240006	Rating Area 6	No Preference	22	459.28
	70194PA0240006	Rating Area 6	No Preference	23	459.28

70194PA0240006	Rating Area 6	No Preference	24	459.28
	Rating Area 6	No Preference	25	461.12
	Rating Area 6	No Preference	26	470.30
	Rating Area 6	No Preference	27	481.33
	Rating Area 6	No Preference	28	499.24
	Rating Area 6	No Preference	29	513.93
	Rating Area 6	No Preference	30	521.28
	Rating Area 6	No Preference	31	532.31
	Rating Area 6	No Preference	32	543.33
	Rating Area 6	No Preference	33	550.22
	Rating Area 6	No Preference	34	557.57
	Rating Area 6	No Preference	35	561.24
	Rating Area 6	No Preference	36	564.91
	Rating Area 6	No Preference	37	568.59
	Rating Area 6	No Preference	38	572.26
	Rating Area 6	No Preference	39	579.61
	Rating Area 6	No Preference	40	586.96
	Rating Area 6	No Preference	41	597.98
	Rating Area 6	No Preference	42	608.55
	Rating Area 6	No Preference	43	623.24
	Rating Area 6	No Preference	44	641.61
	Rating Area 6	No Preference	45	663.20
	Rating Area 6	No Preference	46	688.92
	Rating Area 6	No Preference	47	717.85
	Rating Area 6	No Preference	48	750.92
	Rating Area 6	No Preference	49	783.53
	Rating Area 6	No Preference	50	820.27
	Rating Area 6	No Preference	51	856.56
	Rating Area 6	No Preference	52	896.51
	Rating Area 6	No Preference	53	936.93
	Rating Area 6	No Preference	54	980.56
	Rating Area 6	No Preference	55	1024.19
	Rating Area 6	No Preference	56	1071.50
	Rating Area 6	No Preference	57	1119.27
	Rating Area 6	No Preference	58	1170.25
	Rating Area 6	No Preference	59	1195.51
	Rating Area 6	No Preference	60	1246.49
	Rating Area 6	No Preference	61	1290.58
	Rating Area 6	No Preference	62	1319.51
	Rating Area 6	No Preference	63	1355.79
	Rating Area 6	No Preference	64 and over	1377.84
70194PA0240006	Rating Area 7	No Preference	0-14	363.29
70194PA0240006	Rating Area 7	No Preference	15	395.58
	Rating Area 7	No Preference	16	407.93
	Rating Area 7	No Preference	17	420.28
	Rating Area 7	No Preference	18	433.57
	Rating Area 7	No Preference	19	446.87
	Rating Area 7	No Preference	20	460.64
	Rating Area 7	No Preference	21	474.89

70194PA0240006	Rating Area 7	No Preference	22	474.89
	Rating Area 7	No Preference	23	474.89
	Rating Area 7	No Preference	24	474.89
	Rating Area 7	No Preference	25	476.79
	Rating Area 7	No Preference	26	486.29
	Rating Area 7	No Preference	27	497.68
	Rating Area 7	No Preference	28	516.21
	Rating Area 7	No Preference	29	531.40
	Rating Area 7	No Preference	30	539.00
	Rating Area 7	No Preference	31	550.40
	Rating Area 7	No Preference	32	561.79
	Rating Area 7	No Preference	33	568.92
	Rating Area 7	No Preference	34	576.52
	Rating Area 7	No Preference	35	580.32
	Rating Area 7	No Preference	36	584.11
	Rating Area 7	No Preference	37	587.91
	Rating Area 7	No Preference	38	591.71
	Rating Area 7	No Preference	39	599.31
	Rating Area 7	No Preference	40	606.91
	Rating Area 7	No Preference	41	618.31
	Rating Area 7	No Preference	42	629.23
	Rating Area 7	No Preference	43	644.43
	Rating Area 7	No Preference	44	663.42
	Rating Area 7	No Preference	45	685.74
	Rating Area 7	No Preference	46	712.34
	Rating Area 7	No Preference	47	742.25
	Rating Area 7	No Preference	48	776.45
	Rating Area 7	No Preference	49	810.16
	Rating Area 7	No Preference	50	848.15
	Rating Area 7	No Preference	51	885.67
	Rating Area 7	No Preference	52	926.99
	Rating Area 7	No Preference	53	968.78
	Rating Area 7	No Preference	54	1013.89
	Rating Area 7	No Preference	55	1059.00
	Rating Area 7	No Preference	56	1107.92
	Rating Area 7	No Preference	57	1157.31
	Rating Area 7	No Preference	58	1210.02
	Rating Area 7	No Preference	59	1236.14
	Rating Area 7	No Preference	60	1288.85
	Rating Area 7	No Preference	61	1334.44
	Rating Area 7	No Preference	62	1364.36
	Rating Area 7	No Preference	63	1401.88
	Rating Area 7	No Preference	64 and over	1424.67
70194PA0240006	Rating Area 9	No Preference	0-14	355.24
70194PA0240006	Rating Area 9	No Preference	15	386.82
	Rating Area 9	No Preference	16	398.89
	Rating Area 9	No Preference	17	410.97
	Rating Area 9	No Preference	18	423.97
	Rating Area 9	No Preference	19	436.97

70194PA0240006	Rating Area 9	No Preference	20	450.44
	Rating Area 9	No Preference	21	464.37
	Rating Area 9	No Preference	22	464.37
	Rating Area 9	No Preference	23	464.37
	Rating Area 9	No Preference	24	464.37
	Rating Area 9	No Preference	25	466.23
	Rating Area 9	No Preference	26	475.51
	Rating Area 9	No Preference	27	486.66
	Rating Area 9	No Preference	28	504.77
	Rating Area 9	No Preference	29	519.63
	Rating Area 9	No Preference	30	527.06
	Rating Area 9	No Preference	31	538.20
	Rating Area 9	No Preference	32	549.35
	Rating Area 9	No Preference	33	556.32
	Rating Area 9	No Preference	34	563.75
	Rating Area 9	No Preference	35	567.46
	Rating Area 9	No Preference	36	571.18
	Rating Area 9	No Preference	37	574.89
	Rating Area 9	No Preference	38	578.61
	Rating Area 9	No Preference	39	586.03
	Rating Area 9	No Preference	40	593.46
	Rating Area 9	No Preference	41	604.61
	Rating Area 9	No Preference	42	615.29
	Rating Area 9	No Preference	43	630.15
	Rating Area 9	No Preference	44	648.72
	Rating Area 9	No Preference	45	670.55
	Rating Area 9	No Preference	46	696.56
	Rating Area 9	No Preference	47	725.81
	Rating Area 9	No Preference	48	759.24
	Rating Area 9	No Preference	49	792.22
	Rating Area 9	No Preference	50	829.36
	Rating Area 9	No Preference	51	866.05
	Rating Area 9	No Preference	52	906.45
	Rating Area 9	No Preference	53	947.31
	Rating Area 9	No Preference	54	991.43
	Rating Area 9	No Preference	55	1035.55
	Rating Area 9	No Preference	56	1083.38
	Rating Area 9	No Preference	57	1131.67
	Rating Area 9	No Preference	58	1183.21
	Rating Area 9	No Preference	59	1208.76
	Rating Area 9	No Preference	60	1260.30
	Rating Area 9	No Preference	61	1304.88
	Rating Area 9	No Preference	62	1334.14
	Rating Area 9	No Preference	63	1370.82
	Rating Area 9	No Preference	64 and over	1393.11
70194PA0250002	Rating Area 6	No Preference	0-14	266.92
70194PA0250002	Rating Area 6	No Preference	15	290.65
70194PA0250002	Rating Area 6	No Preference	16	299.72
70194PA0250002	Rating Area 6	No Preference	17	308.79

	70194PA0250002	Rating Area 6	No Preference	18	318.56
	70194PA0250002	Rating Area 6	No Preference	19	328.33
	70194PA0250002	Rating Area 6	No Preference	20	338.45
	70194PA0250002	Rating Area 6	No Preference	21	348.92
	70194PA0250002	Rating Area 6	No Preference	22	348.92
	70194PA0250002	Rating Area 6	No Preference	23	348.92
	70194PA0250002	Rating Area 6	No Preference	24	348.92
	70194PA0250002	Rating Area 6	No Preference	25	350.32
	70194PA0250002	Rating Area 6	No Preference	26	357.29
	70194PA0250002	Rating Area 6	No Preference	27	365.67
	70194PA0250002	Rating Area 6	No Preference	28	379.28
	70194PA0250002	Rating Area 6	No Preference	29	390.44
	70194PA0250002	Rating Area 6	No Preference	30	396.02
	70194PA0250002	Rating Area 6	No Preference	31	404.40
	70194PA0250002	Rating Area 6	No Preference	32	412.77
	70194PA0250002	Rating Area 6	No Preference	33	418.01
	70194PA0250002	Rating Area 6	No Preference	34	423.59
	70194PA0250002	Rating Area 6	No Preference	35	426.38
	70194PA0250002	Rating Area 6	No Preference	36	429.17
	70194PA0250002	Rating Area 6	No Preference	37	431.96
	70194PA0250002	Rating Area 6	No Preference	38	434.75
	70194PA0250002	Rating Area 6	No Preference	39	440.34
	70194PA0250002	Rating Area 6	No Preference	40	445.92
	70194PA0250002	Rating Area 6	No Preference	41	454.29
	70194PA0250002	Rating Area 6	No Preference	42	462.32
	70194PA0250002	Rating Area 6	No Preference	43	473.48
	70194PA0250002	Rating Area 6	No Preference	44	487.44
	70194PA0250002	Rating Area 6	No Preference	45	503.84
	70194PA0250002	Rating Area 6	No Preference	46	523.38
	70194PA0250002	Rating Area 6	No Preference	47	545.36
	70194PA0250002	Rating Area 6	No Preference	48	570.48
	70194PA0250002	Rating Area 6	No Preference	49	595.26
	70194PA0250002	Rating Area 6	No Preference	50	623.17
	70194PA0250002	Rating Area 6	No Preference	51	650.74
	70194PA0250002	Rating Area 6	No Preference	52	681.09
	70194PA0250002	Rating Area 6	No Preference	53	711.80
	70194PA0250002	Rating Area 6	No Preference	54	744.94
	70194PA0250002	Rating Area 6	No Preference	55	778.09
	70194PA0250002	Rating Area 6	No Preference	56	814.03
	70194PA0250002	Rating Area 6	No Preference	57	850.32
	70194PA0250002	Rating Area 6	No Preference	58	889.05
	70194PA0250002	Rating Area 6	No Preference	59	908.24
	70194PA0250002	Rating Area 6	No Preference	60	946.97
	70194PA0250002	Rating Area 6	No Preference	61	980.47
	70194PA0250002	Rating Area 6	No Preference	62	1002.45
	70194PA0250002	Rating Area 6	No Preference	63	1030.01
	70194PA0250002	Rating Area 6	No Preference	64 and over	1046.76
	70194PA0250002	Rating Area 7	No Preference	0-14	276.00
	70194PA0250002	Rating Area 7	No Preference	15	300.53

70194PA0250002	Rating Area 7	No Preference	16	309.91
70194PA0250002	Rating Area 7	No Preference	17	319.29
70194PA0250002	Rating Area 7	No Preference	18	329.39
70194PA0250002	Rating Area 7	No Preference	19	339.49
70194PA0250002	Rating Area 7	No Preference	20	349.96
70194PA0250002	Rating Area 7	No Preference	21	360.78
70194PA0250002	Rating Area 7	No Preference	22	360.78
70194PA0250002	Rating Area 7	No Preference	23	360.78
70194PA0250002	Rating Area 7	No Preference	24	360.78
70194PA0250002	Rating Area 7	No Preference	25	362.22
70194PA0250002	Rating Area 7	No Preference	26	369.44
70194PA0250002	Rating Area 7	No Preference	27	378.10
70194PA0250002	Rating Area 7	No Preference	28	392.17
70194PA0250002	Rating Area 7	No Preference	29	403.71
70194PA0250002	Rating Area 7	No Preference	30	409.49
70194PA0250002	Rating Area 7	No Preference	31	418.14
70194PA0250002	Rating Area 7	No Preference	32	426.80
70194PA0250002	Rating Area 7	No Preference	33	432.21
70194PA0250002	Rating Area 7	No Preference	34	437.99
70194PA0250002	Rating Area 7	No Preference	35	440.87
70194PA0250002	Rating Area 7	No Preference	36	443.76
70194PA0250002	Rating Area 7	No Preference	37	446.65
70194PA0250002	Rating Area 7	No Preference	38	449.53
70194PA0250002	Rating Area 7	No Preference	39	455.30
70194PA0250002	Rating Area 7	No Preference	40	461.08
70194PA0250002	Rating Area 7	No Preference	41	469.74
70194PA0250002	Rating Area 7	No Preference	42	478.03
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70194PA0250002	Rating Area 7	No Preference	45	520.97
70194PA0250002	Rating Area 7	No Preference	46	541.17
70194PA0250002	Rating Area 7	No Preference	47	563.90
70194PA0250002	Rating Area 7	No Preference	48	589.88
70194PA0250002	Rating Area 7	No Preference	49	615.49
70194PA0250002	Rating Area 7	No Preference	50	644.35
70194PA0250002	Rating Area 7	No Preference	51	672.85
70194PA0250002	Rating Area 7	No Preference	52	704.24
70194PA0250002	Rating Area 7	No Preference	53	735.99
70194PA0250002	Rating Area 7	No Preference	54	770.27
70194PA0250002	Rating Area 7	No Preference	55	804.54
70194PA0250002	Rating Area 7	No Preference	56	841.70
70194PA0250002	Rating Area 7	No Preference	57	879.22
70194PA0250002	Rating Area 7	No Preference	58	919.27
70194PA0250002	Rating Area 7	No Preference	59	939.11
70194PA0250002	Rating Area 7	No Preference	60	979.16
70194PA0250002	Rating Area 7	No Preference	61	1013.79
70194PA0250002	Rating Area 7	No Preference	62	1036.52
70194PA0250002	Rating Area 7	No Preference	63	1065.02
70194PA0250002	Rating Area 7	No Preference	64 and over	1082.34

70194PA0250002	Rating Area 9	No Preference	0-14	269.88
70194PA0250002	Rating Area 9	No Preference	15	293.87
70194PA0250002	Rating Area 9	No Preference	16	303.05
70194PA0250002	Rating Area 9	No Preference	17	312.22
70194PA0250002	Rating Area 9	No Preference	18	322.10
70194PA0250002	Rating Area 9	No Preference	19	331.98
70194PA0250002	Rating Area 9	No Preference	20	342.21
70194PA0250002	Rating Area 9	No Preference	21	352.79
70194PA0250002	Rating Area 9	No Preference	22	352.79
70194PA0250002	Rating Area 9	No Preference	23	352.79
70194PA0250002	Rating Area 9	No Preference	24	352.79
70194PA0250002	Rating Area 9	No Preference	25	354.20
70194PA0250002	Rating Area 9	No Preference	26	361.26
70194PA0250002	Rating Area 9	No Preference	27	369.72
70194PA0250002	Rating Area 9	No Preference	28	383.48
70194PA0250002	Rating Area 9	No Preference	29	394.77
70194PA0250002	Rating Area 9	No Preference	30	400.42
70194PA0250002	Rating Area 9	No Preference	31	408.88
70194PA0250002	Rating Area 9	No Preference	32	417.35
70194PA0250002	Rating Area 9	No Preference	33	422.64
70194PA0250002	Rating Area 9	No Preference	34	428.29
70194PA0250002	Rating Area 9	No Preference	35	431.11
70194PA0250002	Rating Area 9	No Preference	36	433.93
70194PA0250002	Rating Area 9	No Preference	37	436.75
70194PA0250002	Rating Area 9	No Preference	38	439.58
70194PA0250002	Rating Area 9	No Preference	39	445.22
70194PA0250002	Rating Area 9	No Preference	40	450.87
70194PA0250002	Rating Area 9	No Preference	41	459.33
70194PA0250002	Rating Area 9	No Preference	42	467.45
70194PA0250002	Rating Area 9	No Preference	43	478.74
70194PA0250002	Rating Area 9	No Preference	44	492.85
70194PA0250002	Rating Area 9	No Preference	45	509.43
70194PA0250002	Rating Area 9	No Preference	46	529.19
70194PA0250002	Rating Area 9	No Preference	47	551.41
70194PA0250002	Rating Area 9	No Preference	48	576.81
70194PA0250002	Rating Area 9	No Preference	49	601.86
70194PA0250002	Rating Area 9	No Preference	50	630.08
70194PA0250002	Rating Area 9	No Preference	51	657.95
70194PA0250002	Rating Area 9	No Preference	52	688.65
70194PA0250002	Rating Area 9	No Preference	53	719.69
70194PA0250002	Rating Area 9	No Preference	54	753.21
70194PA0250002	Rating Area 9	No Preference	55	786.72
70194PA0250002	Rating Area 9	No Preference	56	823.06
70194PA0250002	Rating Area 9	No Preference	57	859.75
70194PA0250002	Rating Area 9	No Preference	58	898.91
70194PA0250002	Rating Area 9	No Preference	59	918.31
70194PA0250002	Rating Area 9	No Preference	60	957.47
70194PA0250002	Rating Area 9	No Preference	61	991.34
70194PA0250002	Rating Area 9	No Preference	62	1013.57

70194PA0250002 Rating Area 9	No Preference	63	1041.44
		64 and over	1058.37

Highmark Health Insurance Company (HHIC)
2022 Small Group Rate Filing
Trend Exhibit
Western & Central, PA Regions

Incurring Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-16	31,652	\$ 427.19		
Feb-16	31,151	\$ 462.44		
Mar-16	29,784	\$ 480.69		
Apr-16	28,568	\$ 483.09		
May-16	27,287	\$ 453.49		
Jun-16	26,195	\$ 471.88		
Jul-16	25,345	\$ 442.59		
Aug-16	24,775	\$ 520.98		
Sep-16	24,200	\$ 577.26		
Oct-16	23,399	\$ 510.40		
Nov-16	23,003	\$ 496.21		
Dec-16	19,103	\$ 516.98	\$ 483.71	
Jan-17	19,753	\$ 543.98	\$ 493.55	
Feb-17	19,696	\$ 476.57	\$ 495.73	
Mar-17	19,502	\$ 510.41	\$ 498.35	
Apr-17	19,297	\$ 538.72	\$ 502.82	
May-17	19,114	\$ 544.72	\$ 510.97	
Jun-17	19,112	\$ 547.03	\$ 517.66	
Jul-17	18,853	\$ 582.41	\$ 530.16	
Aug-17	18,916	\$ 572.89	\$ 534.41	
Sep-17	18,725	\$ 544.68	\$ 530.86	
Oct-17	18,668	\$ 587.87	\$ 537.47	
Nov-17	18,689	\$ 551.58	\$ 542.75	
Dec-17	18,416	\$ 564.37	\$ 546.64	13.0%
Jan-18	18,777	\$ 655.27	\$ 555.83	12.6%
Feb-18	18,797	\$ 548.34	\$ 562.09	13.4%
Mar-18	18,822	\$ 615.28	\$ 570.97	14.6%
Apr-18	18,747	\$ 602.41	\$ 576.34	14.6%
May-18	19,116	\$ 520.28	\$ 574.27	12.4%
Jun-18	19,197	\$ 574.56	\$ 576.61	11.4%
Jul-18	19,778	\$ 523.33	\$ 571.47	7.8%
Aug-18	20,167	\$ 587.07	\$ 572.74	7.2%
Sep-18	20,705	\$ 506.96	\$ 569.10	7.2%
Oct-18	22,100	\$ 557.85	\$ 566.53	5.4%
Nov-18	22,933	\$ 581.31	\$ 569.13	4.9%
Dec-18	26,389	\$ 504.45	\$ 562.54	2.9%
Jan-19	25,282	\$ 572.59	\$ 556.64	0.1%
Feb-19	25,006	\$ 538.58	\$ 555.49	-1.2%
Mar-19	24,812	\$ 610.84	\$ 556.43	-2.5%
Apr-19	24,371	\$ 585.06	\$ 555.82	-3.6%
May-19	24,203	\$ 581.51	\$ 560.55	-2.4%
Jun-19	24,024	\$ 522.10	\$ 556.29	-3.5%
Jul-19	23,294	\$ 569.35	\$ 559.67	-2.1%
Aug-19	22,985	\$ 583.47	\$ 559.65	-2.3%
Sep-19	22,611	\$ 549.95	\$ 562.67	-1.1%
Oct-19	22,196	\$ 632.22	\$ 568.40	0.3%
Nov-19	21,812	\$ 584.69	\$ 568.61	-0.1%
Dec-19	19,784	\$ 630.76	\$ 579.03	2.9%
Jan-20	21,587	\$ 621.79	\$ 582.96	4.7%
Feb-20	21,845	\$ 567.44	\$ 585.77	5.5%
Mar-20	22,251	\$ 629.13	\$ 587.04	5.5%
Apr-20	22,565	\$ 650.24	\$ 592.52	6.6%
May-20	22,775	\$ 590.08	\$ 593.31	5.8%
Jun-20	22,772	\$ 604.64	\$ 600.69	8.0%
Jul-20	22,790	\$ 697.72	\$ 611.75	9.3%
Aug-20	22,812	\$ 566.80	\$ 610.34	9.1%
Sep-20	23,275	\$ 655.61	\$ 619.42	10.1%
Oct-20	23,506	\$ 621.99	\$ 618.58	8.8%
Nov-20	23,663	\$ 644.65	\$ 623.61	9.7%
Dec-20	25,230	\$ 663.70	\$ 626.78	8.2%
Jan-21	25,909	\$ 602.84	\$ 624.94	7.2%
Feb-21	25,909	\$ 618.45	\$ 628.78	7.3%
Mar-21	25,909	\$ 723.14	\$ 637.27	8.6%
Apr-21	25,909	\$ 682.60	\$ 640.30	8.1%
May-21	25,909	\$ 625.75	\$ 642.92	8.4%
Jun-21	25,909	\$ 666.10	\$ 647.88	7.9%
Jul-21	25,909	\$ 658.34	\$ 644.99	5.4%
Aug-21	25,909	\$ 675.68	\$ 653.51	7.1%
Sep-21	25,909	\$ 680.96	\$ 655.67	5.9%
Oct-21	25,909	\$ 662.57	\$ 658.82	6.5%
Nov-21	25,909	\$ 699.02	\$ 663.26	6.4%
Dec-21	25,909	\$ 688.98	\$ 665.37	6.2%
Jan-22	25,909	\$ 695.10	\$ 673.06	7.7%
Feb-22	25,909	\$ 658.81	\$ 676.42	7.6%
Mar-22	25,909	\$ 768.94	\$ 680.24	6.7%
Apr-22	25,909	\$ 705.37	\$ 682.14	6.5%
May-22	25,909	\$ 689.20	\$ 687.42	6.9%
Jun-22	25,909	\$ 709.16	\$ 691.01	6.7%
Jul-22	25,909	\$ 678.76	\$ 692.71	7.4%
Aug-22	25,909	\$ 743.76	\$ 698.39	6.9%
Sep-22	25,909	\$ 724.09	\$ 701.98	7.1%
Oct-22	25,909	\$ 713.11	\$ 706.19	7.2%
Nov-22	25,909	\$ 746.86	\$ 710.18	7.1%
Dec-22	25,909	\$ 727.66	\$ 713.40	7.2%

Proposed Annual Trend (Cost & Utilization) 6.7%

Highmark Health Insurance Company (HHIC)
Small Group ACA
BEP COVID-19 Adjustment Factor Development

Please note:

- The BEP COVID-19 Adjustment is calculated using experience for the entire PA Small Group Market
- The BEP COVID-19 Adjustment is on an allowed basis
- The BEP COVID-19 Adjustment is for medical claims only; COVID-19 impact to drug claims is negligible
- Total BEP COVID-19 Adjustment uses CY 2019 medical/drug distribution to blend adjustment factors

Normalized Allowed Medical Claims PMPM - (CY 2019)	\$	347.33
Range of Historical Medical Trends - (2017 - 2019)		5.2% - 14.5%
Anticipated Medical Trend - Entire PA Small Group Market		7.2%
Anticipated Normalized Allowed Medical Claims PMPM - (CY 2020)	\$	372.21
Actual Normalized Allowed Medical Claims PMPM - (CY 2020)	\$	335.98
Medical BEP Adjustment Factor - (CY 2020)		0.9027
Drug BEP Adjustment Factor - (CY 2020)		1.0000
Total BEP Adjustment Factor - (CY 2020)		0.9261
Total BEP Adjustment Factor Reciprocal - (CY 2020)		1.0798

In this exhibit, Allowed Medical Claims PMPMs exclude high dollar claims and are normalized only for work days and demographics.

Highmark Health Insurance Company (HHIC)
2022 Small Group Rate Filing
COVID Projection Support

1. Covid Treatment:

Admits per 1000 per Month	0.003
Cost per Admit	\$ 26,014.13
PMPM Cost	\$ 0.07

2. Covid Testing:

Tests per 1000 per Month	8.935
Cost per Test	\$ 112.87
PMPM Cost	\$ 1.01

3. Covid Vaccine:

Percent of Population Receiving Vaccine per Year	42.8%
Vaccine Cost	\$ 75.00
Administrative Cost	\$ 40.00
Expected Annual Dose	0.5
Cost per Vaccine	\$ 57.50
PMPM Cost	\$ 2.05

4. Covid Induced Morbidity Change:

		% of Claims
ETG Category	Sub-Category	Small Group
Cardiology	Total	9.3%
Orthopedics & Rheumatology	Joint Degeneration	6.1%
Endocrinology	Diabetes	4.5%
Psychiatry	Mood disorder, depressed	1.6%
Chemical Dependency	Alcohol Treatment	0.5%
Total Impacted Claims		22.0%

Minimum expected % claims increase in these categories	1%
Minimum % Impact to Claims	0.2%

Maximum expected % claims increase in these categories	5%
Maximum % Impact to Claims	1.1%

COVID Induced Morbidity Change:	0.5%
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Highmark Health Insurance Company (HHIC)

2022 Small Group Rate Filing

Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor - Experience Data Factors

Average Rating Factors by Cohort:	Age Factor	Area Factor	Network Factor	Induced Demand Factor (Based on Metal Levels)
Calendar Year 2020 Average	1.5134	0.9974	1.0000	1.0738
Calendar Year 2020 Average for Members Active at end of BEP	1.5144	0.9975	1.0000	1.0740
2022 Projected	1.5515	0.9998	1.0000	1.0732

Support for Single Risk Pool Adjustment Factors:	Claims Paid through Claims System	Rx Rebates, Capitation, Settlements, and Other Claims Paid Outside of System	Total
Calendar Year 2020 Allowed Claims PMPM	\$ 520.92	\$ (63.88)	\$ 457.04
Calendar Year 2020 Allowed Claims PMPM for Members Active at end of BEP	\$ 522.42	\$ (64.14)	\$ 458.28
BEP Adjustment (for COVID)	7.98%	0.00%	
Adj Calendar Year 2020 Allowed Claims PMPM	\$ 562.47	\$ (63.88)	\$ 498.60
Adj Calendar Year 2020 Allowed Claims PMPM for Members Active at end of BEP	\$ 564.09	\$ (64.14)	\$ 499.96
Trend	6.69%	Projections Done Independently	
Projected 2022 Allowed Claims PMPM for BEP Members	\$ 640.21	\$ (85.64)	\$ 554.57
Projected 2022 Allowed Claims PMPM for Projected Membership	\$ 642.05	\$ (85.64)	\$ 556.41
Change in Morbidity (Excluding Projected COVID Impacts)	1.0020	1.0000	1.0024
Change in Age	1.0252	1.0000	1.0291
Change in Area	1.0023	1.0000	1.0027
Change in Network	1.0000	1.0000	1.0000
Change in Benefit Richness	0.9995	1.0000	0.9994
Change in Morbidity - Projected COVID Impacts	1.0109	1.0000	1.0125

Development of Single Risk Pool Adjustment Factors:	
Change in Morbidity - All Other	1.0149
Change in Demographics	1.0318
Change in Network	1.0000

Table 3 Induced Demand Trend	-0.03%
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Highmark Health Insurance Company (HHIC)

2022 Small Group Rate Filing

Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor - Manual Rate Factors

Average Rating Factors by Cohort:	Age Factor	Area Factor	Network Factor	Induced Demand Factor (Based on Metal Levels)
Calendar Year 2020 Average	1.5206	1.0085	0.9842	1.0816
Calendar Year 2020 Average for Members Active at end of BEP	1.5217	1.0092	0.9847	1.0819
2022 Projected	1.5515	0.9998	1.0000	1.0732

Support for Single Risk Pool Adjustment Factors:	Claims Paid through Claims System	Rx Rebates, Capitation, Settlements, and Other Claims Paid Outside of System	Total
Calendar Year 2020 Allowed Claims PMPM	\$ 579.03	\$ (29.19)	\$ 549.83
Calendar Year 2020 Allowed Claims PMPM for Members Active at end of BEP	\$ 589.12	\$ (29.92)	\$ 559.19
BEP Adjustment (for COVID)	7.98%	0.00%	
Adj Calendar Year 2020 Allowed Claims PMPM	\$ 625.22	\$ (29.19)	\$ 596.02
Adj Calendar Year 2020 Allowed Claims PMPM for Members Active at end of BEP	\$ 636.11	\$ (29.92)	\$ 606.19
Trend	6.65%	Projections Done Independently	
Projected 2022 Allowed Claims PMPM for BEP Members	\$ 711.11	\$ (46.92)	\$ 664.19
Projected 2022 Allowed Claims PMPM for Projected Membership	\$ 723.50	\$ (46.92)	\$ 676.58
Change in Morbidity (Excluding Projected COVID Impacts)	1.0152	1.0000	1.0163
Change in Age	1.0204	1.0000	1.0218
Change in Area	0.9913	1.0000	0.9907
Change in Network	1.0160	1.0000	1.0171
Change in Benefit Richness	0.9922	1.0000	0.9917
Change in Morbidity - Projected COVID Impacts	1.0103	1.0000	1.0110

Development of Single Risk Pool Adjustment Factors:	
Change in Morbidity - All Other	1.0275
Change in Demographics	1.0123
Change in Network	1.0171

Table 3 Induced Demand Trend	-0.42%
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Highmark Health Insurance Company (HHIC)

2022 Small Group Rate Filing

Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan \$ 1,881,475 \$ 1,511,707
Calculated Paid to Allowed Ratio 80.35%
URRT Worksheet I Value 80.35%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
70194PA0220006	Gold	1,200	\$ 845,760	\$ 698,292
70194PA0230002	Bronze	36	\$ 23,713	\$ 16,251
70194PA0240006	Gold	1,272	\$ 887,081	\$ 716,263
70194PA0250002	Bronze	192	\$ 124,920	\$ 80,901

Highmark Health Insurance Company (HHIC)
2022 Small Group Rate Filing
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)	Network Factor (8)	(7)/(6) (9)
70194PA0220006	Gold	100	845,760	698,292	0.8256	0.8351	1.0000	1.0114
70194PA0230002	Bronze	3	23,713	16,251	0.6853	0.6478	1.0000	0.9453
70194PA0240006	Gold	106	887,081	716,263	0.8074	0.8081	1.0000	1.0008
70194PA0250002	Bronze	16	124,920	80,901	0.6476	0.6047	1.0000	0.9337
								1.0000

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Highmark Health Insurance Company (HHIC)
2022 Small Group Rate Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor

Type	Average Age Factor	% of Members	Allowed
Current ACA Book - February 2021	1.552	100.0%	\$458.28
New Business (Assumed to be same as current block)	1.552	0.0%	\$458.28
Overall	1.552	100.0%	

Child Capping Adjustment **1.003**

Average Age Factor **1.546**

Geographic Factor **1.000**

Tobacco Surcharge (Not Applicable) **1.000**

Rating Area	Rating Factor	Projected Members	RA Geo Factors
1	0.9263	18	0.7288
2	0.9761	1	0.8434
3	0.0000	-	1.0385
4	0.9761	83	0.7771
5	0.9898	2	0.7722
6	1.0117	50	1.2063
7	1.0461	47	1.1684
8	0.0000	-	0.9957
9	1.0229	24	1.1374

Highmark Health Insurance Company (HHIC)
2022 Small Group Rate Filing
Derivation of the Geographic Factors (Table 13)

WPA:								
Area	2020 Avg Members	2019 Normalized, Risk Adjusted Claims Relative to Area 4	2020 Normalized, Risk Adjusted Claims Relative to Area 4	Average	Factor	Average, Rebalanced to Proposed Level	Current Factors, Rebalanced to Proposed Level	Change
1	1,218	0.890	0.956	0.923	0.955	0.931	1.000	-4.5%
2	77	1.036	0.968	1.002	1.006	1.011	1.000	0.6%
4	7,186	1.000	1.000	1.000	1.006	1.009	1.000	0.6%
5	441	1.037	1.054	1.045	1.020	1.054	1.000	2.0%
6	73	1.028	1.021	1.024	1.080	1.033	1.072	0.7%
				0.992	1.001	1.001	1.001	

*Given that data points are calculated as claim relativities, but area factors are applied to premium rates (claims + admin), proposed factor spreads are diluted.

CPA:								
Area	2020 Avg Members	2019 Normalized, Risk Adjusted Claims Relative to Area 9	2020 Normalized, Risk Adjusted Claims Relative to Area 9	Average	Factor	Average, Rebalanced to Proposed Level	Current Factors, Rebalanced to Proposed Level	Change
6	1,978	0.944	0.913	0.929	0.980	0.913	1.007	-2.7%
7	6,740	1.090	1.024	1.057	1.013	1.039	1.007	0.6%
9	5,213	1.000	1.000	1.000	0.991	0.983	0.988	0.3%
				1.017	1.000	1.000	1.000	

*Given that data points are calculated as claim relativities, but area factors are applied to premium rates (claims + admin), proposed factor spreads are diluted.

*Proposed factor spreads further diluted to avoid market shock from an overreaction to recent data.

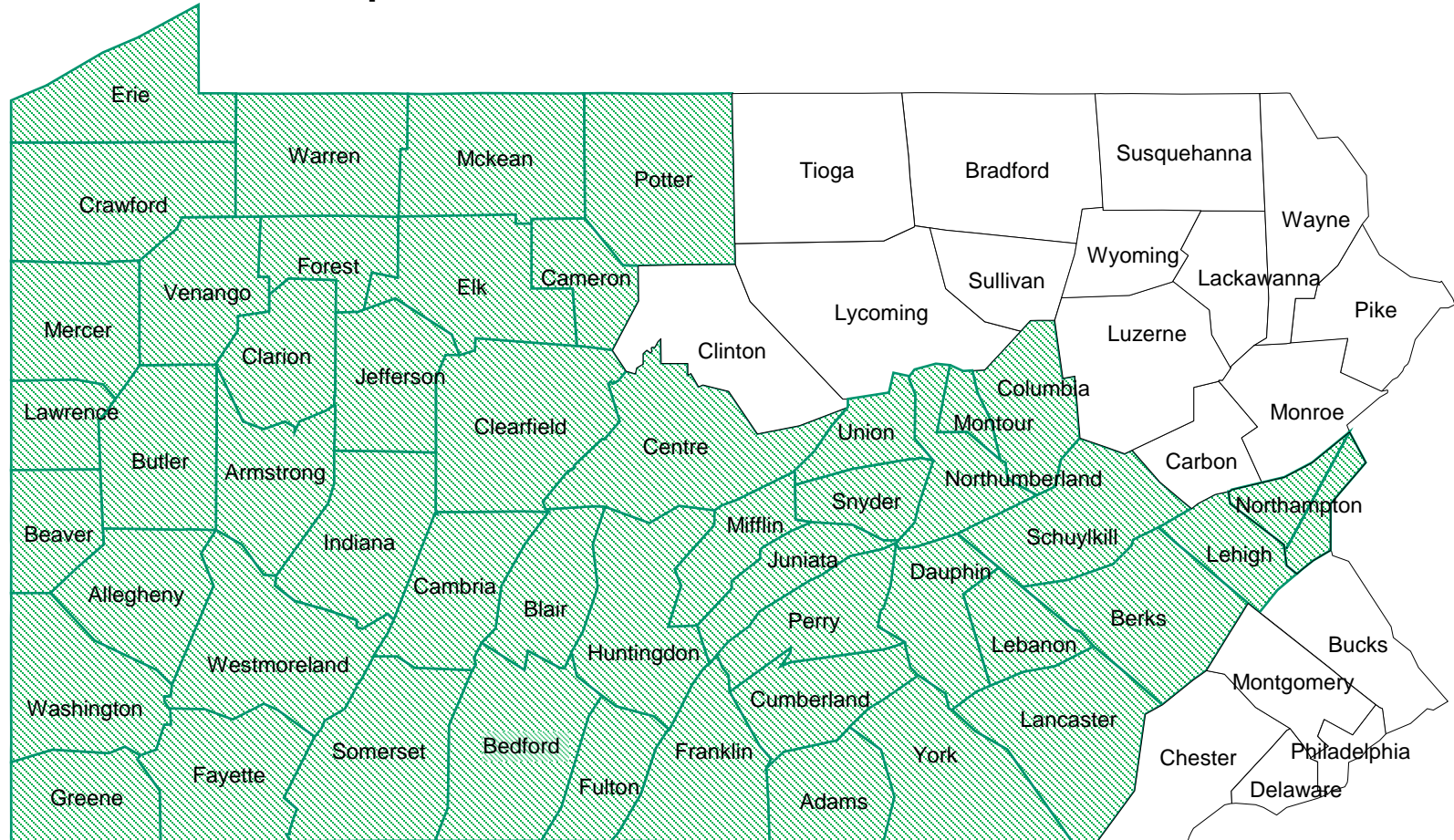
Currently Filed WPA vs CPA Relativities:	
WPA	0.970
CPA	1.033

WPA & CPA:	
Area	Proposed Factor*
1	0.926
2	0.976
4	0.976
5	0.990
6	1.012
7	1.046
9	1.023


2021 Service Area


Issuer: Highmark Health Insurance Company

Market: Small Group



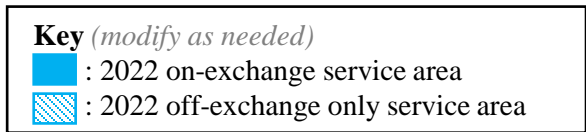
Key *(modify as needed)*


 : 2021 on-exchange service area

 : 2021 off-exchange only service area

Issuer: Highmark Health Insurance Company
Market: Small Group

Market: Small Group



 : 2022 off-exchange only service area



June 22, 2021

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

Re: Highmark Health Insurance Company (HHIC) 2022 ACA Rate Filing (Small Group Market)
HHIC Filing # 1A-SG-HHIC-2021 (SERFF Filing # HGHM-132830955)

Dear Ms. Gray:

This letter accompanies the Company's response to the Department's data call request from June 11, 2021 to identify any changes made to the original Highmark Health Insurance Company (HHIC) (NAIC # 71768; HIOS Issuer ID # 70194) Small Group Market Off Exchange ACA rate filing and the supporting rate development for policies with effective dates on or after **January 1, 2022**. In response to the Department's data call, the Company proposes no revisions to its original 2022 Small Group ACA Filing.

Should you have any questions regarding this Filing or these revisions, please feel free to contact me at (412) 544-3845 or via e-mail at: Cory.Orzak@highmark.com.

Sincerely,

A handwritten signature in black ink, appearing to be "Cory Orzak". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Cory Orzak, FSA, MAAA
Vice President, Actuarial Services
Highmark Inc.

**Highmark Health Insurance Company's Response to Objection Letter Dated
06/11/2021**

Product Name: HHIC Small Group 2022 ACA Rate Filing

**RE: Highmark Health Insurance Company, Small Group PPO, ACA Filing for PY2022
Pennsylvania Insurance Department ID #: HGHM-132830955**

Objection Letter Status: Data Request Sent

Objection Letter Date: 06/11/2021

Respond By Date: 06/22/2021

Response Date: 06/22/2021

Below please find our responses to the Highmark Health Insurance Company (HHIC, "Company") Small Group 2022 ACA Rate Filing Objection Letter dated 06/11/2021. For convenience, the questions have been reproduced below, with our responses immediately following each question.

A supplemental exhibits file has been submitted along with this response. Please see the file named "PID Response Exhibits HHIC 06222021.xlsx," which contains additional exhibits and supplemental detail, as referenced in the below responses.

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:

The Company confirms that they thoroughly test the rates of each rate filing submission to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, Federal Rates Template, and 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:

The requested exhibit has been included in the "PID Response Exhibits HHIC 06222021.xlsx" file included in this response in a worksheet labeled "Q#2".

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

Response:

The Company has filed the following expanded bronze plans. The appropriate requirement for using the expanded bronze plan *de minimus* range is listed after the plan.

HIOS ID	Plan Name	Criteria for Qualifying as Expanded Bronze Plan
70194PA0230002	Health Savings PPO Embedded Q\$6100	Meets the requirements to be a high deductible health plan
70194PA0250002	Health Savings PPO Embedded Q\$6100	Meets the requirements to be a high deductible health plan

Highmark Health Insurance Company (HHIC) 2022 Small Group Rate Filing

Question #2

Year	Projected Claims*	Actual Claims**
2017	\$435.41	\$338.18
2018	\$477.19	\$433.93
2019	\$499.25	\$454.90
2020	\$549.02	\$383.80

*Projected Claims are the incurred claims from URRT Worksheet 1 (prior to 2020) or URRT Worksheet 2 (2020) prior to risk reimbursement programs

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

Note that since the Projected Claims reflect policy year expectations for Q1 effective dates, while the Actual Claims are calendar year, variations are expected. In addition, actual results, including differences in demographic mix and population risk profiles, will have differed from expectations.



July 13, 2021

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

Re: Highmark Health Insurance Company (HHIC) 2022 ACA Rate Filing (Small Group Market)
HHIC Filing # 1A-SG-HHIC-2021 (SERFF Filing # HGHM-132830955)

Dear Ms. Gray:

This letter accompanies the Company's response to the Department's data call request from July 6, 2021 to identify any changes made to the original Highmark Health Insurance Company (HHIC) (NAIC # 71768; HIOS Issuer ID # 70194) Small Group Market Off Exchange ACA rate filing and the supporting rate development for policies with effective dates on or after **January 1, 2022**. In response to the Department's data call, the Company proposes no revisions to its original 2022 Small Group ACA Filing.

Should you have any questions regarding this Filing or these revisions, please feel free to contact me at (412) 544-3845 or via e-mail at: Cory.Orzak@highmark.com.

Sincerely,

A handwritten signature in black ink, appearing to be "Cory Orzak". The signature is fluid and cursive, with a long horizontal stroke at the end.

Cory Orzak, FSA, MAAA
Vice President, Actuarial Services
Highmark Inc.

**Highmark Health Insurance Company's Response to Objection Letter Dated
07/06/2021**

Product Name: HHIC Small Group 2022 ACA Rate Filing

**RE: Highmark Health Insurance Company, Small Group PPO, ACA Filing for PY2022
Pennsylvania Insurance Department ID #: HGHM-132830955**

Objection Letter Status: Data Request Sent

Objection Letter Date: 07/06/2021

Respond By Date: 07/13/2021

Response Date: 07/13/2021

Below please find our responses to the Highmark Health Insurance Company (HHIC, "Company") Small Group 2022 ACA Rate Filing Objection Letter dated 07/06/2021. For convenience, the questions have been reproduced below, with our responses immediately following each question.

A supplemental exhibits file has been submitted along with this response. Please see the file named "PID Response Exhibits HHIC 07132021.xlsx," which contains additional exhibits and supplemental detail, as referenced in the below responses.

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 exhibit in the "PID-1" tab in the file "PID Response Exhibits HHIC 07132021.xlsx" that shows these data and projections.

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:

Yes, this company has approximately 44k transitional members. Historically, the transitional membership has been stable. The company's 2022 projections are heavily dependent on whether transitional coverage is extended again in early 2022.

3. 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:

As discussed in the Pennsylvania Actuarial Memorandum, the Company used the results provided by the PA Insurance Department in its calculation of 2020 risk adjustment transfer amounts using the final RATEE files as the basis for its projected risk adjustment transfer assumptions. Since these results were identical to the results published by CMS on June 30th, 2021, in the Summary Report on Permanent Risk Adjustment Transfers for the 2020 Benefit Year, the Company does not intend to change the projected risk adjustment transfer assumptions underlying this rate filing.

4. 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:

The Company confirms that they thoroughly test the rates of each rate filing submission to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, Federal Rates Template, and binder are identical.

5. 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:

No changes have been made to the Company’s rate filing since its initial submission on 5/18/2021. Therefore, only the public PDF has been posted with a 7/13/2021 date to appropriately capture the Company’s responses to the objection letters.

Highmark Health Insurance Company (HHIC)
2022 Small Group Rate Filing
PID-1

	Actuals					Projections from PAAMEs	
	2016	2017	2018	2019	2020	2021	2022
Member Months	10,150	10,210	6,762	4,647	4,081	4,164	2,700
Revenue (Premium + Risk Adj)	\$4,550,805	\$5,094,952	\$4,264,565	\$3,107,084	\$3,061,596	\$2,639,213	\$1,709,056
Incurred Claims	\$3,214,034	\$3,439,275	\$2,913,453	\$2,136,083	\$1,592,166	\$2,351,298	\$1,511,707
Admin Expense	\$623,906	\$512,389	\$413,319	\$290,678	\$366,895	\$234,377	\$160,464
Taxes and Fees	\$212,444	\$173,159	\$247,877	\$59,593	\$51,577	\$53,538	\$36,885
Profit	\$ 500,421	\$ 970,129	\$ 689,915	\$ 620,730	\$ 1,050,958	\$ 0	\$ (0)
UW Gain/Loss	\$ 1,336,771	\$ 1,655,677	\$ 1,351,112	\$ 971,001	\$ 1,469,430	\$ 287,915	\$ 197,349
UW Gain Loss PMPM	\$ 131.70	\$ 162.16	\$ 199.81	\$ 208.95	\$ 360.07	\$ 69.14	\$ 73.09