



May 16, 2023

Lindsay Swartz, MBA, MCM, Director  
PA Department of Insurance  
1311 Strawberry Square  
Harrisburg, PA 17120

**RE: Jefferson Health Plans  
NAIC Company ID#: 95066  
Rate Filing for Individual Health Plans Effective 1/1/2024  
HEAL-133661025**

Dear Ms. Swartz,

This rate filing contains the requested premium rate information for Jefferson Health Plans' (JHP) ACA-compliant individual health plans. The proposed rates are effective January 1, 2024. This filing has been submitted in SERFF under the tracking number HEAL-133661025.

Attached are the 2024 rate filing documents, per Federal and Pennsylvania guidelines. Included within this filing are the United Rate Review Submissions Parts I and III (Part II is not applicable), Rate Tables, Department Plan Design Summary and Rate Tables, Unique Plan Design Justification and Supporting Documentation, Department Standard Questions, PAAM Exhibits, and public rate filing redaction justification and checklist. JHP has elected to submit a single consolidated actuarial memorandum, which fully meets all the standards of both the Federal URRT instructions and the state instructions laid out in the PA 2024 ACA Final Rate Filing Guidance. We have included a crosswalk in the memorandum appendix that outlines in which sections the Federal requirements are satisfied.

Per guidance from the Pennsylvania Insurance Department (PID), this filing reflects a CSR defunding adjustment factor of 1.22 on all silver on-exchange plans, a user exchange fee of 3%, the prescribed induced demand formula, and no adjustment for reinsurance. JHP intends to resubmit these documents on July 14, 2024 which will incorporate the plan year 2024 reinsurance parameters, per guidance from PID.

As plan year 2024 is JHP's first year in the Pennsylvania Individual Market, there is no rate change to report.

Information for the Pennsylvania Bulletin:

1. Company Name and NAIC Number

Jefferson Health Plans  
95066

2. Market	Individual
3. On/Off or Off Exchange	On and Off
4. Effective Date of Coverage	January 1, 2024 to December 31, 2024
5. Average Rate Change Requested	N/A
6. Range of Rate Changes Requested	N/A
7. Total Additional Annual Revenue Generated from Proposed Rate Change	N/A
8. Products	HMO
9. Rating Areas and Any Changes from 2023	Rating Area 8 No change from 2023 (N/A)
10. Metal Levels and Catastrophic Plans	Gold, Silver, Bronze
11. Current Covered Lives and Policyholders as of February 1, 2023	0
12. Number of Plans Offered in 2024 and Change from 2023	10 Plans in 2024 0 Plans in 2023
13. Corresponding Contract Form Number, SERFF and Binder ID Numbers	Form #: HEAL-133635757 SERFF Filing #: HEAL-133661025 Binder ID #: HEAL-PA24-125116614
14. HIOS Issuer ID Number and Submission Tracking Number	HIOS Issuer ID: 93909 State Tracking #: HEAL-133635757

Date: May 16, 2023

# Actuarial Memorandum

## Jefferson Health Plans

Issuer ID #93909

Pennsylvania Individual Health Insurance 2024 Premium Rate  
Filing: CONFIDENTIAL

Date: May 16, 2023

Rates Effective: January 1, 2024

Developed by:

**Wakely Consulting Group, LLC, an HMA Company**

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## Executive Summary

This actuarial memorandum and the accompanying appendices represent documentation to support the filing of premium rates for Jefferson Health Plans (JHP) individual ACA products effective January 1, 2024. **This actuarial memorandum fulfills the requirements for both the United Rate Review Part III Actuarial Memorandum and the Pennsylvania Actuarial Memorandum.** As such, only one actuarial memorandum has been submitted with this filing. In Appendix A, we provided a crosswalk from the Pennsylvania Actuarial Memorandum to the United Rate Review Part III Actuarial Memorandum to ensure compliance with both sets of instructions and assist with review.

**Per Pennsylvania Insurance Department (PID) guidance, the premium rates contained in this memorandum do not include the impact of the state-based reinsurance program, as defined within the 1332 waiver approved in 2021. The premium rates to be filed on July 14, 2023, will include the impact of the reinsurance program with the indicated parameters released by the PID.**

This version of the actuarial memorandum is considered **CONFIDENTIAL** as it contains proprietary information related to JHP and Wakely Consulting Group, LLC, an HMA Company (Wakely). A separate actuarial memorandum was submitted and deemed PUBLIC which excluded all information determined to be confidential, according to PID guidance. Per PID instruction, we have submitted a redaction justification form along with this filing.

We believe the premium rates filed are reasonable in relation to the benefits provided and are not excessive, inadequate, or unfairly discriminatory based on the provisions of the ACA as currently implemented; however, future modifications in legislation, regulation, and/or court decisions may affect the extent to which the premium rates are neither excessive nor deficient. Wakely and JHP would like to reserve the right to change assumptions that were materially impacted due to a change in the regulatory environment up until filings are approved, in order to ensure our rates are as accurate as possible, to the extent state and federal rules allow.

### [REDACTED]

JHP is entering the PA market in 2024; therefore, this filing presents premium rates for new products. To be compliant with the ACA single risk pool regulation, on- and off-Exchange premium rates were developed together. The JHP products include gold, silver, and bronze plans. In total, JHP is filing 10 plans, plus CSR variants for all on-Exchange silver plans. Plans will be offered in Rating Area 8. Three plans will be offered on-Exchange only, three will be offered off-Exchange

only, and the remaining four plans will be offered both on- and off-Exchange, as shown in Table 1 below.

Plan designs include 2024 EHBs. Plans do not include pediatric dental as there are standalone pediatric dental plans available in the Philadelphia market already. There are no additional non-EHBs included in any plan designs. All plans are HMO, with only emergency services to be covered when incurred out of network.

**Table 1: 2024 Proposed Plans**

Plan ID	Plan Name	Exchange	Service Area
93909PA0010001	Jefferson \$0 Deductible Bronze	On and Off	Rating Area 8
93909PA0010002	Jefferson Total Bronze	On and Off	Rating Area 8
93909PA0010003	Jefferson \$0 Deductible Silver	On	Rating Area 8
93909PA0010004	Jefferson Balanced Silver	On	Rating Area 8
93909PA0010005	Jefferson Total Silver	On	Rating Area 8
93909PA0010006	Jefferson \$0 Gold	On and Off	Rating Area 8
93909PA0010007	Jefferson Total Gold	On and Off	Rating Area 8
93909PA0010008	Jefferson \$0 Deductible Silver Off-Exchange	Off	Rating Area 8
93909PA0010009	Jefferson Balanced Silver Off-Exchange	Off	Rating Area 8
93909PA0010010	Jefferson Total Silver Off-Exchange	Off	Rating Area 8

JHP products will be sold through an agency/broker model, through the internet, in direct response to incoming inquiries, and through the Pennsylvania Exchange. Products are guaranteed issue, guaranteed renewable, and issued on an issue age basis.

## 1. Basic Information and Data

### A. COMPANY INFORMATION

Company Legal Name: Jefferson Health Plans

State: PA

HIOS Issuer ID: 93909

Market: Individual

Effective Dates: January 1, 2024 – December 31, 2024

**Company Contact Information**

Primary Contact Name: [REDACTED]

Primary Contact Telephone Number: [REDACTED]

Primary Contact Email Address: [REDACTED]

Secondary Contact Name: [REDACTED]

Secondary Contact Telephone Number: [REDACTED]

Secondary Contact Email Address: [REDACTED]

**Responsible Actuary Information**

Responsible Actuary Name: [REDACTED]

Company: Wakely Consulting Group, LLC, an HMA Company

Phone Number: [REDACTED]

Email Address: [REDACTED]

**SERFF Rate Review Detail**

Projected Earned Premium: \$18,091,708.

Projected Incurred Claims: \$15,494,769.

Proposed Rate Premium PMPM: Min: \$172.03. Max: \$1,122.55. Weighted Average: \$502.55.

Please note that the premium PMPMs are indicative of age-specific rates and include a blend of tobacco-rate and non-tobacco rate plans.

**Other General Information**

Type of Filing: New Entry

Type of Plan: HMO On and Off-Exchange; New Business

Months of Rate Guarantee: These rates will be guaranteed until December 31, 2024.

## B. RATE HISTORY AND PROPOSED VARIATIONS IN RATE CHANGES

JHP is a new plan in 2024 and, therefore, does not have a rate increase from 2023 to 2024.

## C. AVERAGE RATE CHANGE

JHP is a new plan in 2024 and, therefore, does not have a rate increase from 2023 to 2024.

## D. MEMBERSHIP COUNT

JHP is a new plan in 2024 and, therefore, does not have any experience period or current membership to report. Projected 2024 membership by metal is included in Table 1 of the PAAM Exhibits. Actual enrollment is highly dependent on consumer decisions and the competitiveness of rates in the market.

Table 2 shows 2024 JHP individual enrollment projections by plan.

**Table 2: Estimated JHP Enrollment by Plan (in Member Months)**

Plan ID	Plan Name	Member Months
93909PA0010001	Jefferson \$0 Deductible Bronze	4,860
93909PA0010002	Jefferson Total Bronze	4,860
93909PA0010003	Jefferson \$0 Deductible Silver	5,357
93909PA0010004	Jefferson Balanced Silver	6,250
93909PA0010005	Jefferson Total Silver	6,250
93909PA0010006	Jefferson \$0 Gold	990
93909PA0010007	Jefferson Total Gold	2,970
93909PA0010008	Jefferson \$0 Deductible Silver Off-Exchange	1,339
93909PA0010009	Jefferson Balanced Silver Off-Exchange	1,562
93909PA0010010	Jefferson Total Silver Off-Exchange	1,562

## **E. BENEFIT CHANGES**

JHP is a new plan in 2024 and, therefore, does not have any benefit changes from 2023 to 2024.

## **F. EXPERIENCE PERIOD CLAIMS AND PREMIUM**

JHP will begin offering products effective January 1, 2024; therefore, there is no JHP experience to report. For this reason, Tables 2-4 of the PAAM Exhibits and Worksheet I of the URRT have been left blank. The 2024 rates are based entirely on a manual rate as discussed in the next section of this memorandum, and as shown in Tables 2b-4b of the PAAM Exhibits.

### **Projection Factors**

Initial products will be effective January 1, 2024; therefore, projection factors for purposes of moving the experience forward to the projection period are not applicable. In the Rate Development & Change section of this report, we discuss the development of claim costs used within the base periods and factors applied from the base period to the projection period as a basis for the development of the index rate and base rate.

## **G. CREDIBILITY OF DATA**

Given JHP will begin offering products effective January 1, 2024, and has no experience to report, 100% credibility is assigned to the manual rate. The manual rate source is described below.

### **Base Period Claims**

Allowed PMPM medical and pharmacy claim costs were developed using two different data sources, intended to identify a reasonable range of potential outcomes and to confirm reasonableness of the developed projections. Throughout this document, the two developments are referred to as Method 1 and Method 2 as defined below:

- Method 1: 2019 PA ACA individual statewide incurred claims from 2021 URRTs.
- Method 2: 2021 PA ACA individual statewide incurred claims from 2023 URRTs.

### **METHOD 1**

Method 1 relies on 2019 ACA individual statewide Pennsylvania incurred claims data summarized from the 2021 URRTs. This represents a full year of pre-COVID-19 Pennsylvania ACA data available publicly. Pharmacy payments are assumed to be reduced for rebates. Claims have been adjusted to exclude non-EHBs. This data is assumed to be complete.

## **METHOD 2**

Method 2 relies on 2021 ACA individual statewide Pennsylvania incurred claims data summarized from the 2023 URRTs. This represents the most recent year of Pennsylvania ACA data available publicly. Pharmacy payments are assumed to be reduced for rebates. Claims have been adjusted to exclude non-EHBs. This data is assumed to be complete.

Wakely believes both methods are reasonable and actuarially sound and has elected to weight the 2019 and 2021 public statewide methods equally for purposes of the rate development. The data presented in Table 2b of the PAAM exhibits represents the 50/50 blend of the Method 1 and Method 2 base period data, as used for the rate development, before the adjustments discussed below were applied.

### **Adjustments Made to the Base Data**

The base period allowed PMPMs were adjusted for items including differences in membership mix by metal, risk, average age, geographic service area, utilization and unit cost trends, provider contracts, and COVID-19 impact. Factors to account for these adjustments were applied to the base period total allowed EHB claims to develop the projected index rate in Table 5 of the PAAM Exhibits. Development of these adjustment factors is detailed in the “Rate Development and Change” section of this memorandum.

## **H. TREND IDENTIFICATION**

As 2024 is JHP's first year in the market, the trends were developed using public data sources and PA insights from JHP; no experience trends were analyzed. Thus, Table 3 has been intentionally left blank.

An explanation of the trend development for values provided in Table 3b of the PAAM exhibits is provided in section 2, Rate Development & Change.

## **I. HISTORICAL EXPERIENCE**

As 2024 is JHP's first year in the market, there is no historical experience. Table 4 has been intentionally left blank.

The historical experience used to fill out Table 4b is from Pennsylvania Individual URRT data from 2019-2021, as described in section 1G. Please note that the data in the URRT is provided on an annual basis only. The monthly splits shown in Table 4b are for illustrative purposes only. The 2022 section is not able to be filled in as that data is not available yet.

## 2. Rate Development and Change

### A. PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE & TOTAL ALLOWED CLAIMS

Please see Table 5 of the PAAM exhibits for the development of the projected index rate. The development of the single risk pool adjustment factors is provided in Appendix B.

#### **Total Allowed Claims**

Section 1G describes the source for the base period total allowed EHB claims in cell D11 of Table 5. The adjustment factors described below are used to calculate the projected index rate of \$505.05 in cell C27 of Table 5.

#### ***TREND FACTORS***

Trend estimates used in the JHP 2024 rate development were based on a review of prospective claim cost trend information published in the 2021 and 2023 Pennsylvania URRT individual rate filings, as well as other public data source information and JHP market insights. Due to differences in market utilization and unit cost pressures from 2019 through 2024, different annual trends were estimated for each year from base period to projection period. A range of reasonable trend assumptions was identified before selecting the used trends.

While the trend factor displayed in cell C12 of Table 5 is excluding the impact of COVID-19, when developing trend estimates, results were reviewed in tandem with the effect of COVID-19 from the base period to the projection period for reasonability. In pricing, different trend factors were used to project the 2019 and 2021 base periods to the projection period. The value in C12 represents a weighted average trend factor for two years assuming the base period is on a 2022 basis.

#### ***CHANGES IN MORBIDITY***

Per PID guidance, the impact of morbidity due to the reinsurance program is 0%, as shown in cell D15 of Table 5.

For both Methods of the 2024 premium development, JHP is not applying any changes in morbidity to the risk pool from the base prior to the projection periods that aren't already accounted

for in JHP's projected age, metal, and risk mixes. Therefore, we are not adjusting the morbidity of the base period to the projection period, and the adjustment factor in cell D16 of Table 5 is 1.0.

## ***CHANGES IN DEMOGRAPHICS (MEMBERSHIP MIX AND GEOGRAPHY)***

### **METHOD 1**

In Method 1, a two-step approach was taken to account for changes in membership mix by age band, metal tier, and geographic location between the base period Pennsylvania Individual market statewide experience and the 2024 JHP estimated membership. Allowed claims were decreased based on changes in membership mix by age band and metal tier between the base period URRT experience and the 2024 JHP estimated membership in Pennsylvania. We took the following steps using relativities based on allowed claims:

- 1) Adjusted from the base year statewide Pennsylvania enrollment mix by rating area to JHP's projected rating area mix in their 2024 service area.
- 2) Adjusted from the base year statewide Pennsylvania enrollment mix by age band and metal to JHP's projected age band and metal mix in their 2024 service area.

Adjustment 1) uses the 2022 Interim Risk Adjustment Report (IRAR) relativities to calculate an average statewide geographic cost factor. The corresponding relativities were then weighted by the estimated membership mix in JHP's service area. The ratio of the average cost factor for JHP's distribution within its service area to that of the statewide distribution represents the geographic adjustments.

Adjustment 2) represents utilization differences based on variance between the starting age and metal distribution and the ending age and metal distribution. Utilization differences by age band and metal tier were derived using Wakely's proprietary database which consists of a nationally-representative sample of approximately 41.3 million member months comprised of individual data for ACA-compliant plans. This data set is considered fully credible at each metal level.

These adjustments are illustrated in Appendix B. For Adjustment (2), we are unable to share the actual data underlying the proprietary database, however the exhibit illustrates our methodology for this adjustment using arbitrary numbers.

### **METHOD 2**

In Method 2, we followed the same approach as Method 1.

The factor shown in D18 of Table 5 within the PAAM exhibits represents the 50/50 blend of the allowed claims costs factors developed by Method 1 and Method 2.

***CHANGE IN NETWORK (PROVIDER CONTRACTING)***

[REDACTED]

***CHANGE IN BENEFITS***

A multiplicative factor was applied to reduce the base period claims by the average amount of non-EHB claims in the base periods, as defined in the 2019 and 2021 URRT submissions. The same methodology was used to remove non-EHB claims from Method 1 and Method 2. An reduction of \$0.81 PMPM is already accounted for in cell D11 of Table 5, so it is not included as an adjustment factor in cells D15:D21.

No other adjustments were made as there have been no changes in EHBs or state mandated benefits in Pennsylvania since before the base period year. JHP is not offering benefits in addition to the EHBs in 2024, so cell C38 of Table 5 is \$0.

***CHANGE IN OTHER (COVID-19 IMPACT)***

[REDACTED]

***PEDIATRIC DENTAL COSTS***

No adjustments were made to account for pediatric dental costs.

***INCLUSION OF CAPITATION PAYMENT***

There are no capitated payments in the projection period to consider for the development of the index rate.

**Paid to Allowed Ratio**

Plan designs were modeled within the Wakely Pricing Valuation Model (WPVM), based on detailed claim data from Wakely Proprietary ACA database, to develop paid-to-allowed pricing estimates (as opposed to the actuarial values from the federal AV calculator). The data is a nationally-representative sample of over 4 million lives comprised of individual data for ACA-compliant plans. The model uses actuarially sound pricing methods to value the impact of deductibles, copays, coinsurance and maximum out-of-pocket cost sharing parameters. We calibrated the utilization and unit cost assumptions in the model to the plan's prospective allowed costs, adjusting for induced demand by metal tier. The purpose of this is to calculate variation of actuarial values for pricing based on plan-specific cost-sharing.

The mandated CSR load of 22% for individuals enrolled within silver cost-share reduction variant plans was applied to silver on-Exchange plan pricing AVs. While PID allows for a range between 22% to 26%, we believe that a load of 22% will be sufficient based on enrollment estimates.

We then applied the pricing actuarial value for each plan to the JHP 2024 index rate for premium rate development.

Wakely used an override in cell C28 of Table 5 to better reflect our pricing methodology. The value in C28 can be calculated by weighting the pricing AVs, Non-Funding of CSR Adjustment, and Benefit Richness (Induced Demand) factors on tab “Ill Plan Rates”.

### **Projected Risk Adjustment PMPM**

The risk adjustment transfer amount was calculated to arrive at an estimated transfer amount for JHP’s population. Various adjustments such as risk adjustment model methodology changes, age and metal mix distribution shifts, geographic differences, and statewide average premium increases from the base period to 2024 were incorporated to obtain an estimated 2024 risk adjustment transfer.

We took the following steps to arrive at a projected risk adjustment transfer:

- At the metal level, each factor of the risk transfer formula was calculated separately for JHP’s expected population and the statewide Pennsylvania 2024 estimates.
- **ARF** - Age Rating Factors for JHP and Pennsylvania statewide were calculated based on the same enrollment mix by age band as was assumed in the claims buildup.
- **AV** - Actuarial Value for Pennsylvania statewide was based on the same statewide Pennsylvania metal mix as was assumed in the claims buildup.
- **PLRS** - Plan Liability Risk Score for statewide Pennsylvania and JHP started from the average PLRS in the WACA data, specifically for members with the same age and metal mix as either statewide Pennsylvania or JHP’s expected population in 2024.
- **GCF** – Geographic Cost Factors for JHP reflect their proposed service area.
- Using the above factors and an estimated statewide average premium, an estimated risk transfer for JHP was calculated at the metal level. This transfer amount was then weighted by JHP’s expected metal mix in Pennsylvania in 2024.

- Then, a load was added to the risk adjustment transfer to account for the estimated high-cost risk pooling charge in 2024, calculated as a percent of premium.
- Finally, the risk adjustment transfer PMPM was converted from a paid to an allowed amount (dividing by expected actuarial value) necessary to capture sufficient premiums to cover anticipated transfer payments.

**[REDACTED]**

The 2024 risk adjustment user fee of \$0.21 PMPM was included in the taxes and fees section of the rate development.

**Projected Exchange User Fees PMPM**

The projected exchange user fees were calculated using a 3.0% exchange fee, per PID guidance. JHP is projecting that 80% of their 2024 membership will be on the exchange, so the effective exchange user fee is 2.4%.

**Projected ACA Reinsurance Recoveries Net of Reinsurance Premium**

Per state guidance, we have removed the impact of the added state-based reinsurance by setting the program's coinsurance to 0%. We will revise this impact for the July 14<sup>th</sup> filing pending guidance from PID. Below describes our methodology for quantifying the impact of the state-based reimbursement.

The claims portion of the index rate was reduced to reflect the estimated impact of the state-based reinsurance reimbursement amounts. Because JHP is only filing in one rating area in 2024, and because the reinsurance parameters are not projected to vary by region, the geographic factor is not impacted by reinsurance.

The information in Tab IIb was developed using Wakely's proprietary database of nationally-representative 2019 ACA individual market data. First, members were assigned to allowed claim buckets based on their total annual allowed spend. Paid PMPMs were determined using plan-level cost sharing parameters consistent with the pricing AV development. An effective reinsurance recovery was then calculated for each claim bucket, using the calculated paid PMPMs and the reinsurance program attachment points and coinsurance. The data provided in Tab IIb was scaled down to match the experience period membership provided in Table 2b.

We have intentionally left Tab IIa blank as JHP does not have experience to report.

**Market-Adjusted Projected Allowed Total Claims PMPM**

As described above, each Method arrives at an allowed claims cost estimate for the average age, metal, and risk of JHP's population in the Pennsylvania market. Then, the JHP's risk adjustment transfer estimate is added to the blended allowed claims cost to arrive at a total allowed cost (claims and risk adjustment).

The two-method development allows us to use different base period information, with adjustments, to understand the sensitivity of particular assumptions. Wakely believes all methods are reasonable and actuarially sound and has elected to weight the 2021 and 2019 public statewide Methods equally. The blended projected allowed claim costs net of reinsurance was added to the projected risk adjustment transfer and exchange user fees to arrive at the total market-adjusted projected allowed cost PMPM (claims and risk adjustment) equal to \$587.81 PMPM.

Please see Appendix D and Table 5 of the PAAM exhibits for more details.

## **B. RETENTION ITEMS**

The retention items described below are illustrated in Table 6 of the PAAM exhibits. Please note that values in Table 6 vary slightly from those mentioned in this memorandum, as the values used in Table 6 represent the straight average of the retention components across all plans, whereas we report total retention on a projected membership weighted average basis.

### **Administrative Expense Load**

We incorporated a retention load for general administrative expenses, commissions, and quality improvement initiatives. These costs are a combination of fixed and variable, and in total are equal to 9% of premium in the 2024 rate development. It was confirmed with JHP that the assumptions for 2024 administrative costs are reasonable estimates based on the estimation of covered members. The general administrative and claims expense load varies by metal level such that the PMPM costs among bronze and silver plans are similar; given the silver premium rates are higher than bronze, the percentage of administrative expenses are lower on silver compared to bronze. Additional costs are estimated for gold plans due to the associated care management costs, clinical program needs, and increased service requirements involved with a population of generally higher risk and utilization.

The administrative expense load is split into three components:

- General and claims: 6.5%
- Agent/Broker Fees and Commissions: 1.6%
- Quality Improvement Initiatives: 0.8%

**[REDACTED]Profit / Contribution to Surplus & Risk Margin**

Overall, the profit margin is equal to 1% of proposed 2024, prior to federal income taxes. After accounting for federal income taxes, this amount decreases to 0.8%.

**Taxes and Fees**

Taxes and regulatory fees included in the development of 2023 rates include the following:

1. Federal Income Tax = 21.0% of taxable income.
2. Risk Adjustment User Fee = \$0.21 PMPM
3. Health Insurance Marketplace User Fee = 3%. We have included this amount in our pricing of premium for all policies sold within the Marketplace. This fee was spread across all plans in the risk pool. We assumed that 80% of JHP’s individual policies would be sold within the Marketplace. This resulted in a Marketplace User Fee of 2.4% of premiums, applied to policies sold in and outside the Marketplace.
4. Premium tax = 2% of premiums
5. PCORI Fee = \$0.25 PMPM

Table 3 below summarizes the non-benefit expenses, regulatory fees, and taxes.

**Table 3: Non-Benefit Expenses and Profit & Risk**

Component	% of Premium
Commissions	1.6%
Administration	7.3%
Premium Taxes	2.0%
Risk Adjustment Fee	0.04%
Exchange User Fee	2.4%
PCORI Fee	0.05%
Profit/Risk Margin	1.0%
Total Retention	14.4%
Target Loss Ratio	85.6%
Federal Loss Ratio	90.7%

## **Projected Loss Ratio**

The Anticipated Loss Ratio (ALR) is defined as being the present value of expected benefits over the present value of expected premiums for the time period that the premiums are effective. Wakely estimates the ALR to be 85.6%. This calculation does not exclude any regulatory fees or taxes from premiums, which is why it is lower than the federal MLR calculation.

Based on the federal MLR methodology, the loss ratio is estimated to be 90.7%; therefore, JHP does not anticipate paying consumer rebates for the 2024 plan year. Regulatory fees and taxes were excluded from premiums in the calculation of this value.

## **C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS**

Age, geographic, tobacco, and network calibration factors are applied uniformly to all plans and illustrated in Table 7 of the PAAM exhibits. The factors described below also match those in the “Calibration” section of Table 10.

The development of the 2024 normalization factors is included within Appendix E.

### **Age Calibration**

Per the instructions, plan adjusted index rates were next calibrated to age 21. To bring the experience to age 21 rate, we divided the plan adjusted index rate by the weighted average age factor. The age factor was calculated using the Federal ACA age factors, as adopted by Pennsylvania, weighted by the estimated enrollment by age for JHP’s Pennsylvania population in 2024. The age associated with this factor is between 50 and 51 years. Once calibrated, the standard federal age factors can be applied on a multiplicative basis to get to the rates for other ages.

### **Tobacco Rating**

The plan adjusted index rate must be on a non-tobacco user basis. Wakely looked at the proportion of Pennsylvania residents who are assumed to be tobacco users based on public source data, and then multiplied that by the proportion of those residents who are assumed to admit to smoking. This proportion can oftentimes vary by population and carrier but was assumed to be 50% for JHP based on general market observations. The final factor is intended to convert the rates to a non-tobacco basis. To bring the experience to an age 21 rate, we divided the plan adjusted index rate by the weighted average tobacco usage factor of 1.010.

The tobacco rate-up factor is 1.010. We applied the same factor for all ages (21+) that are allowed to have a smoking factor.

### **Geographic Factors**

JHP will only be in one rating area therefore, we assumed a 1.000 geographic factor for all plans.

### **Network Factor**

JHP will only have one network, therefore, we assumed a 1.000 network factor for all plans.

## **D. Components of Rate Change**

JHP is a new plan in 2024, therefore, there is no rate change from 2023 to 2024.

For this reason, Table 8 of the PAAM exhibits is left mostly incomplete. Per PID rate filing guidance, the values in row H should approximate the values in row A. For JHP, the values in row A are producing errors, as the Total Calibrated Plan Adjusted Index Rate (PMPM) calculated in AA15 on “III Plan Rates” is based on current membership as of 02-01-2023, which JHP does not have. If we instead weight based on projected membership, the values in rows A and H do tie.

Table 9 is also not applicable since JHP is a new plan in 2024.

## **3. Plan Rate Development**

### **Single Risk Pool**

JHP has established a single risk pool for all individual market business. Since JHP will be new to the individual market, all its individual business will be non-grandfathered, non-transitional, and ACA-compliant.

### **Index Rate for Experience Period**

JHP has no experience in Pennsylvania in 2022. Therefore, there is no experience period index rate.

### **Index Rate for Projection Period**

The projection period claims portion of the index rate is estimated to be \$505.05 PMPM. This was calculated based on projected allowed claims for essential health benefits for the single risk pool population during the projection period.

### **Market-Adjusted Index Rate for Projection Period**

We then included the impact of risk adjustment, converted to an allowed basis, and the equivalent Marketplace User Fee (as described above), to calculate the 2024 market adjusted index rate. The market adjusted index rate is \$587.81 PMPM.

### **Plan-Adjusted Index Rate for Projection Period**

Plan adjusted index rates were developed by applying allowable plan level adjustments to the market adjusted index rate. The section below describes the components included in Table 10 of the PAAM exhibit which build up to the plan adjusted index rate.

#### ***AV Metal Levels***

The 2024 Federal Actuarial Value Calculator (AVC) was used to generate the AV metal tiers (URRT, Worksheet 2). We have incorporated the 2024 de minimus range to the allowed plans.

The final AV is calculated in the Federal AV Calculator by inputting the cost-sharing components for each plan (deductible, MOOP, coinsurance, etc.). To accommodate certain benefit designs, we made the following adjustments:

1. Tiers of Generic Drugs
  - a. On a subset of plans, JHP will offer two generic drug tiers with varying copays. As a result, a blended effective generic copay was input into the AV calculator to reflect the expected utilization between the two generic tiers.
2. \$0 Medical Deductible Plans
  - a. A subset of JHP's two-tier plans have a \$0 medical deductible and exclusively copays for medical cost sharing on the first tier only. Per CMS guidance provided in the 2024 Federal AV Calculator FAQ page, all plans of this structure may be run using the combined continuance tables. For these plans, we ran tiers one and two separately in the federal AV calculator, and then blended the resulting AVs using a projected utilization split to arrive at our effective federal AV for these plans.

The federal AVs for the plans are shown in Appendix F and in column H of Table 10 of the PAAM exhibits. In the event where both Approach 1 and Approach 2 were made to the Federal AVC inputs for the same plan to accommodate our benefit designs, we input Approach 2 in column I. More information regarding the adjustments have been included in unique plan design justification and documentation.

### ***AV Pricing Values***

The methodology for development of the AV Pricing Values is included in the Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims section above. Only allowable modifiers were used in the development of these values.

### **Differences in morbidity across metal tiers were not included in the pricing development for each metal tier plan.**

The pricing AVs differ from the Federal AVC outputs primarily because the estimated allowed PMPMs used in developing pricing AVs are different than those underlying the Federal AV calculator. This is due to a leveraging effect for fixed cost sharing elements (e.g. copays, deductibles and MOOPs). The other variance is differences in the methodology of the pricing models and underlying data of the modeling. AV pricing values, prior to the addition of the CSR defunding adjustments for on exchange silver plans, are presented in column K of Table 10 of the PAAM exhibits.

We have included an adjustment to the filed plans to reflect the impact of cost share reduction subsidies (CSRs) no longer being funded by the federal government. The regulation still requires CSR variant plans to be offered to low-income members, under the same Federal AV requirements (keeping similar plan design and cost sharing structures as the current regulations), but the subsidy amounts will instead be a liability to the insurers and not the government. To reflect the additional cost of the CSRs for all JHP silver plans, we have increased the pricing AVs. This translates to the mandated increase of 22% (multiplicative) to on-Exchange silver pricing AVs. The CSR defunding adjustments are shown in column P of Table 10.

### ***Benefit Richness Factors***

Per PID guidance, the benefit richness factors in column L of Table 10 of the PAAM exhibits were calculated using the IU formula of  $(\text{Plan AV})^2 - \text{Plan AV} + 1.24$ . The benefit richness factors shown here are normalized to a 1.0 using projected membership. These values are also shown in Appendix G.

Together, the product of the pricing AV, non-funding of CSR adjustment, and benefit richness factors are equivalent to the “AV and Cost Sharing” line within Worksheet 2 of the URRT.

### ***Adjustments for Benefits in Addition to EHB***

JHP is not offering any benefits in addition to EHBs, so all factors in column M of Table 10 are 1.0.

### ***Adjustments for Provider Network***

JHP is only offering one network, so all factors in column N of Table 10 are 1.0.

### ***Adjustments for Catastrophic Eligibility***

JHP is not offering catastrophic plans, so all factors in column O of Table 10 are 1.0.

### ***Adjustment for Administrative Costs, Taxes and Fees, and Profit or Contingency***

Administrative costs vary by plan as discussed in section 2B above. The retention components are shown in columns R:T in Table 10 and in rows 2.6-2.8 of Worksheet 2 of the URRT. These components are reported as a percent of gross premium, per instructions.

### ***Calibrated Plan Adjusted Index Rate***

The calibrated plan adjusted index rates PMPM calculated in row AA use the calibration factors described in section 2C. The values calculated in Table 10 match the values calculated in row 3.14 of Worksheet 2 of the URRT.

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

### **Consumer Adjusted Index rate**

The consumer adjusted index rates were calculated by multiplying the calibrated plan adjusted index rates by the consumer's specific age factor (subject to maximum allowable rating of 3 dependents under age 21), area factor, and tobacco load as applicable.

We used the Federal ACA age factors, as adopted by Pennsylvania, for all members and geographic factors that were discussed previously. For tobacco factors, we used a level rating factor of 1.100 for all adult ages.

The rating factors are shown in Appendix H and the consumer adjusted index rates are provided in Table 11 of the PAAM Exhibits. The values in column AA of Table 11 match the age 21 non-tobacco rates provided in the federal and state rate tables.

## 5. Plan Factors

### A. Age and Tobacco Factors

A description of these factors is included in section 2C. See table 12 of the PAAM exhibits for the age and tobacco factors used in the rate development process.

### B. Geographic Factors

A description of these factors is included in section 2C. See table 13 of the PAAM exhibits for the geographic factors used in the rate development process. As JHP is only entering rating area 8 in 2024, the geographic factor is 1.0.

### C. Network Factors

A description of these factors is included in section 2C. See table 14 of the PAAM exhibits for the network factors used in the rate development process. As JHP only has one network in 2024, the network factor is 1.0.

### D. Rate Change Summary

2024 is JHP's first year in the Individual ACA market. For that reason, the "Overview" and "Key Information" sections of tab "VI Rate Change Summary" of the PAAM exhibits have been left blank.

We confirm that the information in the "How It Plans to Spend Your Premium" section matches the retention and claims components in Tables 5 and 6, with the exception of the exchange user fees. As mentioned in section 2B above, the retention values shown in these tables are not necessarily reflective of our average projected retention due to enrollment weighting differences.

### E. Service Area Composition

JHP will only be entering Philadelphia, Montgomery, and Bucks counties within rating area 8 in 2024. This is reflected in the service area map.

### F. Composite Rating

JHP is not using composite rating in 2024.

## **G. Connectivity Factors**

JHP's 2024 products do not include connectivity features, and as such no connectivity factors are included in this rate filing.

### **6. Terminated Plans and Products**

There will be no plans terminated in 2024 since JHP is filing all new plans.

### **7. URRT Warnings**

There are no warnings appearing in the URRT.

### **8. Effective Rate Review Information**

Additional information available upon request.

### **9. Reliance**

Jefferson Partner Plans (JHP) has provided Wakely Consulting Group, LLC, an HMA Company, 8000 South Chester Street, Suite 650, Centennial, CO 80112 (Wakely) with information used to develop the 2024 Pennsylvania individual commercial product premium rates. This information includes, but is not limited to, the following:

- Estimated 2024 enrollment figures by rating area, metal, variant, network, and exchange status; and
- Geographic region to be covered in 2024; and
- Benefit designs illustrating Federal metal level compliance and compliance with Pennsylvania specific regulations; and
- Federal actuarial value calculator (AVC) inputs; and
- General administrative expenses, profit margin, and other retention components, with variations by plan, resulting in an estimated federal MLR equal to 90.7%; and
- Confirmation that start-up costs incurred in 2023 should be excluded from administrative expense in 2024 pricing; and
- Quality initiatives (QI) allowed to be treated as QI under regulatory rules; and

- Product design information including a statement that 2024 coverage will only include EHBs, and will not cover pediatric dental, and
- Estimated contract reimbursements for tiers 1 and 2 providers; and
- PBM contracts and assumptions for items not yet determined; and
- Out-of-network (OON) utilization and unit cost assumptions; and
- Various competitor information including, but not limited to, projected 2024 rate increases by metal, provider networks, and new market entrants; and
- Proportion of CSR members estimated to be enrolled in JHP plans in 2024; and
- Plan design documentation and the method of plan adjudication; and
- Annual utilization trends for 2019-2024 by category of service.

## 10. Actuarial Certification

We both meet the Qualification Standards of Actuarial Opinion as adopted by the American Academy of Actuaries for preparing premium rate filings for insurers. This actuarial certification applies to the Jefferson Health Plans Individual products.

1. The premium rates filed are in compliance with applicable laws, rules and guidelines of the State of Pennsylvania.
2. The premium rates filed are reasonable in relation to the benefits provided and are not excessive, inadequate, or unfairly discriminatory based on the provisions of the ACA as currently implemented. The actuarial soundness of the block of business is dependent on projected membership distribution by plan, which we received from JHP.
3. The premium rates are calculated on the basis of sound actuarial principles.
4. The premium rates are reasonable when related to the applicable coverage and characteristics of the applicable class of enrollees.
5. The projected index rates are developed in accordance with all applicable State and federal statutes and regulations (45 CFR 156.80 and 147.102) and with allowable modifiers used in the development of plan specific premium rates.
6. The premium rates filed are in compliance with the Actuarial Standards of Practice (ASOPs) promulgated by the Actuarial Standards Board that are listed below:

ASOP No. 5, Incurred Health and Disability Claims  
ASOP No. 8, Regulatory Filings for Health Plan Entities  
ASOP No. 12, Risk Classification  
ASOP No. 23, Data Quality  
ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages  
ASOP No. 41, Actuarial Communication  
ASOP No. 42, Determining Health and Disability Liabilities Other Than Liabilities for Incurred Claims  
ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act  
ASOP No. 56, Modeling

In our opinion, the premiums are reasonable in relation to the benefits provided and the population anticipated to be covered. Further, the premiums are not estimated to be either excessive or deficient based on the provisions of the ACA as currently implemented. Actual experience will vary from the estimates given the inherent uncertainty in developing premium rates under the ACA.

The index rate, allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2), and Pennsylvania's mandated CSR load and HHS induced utilization formula were used to generate plan level rates.

The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with ASOPs.

The Federal AV Calculator (with some modification) was used to determine the AV Metal Values shown in Worksheet 2 of the Unified Rate Review Template for all plans.

The Part I Unified Rate Review Template does not demonstrate the process used to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated 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.

Sincerely,

**[REDACTED]**

Date: May 16, 2023

## **Appendices**

**Appendix A – URRT III Actuarial Memorandum to Pennsylvania Actuarial Memorandum Crosswalk**

**Appendix B – Development of Single Risk Pool Adjustment Factors**

**Appendix C – Development of the Projected Risk Adjustment Transfer**

**Appendix D – Development of the 2024 Index Rate**

**Appendix E – Development of the Normalization Factors**

**Appendix F – Federal Actuarial Values**

**Appendix G – Induced Demand Factors**

**Appendix H – Rate Manual and Rate Formula**

**Appendix I – Projected Reinsurance Impact**

## Appendix A

### URRT III Actuarial Memorandum to Pennsylvania Actuarial Memorandum Crosswalk

Federal Memorandum Requirements	Corresponding Federal Memo Section	Pennsylvania Memo Requirement	Pennsylvania Section Number
General Information	Company Identifying Information	Basic Information and Data - Company	1A
	Company Contact Information		
Proposed Rate Changes	Reason for Rate Increase(s)	Basic Information and Data - Rate History and Proposed Variations in Rate Changes	1B
		Basic Information and Data - Average Rate Change	1C
		Rate Development & Change - Components of Rate Change	2D
		Plan actors - Rate Change Summary	5D
Experience and Current Period Premium, Claims, and Enrollment	Paid through Date	Basic Information and Data - Experience Period Claims and Premium	1F
	Current Date		
	Allowed and Incurred Claims Incurred During the Experience Period		
Benefit Categories	Benefit Categories	Basic Information and Data - Benefit Changes	1E
Projection Factors	Trend Factors (Cost and utilization)	Basic Information and Data - Trend Identification	1H/2A
	Morbidity Adjustment	Rate Development & Change - Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims	2A
	Demographic Shift		
	Plan Design Changes		
Other Adjustments			
Manual Rate Adjustments	Source and Appropriateness of Experience Data Used	Basic Information and Data - Historical Experience	1G
	Adjustments Made to the Data	Rate Development & Change - Projected Index Rate, Market-	2A
	Inclusion of Capitation Payments		
Credibility of Experience	Description of the credibility methodology used	Basic Information and Data - Credibility of Data	1G
	Resulting credibility level assigned to the base period experience		
Establishing the Index Rate	Establishing the Index Rate	Plan Rate Development	3
	Small Group Quarterly Rate Filings	N/A	N/A
Development of the Market-wide Adjusted Index Rate	Development of the Market-wide Adjusted Index Rate	Rate Development & Change - Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims	2A
	Reinsurance		
	Risk Adjustment Payment/Charge		
	Exchange User Fees		
Plan Level Adjusted Index Rate	Plan Level Adjusted Index Rate	Rate Development & Change - Retention Items	2B
		Plan Rate Development	3
Calibration	Age Curve Calibration	Rate Development & Change - Normalized Market-Adjusted Projected Allowed Total Claims	2C
	Geographic Factor Calibration		
	Tobacco Use Rating Factor Calibration		
	The Calibration Adjustments are to be applied Uniformly to all plans		
Consumer Adjusted Premium Rate Development	Consumer Adjusted Premium Rate Development	Plan Premium Development for 21-Year-Old Non-Tobacco User	4
		Plan Factors	5A-C
Projected Loss Ratio	Projected Loss Ratio	Rate Development & Change - Retention Items	2B
Plan Product Information	AV Metal Values	Plan Rate Development	3
	Membership Projections	Basic Information and Data - Membership Count	1D
	Plan Type	Basic Information and Data - Company Information	1A
Miscellaneous Instructions	Reliance	N/A	9
	Actuarial Certification	Actuarial Certification	10

## Appendix B

### Development of Single Risk Pool Adjustment Factors

#### CHANGES IN DEMOGRAPHICS (GEOGRAPHIC MIX)

Rating Area	2022 Statewide distribution	2022 Interim GCF	JHP 2024 projected Membership
Rating Area 1	4.4%	0.897	0%
Rating Area 2	0.4%	1.256	0%
Rating Area 3	8.2%	1.036	0%
Rating Area 4	22.6%	0.823	0%
Rating Area 5	3.8%	0.985	0%
Rating Area 6	7.8%	1.195	0%
Rating Area 7	10.0%	1.309	0%
Rating Area 8	37.0%	1.000	100%
Rating Area 9	5.7%	1.203	0%
Total Statewide Factor		1.017	100%
JHP Geographic Adjustment to Rating Area 8			0.983

## Appendix B

### Development of Single Risk Pool Adjustment Factors

#### CHANGES IN DEMOGRAPHICS (MEMBERSHIP MIX)

The allowed claim cost adjustment for demographic shift was calculated using allowed PMPM relativities between the base period and projection periods. We used average allowed PMPM claims by metal and age band from Wakely's proprietary individual ACA database and calculated an effective total allowed PMPM for the base and projection periods using the corresponding metal and age distributions.

While we are unable to share the actual data underlying the proprietary database, we created an exhibit that illustrates our methodology for this adjustment using arbitrary PMPMs.

Allowed PMPM from Wakely Proprietary ACA Data										
	Catastrophic	Bronze	Bronze Zero	Bronze Limited	Silver 70%	Silver 73%	Silver 87%	Silver 94%	Gold	Platinum
Age 0_17	\$171.85	\$106.54	\$106.54	\$106.54	\$209.38	\$167.94	\$189.87	\$146.83	\$246.96	\$498.32
Age 18_25	\$150.77	\$100.92	\$100.92	\$100.92	\$257.26	\$165.35	\$179.67	\$165.40	\$244.39	\$440.61
Age 26_34	\$133.30	\$132.63	\$132.63	\$132.63	\$399.53	\$42.91	\$399.26	\$288.22	\$410.23	\$1,122.54
Age 35_44	\$375.25	\$170.16	\$170.16	\$170.16	\$447.09	\$74.07	\$373.60	\$368.97	\$471.66	\$1,147.98
Age 45_54	\$348.01	\$246.25	\$246.25	\$246.25	\$593.10	\$125.49	\$499.21	\$516.97	\$605.62	\$1,330.58
Age 55_64	\$483.82	\$430.15	\$430.15	\$430.15	\$836.22	\$205.14	\$758.08	\$733.10	\$862.51	\$1,665.41
Age GE65	\$422.74	\$482.59	\$482.59	\$482.59	\$1,145.98	\$252.63	\$850.90	\$798.27	\$1,258.43	\$2,403.09

Adjustment Factors	Base Period PMPM	Projection Period PMPM	Adjustment Factor
Method 1	\$448.18	\$453.13	1.0110
Method 2	\$453.46	\$453.13	0.9993

PA Individual Statewide 2019										
	Catastrophic	Bronze	Bronze Zero	Bronze Limited	Silver 70%	Silver 73%	Silver 87%	Silver 94%	Gold	Platinum
Metal Mix	0%	22%	0%	0%	12%	8%	21%	16%	21%	0%
Age 0_17	6%	6%	4%	4%	4%	4%	4%	4%	7%	7%
Age 18_25	7%	7%	8%	8%	8%	8%	8%	8%	7%	7%
Age 26_34	18%	18%	17%	17%	17%	17%	17%	17%	13%	13%
Age 35_44	16%	16%	16%	16%	16%	16%	16%	16%	14%	14%
Age 45_54	19%	19%	21%	21%	21%	21%	21%	21%	19%	19%
Age 55_64	33%	33%	33%	33%	33%	33%	33%	33%	40%	40%
Age GE65	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%

PA Individual Statewide 2019											Allowed PMPM
	Catastrophic	Bronze	Bronze Zero	Bronze Limited	Silver 70%	Silver 73%	Silver 87%	Silver 94%	Gold	Platinum	
\$0.05	\$1.42	\$0.00	\$0.00	\$1.02	\$0.54	\$1.56	\$0.93	\$3.48	\$0.07	\$448.18	
\$0.05	\$1.57	\$0.00	\$0.00	\$2.50	\$0.10	\$2.95	\$2.09	\$3.48	\$0.06		
\$0.12	\$5.31	\$0.00	\$0.00	\$8.14	\$0.59	\$10.45	\$7.72	\$10.84	\$0.34		
\$0.29	\$6.06	\$0.00	\$0.00	\$8.71	\$0.95	\$12.28	\$9.31	\$13.43	\$0.33		
\$0.32	\$10.42	\$0.00	\$0.00	\$15.16	\$2.11	\$23.53	\$17.11	\$23.47	\$0.52		
\$0.78	\$31.60	\$0.00	\$0.00	\$33.58	\$5.43	\$51.37	\$38.14	\$70.66	\$1.34		
\$0.02	\$1.07	\$0.00	\$0.00	\$1.39	\$0.20	\$1.75	\$1.26	\$2.22	\$0.04		

PA Individual Statewide 2021										
	Catastrophic	Bronze	Bronze Zero	Bronze Limited	Silver 70%	Silver 73%	Silver 87%	Silver 94%	Gold	Platinum
Metal Mix	1%	27%	0%	0%	9%	6%	17%	13%	26%	0%
Age 0_17	6%	6%	6%	6%	4%	4%	4%	4%	6%	6%
Age 18_25	7%	7%	7%	7%	8%	8%	8%	8%	6%	6%
Age 26_34	17%	17%	17%	17%	16%	16%	16%	16%	13%	13%
Age 35_44	16%	16%	16%	16%	16%	16%	16%	16%	14%	14%
Age 45_54	19%	19%	19%	19%	20%	20%	20%	20%	18%	18%
Age 55_64	34%	34%	34%	34%	35%	35%	35%	35%	41%	41%
Age GE65	1%	1%	1%	1%	2%	2%	2%	2%	1%	1%

PA Individual Statewide 2021											Allowed PMPM
	Catastrophic	Bronze	Bronze Zero	Bronze Limited	Silver 70%	Silver 73%	Silver 87%	Silver 94%	Gold	Platinum	
\$0.06	\$1.73	\$0.00	\$0.00	\$0.73	\$0.41	\$1.24	\$0.76	\$4.00	\$0.00	\$453.46	
\$0.07	\$1.92	\$0.00	\$0.00	\$1.84	\$0.08	\$2.39	\$1.75	\$3.96	\$0.00		
\$0.14	\$6.41	\$0.00	\$0.00	\$5.67	\$0.43	\$8.02	\$6.17	\$14.21	\$0.00		
\$0.37	\$7.38	\$0.00	\$0.00	\$6.44	\$0.75	\$10.01	\$7.89	\$17.58	\$0.00		
\$0.41	\$12.69	\$0.00	\$0.00	\$10.70	\$1.59	\$16.75	\$13.85	\$28.95	\$0.00		
\$1.02	\$39.66	\$0.00	\$0.00	\$26.48	\$4.57	\$44.65	\$34.49	\$93.50	\$0.00		
\$0.03	\$1.31	\$0.00	\$0.00	\$1.93	\$0.30	\$2.67	\$2.00	\$3.79	\$0.00		

JHP Projected 2024										
	Catastrophic	Bronze	Bronze Zero	Bronze Limited	Silver 70%	Silver 73%	Silver 87%	Silver 94%	Gold	Platinum
Metal Mix	0%	27%	0%	0%	27%	5%	15%	15%	11%	0%
Age 0_17	0%	6%	0%	0%	5%	5%	5%	5%	6%	0%
Age 18_25	0%	7%	0%	0%	7%	7%	7%	7%	6%	0%
Age 26_34	0%	17%	0%	0%	16%	16%	16%	16%	14%	0%
Age 35_44	0%	15%	0%	0%	17%	17%	17%	17%	14%	0%
Age 45_54	0%	18%	0%	0%	20%	20%	20%	20%	17%	0%
Age 55_64	0%	35%	0%	0%	34%	34%	34%	34%	41%	0%
Age GE65	0%	1%	0%	0%	2%	2%	2%	2%	1%	0%

JHP Projected 2024											Allowed PMPM
	Catastrophic	Bronze	Bronze Zero	Bronze Limited	Silver 70%	Silver 73%	Silver 87%	Silver 94%	Gold	Platinum	
\$0.00	\$1.77	\$0.00	\$0.00	\$2.70	\$0.43	\$1.37	\$1.09	\$1.67	\$0.00	\$453.13	
\$0.00	\$1.95	\$0.00	\$0.00	\$4.69	\$0.06	\$1.83	\$1.73	\$1.65	\$0.00		
\$0.00	\$6.14	\$0.00	\$0.00	\$16.59	\$0.36	\$7.03	\$6.98	\$6.38	\$0.00		
\$0.00	\$6.96	\$0.00	\$0.00	\$20.04	\$0.66	\$9.33	\$9.51	\$7.34	\$0.00		
\$0.00	\$12.06	\$0.00	\$0.00	\$31.31	\$1.32	\$14.69	\$15.69	\$11.42	\$0.00		
\$0.00	\$40.82	\$0.00	\$0.00	\$75.27	\$3.69	\$38.04	\$37.93	\$39.03	\$0.00		
\$0.00	\$1.49	\$0.00	\$0.00	\$5.66	\$0.25	\$2.34	\$2.27	\$1.58	\$0.00		

## **Appendix B**

### **Development of Single Risk Pool Adjustment Factors**

**[REDACTED]**

## **Appendix C**

### **Development of the Projected Risk Adjustment Transfer**

**[REDACTED]**

## Appendix D

### Development of the 2024 Index Rate

Step	Formula	Description	Statewide PA 2019 URRT	Statewide PA 2021 URRT
1		Base Period Claims Allowed PMPM, with IBNR, Net of Rx Rebates	\$562.34	\$609.98
2		Allowed Claim Cost and Geographic Adjustment (to JHP Projected Age, Metal, and Risk, in JHP Service Area)	0.888	0.880
3		Market Morbidity Adjustment		
4		PBM Savings		
5a		Average Annual Trend, Medical + Rx	4.0%	5.7%
5b		Number of Years of Trend	5	3
5c		Final Trend Adjustment	1.214	1.181
6		COVID Impact		
6		Provider Contracting		
7	= [1] * [2] * [3] * [4] * [5c] * [6]	2024 Projection Period Allowed Claim Cost PMPM	\$494.94	\$515.16
8		Weight by Method	50%	50%
9	= SUMPRODUCT( [7], [8] )	2024 Allowed Claim Cost PMPM, Weighted by Method		
10		2024 State Based Reinsurance Recovery on an Allowed Basis	\$0.00	
11	= [9] - [10]	2024 Allowed Claim Cost PMPM, Reduced for State Based Reinsurance, Weighted by Method		
12		2024 Risk Adjustment Transfer PMPM		
13		High Cost Risk Pool Fee		
14	= [12] + [13]	2024 Risk Adjustment Transfer PMPM		
15		Projection Period AV		
16	= 1 / [15]	Convert Paid to Allowed		
17	= [14] * [16]	2024 Risk Adjustment Component of Allowed Costs		
18	= [11] + [17]	2024 JHP Allowed Claim Cost and Risk Adjustment Transfer and Reinsurance PMPM (Market Adj Index Rate)		
19	= 3.0% * 80%	Exchange Fee	2.4%	
20	= [18] + [19]	Final Market Adjusted Index Rate	\$587.81	

## Appendix E

### Development of the 2024 Normalization Factors

#### Age Calibration

Age	Age Curve	2024 Projected Age		Weighted Average Age Calibration Factor	1.8085
			Distribution		
0	0.765		0.3%		
1	0.765		0.3%		
2	0.765		0.3%		
3	0.765		0.3%		
4	0.765		0.3%		
5	0.765		0.3%		
6	0.765		0.3%		
7	0.765		0.3%		
8	0.765		0.3%		
9	0.765		0.3%		
10	0.765		0.3%		
11	0.765		0.3%		
12	0.765		0.3%		
13	0.765		0.3%		
14	0.765		0.3%		
15	0.833		0.3%		
16	0.859		0.3%		
17	0.885		0.3%		
18	0.913		0.9%		
19	0.941		0.9%		
20	0.970		0.9%		
21	1.000		0.9%		
22	1.000		0.9%		
23	1.000		0.9%		
24	1.000		0.9%		
25	1.004		0.9%		
26	1.024		1.8%		
27	1.048		1.8%		
28	1.087		1.8%		
29	1.119		1.8%		
30	1.135		1.8%		
31	1.159		1.8%		
32	1.183		1.8%		
33	1.198		1.8%		
34	1.214		1.8%		
35	1.222		1.6%		
36	1.230		1.6%		
37	1.238		1.6%		
38	1.246		1.6%		
39	1.262		1.6%		
40	1.278		1.6%		
41	1.302		1.6%		
42	1.325		1.6%		
43	1.357		1.6%		
44	1.397		1.6%		
45	1.444		1.9%		
46	1.500		1.9%		
47	1.563		1.9%		
48	1.635		1.9%		
49	1.706		1.9%		
50	1.786		1.9%		
51	1.865		1.9%		
52	1.952		1.9%		
53	2.040		1.9%		
54	2.135		1.9%		
55	2.230		3.5%		
56	2.333		3.5%		
57	2.437		3.5%		
58	2.548		3.5%		
59	2.603		3.5%		
60	2.714		3.5%		
61	2.810		3.5%		
62	2.873		3.5%		
63	2.952		3.5%		
64	3.000		3.5%		
65+	3.000		1.6%		

## Appendix E

### Development of the 2024 Normalization Factors

#### Tobacco Calibration

Age	2024 Projected Age Distribution	Tobacco Factor	Component	Value
0	0.3%	1.000	Tobacco rating factor (for smokers only)	1.092
1	0.3%	1.000	Assumed tobacco use, ages 18+	21.9%
2	0.3%	1.000	% of people who admit to smoking	50.0%
3	0.3%	1.000	% of people who can be rated for tobacco	11.0%
4	0.3%	1.000	Total rate-up based on admitted tobacco usage	1.010
5	0.3%	1.000		
6	0.3%	1.000		
7	0.3%	1.000		
8	0.3%	1.000		
9	0.3%	1.000		
10	0.3%	1.000		
11	0.3%	1.000		
12	0.3%	1.000		
13	0.3%	1.000		
14	0.3%	1.000		
15	0.3%	1.000		
16	0.3%	1.000		
17	0.3%	1.000		
18	0.9%	1.000		
19	0.9%	1.000		
20	0.9%	1.000		
21	0.9%	1.100		
22	0.9%	1.100		
23	0.9%	1.100		
24	0.9%	1.100		
25	0.9%	1.100		
26	1.8%	1.100		
27	1.8%	1.100		
28	1.8%	1.100		
29	1.8%	1.100		
30	1.8%	1.100		
31	1.8%	1.100		
32	1.8%	1.100		
33	1.8%	1.100		
34	1.8%	1.100		
35	1.6%	1.100		
36	1.6%	1.100		
37	1.6%	1.100		
38	1.6%	1.100		
39	1.6%	1.100		
40	1.6%	1.100		
41	1.6%	1.100		
42	1.6%	1.100		
43	1.6%	1.100		
44	1.6%	1.100		
45	1.9%	1.100		
46	1.9%	1.100		
47	1.9%	1.100		
48	1.9%	1.100		
49	1.9%	1.100		
50	1.9%	1.100		
51	1.9%	1.100		
52	1.9%	1.100		
53	1.9%	1.100		
54	1.9%	1.100		
55	3.5%	1.100		
56	3.5%	1.100		
57	3.5%	1.100		
58	3.5%	1.100		
59	3.5%	1.100		
60	3.5%	1.100		
61	3.5%	1.100		
62	3.5%	1.100		
63	3.5%	1.100		
64	3.5%	1.100		
65+	1.6%	1.100		

## Appendix E

### Development of the 2024 Normalization Factors

#### Geographic Calibration

Rating Area	Geographic Factors
Rating Area 8	1.000
Total, Membership Weighted	1.000

#### Network Calibration

Network	Network Factor
Jefferson Health Plans HMO	1.000
Total, Membership Weighted	1.000

## Appendix F

### Federal Actuarial Values

Plan ID	Federal AV
93909PA0010001	64.2%
93909PA0010002	64.6%
93909PA0010003	70.8%
93909PA0010004	70.4%
93909PA0010005	70.8%
93909PA0010006	78.3%
93909PA0010007	78.2%
93909PA0010008	70.8%
93909PA0010009	70.4%
93909PA0010010	70.8%

## Appendix G

### Induced Utilization Factors

Per PID guidance, the induced demand factors were calculated based on the HHS induced demand formula using the following formula:  $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$ .

The induced demand factors shown below are normalized to JHP's 2024 estimated membership mix by metal, averaging a 1.0 in total, and are applied to the base rate in order to develop member premiums.

Plan Level	Induced Demand Factors (Applied to Index Rate)
Bronze	0.993
Silver	0.989
Gold	1.078
Total	1.000

## Appendix H

### Rate Manual and Rate Formula

<b>Rates Tables / Manual</b>
<b>HIOS #93909 - Jefferson Health Plans - Individual</b>

Consumer Plan Adjusted Index Rate	
HIOS ID	Factor
93909PA0010005	286.91
93909PA0010004	295.52
93909PA0010003	301.60
93909PA0010001	244.04
93909PA0010002	224.87
93909PA0010006	340.17
93909PA0010007	321.81
93909PA0010009	235.17
93909PA0010010	247.21
93909PA0010008	242.23

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

Area Factors	
Area Number	Factor
Rating Area 8	1.000

## Appendix H

### Rate Manual and Rate Formula

**RATE Formula:**

**CPAIR \* Age Factor \* Area Factor \* Tobacco Factor**

Example: 21 year old with plan 93909PA0010005 in Rating Area 8, non-smoker = 286.9055701 * 1.000 * 1.000000 * 1.00 = \$286.9056
---

**Family Structure** – Family rates can be determined by adding up the rates for an individual. However, when calculating the total family rate, the charge is limited to the first three children under the

## Appendix I

### Projected Reinsurance Impact

Per PID guidance, the May 17<sup>th</sup> rate filing reflects no adjustment to claims for the reinsurance program based on the parameters outlined in Pennsylvania's 1332 waiver. We will revise this table in the July 14<sup>th</sup> filing to reflect the updated parameter guidance from PID.

Rating Area	Attachment Point	Cap	Coinsurance	Impact to Market Adjusted Index Rate
Rating Area 8	\$60,000	\$100,000	0%	0.0%



## Standard Questions

### 1. Membership:

- a. If the projected membership for plan year 2024 significantly differs from the current 2/1/2023 membership, please explain why.

This question is not applicable as JHP is entering the market in plan year 2024.

### 2. Experience Period Claims:

- a. Please confirm that all claims which are capitated have been removed from the experience period claims.

JHP is entering the market in plan year 2024 and does not have any experience period claims. Since the manual claims are based on statewide costs across all ACA individual products, we do not know the proportion of costs that were capitated vs fee for service in the base period. We believe that our base period allowed claims should capture all claims data, as reported on Worksheet 1 of the URRT. Excluding these claims would result in an artificially low allowed base rate. This methodology relies on accurate carrier reporting in the URRTs.

JHP does not have any capitation contracts in 2024, so we are not adjusting further for capitation payments in the projection period.

- b. Please confirm that all non-EHB claims have been removed from the experience period claims.

JHP is entering the market in plan year 2024 and does not have any experience period claims. We confirm that all non-EHB claims have been removed from the manual claims, based on reported data within the URRT.

- c. How are drug rebates projected to change from the base period to the rating period?  
How has this change been reflected in the rate development?

JHP is entering the market in plan year 2024 and does not have any experience. We are assuming that JHP's drug rebates will be equivalent to market levels in 2024. For that reason, no adjustment has been applied to the rate development to account for projected drug rebates.

### 3. COVID:

- a. Please confirm that Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. Additionally, please confirm that any COVID adjustment factor in the filing is reflected in Table 5 of the PAAM Exhibits.

[REDACTED]

- b. If there is a COVID adjustment factor other than 1.0, please provide a quantitative exhibit supporting the factor.

[REDACTED]

**4. Trend:**

- a. [SG. Only] If the Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate quarterly rates in Table 5A differ, please provide an explanation and exhibit in support of the variation.
- b. [SG. Only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.

This question is not applicable as JHP is only entering the individual market.

**5. Table – Retention:**

- a. Please confirm that the federal income tax is calculated using a Federal Income Tax Rate of 21%. If other adjustments were made in Table 6, cell C57, please provide a demonstration of how this number was calculated and an explanation of the other adjustments included in the calculation.

We confirm that the federal income tax is calculating using a Federal Income Tax Rate of 21%. No other adjustments were made in Table 6, cell C57.

- b. Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2024.

We confirm the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2024.

- c. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – Renewing, Open Enrollment Enrollee – New, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please provide a detailed explanation as to the reason for the difference.

[REDACTED]

**6. Pricing AVs:**

- a. Please confirm that the Pricing AVs were calculated using a single risk pool (i.e., claims experience is not separated by metal level).

We confirm that the Pricing AVs were calculated using a single risk pool.

- b. Please identify and support any differences between the company’s metallic AV calculator results and the corresponding Pricing AVs.

The pricing AVs differ from the Federal AVC outputs primarily because the estimated allowed PMPMs used in developing pricing AVs are different than those underlying the Federal AV calculator. This is due to a leveraging effect for fixed cost sharing elements (e.g. copays, deductibles and MOOPs). The other variance is differences in the methodology of the pricing models and underlying data of the modeling. Finally, due to mandated factors, we have included a 22% load to silver on exchange plans.

**7. Expanded Bronze Plans:**

- a. Please provide an exhibit which demonstrates that the criteria for expanded bronze plans have been met.

Per our understanding, to qualify as an expanded bronze, a plan must pay for at least one major service before the deductible is met. Both bronze plans that JHP is offering in 2024 offer one free PCP visit before cost sharing begins and cover PCP visits, specialist visits, generic drugs, and preferred brand drugs pre-deductible. Please see the Federal AV screenshots incorporated with this filing for an exhibit of this benefit coverage.

**8. PAAM Exhibits – Consumer Factors:**

- a. Please provide quantitative and qualitative support for the proposed geographic rating area factors, if different from the previous year.

JHP is only filing in one rating area, therefore, the geographic factor is 1.0.

- b. Please provide quantitative and qualitative support for the proposed network factors, if different from the previous year.

JHP does not have more than one network, therefore, the network factor is 1.0.

**9. Public Health Emergency:**

- a. With the Public Health Emergency expected to end on May 11th, how has the rate development been affected? Please provide support for any adjustments, or support for making no adjustments, if applicable.

[REDACTED]

- b. Furthermore, with the Public Health Emergency scheduled to end on May 11th, has any adjustment been made specifically to the morbidity assumption for Plan Year 2024?

[REDACTED]

- c. Please provide commentary on how the Company believes services such as COVID vaccinations and COVID testing will be handled in PY24. Within your response please clarify if these services will be considered preventative and covered at 100%.

The plan will cover COVID vaccinations and COVID testing at 100% beginning in PY2024.

**10. MLR Exhibit:**

- a. Please complete table below which summarizes the most recent three years of complete MLR information.
  - i. Actual is the final information which was filed for the specified calendar year
  - ii. Pricing is the information which was projected in the final annual filing for the given year (i.e., 2020 pricing information is from the plan year 2020 annual filing submitted in 2019)

	MLR	Member Months
--	-----	---------------

Calendar Year	Actual	Projected	Actual	Projected
2019	N/A	N/A	N/A	N/A
2020	N/A	N/A	N/A	N/A
2021	N/A	N/A	N/A	N/A

- b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.
- c. Does the insurer expect to pay MLR rebates for the 3-year period above?

These questions are not applicable as JHP is entering the market in plan year 2024.

**11. Plan of Withdrawal:**

- a. Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.
- b. For further information regarding the Plan of Withdrawal process, click here. Please send all Plan of Withdrawals to Jeffery Rohaly, [wrohaly@pa.gov](mailto:wrohaly@pa.gov).

This question is not applicable as JHP is entering the market in plan year 2024.

PA Rate Template Part I  
Data Relevant to the Rate Filing

Table 0. Identifying Information

Center Name:	Jefferson Health Plans		
Product(s):	INDV		
Market Segment:	Individual		
Rate Effective Date:	1/1/2024	to	12/31/2024
Base Period Start Date:	1/1/2022	to	12/31/2022
Date of Most Recent Membership:	2/1/2023		

Table 1. Number of Members

Member Age	Member-months	Members	Member-months
	Experience Period	Current Period (as of 12-31-2023)	Projected Rating Period
Total	0	0	35,000
<18			1,024
18-24			2,160
25-29			2,871
30-34			3,253
35-39			2,897
40-44			2,897
45-49			3,437
50-54			3,437
55-59			6,301
60-63			5,041
64+			1,811

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											5
Loss Ratio											0.00%

\*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

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

\*Express Cost, Utilization, Indexed Utilization and Weight as percentages

\*\*Should equal 100% Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factor**	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19				INDV01		INDV01				INDV01
Feb-19				INDV01		INDV01				INDV01
Mar-19				INDV01		INDV01				INDV01
Apr-19				INDV01		INDV01				INDV01
May-19				INDV01		INDV01				INDV01
Jun-19				INDV01		INDV01				INDV01
Jul-19				INDV01		INDV01				INDV01
Aug-19				INDV01		INDV01				INDV01
Sep-19				INDV01		INDV01				INDV01
Oct-19				INDV01		INDV01				INDV01
Nov-19				INDV01		INDV01				INDV01
Dec-19				INDV01		INDV01				INDV01
Jan-20				INDV01		INDV01				INDV01
Feb-20				INDV01		INDV01				INDV01
Mar-20				INDV01		INDV01				INDV01
Apr-20				INDV01		INDV01				INDV01
May-20				INDV01		INDV01				INDV01
Jun-20				INDV01		INDV01				INDV01
Jul-20				INDV01		INDV01				INDV01
Aug-20				INDV01		INDV01				INDV01
Sep-20				INDV01		INDV01				INDV01
Oct-20				INDV01		INDV01				INDV01
Nov-20				INDV01		INDV01				INDV01
Dec-20				INDV01		INDV01				INDV01
Jan-21				INDV01		INDV01				INDV01
Feb-21				INDV01		INDV01				INDV01
Mar-21				INDV01		INDV01				INDV01
Apr-21				INDV01		INDV01				INDV01
May-21				INDV01		INDV01				INDV01
Jun-21				INDV01		INDV01				INDV01
Jul-21				INDV01		INDV01				INDV01
Aug-21				INDV01		INDV01				INDV01
Sep-21				INDV01		INDV01				INDV01
Oct-21				INDV01		INDV01				INDV01
Nov-21				INDV01		INDV01				INDV01
Dec-21				INDV01		INDV01				INDV01
Jan-22				INDV01		INDV01				INDV01
Feb-22				INDV01		INDV01				INDV01
Mar-22				INDV01		INDV01				INDV01
Apr-22				INDV01		INDV01				INDV01
May-22				INDV01		INDV01				INDV01
Jun-22				INDV01		INDV01				INDV01
Jul-22				INDV01		INDV01				INDV01
Aug-22				INDV01		INDV01				INDV01
Sep-22				INDV01		INDV01				INDV01
Oct-22				INDV01		INDV01				INDV01
Nov-22				INDV01		INDV01				INDV01
Dec-22				INDV01		INDV01				INDV01

\*Express Completion Factor as a percentage

\*\*Express Prescription Drug Rebates as a negative number

Carrier Name: Jefferson Health Plans  
 Product(s): HMO  
 Market Segment: Individual  
 Rate Effective Date: 1/1/2024

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & H&E)	Allowed Claims (Non-Capitated)	Non-EMR portion of Allowed Claims	Total Prescription Drug Rebates**	Total EMR Capitation	Total Non-EMR Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 1,010,920,000.00	\$ 2,569,821,000.00	\$ 1,589,821,000.00	4,092,102	\$ 527,737,222.17	\$ 1,027,114,292.04	\$ 9,099,356.31	\$ (12,839,953.23)				\$ 68,365,640.16
Experience Period Total Allowed EMR Claims + EMR Capitation PMPM (net of prescription drug rebates)											
Loss Ratio											
**Express Prescription Drug Rebates as a negative number											
78.85%											

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Indexed Demand*	Composite Trend	Weight*
Inpatient Hospital	9.70%	1.93%	0.00%	11.00%	20.42%
Outpatient Hospital	9.18%	1.93%	0.00%	10.47%	20.21%
Professional	5.28%	1.68%	0.00%	7.03%	31.40%
Other Medical	5.28%	1.68%	0.00%	7.03%	0.00%
Capitation				0.00%	
Prescription Drugs	0.80%	8.84%	0.00%	9.82%	20.13%
Total Annual Trend				9.34%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.19%	

\*Express Cost, Utilization, Indexed Utilization and Weight as percentages

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factor*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + H&E)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19	\$ 1,900,582,550.12	\$ 1,900,582,550.12	1.0000	\$ 1,900,582,550.12	406,595	\$ 468.73	\$ (7,322,696.98)	\$ 228,646,031.77	\$ 562.34	
Feb-19	\$ 1,900,582,550.12	\$ 1,900,582,550.12	1.0000	\$ 1,900,582,550.12	406,595	\$ 468.73	\$ (7,322,696.98)	\$ 228,646,031.77	\$ 562.34	
Mar-19	\$ 1,900,582,550.12	\$ 1,900,582,550.12	1.0000	\$ 1,900,582,550.12	406,595	\$ 468.73	\$ (7,322,696.98)	\$ 228,646,031.77	\$ 562.34	
Apr-19	\$ 1,900,582,550.12	\$ 1,900,582,550.12	1.0000	\$ 1,900,582,550.12	406,595	\$ 468.73	\$ (7,322,696.98)	\$ 228,646,031.77	\$ 562.34	
May-19	\$ 1,900,582,550.12	\$ 1,900,582,550.12	1.0000	\$ 1,900,582,550.12	406,595	\$ 468.73	\$ (7,322,696.98)	\$ 228,646,031.77	\$ 562.34	
Jun-19	\$ 1,900,582,550.12	\$ 1,900,582,550.12	1.0000	\$ 1,900,582,550.12	406,595	\$ 468.73	\$ (7,322,696.98)	\$ 228,646,031.77	\$ 562.34	
Jul-19	\$ 1,900,582,550.12	\$ 1,900,582,550.12	1.0000	\$ 1,900,582,550.12	406,595	\$ 468.73	\$ (7,322,696.98)	\$ 228,646,031.77	\$ 562.34	
Aug-19	\$ 1,900,582,550.12	\$ 1,900,582,550.12	1.0000	\$ 1,900,582,550.12	406,595	\$ 468.73	\$ (7,322,696.98)	\$ 228,646,031.77	\$ 562.34	
Sep-19	\$ 1,900,582,550.12	\$ 1,900,582,550.12	1.0000	\$ 1,900,582,550.12	406,595	\$ 468.73	\$ (7,322,696.98)	\$ 228,646,031.77	\$ 562.34	
Oct-19	\$ 1,900,582,550.12	\$ 1,900,582,550.12	1.0000	\$ 1,900,582,550.12	406,595	\$ 468.73	\$ (7,322,696.98)	\$ 228,646,031.77	\$ 562.34	
Nov-19	\$ 1,900,582,550.12	\$ 1,900,582,550.12	1.0000	\$ 1,900,582,550.12	406,595	\$ 468.73	\$ (7,322,696.98)	\$ 228,646,031.77	\$ 562.34	
Dec-19	\$ 1,900,582,550.12	\$ 1,900,582,550.12	1.0000	\$ 1,900,582,550.12	406,595	\$ 468.73	\$ (7,322,696.98)	\$ 228,646,031.77	\$ 562.34	
Jan-20	\$ 1,724,839,970.80	\$ 1,724,839,970.80	1.0000	\$ 1,724,839,970.80	384,963	\$ 454.17	\$ (6,042,581.23)	\$ 208,842,631.35	\$ 542.50	
Feb-20	\$ 1,724,839,970.80	\$ 1,724,839,970.80	1.0000	\$ 1,724,839,970.80	384,963	\$ 454.17	\$ (6,042,581.23)	\$ 208,842,631.35	\$ 542.50	
Mar-20	\$ 1,724,839,970.80	\$ 1,724,839,970.80	1.0000	\$ 1,724,839,970.80	384,963	\$ 454.17	\$ (6,042,581.23)	\$ 208,842,631.35	\$ 542.50	
Apr-20	\$ 1,724,839,970.80	\$ 1,724,839,970.80	1.0000	\$ 1,724,839,970.80	384,963	\$ 454.17	\$ (6,042,581.23)	\$ 208,842,631.35	\$ 542.50	
May-20	\$ 1,724,839,970.80	\$ 1,724,839,970.80	1.0000	\$ 1,724,839,970.80	384,963	\$ 454.17	\$ (6,042,581.23)	\$ 208,842,631.35	\$ 542.50	
Jun-20	\$ 1,724,839,970.80	\$ 1,724,839,970.80	1.0000	\$ 1,724,839,970.80	384,963	\$ 454.17	\$ (6,042,581.23)	\$ 208,842,631.35	\$ 542.50	
Jul-20	\$ 1,724,839,970.80	\$ 1,724,839,970.80	1.0000	\$ 1,724,839,970.80	384,963	\$ 454.17	\$ (6,042,581.23)	\$ 208,842,631.35	\$ 542.50	
Aug-20	\$ 1,724,839,970.80	\$ 1,724,839,970.80	1.0000	\$ 1,724,839,970.80	384,963	\$ 454.17	\$ (6,042,581.23)	\$ 208,842,631.35	\$ 542.50	
Sep-20	\$ 1,724,839,970.80	\$ 1,724,839,970.80	1.0000	\$ 1,724,839,970.80	384,963	\$ 454.17	\$ (6,042,581.23)	\$ 208,842,631.35	\$ 542.50	
Oct-20	\$ 1,724,839,970.80	\$ 1,724,839,970.80	1.0000	\$ 1,724,839,970.80	384,963	\$ 454.17	\$ (6,042,581.23)	\$ 208,842,631.35	\$ 542.50	
Nov-20	\$ 1,724,839,970.80	\$ 1,724,839,970.80	1.0000	\$ 1,724,839,970.80	384,963	\$ 454.17	\$ (6,042,581.23)	\$ 208,842,631.35	\$ 542.50	
Dec-20	\$ 1,724,839,970.80	\$ 1,724,839,970.80	1.0000	\$ 1,724,839,970.80	384,963	\$ 454.17	\$ (6,042,581.23)	\$ 208,842,631.35	\$ 542.50	
Jan-21	\$ 2,031,651,018.81	\$ 2,031,651,018.81	1.0000	\$ 2,031,651,018.81	413,789	\$ 492.16	\$ (14,812,286.77)	\$ 252,404,581.53	\$ 609.98	
Feb-21	\$ 2,031,651,018.81	\$ 2,031,651,018.81	1.0000	\$ 2,031,651,018.81	413,789	\$ 492.16	\$ (14,812,286.77)	\$ 252,404,581.53	\$ 609.98	
Mar-21	\$ 2,031,651,018.81	\$ 2,031,651,018.81	1.0000	\$ 2,031,651,018.81	413,789	\$ 492.16	\$ (14,812,286.77)	\$ 252,404,581.53	\$ 609.98	
Apr-21	\$ 2,031,651,018.81	\$ 2,031,651,018.81	1.0000	\$ 2,031,651,018.81	413,789	\$ 492.16	\$ (14,812,286.77)	\$ 252,404,581.53	\$ 609.98	
May-21	\$ 2,031,651,018.81	\$ 2,031,651,018.81	1.0000	\$ 2,031,651,018.81	413,789	\$ 492.16	\$ (14,812,286.77)	\$ 252,404,581.53	\$ 609.98	
Jun-21	\$ 2,031,651,018.81	\$ 2,031,651,018.81	1.0000	\$ 2,031,651,018.81	413,789	\$ 492.16	\$ (14,812,286.77)	\$ 252,404,581.53	\$ 609.98	
Jul-21	\$ 2,031,651,018.81	\$ 2,031,651,018.81	1.0000	\$ 2,031,651,018.81	413,789	\$ 492.16	\$ (14,812,286.77)	\$ 252,404,581.53	\$ 609.98	
Aug-21	\$ 2,031,651,018.81	\$ 2,031,651,018.81	1.0000	\$ 2,031,651,018.81	413,789	\$ 492.16	\$ (14,812,286.77)	\$ 252,404,581.53	\$ 609.98	
Sep-21	\$ 2,031,651,018.81	\$ 2,031,651,018.81	1.0000	\$ 2,031,651,018.81	413,789	\$ 492.16	\$ (14,812,286.77)	\$ 252,404,581.53	\$ 609.98	
Oct-21	\$ 2,031,651,018.81	\$ 2,031,651,018.81	1.0000	\$ 2,031,651,018.81	413,789	\$ 492.16	\$ (14,812,286.77)	\$ 252,404,581.53	\$ 609.98	
Nov-21	\$ 2,031,651,018.81	\$ 2,031,651,018.81	1.0000	\$ 2,031,651,018.81	413,789	\$ 492.16	\$ (14,812,286.77)	\$ 252,404,581.53	\$ 609.98	
Dec-21	\$ 2,031,651,018.81	\$ 2,031,651,018.81	1.0000	\$ 2,031,651,018.81	413,789	\$ 492.16	\$ (14,812,286.77)	\$ 252,404,581.53	\$ 609.98	
Jan-22	N/A	N/A	N/A	VALUE!	N/A	VALUE!	N/A	N/A	VALUE!	
Feb-22	N/A	N/A	N/A	VALUE!	N/A	VALUE!	N/A	N/A	VALUE!	
Mar-22	N/A	N/A	N/A	VALUE!	N/A	VALUE!	N/A	N/A	VALUE!	
Apr-22	N/A	N/A	N/A	VALUE!	N/A	VALUE!	N/A	N/A	VALUE!	
May-22	N/A	N/A	N/A	VALUE!	N/A	VALUE!	N/A	N/A	VALUE!	
Jun-22	N/A	N/A	N/A	VALUE!	N/A	VALUE!	N/A	N/A	VALUE!	
Jul-22	N/A	N/A	N/A	VALUE!	N/A	VALUE!	N/A	N/A	VALUE!	
Aug-22	N/A	N/A	N/A	VALUE!	N/A	VALUE!	N/A	N/A	VALUE!	
Sep-22	N/A	N/A	N/A	VALUE!	N/A	VALUE!	N/A	N/A	VALUE!	
Oct-22	N/A	N/A	N/A	VALUE!	N/A	VALUE!	N/A	N/A	VALUE!	
Nov-22	N/A	N/A	N/A	VALUE!	N/A	VALUE!	N/A	N/A	VALUE!	
Dec-22	N/A	N/A	N/A	VALUE!	N/A	VALUE!	N/A	N/A	VALUE!	

\*Express Completion Factor as a percentage

\*\*Express Prescription Drug Rebates as a negative number

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

Carrier Name: Jefferson Health Plans  
 Product(s): HMO  
 Market Segment: Individual  
 Rate Effective Date: 1/1/2024  
 Incurred Dates: 1/1/2022 to 12/31/2022

Attachment Point: \$60,000  
 Reinsurance Cap: \$100,000  
 Coinsurance Rate: 0%  
 Proj. Incurred Claim Impact: 0.0%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2022 to 12/31/2022				
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims with Reinsurance
\$0	\$29,999			
\$30,000	\$34,999			
\$35,000	\$39,999			
\$40,000	\$44,999			
\$45,000	\$49,999			
\$50,000	\$54,999			
\$55,000	\$59,999			
\$60,000	\$64,999			
\$65,000	\$69,999			
\$70,000	\$74,999			
\$75,000	\$79,999			
\$80,000	\$84,999			
\$85,000	\$89,999			
\$90,000	\$94,999			
\$95,000	\$99,999			
\$100,000	\$109,999			
\$110,000	\$119,999			
\$120,000	\$129,999			
\$130,000	\$139,999			
\$140,000	\$149,999			
\$150,000	\$159,999			
\$160,000	\$169,999			
\$170,000	\$179,999			
\$180,000	\$189,999			
\$190,000	\$199,999			
\$200,000	\$209,999			
\$210,000	\$219,999			
\$220,000	\$229,999			
\$230,000	\$239,999			
\$240,000	\$249,999			
\$250,000	\$259,999			
\$260,000	\$269,999			
\$270,000	\$279,999			
\$280,000	\$289,999			
\$290,000	\$299,999			
\$300,000	\$324,999			
\$325,000	\$349,999			
\$350,000	\$374,999			
\$375,000	\$399,999			
\$400,000	\$424,999			
\$425,000	\$449,999			
\$450,000	\$474,999			
\$475,000	\$499,999			
\$500,000	\$599,999			
\$600,000	\$699,999			
\$700,000	\$799,999			
\$800,000	\$899,999			
\$900,000	\$999,999			
\$1,000,000+				
<b>Total</b>				

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

Carrier Name: Jefferson Health Plans  
 Product(s): HMO  
 Market Segment: Individual  
 Rate Effective Date: 1/1/2024

Attachment Point: \$60,000  
 Reinsurance Cap: \$100,000  
 Coinsurance Rate: 0%  
 Proj. Incurred Claim Impact: 0.0%  
 Proj. Morbidity Impact: 0.0%

Reinsurance Program Impact Continuance Table Development - Plan Year 2024					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				
\$30,000	\$34,999				
\$35,000	\$39,999				
\$40,000	\$44,999				
\$45,000	\$49,999				
\$50,000	\$54,999				
\$55,000	\$59,999				
\$60,000	\$64,999				
\$65,000	\$69,999				
\$70,000	\$74,999				
\$75,000	\$79,999				
\$80,000	\$84,999				
\$85,000	\$89,999				
\$90,000	\$94,999				
\$95,000	\$99,999				
\$100,000	\$109,999				
\$110,000	\$119,999				
\$120,000	\$129,999				
\$130,000	\$139,999				
\$140,000	\$149,999				
\$150,000	\$159,999				
\$160,000	\$169,999				
\$170,000	\$179,999				
\$180,000	\$189,999				
\$190,000	\$199,999				
\$200,000	\$209,999				
\$210,000	\$219,999				
\$220,000	\$229,999				
\$230,000	\$239,999				
\$240,000	\$249,999				
\$250,000	\$259,999				
\$260,000	\$269,999				
\$270,000	\$279,999				
\$280,000	\$289,999				
\$290,000	\$299,999				
\$300,000	\$324,999				
\$325,000	\$349,999				
\$350,000	\$374,999				
\$375,000	\$399,999				
\$400,000	\$424,999				
\$425,000	\$449,999				
\$450,000	\$474,999				
\$475,000	\$499,999				
\$500,000	\$599,999				
\$600,000	\$699,999				
\$700,000	\$799,999				
\$800,000	\$899,999				
\$900,000	\$999,999				
\$1,000,000+					
<b>Total</b>					

**PA Rate Template Part II**  
**Rate Development and Change**

Client Name: **Jefferson Health Plans**  
Product#: **HMO**  
Market Segment: **Individual**  
Rate Effective Date: **1/1/2024**

**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 DIB Claims + DIB Continuation PMPM (net of prescription drug related PMPM)	\$ -	\$ 186.16
Two year trend stabilization factor	\$ 1.000	1.196
Unadjusted Projected Allowed DIB Claims PMPM	\$ -	\$ 703.34
Single Risk Float Adjustment Factors		
Change in Mortality - Impact of Reinsurance Program	1.000	1.000
Change in Mortality - All Other	0.000	1.000
Total Non-Mortality Changes	0.000	0.720
Change in Demographics	0.000	0.004
Change in Network	0.000	-
Change in Benefits	0.000	-1.000
Change in Other	0.000	-
Total Adjusted Projected Allowed DIB Claims PMPM	\$ -	\$ 505.05
Credibility Factors	7%	100%
Standard Projected DIB Claims PMPM	\$ -	\$ 555.05
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed DIB Claims PMPM	\$ 505.05	-
Projected Paid to Allowed Ratio	0.75%	-
Projected Incurred DIB Claims PMPM	\$ 388.88	-
Market-Adjusted Index Rate	111.88	-
Projected Incurred Risk Adjustment PMPM	\$ 150.00	-
Projected Incurred Exchange User Fees PMPM	\$ 36.88	-
Market-Adjusted Projected Incurred DIB Claims PMPM	\$ 442.47	-
Market-Adjusted Projected Allowed DIB Claims PMPM	\$ 587.81	-
Projected Allowed Non-DIB Claims PMPM	\$ -	-
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 442.47	-
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 587.81	-

**Table 6. Retention**

Retention Items - Exposed in percentages	Percentage	PMPM Amount
Administrative Expenses	0.4%	\$41.12
General and Claims	4.4%	\$423.38
Agent/Broker Fees and Commissions	1.0%	\$95.00
Quality Improvement Initiatives	2.0%	\$193.00
Base and Fee	2.2%	\$213.00
Risk Adjustment User Fee	0.9%	\$87.21
PCRB Fee	0.0%	\$0.00
PA Premiums and Other Taxes (if applicable)	2.0%	\$193.07
Federal Income Tax	0.2%	\$19.06
Health Insurance Providers Fee (For rated for Small Groups only)	0.0%	\$0.00
Profit/Contingency (after tax)	0.7%	\$5.98
Total Retention	12.13%	\$811.09
Projected Required Revenue PMPM		\$ 505.55

**Table 8. Components of Rate Change**

Rate Components	2023	2024	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
B. Base period allowed claims before normalization	\$ 586.16	\$ 586.16	\$ 0.00	0.0%
C. Normalization factor component of change	\$ (265.38)	\$ (265.38)	\$ 0.00	0.0%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	#DIV/0!	\$ 320.88	#DIV/0!	#DIV/0!
D2. UCR Ratio	#DIV/0!	\$ 61.00	#DIV/0!	#DIV/0!
D3. UCR Ratio	#DIV/0!	\$ -	#DIV/0!	#DIV/0!
D4. UCR Other	#DIV/0!	\$ (127.46)	#DIV/0!	#DIV/0!
D5. Normalized UCR Risk Adjustment on an allowed basis	#DIV/0!	\$ 37.38	#DIV/0!	#DIV/0!
D6. Normalized Exchange User Fees on an allowed basis	#DIV/0!	\$ 7.72	#DIV/0!	#DIV/0!
D7. Normalized Reinsurance Recoveries on an allowed basis	#DIV/0!	\$ 321.78	#DIV/0!	#DIV/0!
D8. Subtotal - Sum(D1-D7)	#DIV/0!	\$ -	#DIV/0!	#DIV/0!
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	#DIV/0!	\$ (81.60)	#DIV/0!	#DIV/0!
E2. Pricing AV	#DIV/0!	\$ 1.87	#DIV/0!	#DIV/0!
E3. Benefit Richness	#DIV/0!	\$ -	#DIV/0!	#DIV/0!
E4. Catastrophic Eligibility	#DIV/0!	\$ (81.79)	#DIV/0!	#DIV/0!
E5. Subtotal - Sum(E1-E4)	#DIV/0!	\$ -	#DIV/0!	#DIV/0!
F. Change in Retention Components				
F1. Administrative Expenses	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
F2. Taxes and Fees	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
F3. Profit and/or Contingency	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
F4. Subtotal - Sum(F1-F3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
Sum of Components of Rate Change (should approximate the change shown in line A)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

For Informational Purposes only - No input required.

Normalized Base Period Unadjusted Claims before Normalization	\$ 586.16	Index Rate of Experience Period on UCR
Normalized Allowed Claims	\$ 1,003,820,007.16	
Normalized Loss Ratio	79.85%	

**Table 9A. Small Group Projected Index Rate with Quarterly Trend**

Projection Date	3/1/2024	6/1/2024	9/1/2024	12/1/2024	Total Single Risk Pool
Per Member Monthly Revenues in Quarter	\$ 505.05	\$ 505.05	\$ 505.05	\$ 505.05	\$ 505.05
Adjusted Projected Allowed DIB Claims PMPM	0	0	0	0	0
Monthly Trend	0.38%	0.38%	0.38%	0.38%	0.38%
Annual Trend	1.52%	1.52%	1.52%	1.52%	1.52%
Single Risk Pool Projected Allowed Claims	\$ 505.05	\$ 516.31	\$ 528.21	\$ 540.30	\$ -
Quarterly Trend Factor	1.001	1.001	1.001	1.001	0.000

**Table 7. Normalized Market-Adjusted Projected Allowed Total Claims**

Normalization Factors	2023	2024
Average Age Factor	1.000	1.000
Average Geographic Factor	1.000	1.000
Average Tenure Factor	1.000	1.000
Average Benefit Richness (Individual demand)	1.000	1.000
Average Temporal Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 587.81	\$ 587.81
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	#DIV/0!	\$ 323.74

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

	2023	2024
Paid-to-Allowed		0.75%
UCR Trend (Total Applied Trend Factor)	1.196	1.196
UCR Mortality	1.000	1.000
UCR Other	0.720	0.720
Risk Adjustment	\$ 150.00	\$ 150.00
Exchange User Fee	\$ 36.88	\$ 36.88
Reinsurance Recoveries	\$ -	\$ -
Contingency	\$ -	\$ -
Network	1.000	1.000
Pricing AV	0.740	0.740
Benefit Richness	1.000	1.000
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	0.94%	0.94%
Taxes and Fees	2.26%	2.26%
Profit and/or Contingency	0.79%	0.79%

For 2023 in cell B2, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment







**PA Rate Template Part VI - Rate Change Summary**

**Overview**

Initial Requested Average Rate Change:	#DIV/0!	
Revised Requested Average Rate Change:		0.00%
Minimum Requested Rate Change:		0.00%
Maximum Requested Rate Change:		0
Mapped Members:		0
Available in Rating Areas:	Rating Area 8	

Carrier Name:	Jefferson Health Plans
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2024

Rating Area	Active Rating Areas	Count of Remaining Active Rating Areas	Text
1			1
2			1
3			1
4			1
5			1
6			1
7			1
8	8		1 8
9			0

**Key Information**

Jan. 2022 - Dec. 2022 Financial Experience	
Premium	
Claims	
Administrative Expenses	
Taxes & Fees	
Company Made After Taxes	\$ -

**How It Plans to Spend Your Premium**

This is how the company plans to spend the premium it collects in 2024:

Claims:	88%
Administrative Expenses:	5%
Taxes & Fees:	5%
Profit:	1%

The company expects its annual medical costs to increase:

0.00%

Explanation of requested rate change:

Company Name: **Jefferson Health Plans**  
 Market: **Individual**  
 Product: **HMO**  
 Effective Date of Rates: **January 1, 2024** Ending date of Rates: **December 31, 2024**

HIOS Plan ID (On Exchange)=>	93909PA0010005		93909PA0010004		93909PA0010003		93909PA0010001	
HIOS Plan ID (Off Exchange)=>								
Plan Marketing Name =>	Jefferson Total Silver On Exchange		Jefferson Balanced Silver On Exchange		Jefferson \$0 Deductible Silver On Exchange		Jefferson \$0 Deductible Bronze On Exchange	
Form # =>	HEAL-133661025		HEAL-133661025		HEAL-133661025		HEAL-133661025	
Rating Area =>	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8	
Network =>	Jefferson Health Plans HMO		Jefferson Health Plans HMO		Jefferson Health Plans HMO		Jefferson Health Plans HMO	
Metal =>	Silver		Silver		Silver		Bronze	
Deductible =>	5,500/8,600		2,900/7,400		5,000/7,000		5,000/7,000	
Coinsurance =>	15%/15%		0%/0%		15%/15%		50%/50%	
Copays =>	35/85, 90/125		45/95, 95/130		45/95, 100/135		55/100, 100/150	
OOP Maximum =>	9,450		9,450		9,450		9,450	
Pediatric Dental (Yes/No) =>	No		No		No		No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$219.48	\$219.48	\$226.07	\$226.07	\$230.72	\$230.72	\$186.69	\$186.69
15	\$238.99	\$238.99	\$246.17	\$246.17	\$251.23	\$251.23	\$203.28	\$203.28
16	\$246.45	\$246.45	\$253.85	\$253.85	\$259.07	\$259.07	\$209.63	\$209.63
17	\$253.91	\$253.91	\$261.53	\$261.53	\$266.91	\$266.91	\$215.97	\$215.97
18	\$261.94	\$261.94	\$269.81	\$269.81	\$275.36	\$275.36	\$222.81	\$222.81
19	\$269.98	\$269.98	\$278.08	\$278.08	\$283.80	\$283.80	\$229.64	\$229.64
20	\$278.30	\$278.30	\$286.65	\$286.65	\$292.55	\$292.55	\$236.72	\$236.72
21	\$286.91	\$315.60	\$295.52	\$325.07	\$301.60	\$331.76	\$244.04	\$268.44
22	\$286.91	\$315.60	\$295.52	\$325.07	\$301.60	\$331.76	\$244.04	\$268.44
23	\$286.91	\$315.60	\$295.52	\$325.07	\$301.60	\$331.76	\$244.04	\$268.44
24	\$286.91	\$315.60	\$295.52	\$325.07	\$301.60	\$331.76	\$244.04	\$268.44
25	\$288.05	\$316.86	\$296.70	\$326.37	\$302.80	\$333.08	\$245.01	\$269.51
26	\$293.79	\$323.17	\$302.61	\$332.87	\$308.83	\$339.71	\$249.89	\$274.88
27	\$300.68	\$330.75	\$309.70	\$340.67	\$316.07	\$347.68	\$255.75	\$281.33
28	\$311.87	\$343.06	\$321.23	\$353.35	\$327.83	\$360.61	\$265.27	\$291.80
29	\$321.05	\$353.16	\$330.68	\$363.75	\$337.49	\$371.24	\$273.08	\$300.39
30	\$325.64	\$358.20	\$335.41	\$368.95	\$342.31	\$376.54	\$276.98	\$304.68
31	\$332.52	\$365.77	\$342.51	\$376.76	\$349.55	\$384.51	\$282.84	\$311.12
32	\$339.41	\$373.35	\$349.60	\$384.56	\$356.79	\$392.47	\$288.70	\$317.57
33	\$343.71	\$378.08	\$354.03	\$389.43	\$361.31	\$397.44	\$292.36	\$321.60
34	\$348.30	\$383.13	\$358.76	\$394.64	\$366.14	\$402.75	\$296.26	\$325.89
35	\$350.60	\$385.66	\$361.12	\$397.23	\$368.55	\$405.41	\$298.21	\$328.03
36	\$352.89	\$388.18	\$363.49	\$399.84	\$370.96	\$408.06	\$300.17	\$330.19
37	\$355.19	\$390.71	\$365.85	\$402.44	\$373.38	\$410.72	\$302.12	\$332.33
38	\$357.48	\$393.23	\$368.22	\$405.04	\$375.79	\$413.37	\$304.07	\$334.48
39	\$362.07	\$398.28	\$372.94	\$410.23	\$380.61	\$418.67	\$307.98	\$338.78
40	\$366.67	\$403.34	\$377.67	\$415.44	\$385.44	\$423.98	\$311.88	\$343.07
41	\$373.55	\$410.91	\$384.76	\$423.24	\$392.68	\$431.95	\$317.74	\$349.51
42	\$380.15	\$418.17	\$391.56	\$430.72	\$399.61	\$439.57	\$323.35	\$355.69
43	\$389.33	\$428.26	\$401.02	\$441.12	\$409.27	\$450.20	\$331.16	\$364.28
44	\$400.81	\$440.89	\$412.84	\$454.12	\$421.33	\$463.46	\$340.92	\$375.01
45	\$414.29	\$455.72	\$426.73	\$469.40	\$435.50	\$479.05	\$352.39	\$387.63
46	\$430.36	\$473.40	\$443.28	\$487.61	\$452.39	\$497.63	\$366.06	\$402.67
47	\$448.43	\$493.27	\$461.89	\$508.08	\$471.39	\$518.53	\$381.43	\$419.57
48	\$469.09	\$516.00	\$483.17	\$531.49	\$493.11	\$542.42	\$399.00	\$438.90
49	\$489.46	\$538.41	\$504.15	\$554.57	\$514.52	\$565.97	\$416.33	\$457.96
50	\$512.41	\$563.65	\$527.79	\$580.57	\$538.65	\$592.52	\$435.85	\$479.44
51	\$535.08	\$588.59	\$551.14	\$606.25	\$562.48	\$618.73	\$455.13	\$500.64
52	\$560.04	\$616.04	\$576.85	\$634.54	\$588.72	\$647.59	\$476.36	\$524.00
53	\$585.29	\$643.82	\$602.86	\$663.15	\$615.26	\$676.79	\$497.84	\$547.62
54	\$612.54	\$673.79	\$630.93	\$694.02	\$643.91	\$708.30	\$521.02	\$573.12
55	\$639.80	\$703.78	\$659.00	\$724.90	\$672.56	\$739.82	\$544.20	\$598.62
56	\$669.35	\$736.29	\$689.44	\$758.38	\$703.62	\$773.98	\$569.34	\$626.27
57	\$699.19	\$769.11	\$720.18	\$792.20	\$734.99	\$808.49	\$594.72	\$654.19
58	\$731.04	\$804.14	\$752.98	\$828.28	\$768.47	\$845.32	\$621.81	\$683.99
59	\$746.82	\$821.50	\$769.23	\$846.15	\$785.05	\$863.56	\$635.23	\$698.75
60	\$778.66	\$856.53	\$802.04	\$882.24	\$818.53	\$900.38	\$662.32	\$728.55
61	\$806.20	\$886.82	\$830.40	\$913.44	\$847.48	\$932.23	\$685.75	\$754.33
62	\$824.28	\$906.71	\$849.02	\$933.92	\$866.49	\$953.14	\$701.12	\$771.23
63	\$846.95	\$931.65	\$872.37	\$959.61	\$890.31	\$979.34	\$720.40	\$792.44
64+	\$860.72	\$946.79	\$886.55	\$975.21	\$904.79	\$995.27	\$732.11	\$805.32

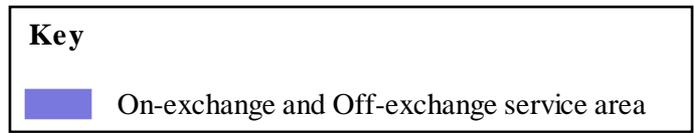
**Jefferson Health Plans  
Individual  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
93909PA0010005	Jefferson Total Silver On Exchange	HMO	Silver	On	Jefferson Health	Rating Area 8	Philadelphia, Montgomery, Bucks
93909PA0010004	Jefferson Balanced Silver On Exchange	HMO	Silver	On	Jefferson Health	Rating Area 8	Philadelphia, Montgomery, Bucks
93909PA0010003	Jefferson \$0 Deductible Silver On Exchange	HMO	Silver	On	Jefferson Health	Rating Area 8	Philadelphia, Montgomery, Bucks
93909PA0010001	Jefferson \$0 Deductible Bronze On Exchange	HMO	Bronze	On/Off	Jefferson Health	Rating Area 8	Philadelphia, Montgomery, Bucks
93909PA0010002	Jefferson Total Bronze On Exchange	HMO	Bronze	On/Off	Jefferson Health	Rating Area 8	Philadelphia, Montgomery, Bucks
93909PA0010006	Jefferson \$0 Gold On Exchange	HMO	Gold	On/Off	Jefferson Health	Rating Area 8	Philadelphia, Montgomery, Bucks
93909PA0010007	Jefferson Total Gold On Exchange	HMO	Gold	On/Off	Jefferson Health	Rating Area 8	Philadelphia, Montgomery, Bucks
93909PA0010009	Jefferson Balanced Silver Off Exchange	HMO	Silver	Off	Jefferson Health	Rating Area 8	Philadelphia, Montgomery, Bucks
93909PA0010010	Jefferson Total Silver Off Exchange	HMO	Silver	Off	Jefferson Health	Rating Area 8	Philadelphia, Montgomery, Bucks
93909PA0010008	Jefferson \$0 Deductible Silver Off Exchange	HMO	Silver	Off	Jefferson Health	Rating Area 8	Philadelphia, Montgomery, Bucks



# Issuer: Jefferson Health Plans

## Market: Individual



**Unified Rate Review v6.0**

Company Legal Name:	Jefferson Health Plans		
HIOS issuer ID:	93909	State:	PA
Effective Date of Rate Change(s):	1/1/2024	Market:	Individual

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.  
 To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.  
 To validate, select the Validate button or Ctrl + Shift + I.  
 To finalize, select the Finalize button or Ctrl + Shift + F.

**Market Level Calculations (Same for all Plans)**

**Section I: Experience Period Data**

Experience Period:	1/1/2022	to	12/31/2022	PMPM
Allowed Claims			\$0.00	#DIV/0!
Reinsurance			\$0.00	#DIV/0!
Incurred Claims in Experience Period			\$0.00	#DIV/0!
Risk Adjustment			\$0.00	#DIV/0!
Experience Period Premium			\$0.00	#DIV/0!
Experience Period Member Months			0	

**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	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Outpatient Hospital	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Professional	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Other Medical	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Capitation	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Prescription Drug	\$0.00	1.000	1.000	1.000	1.000	\$0.00
<b>Total</b>	<b>\$0.00</b>					<b>\$0.00</b>

Morbidity Adjustment	1.000
Demographic Shift	1.000
Plan Design Changes	1.000
Other	1.000
Adjusted Trended EHB Allowed Claims PMPM for 1/1/2024	\$0.00
Manual EHB Allowed Claims PMPM	\$505.05
Applied Credibility %	0.00%

Projected Period Totals		
Projected Index Rate for 1/1/2024	\$505.05	\$18,181,800.00
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	-568.65	-\$2,471,400.00
Exchange User Fees	2.40%	\$507,865.57
Market Adjusted Index Rate	\$587.81	\$21,161,065.57
Projected Member Months	36,000	

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

**Product-Plan Data Collection**

Company Legal Name: **Jefferson Health Plans**  
 HIOS Issuer ID: **93909** State: **PA**  
 Effective Date of Rate Change(s): **1/1/2024** Market: **Individual**

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

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

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

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		Individual HMO									
1.1 Product Name		93909PA001									
1.2 Product ID		93909PA001									
1.3 Plan Name		Jefferson Total	Jefferson	Jefferson 50	Jefferson 50	Jefferson Total	Jefferson 50 Gold	Jefferson Total	Jefferson Balanced	Jefferson Total	Jefferson 50
1.4 Plan ID (Standard Component ID)		93909PA0010005	93909PA0010004	93909PA0010003	93909PA0010001	93909PA0010002	93909PA0010006	93909PA0010007	93909PA0010009	93909PA0010010	93909PA0010008
1.5 Metal		Silver	Silver	Silver	Bronze	Bronze	Gold	Gold	Silver	Silver	Silver
1.6 AV Metal Value		0.708	0.704	0.708	0.642	0.646	0.783	0.782	0.704	0.708	0.708
1.7 Plan Category		New	New	New	New	New	New	New	New	New	New
1.8 Plan Type		HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9 Exchange Plan?		Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No
1.10 Effective Date of Proposed Rates		1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024
1.11 Cumulative Rate Change % (over 12 mos prior)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.12 Product Rate Increase %											
1.13 Submission Level Rate Increase %											

Worksheet 1 Totals Section II: Experience Period and Current Plan Level Information		Total	93909PA0010005	93909PA0010004	93909PA0010003	93909PA0010001	93909PA0010002	93909PA0010006	93909PA0010007	93909PA0010009	93909PA0010010	93909PA0010008
2.1 Plan ID (Standard Component ID)												
2.2 Allowed Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.7 Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.8 Premium	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.9 Experience Period Member Months	0	0	0	0	0	0	0	0	0	0	0	0
2.10 Current Enrollment	0	0	0	0	0	0	0	0	0	0	0	0
2.11 Current Premium PMPM	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.12 Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
<b>Per Member Per Month</b>												
2.13 Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.14 Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.15 Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.16 Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.17 Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.18 Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
2.19 Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors		93909PA0010005	93909PA0010004	93909PA0010003	93909PA0010001	93909PA0010002	93909PA0010006	93909PA0010007	93909PA0010009	93909PA0010010	93909PA0010008	
3.1 Plan ID (Standard Component ID)												
3.2 Market Adjusted Index Rate							\$587.81					
3.3 AV and Cost Sharing Design of Plan		0.7918	0.8156	0.8324	0.6621	0.6101	0.9050	0.8561	0.6685	0.6490	0.6823	
3.4 Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
<b>Membership Costs</b>												
3.6 Administrative Expense		8.10%	8.10%	8.10%	9.60%	9.60%	11.30%	11.30%	8.10%	8.10%	8.10%	
3.7 Taxes and Fees		2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	2.30%	
3.8 Profit & Risk Load		0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	
3.10 Plan Adjusted Index Rate		\$524.10	\$539.83	\$550.93	\$445.79	\$410.78	\$621.39	\$587.85	\$442.48	\$429.59	\$451.58	
3.11 Age Calibration Factor		0.5529					0.5529					
3.12 Geographic Calibration Factor		1.0000					1.0000					
3.13 Tobacco Calibration Factor		0.9900					0.9900					
3.14 Calibrated Plan Adjusted Index Rate		\$286.91	\$295.52	\$301.60	\$244.04	\$224.87	\$340.17	\$321.81	\$242.23	\$235.17	\$247.21	

Section IV: Projected Plan Level Information		Total	93909PA0010005	93909PA0010004	93909PA0010003	93909PA0010001	93909PA0010002	93909PA0010006	93909PA0010007	93909PA0010009	93909PA0010010	93909PA0010008
4.1 Plan ID (Standard Component ID)												
4.2 Allowed Claims	\$18,181,858	\$3,120,063	\$3,138,604	\$2,702,045	\$2,435,741	\$2,400,774	\$544,544	\$1,600,535	\$784,400	\$779,766	\$675,385	
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.4 Member Cost Sharing	\$4,547,378	\$612,632	\$546,211	\$428,658	\$847,312	\$956,820	\$83,826	\$301,264	\$267,897	\$280,668	\$222,091	
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.6 Incurred Claims	\$13,634,479	\$2,507,431	\$2,592,393	\$2,273,388	\$1,588,429	\$1,443,955	\$460,718	\$1,299,271	\$516,503	\$499,098	\$453,294	
4.7 Risk Adjustment Transfer Amount	-\$1,860,290	-\$322,967	-\$322,967	-\$276,822	-\$251,139	-\$251,139	-\$51,138	-\$153,474	-\$80,716	-\$80,716	-\$69,192	
4.8 Premium	\$18,091,708	\$3,276,603	\$3,379,929	\$2,851,342	\$2,165,531	\$1,996,378	\$615,173	\$1,745,809	\$691,158	\$674,015	\$604,670	
4.9 Projected Member Months	36,000	6,250	6,250	5,357	4,860	4,860	990	2,970	1,562	1,562	1,339	
4.10 Loss Ratio	84.00%	84.92%	84.97%	85.00%	82.93%	82.74%	81.69%	81.59%	84.61%	84.55%	84.65%	
<b>Per Member Per Month</b>												
4.11 Allowed Claims	\$505.05	\$499.21	\$502.18	\$504.40	\$501.18	\$493.99	\$550.04	\$538.90	\$502.18	\$499.21	\$504.40	
4.12 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4.13 Member Cost Sharing	\$126.32	\$98.02	\$87.39	\$80.02	\$174.34	\$196.88	\$84.67	\$101.44	\$171.51	\$179.69	\$165.86	
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4.15 Incurred Claims	\$378.74	\$401.19	\$414.78	\$424.38	\$326.84	\$297.11	\$465.37	\$437.46	\$330.67	\$319.53	\$338.53	
4.16 Risk Adjustment Transfer Amount	-\$51.67	-\$51.67	-\$51.67	-\$51.67	-\$51.67	-\$51.67	-\$11.67	-\$51.67	-\$51.67	-\$51.67	-\$51.67	
4.17 Premium	\$502.35	\$524.10	\$539.83	\$550.93	\$445.79	\$410.78	\$621.39	\$587.85	\$442.48	\$429.59	\$451.58	

## Rating Area Data Collection

*Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.*

*Select only the Rating Areas you are offering plans within and add a factor for each area.*

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

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

Rating Area	Rating Factor
Rating Area 8	1.0000

SERFF Inputs:

36,000 Projected member months

REQUESTED RATE CHANGE INFORMATION

Change Period: 1/1/2024 - 12/31/2024

Projected Period Covered Lives: 3,000

% Rate change requested – Min%, Max%, Weighted Avg% **BELOW** <--- only applied this to in-force premiums

Min: N/A

Max: N/A

Wtd Avg: N/A

Written Premium Change: N/A

PRIOR RATE:

Total Earned Premium N/A

Total Incurred Claims N/A

Annualized PMPM - \$ Min, \$ Max, \$Weighted Avg

Min: N/A

Max: N/A

Wtd Avg: N/A

REQUESTED RATE

Projected Earned Premium \$18,091,708 << matches URRT WS2

Projected Incurred Claims \$15,494,769

Annualized PMPM - \$ Min, \$ Max, \$Weighted Avg. **BELOW**

Min: \$172.03 << 93909PA0010002, Rating Area 8, Age 0-14, Non-Smoker

Max: \$1,122.55 << 93909PA0010006, Rating Area 8, Age 64 and Older, Smoker

Wtd Avg: \$502.55 << Smoker and non-smoker average premium

<b>2024 Rates Table Template v13.0</b>		<i>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.</i>			
		<i>If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.</i>			
		<i>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.</i>			
		<i>If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.</i>			
		<i>To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.</i>			
<b>HIOS Issuer ID*</b>	93909				
<b>Rate Effective Date*</b>	1/1/2024				
<b>Rate Expiration Date*</b>	12/31/2024				
<b>Rating Method*</b>	Age-Based Rates				
<b>Plan ID*</b>	<b>Rating Area ID*</b>	<b>Tobacco*</b>	<b>Age*</b>	<b>Individual Rate*</b>	<b>Individual Tobacco Rate*</b>
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	219.48	219.48
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	15	238.99	238.99
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	16	246.45	246.45
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	17	253.91	253.91
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	18	261.94	261.94
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	19	269.98	269.98
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	20	278.30	278.30
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	21	286.91	315.60
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	22	286.91	315.60
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	23	286.91	315.60
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	24	286.91	315.60
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	25	288.05	316.86
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	26	293.79	323.17
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	27	300.68	330.75
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	28	311.87	343.06
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	29	321.05	353.16
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	30	325.64	358.20
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	31	332.52	365.77
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	32	339.41	373.35
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	33	343.71	378.08
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	34	348.30	383.13
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	35	350.60	385.66
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	36	352.89	388.18
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	37	355.19	390.71
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	38	357.48	393.23
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	39	362.07	398.28
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	40	366.67	403.34
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	41	373.55	410.91
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	42	380.15	418.17
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	43	389.33	428.26

93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	44	400.81	440.89
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	45	414.29	455.72
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	46	430.36	473.40
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	47	448.43	493.27
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	48	469.09	516.00
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	49	489.46	538.41
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	50	512.41	563.65
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	51	535.08	588.59
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	52	560.04	616.04
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	53	585.29	643.82
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	54	612.54	673.79
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	55	639.80	703.78
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	56	669.35	736.29
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	57	699.19	769.11
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	58	731.04	804.14
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	59	746.82	821.50
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	60	778.66	856.53
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	61	806.20	886.82
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	62	824.28	906.71
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	63	846.95	931.65
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	860.72	946.79
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	226.07	226.07
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	15	246.17	246.17
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	16	253.85	253.85
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	17	261.53	261.53
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	18	269.81	269.81
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	19	278.08	278.08
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	20	286.65	286.65
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	21	295.52	325.07
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	22	295.52	325.07
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	23	295.52	325.07
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	24	295.52	325.07
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	25	296.70	326.37
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	26	302.61	332.87
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	27	309.70	340.67
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	28	321.23	353.35
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	29	330.68	363.75
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	30	335.41	368.95
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	31	342.51	376.76
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	32	349.60	384.56
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	33	354.03	389.43
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	34	358.76	394.64
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	35	361.12	397.23
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	36	363.49	399.84
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	37	365.85	402.44
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	38	368.22	405.04
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	39	372.94	410.23
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	40	377.67	415.44
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	41	384.76	423.24

93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	42	391.56	430.72
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	43	401.02	441.12
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	44	412.84	454.12
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	45	426.73	469.40
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	46	443.28	487.61
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	47	461.89	508.08
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	48	483.17	531.49
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	49	504.15	554.57
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	50	527.79	580.57
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	51	551.14	606.25
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	52	576.85	634.54
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	53	602.86	663.15
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	54	630.93	694.02
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	55	659.00	724.90
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	56	689.44	758.38
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	57	720.18	792.20
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	58	752.98	828.28
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	59	769.23	846.15
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	60	802.04	882.24
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	61	830.40	913.44
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	62	849.02	933.92
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	63	872.37	959.61
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	886.55	975.21
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	230.72	230.72
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	15	251.23	251.23
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	16	259.07	259.07
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	17	266.91	266.91
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	18	275.36	275.36
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	19	283.80	283.80
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	20	292.55	292.55
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	21	301.60	331.76
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	22	301.60	331.76
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	23	301.60	331.76
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	24	301.60	331.76
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	25	302.80	333.08
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	26	308.83	339.71
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	27	316.07	347.68
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	28	327.83	360.61
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	29	337.49	371.24
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	30	342.31	376.54
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	31	349.55	384.51
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	32	356.79	392.47
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	33	361.31	397.44
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	34	366.14	402.75
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	35	368.55	405.41
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	36	370.96	408.06
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	37	373.38	410.72
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	38	375.79	413.37
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	39	380.61	418.67

93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	40	385.44	423.98
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	41	392.68	431.95
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	42	399.61	439.57
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	43	409.27	450.20
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	44	421.33	463.46
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	45	435.50	479.05
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	46	452.39	497.63
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	47	471.39	518.53
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	48	493.11	542.42
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	49	514.52	565.97
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	50	538.65	592.52
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	51	562.48	618.73
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	52	588.72	647.59
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	53	615.26	676.79
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	54	643.91	708.30
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	55	672.56	739.82
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	56	703.62	773.98
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	57	734.99	808.49
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	58	768.47	845.32
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	59	785.05	863.56
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	60	818.53	900.38
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	61	847.48	932.23
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	62	866.49	953.14
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	63	890.31	979.34
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	904.79	995.27
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	186.69	186.69
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	15	203.28	203.28
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	16	209.63	209.63
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	17	215.97	215.97
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	18	222.81	222.81
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	19	229.64	229.64
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	20	236.72	236.72
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	21	244.04	268.44
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	22	244.04	268.44
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	23	244.04	268.44
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	24	244.04	268.44
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	25	245.01	269.51
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	26	249.89	274.88
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	27	255.75	281.33
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	28	265.27	291.80
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	29	273.08	300.39
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	30	276.98	304.68
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	31	282.84	311.12
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	32	288.70	317.57
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	33	292.36	321.60
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	34	296.26	325.89
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	35	298.21	328.03
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	36	300.17	330.19
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	37	302.12	332.33

93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	38	304.07	334.48
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	39	307.98	338.78
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	40	311.88	343.07
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	41	317.74	349.51
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	42	323.35	355.69
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	43	331.16	364.28
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	44	340.92	375.01
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	45	352.39	387.63
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	46	366.06	402.67
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	47	381.43	419.57
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	48	399.00	438.90
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	49	416.33	457.96
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	50	435.85	479.44
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	51	455.13	500.64
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	52	476.36	524.00
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	53	497.84	547.62
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	54	521.02	573.12
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	55	544.20	598.62
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	56	569.34	626.27
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	57	594.72	654.19
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	58	621.81	683.99
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	59	635.23	698.75
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	60	662.32	728.55
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	61	685.75	754.33
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	62	701.12	771.23
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	63	720.40	792.44
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	732.11	805.32
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	172.03	172.03
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	15	187.32	187.32
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	16	193.16	193.16
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	17	199.01	199.01
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	18	205.31	205.31
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	19	211.60	211.60
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	20	218.13	218.13
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	21	224.87	247.36
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	22	224.87	247.36
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	23	224.87	247.36
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	24	224.87	247.36
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	25	225.77	248.35
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	26	230.27	253.30
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	27	235.67	259.24
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	28	244.44	268.88
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	29	251.63	276.79
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	30	255.23	280.75
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	31	260.63	286.69
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	32	266.02	292.62
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	33	269.40	296.34
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	34	272.99	300.29
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	35	274.79	302.27

93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	36	276.59	304.25
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	37	278.39	306.23
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	38	280.19	308.21
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	39	283.79	312.17
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	40	287.39	316.13
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	41	292.78	322.06
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	42	297.95	327.75
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	43	305.15	335.67
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	44	314.15	345.57
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	45	324.71	357.18
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	46	337.31	371.04
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	47	351.47	386.62
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	48	367.66	404.43
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	49	383.63	421.99
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	50	401.62	441.78
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	51	419.39	461.33
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	52	438.95	482.85
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	53	458.74	504.61
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	54	480.10	528.11
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	55	501.46	551.61
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	56	524.62	577.08
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	57	548.01	602.81
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	58	572.97	630.27
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	59	585.34	643.87
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	60	610.30	671.33
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	61	631.89	695.08
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	62	646.06	710.67
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	63	663.82	730.20
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	674.61	742.07
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	260.23	260.23
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	15	283.36	283.36
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	16	292.20	292.20
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	17	301.05	301.05
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	18	310.57	310.57
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	19	320.10	320.10
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	20	329.96	329.96
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	21	340.17	374.19
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	22	340.17	374.19
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	23	340.17	374.19
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	24	340.17	374.19
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	25	341.53	375.68
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	26	348.33	383.16
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	27	356.49	392.14
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	28	369.76	406.74
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	29	380.64	418.70
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	30	386.09	424.70
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	31	394.25	433.68
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	32	402.42	442.66
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	33	407.52	448.27

93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	34	412.96	454.26
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	35	415.68	457.25
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	36	418.40	460.24
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	37	421.12	463.23
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	38	423.85	466.24
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	39	429.29	472.22
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	40	434.73	478.20
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	41	442.89	487.18
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	42	450.72	495.79
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	43	461.60	507.76
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	44	475.21	522.73
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	45	491.20	540.32
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	46	510.25	561.28
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	47	531.68	584.85
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	48	556.17	611.79
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	49	580.32	638.35
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	50	607.53	668.28
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	51	634.41	697.85
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	52	664.00	730.40
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	53	693.94	763.33
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	54	726.25	798.88
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	55	758.57	834.43
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	56	793.61	872.97
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	57	828.98	911.88
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	58	866.74	953.41
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	59	885.45	974.00
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	60	923.21	1015.53
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	61	955.86	1051.45
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	62	977.29	1075.02
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	63	1004.17	1104.59
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1020.50	1122.55
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	246.18	246.18
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	15	268.06	268.06
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	16	276.43	276.43
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	17	284.80	284.80
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	18	293.81	293.81
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	19	302.82	302.82
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	20	312.15	312.15
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	21	321.81	353.99
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	22	321.81	353.99
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	23	321.81	353.99
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	24	321.81	353.99
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	25	323.09	355.40
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	26	329.53	362.48
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	27	337.25	370.98
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	28	349.80	384.78
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	29	360.10	396.11
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	30	365.25	401.78
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	31	372.97	410.27

93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	32	380.70	418.77
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	33	385.52	424.07
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	34	390.67	429.74
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	35	393.25	432.58
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	36	395.82	435.40
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	37	398.39	438.23
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	38	400.97	441.07
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	39	406.12	446.73
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	40	411.27	452.40
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	41	418.99	460.89
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	42	426.39	469.03
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	43	436.69	480.36
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	44	449.56	494.52
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	45	464.69	511.16
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	46	482.71	530.98
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	47	502.98	553.28
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	48	526.15	578.77
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	49	549.00	603.90
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	50	574.74	632.21
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	51	600.17	660.19
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	52	628.16	690.98
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	53	656.48	722.13
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	54	687.05	755.76
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	55	717.63	789.39
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	56	750.77	825.85
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	57	784.24	862.66
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	58	819.96	901.96
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	59	837.66	921.43
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	60	873.38	960.72
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	61	904.27	994.70
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	62	924.55	1017.01
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	63	949.97	1044.97
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	965.42	1061.96
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	185.30	185.30
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	15	201.78	201.78
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	16	208.07	208.07
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	17	214.37	214.37
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	18	221.15	221.15
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	19	227.94	227.94
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	20	234.96	234.96
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	21	242.23	266.45
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	22	242.23	266.45
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	23	242.23	266.45
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	24	242.23	266.45
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	25	243.20	267.52
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	26	248.04	272.84
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	27	253.85	279.24
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	28	263.30	289.63
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	29	271.05	298.16

93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	30	274.93	302.42
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	31	280.74	308.81
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	32	286.56	315.22
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	33	290.19	319.21
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	34	294.06	323.47
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	35	296.00	325.60
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	36	297.94	327.73
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	37	299.88	329.87
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	38	301.82	332.00
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	39	305.69	336.26
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	40	309.57	340.53
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	41	315.38	346.92
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	42	320.95	353.05
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	43	328.70	361.57
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	44	338.39	372.23
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	45	349.78	384.76
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	46	363.34	399.67
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	47	378.60	416.46
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	48	396.04	435.64
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	49	413.24	454.56
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	50	432.62	475.88
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	51	451.75	496.93
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	52	472.83	520.11
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	53	494.14	543.55
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	54	517.16	568.88
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	55	540.17	594.19
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	56	565.12	621.63
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	57	590.31	649.34
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	58	617.20	678.92
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	59	630.52	693.57
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	60	657.41	723.15
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	61	680.66	748.73
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	62	695.92	765.51
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	63	715.06	786.57
93909PA0010009	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	726.68	799.35
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	179.90	179.90
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	15	195.90	195.90
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	16	202.01	202.01
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	17	208.12	208.12
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	18	214.71	214.71
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	19	221.29	221.29
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	20	228.11	228.11
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	21	235.17	258.69
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	22	235.17	258.69
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	23	235.17	258.69
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	24	235.17	258.69
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	25	236.11	259.72
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	26	240.81	264.89
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	27	246.46	271.11

93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	28	255.63	281.19
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	29	263.15	289.47
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	30	266.92	293.61
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	31	272.56	299.82
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	32	278.20	306.02
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	33	281.73	309.90
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	34	285.49	314.04
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	35	287.38	316.12
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	36	289.26	318.19
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	37	291.14	320.25
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	38	293.02	322.32
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	39	296.78	326.46
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	40	300.55	330.61
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	41	306.19	336.81
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	42	311.60	342.76
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	43	319.12	351.03
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	44	328.53	361.38
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	45	339.58	373.54
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	46	352.75	388.03
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	47	367.57	404.33
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	48	384.50	422.95
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	49	401.20	441.32
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	50	420.01	462.01
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	51	438.59	482.45
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	52	459.05	504.96
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	53	479.74	527.71
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	54	502.08	552.29
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	55	524.43	576.87
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	56	548.65	603.52
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	57	573.11	630.42
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	58	599.21	659.13
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	59	612.14	673.35
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	60	638.25	702.08
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	61	660.82	726.90
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	62	675.64	743.20
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	63	694.22	763.64
93909PA0010010	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	705.51	776.06
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	189.12	189.12
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	15	205.93	205.93
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	16	212.35	212.35
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	17	218.78	218.78
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	18	225.70	225.70
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	19	232.62	232.62
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	20	239.79	239.79
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	21	247.21	271.93
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	22	247.21	271.93
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	23	247.21	271.93
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	24	247.21	271.93
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	25	248.20	273.02

93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	26	253.14	278.45
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	27	259.08	284.99
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	28	268.72	295.59
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	29	276.63	304.29
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	30	280.58	308.64
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	31	286.52	315.17
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	32	292.45	321.70
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	33	296.16	325.78
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	34	300.11	330.12
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	35	302.09	332.30
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	36	304.07	334.48
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	37	306.05	336.66
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	38	308.02	338.82
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	39	311.98	343.18
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	40	315.93	347.52
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	41	321.87	354.06
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	42	327.55	360.31
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	43	335.46	369.01
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	44	345.35	379.89
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	45	356.97	392.67
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	46	370.81	407.89
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	47	386.39	425.03
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	48	404.19	444.61
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	49	421.74	463.91
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	50	441.52	485.67
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	51	461.05	507.16
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	52	482.55	530.81
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	53	504.31	554.74
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	54	527.79	580.57
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	55	551.28	606.41
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	56	576.74	634.41
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	57	602.45	662.70
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	58	629.89	692.88
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	59	643.49	707.84
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	60	670.93	738.02
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	61	694.66	764.13
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	62	710.23	781.25
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	63	729.76	802.74
93909PA0010008	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	741.63	815.79

## FEDERAL AV CALCULATOR SCREENSHOTS

### Unique Plan Design Supporting Documentation and Justification

**HIOS Issuer ID:** 93909

**HIOS Product IDs:** 93909PA001

**Applicable HIOS Plan IDs (standard Component):** 93909PA0010001, 93909PA0010003, 93909PA0010004, 93909PA0010005, 93909PA0010006, 93909PA0010007, 93909PA0010008, 93909PA0010009, 93909PA0010010

#### **Reasons the plan design is unique, that is, the reason benefits are incompatible with the parameters of the Actuarial Value Calculator (AVC) and their materiality:**

1. JHP is offering two generic drug tiers across select plans, a preferred generic and a non-preferred generic. In the Federal AVC, an effective copay was input to reflect these two tiers. Given JHP does not have experience data, an assumed utilization split was calculated using Wakely's proprietary database of nationally-representative ACA data. This was then applied to the corresponding copays to develop the effective generic copay.
2. Per the CMS 2024 Federal AVC instructions, when a medical deductible is equal to zero dollars and has all copays for medical services, a combined deductible may be applied. This applies to several JHP's plan designs. We are not considering this adjustment a unique plan design when both Tiers are run under a combined deductibles instead of separate deductibles. We are considering this a unique plan design if there is an inconsistency in how we run each Tier due to varying deductibles and not all cost-sharing being copays.

Therefore, this presents a limitation for JHP plans that must be run as a combined deductible on Tier 1, but separate deductibles on Tier 2, as the Federal AVC does not allow for that functionality. For these plans, we ran Tiers one and two separately in the Federal AVC, and then blended the resulting AVs outside of the calculator using a projected cost split (65% Tier 1 and 35% Tier 2) to arrive at our effective Federal AV for these plans.

#### **Acceptable alternate method used per 156.135(b)(2) or 156.135(b)(3):**

156.135(b)(2) was used for the generic drug copay adjustment.

156.135(b)(3) was used for the \$0 medical deductible two-tier adjustment.

#### **Confirmation that only in-network cost sharing, including multitier networks, was considered:**

We confirm that only in-network cost sharing, including multitier networks, was considered.

## FEDERAL AV CALCULATOR SCREENSHOTS

### Description of the standardized plan population data used:

Wakely's proprietary database of nationally-representative Individual ACA data was used to calculate the utilization split between the two generic tiers. JHP's market intel was used to estimate an appropriate tier split for the \$0 medical deductible plans. We did not adjust the backing continuance tables.

### If the method described in 156.135(b)(2) was used, a description of how the benefits were modified to fit the parameters of the AV calculator:

#### *Generic Drug Copay Differential*

On the following plans, JHP intends to offer two generic drug tiers with different copay amounts. For purposes of fitting this plan design into the Federal AVC, the two copay amounts were weighted by a projected utilization split to arrive at an effective copay for the AV input. Wakely's proprietary ACA data indicates that the Tier 1/Tier 2 generic utilization split based on an analysis using JHP's proposed formulary was 35%/65%. Results were rounded to the nearest dollar.

Any plans not included in the exhibit below only have one Generic drug Tier.

Plan HIOS ID	Member Cost Sharing		
	Preferred Generic (Tier 1)	Generic (Tier 2)	AV Input
93909PA0010003-01	\$5	\$20	\$15
93909PA0010003-04	\$5	\$20	\$15
93909PA0010003-05	\$0	\$8	\$5
93909PA0010004-01	\$5	\$20	\$15
93909PA0010004-04	\$5	\$20	\$15
93909PA0010004-05	\$0	\$8	\$5
93909PA0010005-01	\$5	\$20	\$15
93909PA0010005-04	\$5	\$20	\$15
93909PA0010005-05	\$0	\$8	\$5
93909PA0010006-00	\$5	\$20	\$15
93909PA0010006-01	\$5	\$20	\$15
93909PA0010007-00	\$0	\$10	\$7
93909PA0010007-01	\$0	\$10	\$7
93909PA0010008-00	\$5	\$20	\$15
93909PA0010009-00	\$5	\$20	\$15
93909PA0010010-00	\$5	\$20	\$15

## FEDERAL AV CALCULATOR SCREENSHOTS

If the method described in 156.135(b)(3) was used, a description of the data and method used to develop the adjustments:

### *\$0 Medical Deductible tiered plan design*

We are blending the tier 1 and tier 2 AVs after the fact to calculate the effective AV. The projected utilization split of 65% on tier 1 and 35% on tier 2 is from JHP market intel. The effective AV is the only AV that should be tested for de minimis compliance, not the tier 1 and tier 2 AVs in isolation. The below table represents the plans for which this applies.

Plan ID	Federal AV		
	Tier 1	Tier 2	Blended
93909PA0010001-00	65.8%	61.3%	64.2%
93909PA0010001-01	65.8%	61.3%	64.2%
93909PA0010003-01	71.0%	70.5%	70.8%
93909PA0010003-04	73.5%	73.6%	73.6%
93909PA0010003-05	87.3%	87.6%	87.4%
93909PA0010003-06	93.7%	96.1%	94.5%
93909PA0010004-06	93.9%	96.3%	94.8%
93909PA0010005-06	94.2%	96.5%	95.0%
93909PA0010008-00	71.0%	70.5%	70.8%

Below is a summary of the adjustment methodology used for each plan. On/off-exchange variants are not detailed because the methodology is identical for the on/off-exchange variants of the same plan ID. The far-right column is reflective of the input in column I of Table 10 of the PAAM exhibits for the non-CSR variant plans. In the event where both approach 1 and approach 2 are applicable to a plan, we input approach 2.

## FEDERAL AV CALCULATOR SCREENSHOTS

Plan ID	Approach 1?	Approach 2?	AV Input for Table 10
93909PA0010001	N	Y	Approach 2
93909PA0010002	N	N	Standard AV
93909PA0010003	Y	Y	Approach 2
93909PA0010003-04	Y	Y	Approach 2
93909PA0010003-05	Y	Y	Approach 2
93909PA0010003-06	N	Y	Approach 2
93909PA0010004	Y	N	Approach 1
93909PA0010004-04	Y	N	Approach 1
93909PA0010004-05	Y	N	Approach 1
93909PA0010004-06	N	Y	Approach 2
93909PA0010005	Y	N	Approach 1
93909PA0010005-04	Y	N	Approach 1
93909PA0010005-05	Y	N	Approach 1
93909PA0010005-06	N	Y	Approach 2
93909PA0010006	Y	N	Approach 1
93909PA0010007	Y	N	Approach 1
93909PA0010008	Y	Y	Approach 2
93909PA0010009	Y	N	Approach 1
93909PA0010010	Y	N	Approach 1

### Certification Language:

The development of the actuarial value is based on one of the acceptable alternative methods outlined in CFR 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

The analysis was

- (i) conducted by a member of the American Academy of Actuaries and
- (ii) performed in accordance with generally accepted actuarial principles and methods.

## FEDERAL AV CALCULATOR SCREENSHOTS

The following pages show the screenshots from the Federal AV calculator of the plan designs. We have only included one screenshot for each respective plan design, with the applicable PLAN IDs listed.

[REDACTED]

## **Jefferson Health Plans Redaction Justification – May 17<sup>th</sup>, 2023 filing**

### Cover Letter

- Redacted names and contact information (page 2)

### URRT Part III – Federal Actuarial Memorandum / PA Actuarial Memorandum

- Redacted Name of opining actuary (page 7, 27)
- Redated COVID-19 impact (page 13, 32) – confidential and proprietary information
- Redacted Company Contact Information (page 7) – name, telephone number, email address
- Redacted Projected Risk Adjustment Transfers – confidential and proprietary information specifying a company’s anticipated risk level in relation to the state average risk level (page 15, 33)
- Specific provider contracting information (page 5, 13, 32) – confidential and proprietary information
- Commission schedules (page 17) – confidential and proprietary information

### PA Actuarial Memo Rate Exhibits

- Redacted column C through E in Tabs “II.a. Reins Table – Exp” and “II.a. Reins Table – Prof” – confidential and proprietary information
- Redacted Network Factor in tab “II Rate Development & Change” – confidential and proprietary information
- Redacted Other Factor in tab “II Rate Development & Change” – confidential and proprietary information

### AV Screenshots

- Entire File Redacted

### Unique AV Justification File

- Redacted AV Screenshots (pages 79)

### Standard Questions

- Redacted question 3 of standard questions, COVID-19 impact (page 43) – confidential and proprietary information
- Redacted question 5c of standard questions, commission schedules (page 44) – confidential and proprietary information
- Redacted question 9a and 9b of standard questions, PHE morbidity impacts (page 45) – confidential and proprietary information specifying a company’s anticipated risk level in relation to the state average risk level

# Completeness and Redaction Justification Checklist

Issuer Name: Jefferson Health Plans  
 Market: Individual  
 SERFF ID: 93909

TOC #	Description	Completed (Mark with "X")	Redaction Justification		
			Redacted (Y/N)	Page # in Public PDF	Justification submitted (Y/NA)
<b>Federal Documents Required to Be Filed with PID</b>					
A.2.	RFJ Part I - Unified Rate Review Template	X			
	RFJ Part II - Consumer Friendly Justification				
	RFJ Part III - Actuarial Memorandum	X	Y	3	Y
	Federal Rates Template	X			
<b>Summary Documents/Confirmation of HIOS &amp; SERFF Submissions</b>					
A.2.B.	HIOS Submission				
A.2.C.	SERFF Submission				
A.2.D.	SERFF Rate/Rule Schedule Tab				
B.	Cover Letter & PA Bulletin Information				
<b>PA Actuarial Memorandum and Rate Exhibits</b>					
D.1.A.	Company Information	X	Y	6	Y
D.1.B.	Rate History & Proposed Variation in Rate Changes	N/A	N	8	N/A
D.1.C.	Average Rate Change	N/A	N	8	N/A
D.1.D.	Membership Count	X	N	8	N/A
	<i>PA Act. Exhibits Table 1</i>	X	N	47	N/A
D.1.E.	Benefit Changes	N/A	N	9	N/A
D.1.F.	Experience Period Claims & Premium	N/A	N	9	N/A
	<i>PA Act. Exhibits Table 2</i>	N/A	N	47	N/A
D.1.G.	Credibility of Data	X	N	9	N/A
	<i>PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)</i>	X	N	48	N/A
D.1.H.	Trend Identification	X	N	10	N/A
	<i>PA Act. Exhibits Table 3</i>	X	N	47	N/A
D.1.I.	Historical Experience	X	N	10	N/A
	<i>PA Act. Exhibits Table 4</i>	X	N	47	N/A
D.2.A.	Development of PAIR, MAIR and Total Allowed Claims	X	Y	11	Y
	<i>PA Act. Exhibits Table 5</i>	X	N	51	N/A
D.2.B.	Retention Items	X	N	16	N/A
	<i>PA Act. Exhibits Table 6</i>	X	N	51	N/A
D.2.C.	Normalized Market-Adjusted Projected Allowed Total Claims	X	N	18	N/A
	<i>PA Act. Exhibits Table 7</i>	X	N	51	N/A
D.2.D.	Components of Rate Change	X	N	19	N/A
	<i>PA Act. Exhibits Table 8</i>	X	N	51	N/A
	<i>PA Act. Exhibits Table 9</i>	X	N	51	N/A
D.3.	Plan Rate Development	X	N	19	N/A
	<i>PA Act. Exhibits Table 10</i>	X	N	52	N/A
D.4.	Plan Premium Development for 21-Year-Old Non-Tobacco User	X	N	22	N/A
	<i>PA Act. Exhibits Table 11</i>	X	N	53	N/A
D.5.A.	Age and Tobacco Factors	X	N	23	N/A
	<i>PA Act. Exhibits Table 12</i>	X	N	54	N/A
D.5.B.	Geographic Factors	X	N	23	N/A
	<i>PA Act. Exhibits Table 13</i>	X	N	54	N/A
D.5.C.	Network Factors	X	N	23	N/A
	<i>PA Act. Exhibits Table 14</i>	X	N	54	N/A
D.5.D.	Rate Change Request Summary	X	N	23	N/A
	<i>PA Act. Exhibits Table 15</i>	X	N	55	N/A
D.5.E.	Service Area Composition	X	N	23	N/A
D.5.F.	Composite Rating	X	N	23	N/A
D.6.	Actuarial Certifications	X	Y	25	Y
<b>Additional Exhibits</b>					
E.	Department Plan Design Summary & Rate Tables	X	N	56	N/A
	Service Area Map	X	N	59	N/A
Redaction Justification (must be submitted if any information is redacted)		X			Y