# Independence 🚭

May 17, 2023

Ms. Lindsi Swartz, Director Bureau of Accident and Health Insurance Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

# **SUBMITTED VIA SERFF**

RE: Keystone Health Plan East Individual HMO Rate Filing effective 1/1/2024 INAC-133674084

Dear Ms. Swartz:

Attached is the 2024 annual rate filing for HMO plans of Keystone Health Plan East (KHPE) in the Individual (non-group) marketplace in the Commonwealth of Pennsylvania. Rates for new and renewing plans are being filed and satisfy market reform requirements of the Affordable Care Act (ACA).

This rate filing includes rates for these plans and specifies compliance with rating requirements of the ACA. The enclosed is for rating periods effective from January 1, 2024 through December 31, 2024.

Per the guidance provided in the 2024 ACA-Compliant Health Insurance Rate Filing Guidance provided by the Pennsylvania Insurance Department, we applied a Reinsurance Morbidity Adjustment factor of 1.00 to all individual plans. We also applied a factor of 1.22 to Silver plans for the impact of non-payment of CSR costs per the guidance. This submission incorporates a 0% coinsurance parameter for the reinsurance program.

The proposed rates represent a 2.7% increase over the previously approved 2023 rates.

# Information for the Pennsylvania Bulletin:

1.	Company Name and NAIC Number:	Keystone Health Plan East
		95056
2.	Market	Individual
3.	On or Off Exchange	On and Off
4.	Effective Date of Coverage	January 1, 2024
5.	Average Rate Change Requested	2.7%
6.	Range of Rate Changes Requested	-0.2% to 3.9%

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7. Total Annual Revenue Generated from the Proposed Rate Change \$21,352,690 8. **Products HMO** 9. Rating Areas and Change from 2023 Rating Area 8 No Change from 2023 Gold, Silver, Bronze 10. Metal Levels and Catastrophic Plans Current covered lives and policyholders 118,897 lives 11. as of February 1, 2023 Number of plans offered in 2024 and 12. 17 plans in 2024; 17 plans in 2023 change from 2023 Corresponding contract form number, SERFF # INBC-133660025, SERFF, and binder numbers INBC-PA24-125116371, INBC-PA24-125116246, See appendix for form numbers HIOS Issuer ID # 33871; Filing # 13. HIOS Issuer ID # and submission tracking Number N/A Please contact or with any at questions regarding this filing.

Sincerely,

# Independence 🍇

### **APPENDIX**

# Form Numbers

PREV/SCH-II Rev. 1.24

KE 650 IND FC EXC-ON Rev. 1.24 KE 650 IND FDED EXC-ON Rev. 1.24 KE 650 IND FTC EXC-ON Rev. 1.24 KE 650 IND FTDED EXC-ON Rev. 1.24 KE 650 IND FTDED LT EXC-ON Rev. 1.24 KE 650 IND FC EXC-OFF Rev. 1.24 KE 650 IND FDED EXC-OFF Rev. 1.24 KE 650 IND FTC EXC-OFF Rev. 1.24 KE 650 IND FTDED EXC-OFF II Rev. 1.24 KE 650 IND FTDED EXC-OFF Rev. 1.24 KE 680 IND FC EXC.OC-ON Rev. 1.24 KE 680 IND FDED EXC.OC-ON Rev. 1.24 KE 680 IND FTC EXC.OC-ON Rev. 1.24 KE 680 IND FTDED EXC.OC-ON Rev. 1.24 KE 680 IND FTDED LT EXC.OC-ON Rev. 1.24 KE 680 IND FC EXC.OC-OFF Rev. 1.24 KE 680 IND FDED EXC.OC-OFF Rev. 1.24 KE 680 IND FTC EXC.OC-OFF Rev. 1.24 KE 680 IND FTDED EXC.OC-OFF II Rev. 1.24 KE 680 IND FTDED EXC.OC-OFF Rev. 1.24

# PENNSYLVANIA ACTUARIAL MEMORANDUM

# **PURPOSES**

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) and PA Actuarial Memorandum Rate Exhibits to provide certain information to support the gross premium for the single risk pool for individual market health care insurance underwritten by Keystone Health Plan East in the Commonwealth of Pennsylvania. It is provided as a component of a state rate filing. This submission may not be appropriate for other purposes.

### 1. BASIC INFORMATION AND DATA

### A. COMPANY INFORMATION

Company Legal Name: Keystone Health Plan East ("KHPE")

State: Pennsylvania

NAIC #: 95056
Market: Individual

Marketplace: On and Off Exchange

Effective Date(s): 1/1/2024 – 12/31/2024

**Average Rate Change:** 2.7%

**Range of Rate Changes:** -0.2% to 3.9%

**Products:** HMO

Rating Areas: Rating Area 8

Metal Levels: Gold, Silver, Bronze

Current Members: 118,897

 Number of 2024 Plans:
 17

 HIOS Issuer ID (5-digit):
 33871

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the individual market for KHPE. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities. This memorandum pertains only to plans denoted in Worksheet 2 by Plan IDs starting with the sequence 33871.

### **COMPANY CONTACT INFORMATION**

**Primary Contact Name:** 

**Primary Contact Telephone Number:** 

**Primary Contact Email Address:** 



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

January 1, 2020	5.40%	INAC- 131927121
January 1, 2021	-3.90%	INAC- 132358787
January 1, 2022	2.20%	INAC- 132818417
January 1, 2023	1.31%	INAC- 133249350

The historical rate changes varied by metallic tier based on plan benefits as illustrated via the Pricing AV.

Proposed rate changes may vary by metallic tier and plan based on plan benefit changes, and the revision to the CSR Defunding Adjustment factor.

### C. AVERAGE RATE CHANGE

The average proposed rate change shown in Cell AC15 of Table 10 is 2.7%. The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2022 to calendar year 2024 are incorporated into the pricing and reflected in the Unified Rate Review Template.

The change in 21-year-old Non-Tobacco Premium PMPM calculated in Table 11, Cell AN13 is 2.7%.

### D. MEMBERSHIP COUNT

Table 1 illustrates the Experience Period member-months, Current Period members as of February 1, 2023, and Projected Rating Period Member-months by ages.

### **E. BENEFIT CHANGES**

Benefit changes were made to the following plans to assure compliance with Actuarial Value Requirements, including differences that resulted from changes to the AV Calculator. The basis for pricing changes was our internal pricing model.

## F. EXPERIENCE PERIOD CLAIMS AND PREMIUMS

Table 2 illustrates the experience period claims and premiums using calendar year data. The data is consistent with the data reported in Section 1 of Worksheet I of the URRT.

We combined the experience period data for KHPE with the experience period data for QCC Insurance Company ("QCC"). This should provide a more stable basis for projecting the Index Rate. The combined data is shown in Tab Ib. The Change in Network Factor is intended to result in KHPE rates that are reasonable in relation to QCC rates.

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2022 and paid through February 2023. Earned premiums and member months are for January through December 2022. The data are for all direct-written individual business of KHPE in the Commonwealth of Pennsylvania, including out-of-network claims written by KHPE but paid by QCC for POS plans. No private reinsurance was applicable.

The Non-EHB benefits portion of Allowed Claims is shown separately in cell H36 of Table 2. Capitation is uniform by age for the experience period. Net pharmacy rebates are illustrated in cell I36 of Table 2.

# **Projected Risk Adjustment PMPM**

Projected Risk Adjustment is accounted for in Projected Incurred Claims before the state based reinsurance program and Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

The projected risk adjustment amounts for KHPE and Independence Blue Cross (QCC) are consistent with the projection made in the respective submissions. We also considered preliminary 2021 risk transfer results.

In the URRT v6.0, it is necessary to divide Risk Adjustment by the Paid to Allowed factor when it is used in calculations based on Allowed Claims to produce calculations that are consistent with the Actuarial Memo Rate Exhibit.

### G. CREDIBILITY OF DATA

The combined experience period data is considered 100% credible.

### H. TREND IDENTIFICATION

Table 3 identifies the proposed annual medical and prescription drug allowed claims cost and utilization trends. These data match the data illustrated in Section 2 of Worksheet I of the URRT. Additional discussion is provided in Section I, Historical Experience.

We populated the URRT with the Total Annual Trend calculated in cell C52 of Table 3. The URRT requires that factors are rounded to four decimal places which results in some small differences.

### I. HISTORICAL EXPERIENCE

Table 4 illustrates historical experience from 2018 through 2022 for the product line.

### a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

### b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

### c. Rebates

KHPE is not in a rebate position for 2022 in Consumer and we do not anticipate paying rebates for the 2023 policy period at this time.

### d. Benefit Changes

Historical medical costs are normalized for the impact of benefit and mix factors to isolate the effect that changes in plan design or member movements amongst plans has on historical trend. By isolating this impact we avoid projecting cost trends into the future that are due to non-repeatable historical member movements or benefit changes.

1. Benefit changes are calculated to value the cost-to-health-plan impact of year-over-year changes in plan designs. The methodology used to calculate the benefit changes is consistent with the one used in the calculation of Pricing AV.

2. Mix impact is calculated using the historical average costs by member at the metallic level, separately for HMO and PPO products.

### J. TERMINATED PLANS

No plans are being terminated in 2024.

### 2. RATE DEVELOPMENT AND CHANGE

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

Table 5 illustrates the development of the Projected Index Rate and Market-Adjusted Index Rate beginning with the Experience Period Index Rate. Exhibit A provides additional information about the adjustment factors.

# **Changes in Population Risk Morbidity**

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the individual market-wide morbidity.

### **COVID-19 Impact**

## **Development of Reinsurance Tables**

The Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Experience Period Information was populated using 2022 KHPE Individual claims data by individual member. 2022 claims paid through February 2023 were completed and complied into the Annual Incurred Claims Ranges shown on Tab II.a. of the Actuarial Memorandum Exhibit.

The Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Projection Period Information was populated by trending the data from the Experience Period table to 2024 using a 12% trend assumption on the incurred claims. The resulting impact is shown in Cell E7 of Tab II.b. of the Actuarial Memorandum Exhibit.

# **Changes in Other Factors**

Experience period allowed claims are adjusted to account for differences in the single risk pool population underlying the experience and the anticipated population in the projection period pertaining to several factors not due to changes in morbidity or the costs and utilization of medical care. This

adjustment reflects: additional benefits required to be covered as essential health benefits; recently mandated benefits required by state law that are not reflected in the experience period data; benefits in the experience that are removed for the projection period; anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period; changes in demographic characteristics of the single risk pool experience period population and the projection period population (including age, gender, region, and tobacco use); changes in the provider network (adding or removing a provider system or introducing a limited network option); and anticipated changes in pharmacy rebates.

Table 5 of the Actuarial Memorandum Rate Exhibit shows the components used in calculating change in other. The calculations of the components are based on the changes in values shown in Table 7.

CSR payments are funded through premiums in this filing. The additional cost to provide the CSRs is recognized in Column P of Table 10 of the Actuarial Memorandum Rate Exhibit. In URRT Part I, the cost is reflected in the Paid to Allowed factor. The Paid to Allowed factor in the URRT Part 1 is equal to the Paid to Allowed factor in Table 5 multiplied by the value in cell P15 of Table 10 of the Actuarial Memorandum Rate Exhibit.

### **B. RETENTION ITEMS**

Table 6 illustrates the retention items, expressed as percentages of premium. Consistent with conversations with our State regulator, no Pricing load was applied for the Managed Care Assessment levied pursuant to Article VIII-I of the Pennsylvania Code, as it will be separately reimbursed. Federal Income Tax is calculated by applying the tax rate to the sum of the HIF plus Profit/Contingency.

	13.70%
11.12%	
1.78%	
0.80%	
	0.61%
0.04%	
0.04%	
0.00%	
0.53%	
0.00%	
	2.00%
	16.31%
6	PA Actuarial Memorandum May 17, 2023
	1.78% 0.80% 0.04% 0.04% 0.00% 0.53% 0.00%

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

Table 7 compares the normalization factors used in this filing to those used in the 2022 filing. The changes in the factors reflect small differences from the projected populations in 2022 and 2023.

### D. COMPONENTS OF RATE CHANGE

Table 8 illustrates the components of rate change, based on inputs form other sections of the Rate Exhibits. The results in Row H are similar to the values in Row A of Table 8.

Data in Table 9 is consistent with the 2023 and 2024 URRT with the exception of Risk Adjustment which was revised to project company-specific values.

### E. MLR DEMONSTRATION

Projected Claims PMPM (After Reinsurance)	\$474.02
Premium PMPM	\$566.38
Quality Improvement Expense PMPM	\$4.52
Exchange User Fee PMPM	\$13.45
HIF PMPM	\$0.00
Federal Income Tax PMPM	\$3.01
Premium Tax PMPM	\$0.00
Federal MLR	84.6%

### 3. PLAN RATE DEVELOPMENT

Table 10 is populated with plan information consistent with entries in the 2024 URRT. Plan mappings, where applicable, are illustrated in Column F of Table 10.

Attached to this actuarial memorandum are exhibits providing actuarial certifications for the use of alternate methods of calculating the Actuarial Value, where applicable, as well as required support for the calculations.

The factor "AV and Cost Sharing Design of Plan" in Worksheet 2 of the URRT is the product of the Pricing AV, the Non-Funding of CSR Adjustment, and the Benefit Richness Factors from the Actuarial Memo Rate Exhibit. Again, please note that the URRT requires factors to be rounded to four decimal places, resulting in small differences.

### 4. PLAN PREMIUM DEVELOPMENT FOR 21-YEAR OLD NON-TOBACCO USER

Table 11 is populated from other sections of the Rate Exhibits, along with the population by age and rating area for the Projection Period.

### 5. PLAN FACTORS

Tables 12, 13, and 14 illustrate the factors used in pricing for age, tobacco, geographic rating area, and network. The tobacco factors match the previously approved tobacco factors from the 2023 filing.

### 6. ACTUARIAL CERTIFICATION

I, am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. Rather, it represents information required by Federal regulation to be provided in support of the review of gross premium rate increases, for certification of qualified health plans for Federally facilitated exchanges, and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

I hereby certify that, to the best of my knowledge and judgment, the following:

- The projected index rate is:
  - —In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.08(d)(1) and 147.106);
  - —Developed in compliance with applicable Actuarial Standards of Practice;
  - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
  - -Neither excessive nor deficient.
- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.
- The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The AV Calculator was used to determine the AV Metal Values illustrated in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. If an alternate methodology was used to calculate the AV Metal Value for at least one plan offered, a copy of the actuarial certification required by 45 CFR Part 156, §156.135 will be included.
- All factor, benefit, and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2024 Rate Filing Justification.

May 17, 2023

# PA Rate Template Part I Data Relevant to the Rate Filing

### Table 0. Identifying Information

Carrier Name:	Keystone Health Plan East
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2024
Base Period Start Date:	1/1/2022
Date of Most Recent Membership:	2/1/2023

to 12/31/2024 to 12/31/2022

### Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2023)	Projected Rating Period
Average Age	42.3	42.1	42.1
Total	1,348,764	118,897	1,426,764
<18	124,364	10,918	131,016
18-24	93,019	8,037	96,444
25-29	103,508	9,553	114,636
30-34	115,909	10,706	128,472
35-39	116,103	10,433	125,196
40-44	115,086	10,424	125,088
45-49	116,735	10,241	122,892
50-54	143,456	12,409	148,908
55-59	175,917	15,000	180,000
60-63	175,708	15,040	180,480
64+	68,959	6.136	73.632

### 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
\$ 763,447,233.92	\$ 546,334,839.04	\$ 551,595,958.41	1,348,764	\$ 95,310,798.96	\$ 646,906,757.38	\$ -	\$ (59,663,690.74)	\$ 129,704,407.44	\$ 177,352.37	\$ (22,568,295.91)	\$ 31,179,944.61
Experience Period Total Allowed EHB Claims • EHB Capitation PMPM (net of prescription drug rebates)											
Loss Ratio											79 72%

### Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.11%	6.80%	0.00%	12.26%	18.59%
Outpatient Hospital	4.51%	6.80%	0.00%	11.62%	20.83%
Professional	2.89%	6.80%	0.00%	9.88%	24.88%
Other Medical	2.89%	6.80%	0.00%	9.88%	0.00%
Capitation				2.05%	13.19%
Prescription Drugs	-0.97%	6.80%	0.00%	5.76%	22.51%
Total Annual Trend				8.78%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.183	
* Express Cost, Utilization, Induced Utilization and Weight as percentage	s				
** Should equal URRT Trend					

### Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19		\$ 47,337,970.21	1.0000	\$ 47,337,970.21	143,284	\$ 330.38		\$ (1,323,260.81)	\$ 57,178,966.50 \$	399.0
Feb-19		\$ 42,487,432.62	1.0000	\$ 42,487,432.62	133,648	\$ 317.91		\$ (1,205,316.57)	\$ 50,188,433.30 \$	375.5
Mar-19		5 43.344.233.85	1.0000	\$ 43,344,233,85	131.932	\$ 328.53		\$ (1,306,753,15)	S 51.085.933.23 S	387.2
Apr-19		\$ 46,696,582.60	1.0000	\$ 46,696,582.60	130,565	\$ 357.65		\$ (1,360,041.84)	\$ 54,223,677.59 \$	415.3
May-19		S 44.501.971.03	1.0000		128.981	S 345.03		\$ (1.366.985.21)		401.2
Jun-19		\$ 44,946,414.94	1.0000	\$ 44,946,414.94	127,556	\$ 352.37		\$ (1,274,821.93)	\$ 51,364,009.70 \$	402.6
Jul-19		\$ 45,610,162.32	1.0000		125,593	\$ 363.16		\$ (1,389,248.39)		411.7
Aug-19		S 44.800.016.63	1.0000		123.883	\$ 361.63		S (1.361.193.96)		409.3
Sep-19		\$ 42,099,499.52	1.0000		122,399	\$ 343.95		\$ (1,315,394.82)		387.8
Oct-19		\$ 49.518.923.09	1.0000		120.966	\$ 409.36		S (1.479.648.76)		458.6
Nov-19		\$ 43,521,416.30	1.0000		119,797			\$ (1,381,854.48)		407.0
Dec-19	\$ 901,056,996.36	\$ 43,570,335.71	1.0000		117,666	\$ 370.29	\$ 96,411,556.93	\$ (1,465,686.07)	\$ 48,690,639.31 \$	413.8
Jan-20		\$ 43,703,856.03	1.0000	\$ 43,703,856.03	116,561	\$ 374.94		\$ (3,272,756.15)	\$ 51,298,949.59 \$	440.1
Feb-20		\$ 37,390,884.50	1.0000		112,043	\$ 333.72		\$ (3,145,459.18)	\$ 42,982,713.47 \$	383.6
Mar-20		\$ 34.668.964.36	1.0000		110.936	\$ 312.51		\$ (3.114.610.12)		352.1
Apr-20		\$ 31,641,371.58	1.0000		110,267	\$ 286.95		\$ (3,412,031.39)		302.1
May-20		\$ 32,984,549.87	1.0000	\$ 32,984,549.87	110,282	\$ 299.09		\$ (3,412,100.21)	\$ 35,202,660.34 \$	319.2
Jun-20		5 38.486.944.82	1.0000		109.198	\$ 352.45		\$ (3,378,542,75)		381.7
Jul-20		\$ 41,322,632.71	1.0000	\$ 41,322,632.71	108,625	\$ 380.42		\$ (3,657,736.22)	\$ 44,415,351.51 \$	408.8
Aug-20		5 41.783.354.81	1.0000	\$ 41.783.354.81	107.898	\$ 387.25		\$ (3.633.171.27)	\$ 44.602.669.60 S	413.3
Sep-20	1	\$ 42,342,304.42	1.0000	\$ 42,342,304.42	107,154	\$ 395.15		\$ (3,607,887.27)	\$ 45,304,154.17 \$	422.7
Oct-20	1	\$ 44,360,607.16	1.0000	\$ 44,360,607.16	106,172	\$ 417.82		\$ (3,841,481.30)	\$ 47,235,782.85 \$	444.5
Nov-20	1	5 43.468.833.61	1.0000	S 43.468.833.61	104.503	\$ 415.96		\$ (3.781.160.27)	\$ 45.887.583.59 \$	439.1
Dec-20	\$ 797,737,191,41	\$ 45,202,796.09	1.0000	\$ 45,202,796.09	102,616	\$ 440.50	S 83,234,416,79	\$ (3,712,851.30)	\$ 47,622,402.49 \$	464.1
Jan-21		\$ 38,865,702.33	1.0000	\$ 38,865,702.33	108,979	\$ 356.63		\$ (3,721,966.70)	\$ 44,502,030.27 \$	408.
Feb-21	1	\$ 38.078.437.57	1.0000	\$ 38.078.437.57	111.005	\$ 343.03		\$ (3,790,436,97)	S 42.391.599.28 S	381.3
Mar-21	1	\$ 49,889,141.53	1.0000	\$ 49,889,141.53	110,252	\$ 452.50		\$ (3,764,981.34)	\$ 55,195,462.43 \$	500.0
Apr-21	1	5 46.799.334.82	1.0000	\$ 46,799,334,82	110.338	\$ 424.15		\$ (4.135.520.37)	\$ 50.890.711.57 \$	461.
May-21	1	\$ 42.762.006.40	1,0000	S 42.762.006.40	111.047	\$ 385.08		S (4.162.195.09)	S 45.948.490.50 S	413.7
Jun-21	1	\$ 46,479,187.74	1.0000	\$ 46,479,187.74	112,196	\$ 414.27		\$ (4,205,040.39)		446.3
Jul-21	1	\$ 46.845.514.25	1.0000	\$ 46.845.514.25	113,596	\$ 412.39		\$ (4.315.959.05)	\$ 49.613.189.07 \$	436.
Aug-21	1	\$ 50,700,618.52	1.0000	\$ 50,700,618.52	114,875	\$ 441.35		\$ (4,364,419.24)	\$ 53,232,869.14 \$	463.
Sep-21	1	5 51.552.019.12	1.0000	\$ 51.552.019.12	115.555	\$ 446.13		\$ (4,390,206,05)	\$ 53.697.201.95 \$	464.
Oct-21		5 51,435,567,91	1,0000	\$ 51,435,567,91	115.048	\$ 447.08		\$ (4,446,996,84)	S 53.594.511.23 S	465.0
Nov-21		5 52,424,352.32	1.0000	\$ 52,424,352.32	114,038	\$ 459.71		\$ (4,407,894.59)	\$ 54,258,970.32 \$	475.8
Dec-21	\$ 802,228,035.94	5 51,346,653.08	1.0000	\$ 51,346,653.08	112,727	\$ 455.50	\$ 88,889,504.23	\$ (4,356,250.17)	S 52,606,196.41 S	466.
Jan-22		\$ 42.886.694.40	1,0000	\$ 42.886.694.40	115.587	\$ 371.03		S (4.944.654.53)	S 47,569,953,34 S	411.5
Feb-22		\$ 42,523,558.87	0.9987		117,022	\$ 363.87		\$ (5,006,297.50)		398.4
Mar-22		5 49.173.348.35	0.9983	\$ 49.256.824.95	115.589	\$ 426.14		S (4.944.996.17)	S 54.136.126.04 S	468.3
Apr-22		5 45,729,475.96	0.9977		114,339	\$ 400.86		\$ (5,218,564.46)		430.
May-22		5 46,026,921.52	0.9970	\$ 46,165,628.02	113,131	\$ 408.07		\$ (5,163,467.41)	S 49,040,492.41 S	433.
Jun-22		\$ 47,192,461,55	0.9963	\$ 47.368.278.23	112.371	\$ 421.53		S (5.129.061.55)	S 50.495.627.23 S	449.
Jul-22		5 45,511,672.83	0.9956		111,911	\$ 408.49		\$ (4,895,040.29)		429.
Aug-22		\$ 47.132.125.26	0.9930	\$ 47.462.874.52	111.426	\$ 425.96		S (4.874.062.10)	S 50.238.940.50 S	450.
Sep-22		5 46.244.890.41	0.9890		110.865	\$ 421.76		S (4.849.927.71)		442
Oct-22		\$ 44,739,694,54	0.9836		110.028	S 413.39		S (4.915.790.44)		429.
Nov-22		\$ 45,405,980.64	0.9746		109.019	\$ 427.36		S (4.878.859.06)		443.
Dec-22	5 763 447 233 92	\$ 43.768.014.71	0.9621		107.476		5 95 310 798 96	S (4.842.969.52)		439.

\*Express Completion Factor as a percentage

\*Express Prescription Drug Rebates as a negative number

Carrier Name: Keystone Health Plan East
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 & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total P	Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 1,042,320,735.81	\$ 804,865,680.83	\$ 813,522,457.38	1,785,539	\$ 162,300,693.08	\$ 975,823,150.47	s -	\$	(87,034,102.59)	\$ 133,463,180.41	\$ 295,656.41	\$ 18,175,705.92	\$ 49,507,878.22
Experience Period Total Allowed EH	sperience Period Total Allowed EH8 Claims • EH8 Capitation PMPM (not of prescription drug relates)											\$ 572.52
Loss Ratio												

\*Express Prescription Drug Rebates as a negative number

### Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.11%	6.80%	0.00%	12.26%	18.59%
Outpatient Hospital	4.51%	6.80%	0.00%	11.62%	20.83%
Professional	2.89%	6.80%	0.00%	9.88%	24.88%
Other Medical	2.89%	6.80%	0.00%	9.88%	0.00%
Capitation				2.05%	13.19%
Prescription Drugs	-0.97%	6.80%	0.00%	5.76%	22.51%
Total Annual Trend				8.78%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1 183	

Total Applied Trend Projection Factor

\* Expert Cost Utilization Induced Utilization and Ministry or percentages

### Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19		S 65.389.230.08	1.0000	\$ 65,389,230.08	185.284			\$ (1.815.551.91)	\$ 83.897.970.44	
Feb-19		\$ 60,245,055.88	1.0000	\$ 60,245,055.88	174,902			\$ (1,654,114.16)	\$ 73,835,407.08	
Mar-19		S 63,441,764.65	1.0000	\$ 63.441.764.65	172.399			\$ (1.799.653.13)		
Apr-19		\$ 68,059,818.77	1.0000		170,556			\$ (1,882,730.80)		
May-19		S 65.794.913.58	1.0000		168.379			S (1.897.526.06)		
Jun-19	-	S 63.914.521.07	1.0000	\$ 63.914.521.07	166.481			\$ (1,773,681,00)		
Jul-19	-	\$ 66,675,216.67	1.0000	\$ 66,675,216.67	163,990			\$ (1,932,853.38)		
Aug-19		S 64.623.605.92 S 60.888.728.83	1,0000 1,0000	\$ 64.623.605.92 \$ 60.888.728.83	161.867			\$ (1,889.095.01) \$ (1,830,172.42)	S 74.304.149.20 S 69.647.574.74	
Sep-19 Oct-19		S 60,888,728.83 S 70.569.555.56	1.0000		159,965 158.161			S (1,830,172.42) S (2,053,899.53)		
		S 62 434 859 97								
Nov-19 Dec-19	\$ 1,205,683,829,83		1,0000		156.554 153.816		\$ 157,653,337,06	S (1.926.821.45) S (2.047.680.65)		
Jan-20	3 1,203,083,829.83	S 61,577,299,90	1.0000		157,551		5 157,853,537.08	S (4,719,110,48)		
Feb-20		S 56.129.918.94	1.0000		157,331			S (4,719,110.48) S (4,564.295.08)		
Heb-20 Mar-20		S 56.129.918.94 S 52.382.927.18	1.0000		152.254 150.593			S (4.564.295.08) S (4.513.914.25)		
Apr-20		S 47,998,694,64	1.0000	\$ 47,998,694,64	149.729			S (4,923,972.89)	S 51.333.492.86	
Abr-20 May-20		S 49.683.997.30	1,0000		149.621			S (4.919.170.91)	S 54.036.580.08	
Jun-20		S 57,600,159,37	1.0000		148.292			S (4.876.303.41)		
Jul-20		S 61.195.049.25	1.0000		147.512			S (5,228,424,90)	S 67.129.329.09	
Aug-20		S 61.087.674.79	1,0000		146.747			S (5.202.283.72)	S 66.586.274.19	
Sep-20		s 63.337.076.72	1.0000		145.817			S (5,169,717,00)		
Oct-20		S 66.397.404.60	1,0000		144.459			S (5.547.714.56)		
Nov-20		S 65.025.717.57	1,0000	\$ 65,025,717,57	142.273			S (5,464,339,93)		
Dec-20	S 1.100.254.427.85	S 67.873.105.23	1,0000		139,776		S 140.519.098.65	S (5.369.022.64)		
Jan-21	2,200,200,100	S 55.605.291.82	1,0000		149.540			\$ (5,177,075,95)	\$ 67,768,892,00	
Feb-21		S 54.806.468.81	1.0000		152.680			S (5.285.149.47)	S 64.449.253.88	
Mar-21		S 71.754.704.61	1.0000	\$ 71.754.704.61	151.689			\$ (5,251,235,53)	\$ 82.871.292.45	S 546.33
Apr-21		\$ 68,143,682.43	1.0000	\$ 68,143,682.43	151,931	\$ 448.52		\$ (5,788,220.14)	\$ 76,925,500.85	\$ 506.33
May-21		S 65.189.970.17	1.0000	\$ 65.189.970.17	152.725	\$ 426.85		\$ (5.817.521.29)	\$ 72,396,646,19	
Jun-21		S 69.710.918.28	1,0000	\$ 69.710.918.28	153.662			\$ (5.852,339,55)	\$ 77.333.527.67	
Jul-21		\$ 67,650,477.52	1.0000	\$ 67,650,477.52	154,912	\$ 436.70		\$ (6,038,221.27)	\$ 73,952,259.74	
Aug-21		\$ 73.586.320.11	1.0000		156.221			\$ (6.087.318.17)	S 79.701.551.56	
Sep-21		\$ 74,264,376.64	1.0000		157,288			\$ (6,128,998.83)	\$ 79,567,390.29	
Oct-21		S 75.848.290.10	1.0000		156.586			\$ (6.302.747.17)		
Nov-21		S 76.681.852.34	1,0000		155,470			\$ (6.258,979,73)		
Dec-21	S 1,109,353,658,71		1.0000		153,972		\$ 157,874,327.85	\$ (6,198,953.89)		
Jan-22		\$ 61,875,412.22	1.0000		154,040			\$ (7,212,190.76)		
Feb-22		S 62.505.476.46	0.9979	\$ 62,634,362,95	155.268			S (7.261.587.92)		
Mar-22		\$ 70,663,687.76	0.9977		153,233			\$ (7,164,505.78)		
Apr-22		\$ 67.403.625.69	0.9968	\$ 67.623.328.07	151.421			\$ (7.492.156.62)	S 74.710.298.91	
May-22		S 69.403.677.06	0.9959	\$ 69,690,286,24	149.892			\$ (7.417.400.47)	S 75.972.178.06	
Jun-22		\$ 69,731,660.40	0.9948		148,729			\$ (7,358,255.70)		
Jul-22		\$ 66,279,052,73	0.9933		147.981			\$ (7.164.182.25)	\$ 71,455,418,69	
Aug-22		\$ 68,714,263.36	0.9915		147,240			\$ (7,127,367.84)		
Sep-22		S 67.977.346.57	0.9877		146.396			\$ (7.085.381.38)		
Oct-22		S 66,492,395,28	0.9826	\$ 67.668.507.16	145.264			S (7.303.681.49)	S 71.410.480.25	
Nov-22		\$ 67,417,894.93	0.9739	\$ 69,225,353.36	143,986			\$ (7,249,347.75)	\$ 73,000,937.95	
Dec-22 Express Completion Factor as a pe	\$ 1,042,320,735.81	S 66,401,188.37	0.9619	\$ 69,028,343.86	142,089	\$ 485.81	\$ 162,300,693.08	S (7,198,044.64)	\$ 72,486,364.80	\$ 510.15

\*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: Keystone Health Plan East

Product(s): HMO
Market Segment: Individual
Rate Effective Date: 1/1/2024

Incurred Dates: 1/1/2022 to 12/31/2022

		Total Incurred Claims with
Annual Incurred	Claims Range	Reinsurance
\$0	\$29,999	\$439,106,099
\$30,000	\$34,999	\$25,065,010
\$35,000	\$39,999	\$23,622,059
\$40,000	\$44,999	\$19,895,900
\$45,000	\$49,999	\$18,760,386
\$50,000	\$54,999	\$15,871,543
\$55,000	\$59,999	\$15,397,898
\$60,000	\$64,999	\$14,684,799
\$65,000	\$69,999	\$15,196,232
\$70,000	\$74,999	\$15,081,808
\$75,000	\$79,999	\$13,783,749
\$80,000	\$84,999	\$13,819,393
\$85,000	\$89,999	\$12,346,861
\$90,000	\$94,999	\$10,170,367
\$95,000	\$99,999	\$12,068,312
\$100,000	\$109,999	\$15,309,346
\$110,000	\$119,999	\$16,217,275
\$120,000	\$129,999	\$15,220,692
\$130,000	\$139,999	\$11,821,379
\$140,000	\$149,999	\$12,590,982
\$150,000	\$159,999	\$10,228,166
\$160,000	\$169,999	\$11,570,312
\$170,000	\$179,999	\$9,618,945
\$180,000	\$189,999	\$11,077,584
\$190,000	\$199,999	\$8,759,355
\$200,000	\$209,999	\$6,978,624
\$210,000	\$219,999	\$9,686,157
\$220,000	\$229,999	\$9,916,755
\$230,000	\$239,999	\$6,598,803
\$240,000	\$249,999	\$6,837,705
\$250,000	\$259,999	\$5,594,639
\$260,000	\$269,999	\$5,285,312
\$270,000	\$279,999	\$7,149,603
\$280,000	\$289,999	\$4,277,472
\$290,000	\$299,999	\$2,931,399
\$300,000	\$324,999	\$8,054,140
\$325,000	\$349,999	\$8,427,848
\$350,000	\$374,999	\$6,563,718
\$375,000	\$399,999	\$7,798,976
\$400,000	\$424,999	\$4,962,632
\$425,000	\$449,999	\$3,508,075
\$450,000	\$474,999	\$4,643,598
\$475,000	\$499,999	\$4,407,822
\$500,000	\$599,999	\$7,740,811
\$600,000	\$699,999	\$6,634,340
\$700,000	\$799,999 \$799,999	
		\$7,409,383 \$4,208,435
\$800,000	\$899,999	
\$900,000	\$999,999	\$6,691,847
\$1,000,000+ Total		\$13,393,091 <b>\$946,985,638</b>

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

Carrier Name: Keystone Health Plan East

Product(s): HMO
Market Segment: Individual
Rate Effective Date: 1/1/2024

		Total Incurred Claims with
Annual Incurred	d Claims Range	Reinsurance
\$0	\$29,999	\$509,843,448
\$30,000	\$34,999	\$29,128,295
\$35,000	\$39,999	\$24,441,688
\$40,000	\$44,999	\$23,199,969
\$45,000	\$49,999	\$24,122,452
\$50,000	\$54,999	\$20,263,088
\$55,000	\$59,999	\$18,020,231
\$60,000	\$64,999	\$19,002,468
\$65,000	\$69,999	\$15,530,484
\$70,000	\$74,999	\$14,998,861
\$75,000	\$74,999	\$14,381,131
\$80,000	\$79,999	\$14,656,519
\$85,000	\$89,999	\$15,542,109
\$90,000	\$94,999	\$15,614,181
\$95,000	\$99,999	\$13,347,893
\$100,000	\$109,999	\$26,220,847
\$110,000	\$119,999	\$22,713,636
\$120,000	\$129,999	\$19,110,062
\$130,000	\$139,999	\$16,140,530
\$140,000	\$149,999	\$17,282,551
\$150,000	\$159,999	\$15,700,348
\$160,000	\$169,999	\$12,357,258
\$170,000	\$179,999	\$12,459,373
\$180,000	\$189,999	\$11,847,370
\$190,000	\$199,999	\$9,379,366
\$200,000	\$209,999	\$11,714,137
\$210,000	\$219,999	\$10,325,330
\$220,000	\$229,999	\$10,353,789
\$230,000	\$239,999	\$11,516,501
\$240,000	\$249,999	\$8,105,648
\$250,000	\$259,999	\$6,380,930
\$260,000	\$269,999	\$9,029,102
\$270,000	\$279,999	\$10,198,630
\$280,000	\$289,999	\$9,141,599
\$290,000	\$299,999	\$5,918,377
\$300,000	\$324,999	\$15,821,090
\$325,000	\$349,999	\$15,172,912
\$350,000	\$374,999	\$10,445,129
\$375,000	\$399,999	\$9,698,408
\$400,000	\$424,999	\$6,656,016
\$425,000	\$449,999	\$6,551,257
\$450,000	\$474,999	\$6,477,642
\$475,000	\$499,999	\$7,806,447
\$500,000	\$599,999	\$17,952,384
\$600,000	\$699,999	\$10,159,597
\$700,000	\$799,999	\$6,636,295
\$800,000	\$899,999	\$7,655,134
\$900,000	\$999,999	\$8,404,666
\$1,000,000+	+-30,000	\$30,473,607
Total		\$1,187,898,784

PA Rate Template Part II
Rate Development and Change
Carrier Name:
Produciţi:
Market Engenet:
Rate Effective Date:

Esystone Health Plan East HMO Individual 1/1/2024 otal Allowed Claims

Development of the Projected Index Rate	Ac	tual Experience Data		Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drue rebates) PMPM	s	531.56	5	572.52	<- Actual Experience PMPM s
Two year trend projection Factor		1.183		1.183	
Unadjusted Projected Allowed EHS Claims PMPM	\$	629.00	5	677.46	
Sinale Rink Pool Adjustment Factors					
Change in Morbidity - Impact of Reinsurance Program		1.000		1.000	
Change in Morbidity - All Other		1.000		1.000	<- See URRT Instructions
Total Non-Morbidity Changes		0.994		0.866	
Change in Demographics		0.989		0.991	<- See URRT Instructions
Change in Network		1.004		0.873	
Change in Benefits		1.000		1.000	<- See URRT Instructions
Change in Other		1.000		1.000	<- See URRT Instructions
Total Advanted Designated Allmand FMB Cinims SMSM		625.03	s	586.42	
Total Adulated Projected Allowed Eria Califfic Propriet Confibility Earthury	2		,	100%	c. See Instructions
Credbility Factors Blended Projected CHB Claims PMPM	_	0%			
Development of the Market-Adjusted Index Rate and Total Allowed Claims	-		\$	586.42	<- Projected Index Rate
	-		1		
Adjusted Projected Allowed EHB Claims PMPM Projected Paid to Allowed Ratio	5	586.42 0.751	<- Inc	lex Rate for Proje	ction Period on URRT
Projected valid to Allowed Ratio Projected Incurred EHB Claims PMPM		440.15			
Market-wide Adjustments	,	440.13	1		
Projected Incurred Risk Adjustment PMPM		-519.19			
Projected Incurred Exchange User Fees PMPM		\$13.45			
Projected Incurred Reinsurance Recoveries PMPM		\$0.00	ı		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$	472.99			
Market-Adjusted Projected Allowed ENE Claims PMPM	5	630.17	< Mi	irket-Adjusted Inc	Sex Rate
Projected Allowed Non-EHB Claims PMPM	s	0.14			
	1				
Market-Adjusted Projected Incurred Total Claims PMPM	5	473.09			

Blended Base Period Unadiusted Claims before Normalization	\$	572.52	<- Index Rate of Experience Period on URI
Blended Earned Premium	5	1,042,320,735.81	
Blended Loss Ratio		76.45%	

### Table SA. Small Group Projected Index Rate with Quarterly Trend

Effective Date	1/1/2024	4/1/2024	7/1/2024	10/1/2024	Total Single Risk Pool
# of Member Months Renewing in Quarter					
Adjusted Projected Allowed EHS Claims PMPM	\$ 586.42	\$ 586.42	\$ 586.42	\$ 586.42	\$ 586.42
Months of Trend		3	6	9	
Annual Trend	8.78%	8.78%	8.78%	8.78%	
Single Risk Pool Projected Allowed Claims	\$ 586.42	\$ 598.89	\$ 611.62	\$ 624.62	5 -

### Table 6. Retention

Bisk Adjustment User Fee PCOSI Fee PA Premium & Other Taxes (if applicable)		13.70% 11.12% 1.78% 0.80% 0.61%	\$77. \$62. \$10. \$4. \$3.
Agent/Reclar Fees and Commissions Quality Improvement initiatives Tasse and Fee FECH Fees FEES FEES FEES FEES FEES FEES FEES FEE		1.78% 0.80% 0.61%	\$10.1 \$4.5
Quality improvement initiatives Taxes and Fees Bink Adjustment User Fee PDCBI Fee PDCBI Fee PDCBI Fee PDCBI Fee PDCBI Fee		0.80%	\$4.5
Taxes and Fees Slak Adjustment User Fee PCOSI Fee PA Premium & Other Taxes (if applicable)		0.61%	
Bisk Adjustment User Fee PCOSI Fee PA Premium & Other Taxes (if applicable)			\$1.
PCOSI Fee PA Premium & Other Taxes (if applicable)			
PA Premium & Other Taxes (if applicable)		0.04%	\$0.
		0.04%	\$0.3
		0.00%	\$0.0
Federal Income Tax		0.53%	\$3.0
Health Insurance Providers Fee (Prorated for Small Groups only)		0.00%	\$0.1
Profit/Contingency (after tax)		2.00%	\$11.
Total Retention		16.31%	\$92.
Projected Required Revenue PMPM	s	565.28	

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

Normalization Factors		2023		2024
Average Age Factor		1.718		1.712
Average Geographic Factor		1.000		1.000
Average Tobacco Factor		1.004		1.004
Average Benefit Richness (induced demand)		1.000		1.000
Average Network Factor		1.000		1.000
Market-Adjusted Projected Allowed Total Claims PMPM	S	613.42	5	630.31
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$	355.59	\$	365.49

Rate Components	Т	2023		2024	В	ifference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	s	320.62	\$	329.32	ŝ	8.70	2.7%
B. Sase period allowed claims before normalization	s	569.62	s	572.52	s	2.90	0.9%
C. Normalization factor component of change	5	(239.42)	ŝ	(239.63)	5	(0.21)	-0.1%
D. Change in Normalized Allowed Claims Adjustment Components							
D1. Base period allowed claims after normalization	5	330.20	5	332.88	s	2.69	0.8%
D2. URRT Trend	\$	57.33	s	61.02	s	3.69	1.2%
D3. URRT Morbidity	5		\$		\$		0.0%
D4. URRT Other	5	(32.73)	\$	(52.94)	\$	(20.20)	-6.3%
DS. Normalized URRT Risk Adjustment on an allowed basis	5	6.68	5	15.02	s	8.34	2.6%
DG. Normalized Exchange User Fee on an allowed basis	5	9.59	5	10.42	s	0.84	0.3%
D7. Normalized Reinsurance Recoveries on an allowed basis	5	(15.55)	\$		s	15.55	4.9%
DB. Subtotal - Sum(D1:07)	5	355.51	5	366.41	s	10.90	3.4%
E. Change in Allowable Plan Adjusted Level Components							
E1. Network	5	0.00	\$		\$	(0.00)	0.0%
E2. Pricing AV	5	(79.25)	\$	(91.39)	\$	(12.15)	-3.8%
E3. Benefit Richness	5	(0.00)	5	0.00	s	0.00	0.0%
E4. Catastrophic Eligibility	5		\$		5		0.0%
E5. Subtotal - Sum(E1:E4)	5	(79.25)	\$	(91.39)	1 5	(12.15)	-3.8%
F. Charge in Retention Components							
F1. Administrative Expenses	5	44.04	5	45.10	5	1.06	0.3%
F2. Taxes and Fees	5	1.95	5	2.02	s	0.06	0.0%
F3. Profit and/or Contingency	5	6.41	5	6.59	s	0.18	0.1%
F4. Subtotal - Sum(F1:F3)	\$	52.40	\$	53.70	5	1.31	0.4%
G. Change in Miscellaneous Items	5		\$	-	\$		0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	5	328.66	5	328.72	5	0.06	0.0%

	2023	2024	٦.
Paid-to-Allowed	0.777	0.751	52
[			
URRT Trend (Total Applied Trend Factor)	1.174	1.183	53
URRT Morbidity	1.000		
URRT "Other"	0.916	0.866	55
Risk Adjustment	\$ 8.95		
Exchange User Fee	\$ 12.85		
Reinsurance Recoveries	\$ 20.85		
Capitation	5 -	5 -	
			_
Network	1.000		
Pricing AV	0.777		
Benefit Richness	1.000		
Catastrophic Eligibility	1.000	1.000	30
			_
Administrative Expenses	13.73%		
Taxes and Fees	0.61%		
Profit and/or Contingency	2.00%	2.00%	2%
			_

PA Rate Template Part III Table 10. Plan Rates | 2015 Call cents | 2015 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 

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# PA Rate Quarterly Template Part V **Consumer Factors**

Table 12. Age and Tobacco Factors

	Projection Period Age and Tobacco Factors													
Age	Age	Tobacco		Age	Age	Tobacco								
Band	Factor	Factor		Band	Factor	Factor								
0-14	0.765			40	1.278	1.230								
15	0.833			41	1.302	1.230								
16	0.859			42	1.325	1.230								
17	0.885			43	1.357	1.230								
18	0.913			44	1.397	1.230								
19	0.941			45	1.444	1.230								
20	0.970			46	1.500	1.230								
21	1.000	1.130		47	1.563	1.230								
22	1.000	1.130		48	1.635	1.230								
23	1.000	1.130		49	1.706	1.230								
24	1.000	1.130		50	1.786	1.380								
25	1.004	1.130		51	1.865	1.380								
26	1.024	1.130		52	1.952	1.380								
27	1.048	1.130		53	2.040	1.380								
28	1.087	1.130		54	2.135	1.380								
29	1.119	1.130		55	2.230	1.380								
30	1.135	1.180		56	2.333	1.380								
31	1.159	1.180		57	2.437	1.380								
32	1.183	1.180		58	2.548	1.380								
33	1.198	1.180		59	2.603	1.380								
34	1.214	1.180		60	2.714	1.380								
35	1.222	1.180		61	2.810	1.380								
36	1.230	1.180		62	2.873	1.380								
37	1.238	1.180		63	2.952	1.380								
38	1.246	1.180		64+	3.000	1.380								
39	1.262	1.180												

<sup>\*</sup>PA follows the federal default age curve.

Carrier Name:

Keystone Health Plan East HMO Individual 1/1/2024 Product(s):
Market Segment:
Rate Effective Date:

Table 13. Geographic Factors

Geographic Area Factors												
Area	Counties	Current Factor	Proposed Factor									
Rating Area 1												
Rating Area 2												
Rating Area 3												
Rating Area 4												
Rating Area 5												
Rating Area 6												
Rating Area 7												
Rating Area 8	Bucks, Chester, Delaware, Philadelphia, Montgomery	1.000	1.000									
Rating Area 9												

Table 14. Network Factors

Projection Period Network Factors														
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date										
НМО	Rating Area 8	1.100	1.100	3/11/1987										
Proactive	Rating Area 8	1.000	1.000	8/12/2013										
	_													

# PA Rate Template Part VI - Rate Change Summary Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:
Revised Requested Average Rate Change:
Maximum Requested Rate Change:
Maximum Requested Rate Change:
Mayed Marghester
Available in Rating Areas:

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:
85%
Administrative Expenses:
115%
Taxes & Fees:
35%
Profit:
25%

The company expects its annual medical costs to increase:

Explanation of requested rate change:

8.78%

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	33871PA0	0040002	33871PA004	10005	33871PA00	040006	33871PA0	0040010	33871PA0	040013	33871PA0	040014	33871PA	0040015	33871PA0	040016	33871PA	0040017	33871PA0	0040018														
HIOS Plan ID (Off Exchange)=>																					33871PA		33871PA		33871PA0		33871PA0		33871PA		33871PA0		33871PA	
Plan Marketing Name =>			Keystone HMO Goli																tone HMO Silver						Keystone HN									
Form # =>	KE 650 IND FC EX	CC-ON Rev. 1.2	E 650 IND FTC EXC-0	ON Rev. 1.26	650 IND FTDED E	KC-ON Rev. 15	O IND FTDED LT	T EXC-ON Rev.							O IND FTDED LT	EXC-ON Rev.	50 IND FTDED L	T EXC-ON Rev.	50 IND FTDED LT	T EXC-ON Rev.	E 650 IND FC E	CC-OFF Rev. 1.2	650 IND FDED E	XC-OFF Rev. 1	650 IND FDED EX	C-OFF Rev. 1	E 650 IND FTC EX	C-OFF Rev. 1.	50 IND FTDED I	EXC-OFF Rev. 1	650 IND FTDED E	XC-OFF Rev. 1	50 IND FTDED E	XC-OFF II Rev.
Rating Area =>	8	1	8		8		8		8		8		8		8		8				1	3	8		8		8		8		8		8	$\sim$
Network =>	KHPE No		Proactive Net	twork	Proactive N		Proactive		KHPE Ne		KHPE No		KHPE N		Proactive		Proactive		Proactive I		KHPE N		KHPE No		KHPE No		Proactive I		Proactive		Proactive I		Proactive	
Metal =>	Go		Gold		Silve		Silv		Silve		Bron		Silv		Silv		Go		Silv		Go		Silv		Bron		Gol	d	Silv		Sillve		Silv	
Deductible => Coinsurance =>	20		\$0 0%/20%/30		\$0/\$6000/		\$2000/\$65		\$3,50		\$8,5		\$5,5 50		\$2500/\$70		\$50		\$5000/\$80		\$		\$3,5		\$8,50		0%/20%		\$0/\$6000		\$1500/\$600		50/\$600	0/\$6000
Consurance => Copays =>	\$35/		\$15/\$40, \$30/\$60						\$35/\$		\$75/\$		\$35/						0%/5% no ded, \$60/120				\$35 no ded/:		\$75/\$						30, \$60/120 no d			
OOP Maximum =>	\$8,0		\$9,450	J, 343/380 K	\$9,45		\$9,4		\$9,00		\$9,4		\$8,5		\$9,4		\$8,0		\$9,4		\$ \$33,		\$9,0		\$9,45		\$9,4		\$9,4		\$9,4		\$9,4	
Pediatric Dental (Yes/No) =>	30,0 Ye		33,430 Yes		23,43 Yes	-	35/4 Ye		39,00 Yes		ye.		30,3 Ye		23,4 Ye		30,U		35/4 Ye		30/ V		35,0 Ye		35,43 Yes		23,4 Ye		35,4 Ye		Ye.		33,4 Ye	
Age Band	Non-Tobacco		Non-Tobacco 1	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco				Non-Tobacco								Non-Tobacco						Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco	
0 - 14	\$377.50	\$377.50	\$344.69	\$344.69	\$291.17	\$291.17	\$288.02	\$288.02	\$335.23	\$335.23	\$178.12	\$178.12	\$270.20	\$270.20	\$252.53	\$252.53	\$308.31	\$308.31	\$240.93	\$240.93	\$377.50	\$377.50	\$335.23	\$335.23	\$178.12	\$178.12	\$344.69	\$344.69	\$291.17	\$291.17	\$222.28	\$222.28	\$239.94	\$239.94
15	\$411.05	\$411.05	\$375.32	\$375.32	\$317.05	\$317.05	\$313.62	\$313.62	\$365.03	\$365.03	\$193.96	\$193.96	\$294.22	\$294.22	\$274.98	\$274.98	\$335.72	\$335.72	\$262.35	\$262.35	\$411.05	\$411.05	\$365.03	\$365.03	\$193.96	\$193.96	\$375.32	\$375.32	\$317.05	\$317.05	\$242.04	\$242.04	\$261.27	\$261.27
16	\$423.88	\$423.88	\$387.04	\$387.04	\$326.94	\$326.94	\$323.41	\$323.41	\$376.42	\$376.42	\$200.01	\$200.01	\$303.40	\$303.40	\$283.56	\$283.56	\$346.19	\$346.19	\$270.53	\$270.53	\$423.88	\$423.88	\$376.42	\$376.42	\$200.01	\$200.01	\$387.04	\$387.04	\$326.94	\$326.94	\$249.59	\$249.59	\$269.43	\$269.43
17	\$436.71	\$436.71		\$398.75	\$336.84	\$336.84	\$333.20	\$333.20	\$387.82	\$387.82	\$206.06	\$206.06	\$312.58	\$312.58	\$292.15	\$292.15	\$356.67	\$356.67	\$278.72	\$278.72	\$436.71	\$436.71	\$387.82	\$387.82	\$206.06	\$206.06	\$398.75	\$398.75	\$336.84	\$336.84	\$257.15	\$257.15	\$277.58	\$277.58
18	\$450.53	\$450.53		\$411.37	\$347.50	\$347.50	\$343.74	\$343.74	\$400.09	\$400.09	\$212.58	\$212.58	\$322.47	\$322.47	\$301.39	\$301.39	\$367.96	\$367.96	\$287.54	\$287.54		\$450.53	\$400.09	\$400.09	\$212.58	\$212.58	\$411.37	\$411.37	\$347.50	\$347.50	\$265.28	\$265.28	\$286.36	\$286.36
19	\$464.35	\$464.35		\$423.99	\$358.15	\$358.15	\$354.29	\$354.29	\$412.36	\$412.36	\$219.10	\$219.10	\$332.36	\$332.36	\$310.63	\$310.63	\$379.24	\$379.24	\$296.36	\$296.36	\$464.35	\$464.35	\$412.36	\$412.36	\$219.10	\$219.10	\$423.99	\$423.99	\$358.15	\$358.15	\$273.42	\$273.42	\$295.14	\$295.14
20	\$478.66	\$478.66		\$437.05	\$369.19	\$369.19	\$365.21	\$365.21	\$425.06	\$425.06	\$225.85	\$225.85	\$342.60	\$342.60	\$320.21	\$320.21	\$390.93	\$390.93	\$305.49	\$305.49	\$478.66	\$478.66	\$425.06	\$425.06	\$225.85	\$225.85	\$437.05	\$437.05	\$369.19	\$369.19	\$281.84	\$281.84	\$304.24	\$304.24
21	\$493.46	\$555.14		\$506.89	\$380.61	\$428.19	\$376.50	\$423.56	\$438.21	\$492.99	\$232.84	\$261.95	\$353.20	\$397.35	\$330.11	\$371.37	\$403.02	\$453.40	\$314.94	\$354.31	\$493.46	\$555.14	\$438.21	\$492.99	\$232.84	\$261.95	\$450.57	\$506.89	\$380.61	\$428.19	\$290.56	\$326.88	\$313.65	\$352.86
22	\$493.46	\$555.14		\$506.89	\$380.61	\$428.19	\$376.50	\$423.56	\$438.21	\$492.99	\$232.84	\$261.95	\$353.20	\$397.35	\$330.11	\$371.37	\$403.02	\$453.40	\$314.94	\$354.31	\$493.46	\$555.14	\$438.21	\$492.99	\$232.84	\$261.95	\$450.57	\$506.89	\$380.61	\$428.19	\$290.56	\$326.88	\$313.65	\$352.86
23 24	\$493.46	\$555.14		\$506.89	\$380.61 \$380.61	\$428.19	\$376.50 \$376.50	\$423.56	\$438.21	\$492.99 \$492.99	\$232.84 \$232.84	\$261.95	\$353.20	\$397.35	\$330.11	\$371.37	\$403.02 \$403.02	\$453.40 \$453.40	\$314.94 \$314.94	\$354.31 \$354.31	\$493.46 \$493.46	\$555.14	\$438.21 \$438.21	\$492.99	\$232.84	\$261.95	\$450.57 \$450.57	\$506.89 \$506.89	\$380.61	\$428.19	\$290.56	\$326.88	\$313.65	\$352.86 \$352.86
24 25	\$493.46 \$495.43	\$555.14 \$557.36		\$506.89 \$508.92	\$380.61	\$428.19 \$429.90	\$376.50	\$423.56 \$425.26	\$438.21 \$439.96	\$492.99	\$232.84	\$261.95 \$262.99	\$353.20 \$354.61	\$397.35 \$398.94	\$330.11 \$331.43	\$371.37 \$372.86	\$403.02 \$404.63	\$453.40 \$455.21	\$314.94 \$316.20	\$354.31		\$555.14 \$557.36	\$438.21 \$439.96	\$492.99 \$494.96	\$232.84 \$233.77	\$261.95 \$262.99	\$450.57 \$452.37	\$506.89 \$508.92	\$380.61 \$382.13	\$428.19 \$429.90	\$290.56 \$291.72	\$326.88 \$328.19	\$313.65 \$314.90	\$352.86 \$354.27
25 26	\$495.43	\$568.47		\$519.06	\$382.13 \$389.74	\$429.90	\$378.01	\$425.26	\$439.96	\$494.96	\$238.43	\$268.23	\$354.61	\$406.89	\$331.43	\$372.86	\$404.63	\$455.21	\$316.20	\$355.72	\$495.43 \$505.30	\$557.36	\$439.96	\$494.96	\$233.77	\$262.99	\$452.37	\$508.92	\$382.13	\$429.90	\$291.72	\$328.19	\$314.90	\$354.27 \$361.32
26	\$517.15	\$581.79		\$531.22	\$398.88	\$448.74	\$394.57	\$443.89	\$459.24	\$516.65	\$244.02	\$274.52	\$370.15	\$416.42	\$345.96	\$389.20	\$422.36	\$475.16	\$330.06	\$371.31	\$517.15	\$581.79	\$459.24	\$516.65	\$244.02	\$274.52	\$472.20	\$531.22	\$398.88	\$448.74	\$304.51	\$342.57	\$321.10	\$369.79
28	\$536.39	\$603,44		\$550.99	\$413.72	\$465.44	\$409.26	\$460.41	\$476.33	\$535.88	\$253.10	\$284.73	\$383.93	\$431.92	\$358.83	\$403.68	\$438.08	\$492.84	\$342.34	\$385.13	\$536.39	\$603.44	\$476.33	\$535.88	\$253.10	\$284.73	\$489.77	\$550.99	\$413.72	\$465.44	\$315.84	\$355.32	\$340.94	\$383.55
29	\$552.18	\$621.20		\$567.21	\$425.90	\$479.14	\$421.30	\$473.97	\$490.36	\$551.65	\$260.55	\$293.12	\$395.23	\$444.63	\$369.39	\$415.57	\$450.98	\$507.35	\$352.42	\$396.47		\$621.20	\$490.36	\$551.65	\$260.55	\$293.12	\$504.19	\$567.21	\$425.90	\$479.14	\$325.14	\$365.78	\$350.97	\$394.85
30	\$560.08	\$658.09		\$600.89	\$431.99	\$507.59	\$427.33	\$502.11	\$497.37	\$584.41	\$264.27	\$310.52	\$400.88	\$471.04	\$374.67	\$440.24	\$457.43	\$537.48	\$357.46	\$420.01		\$658.09	\$497.37	\$584.41	\$264.27	\$310.52	\$511.40	\$600.89	\$431.99	\$507.59	\$329.79	\$387.50	\$355.99	\$418.29
31	\$571.92	\$672.01	\$522.21	\$613.60	\$441.13	\$518.32	\$436.36	\$512.73	\$507.89	\$596.77	\$269.86	\$317.09	\$409.36	\$481.00	\$382.60	\$449.55	\$467.10	\$548.84	\$365.02	\$428.89	\$571.92	\$672.01	\$507.89	\$596.77	\$269.86	\$317.09	\$522.21	\$613.60	\$441.13	\$518.32	\$336.76	\$395.69	\$363.52	\$427.14
32	\$583.76	\$685.92	\$533.02	\$626.30	\$450.26	\$529.06	\$445.40	\$523.34	\$518.40	\$609.12	\$275.45	\$323.65	\$417.84	\$490.96	\$390.52	\$458.86	\$476.77	\$560.21	\$372.57	\$437.77	\$583.76	\$685.92	\$518.40	\$609.12	\$275.45	\$323.65	\$533.02	\$626.30	\$450.26	\$529.06	\$343.73	\$403.89	\$371.05	\$435.98
33	\$591.17	\$694.62	\$539.78	\$634.24	\$455.97	\$535.77	\$451.05	\$529.98	\$524.98	\$616.85	\$278.94	\$327.76	\$423.13	\$497.18	\$395.47	\$464.68	\$482.82	\$567.31	\$377.30	\$443.33	\$591.17	\$694.62	\$524.98	\$616.85	\$278.94	\$327.76	\$539.78	\$634.24	\$455.97	\$535.77	\$348.09	\$409.01	\$375.75	\$441.51
34	\$599.06	\$703.90		\$642.72	\$462.06	\$542.92	\$457.07	\$537.06	\$531.99	\$625.08	\$282.67	\$332.13	\$428.78	\$503.82	\$400.75	\$470.89	\$489.27	\$574.89	\$382.34	\$449.25	\$599.06	\$703.90	\$531.99	\$625.08	\$282.67	\$332.13	\$546.99	\$642.72	\$462.06	\$542.92	\$352.74	\$414.47	\$380.77	\$447.41
35	\$603.01	\$708.53		\$646.95	\$465.11	\$546.50	\$460.08	\$540.60	\$535.49	\$629.20	\$284.53	\$334.32	\$431.61	\$507.14	\$403.39	\$473.99	\$492.49	\$578.68	\$384.86	\$452.21		\$708.53	\$535.49	\$629.20	\$284.53	\$334.32	\$550.60	\$646.95	\$465.11	\$546.50	\$355.06	\$417.20	\$383.28	\$450.35
36	\$606.96	\$713.17		\$651.19	\$468.15	\$550.08	\$463.10	\$544.14	\$539.00	\$633.32	\$286.39	\$336.51	\$434.44	\$510.46	\$406.04	\$477.09	\$495.71	\$582.46	\$387.38	\$455.17		\$713.17	\$539.00	\$633.32	\$286.39	\$336.51	\$554.20	\$651.19	\$468.15	\$550.08	\$357.39	\$419.93	\$385.79	\$453.30
37	\$610.90	\$717.81		\$655.42	\$471.20	\$553.65	\$466.11	\$547.68	\$542.50	\$637.44	\$288.26	\$338.70	\$437.26	\$513.78	\$408.68	\$480.19	\$498.94	\$586.25	\$389.90	\$458.13	\$610.90	\$717.81	\$542.50	\$637.44	\$288.26	\$338.70	\$557.81	\$655.42	\$471.20	\$553.65	\$359.71	\$422.66	\$388.30	\$456.25
38	\$614.85	\$722.45		\$659.66	\$474.24	\$557.23	\$469.12	\$551.21	\$546.01	\$641.56	\$290.12	\$340.89	\$440.09	\$517.10	\$411.32	\$483.30	\$502.16	\$590.04	\$392.42	\$461.09	\$614.85	\$722.45	\$546.01	\$641.56	\$290.12	\$340.89	\$561.41	\$659.66	\$474.24	\$557.23	\$362.04	\$425.39	\$390.81	\$459.20
39	\$622.75 \$630.64	\$731.73 \$772.54		\$668.13 \$705.39	\$480.33 \$486.42	\$564.39 \$595.86	\$475.14 \$481.17	\$558.29 \$589.43	\$553.02 \$560.03	\$649.80 \$686.04	\$293.84 \$297.57	\$345.27 \$364.52	\$445.74 \$451.39	\$523.74 \$552.95	\$416.60 \$421.88	\$489.50 \$516.80	\$508.61 \$515.06	\$597.62 \$630.95	\$397.45 \$402.49	\$467.01 \$493.05		\$731.73 \$772.54	\$553.02 \$560.03	\$649.80 \$686.04	\$293.84 \$297.57	\$345.27 \$364.52	\$568.62 \$575.83	\$668.13 \$705.39	\$480.33 \$486.42	\$564.39 \$595.86	\$366.69 \$371.34	\$430.86 \$454.89	\$395.83 \$400.84	\$465.10 \$491.03
40	\$642.48	\$772.54		\$705.39	\$486.42	\$595.86	\$481.17	\$589.43	\$570.55	\$698.92	\$303.16	\$364.52	\$451.39	\$552.95	\$421.88	\$526.51	\$515.06	\$642.80	\$402.49	\$493.05	\$642.48	\$772.54	\$560.03	\$698.92	\$297.57	\$364.52	\$575.83	\$705.39	\$486.42	\$595.86	\$371.34	\$454.89	\$400.84	\$491.03
42	\$653.83	\$800.95		\$731.33	\$504.31	\$617.78	\$498.86	\$611.11	\$580.63	\$711.27	\$308.51	\$377.93	\$467.99	\$573.29	\$437.40	\$535.81	\$534.00	\$654.15	\$417.30	\$511.19	\$653.83	\$800.95	\$580.63	\$711.27	\$308.51	\$377.93	\$597.01	\$731.33	\$504.31	\$617.78	\$384.99	\$471.62	\$408.57	\$509.09
43	\$669.63	\$820.29		\$748.99	\$516.49	\$632.70	\$510.91	\$625.87	\$594.65	\$728.45	\$315.96	\$387.06	\$479.29	\$587.13	\$447.96	\$548.75	\$546.90	\$669.95	\$427.37	\$523.53		\$820.29	\$594.65	\$728.45	\$315.96	\$387.06	\$611.42	\$748.99	\$516.49	\$632.70	\$394.29	\$483.01	\$425.62	\$521.39
44	\$689.36	\$844,47		\$771.07	\$531.71	\$651.35	\$525.97	\$644.31	\$612.18	\$749.92	\$325.28	\$398.46	\$493.42	\$604.44	\$461.16	\$564.93	\$563.02	\$689.70	\$439.97	\$538.96	\$689.36	\$844.47	\$612.18	\$749.92	\$325.28	\$398.46	\$629.45	\$771.07	\$531.71	\$651.35	\$405.91	\$497.24	\$438.17	\$536.76
45	\$712.56	\$872.88	\$650.62	\$797.01	\$549.60	\$673.26	\$543.67	\$665.99	\$632.78	\$775.15	\$336.22	\$411.87	\$510.02	\$624.78	\$476.68	\$583.93	\$581.96	\$712.90	\$454.77	\$557.10	\$712.56	\$872.88	\$632.78	\$775.15	\$336.22	\$411.87	\$650.62	\$797.01	\$549.60	\$673.26	\$419.57	\$513.97	\$452.91	\$554.82
46	\$740.19	\$906.73		\$827.92	\$570.92	\$699.37	\$564.75	\$691.82	\$657.32	\$805.21	\$349.26	\$427.84	\$529.80	\$649.01	\$495.17	\$606.58	\$604.53	\$740.55	\$472.41	\$578.70		\$906.73	\$657.32	\$805.21	\$349.26	\$427.84	\$675.86	\$827.92	\$570.92	\$699.37	\$435.84	\$533.90	\$470.48	\$576.33
47	\$771.28	\$944.82	\$704.24	\$862.70	\$594.89	\$728.74	\$588.47	\$720.88	\$684.92	\$839.03	\$363.93	\$445.81	\$552.05	\$676.26	\$515.96	\$632.05	\$629.92	\$771.65	\$492.25	\$603.01	\$771.28	\$944.82	\$684.92	\$839.03	\$363.93	\$445.81	\$704.24	\$862.70	\$594.89	\$728.74	\$454.15	\$556.33	\$490.23	\$600.54
48	\$806.81	\$988.34		\$902.44	\$622.30	\$762.31	\$615.58	\$754.08	\$716.47	\$877.68	\$380.69	\$466.35	\$577.48	\$707.42	\$539.73	\$661.17	\$658.94	\$807.20	\$514.93	\$630.79	\$806.81	\$988.34	\$716.47	\$877.68	\$380.69	\$466.35	\$736.68	\$902.44	\$622.30	\$762.31	\$475.07	\$581.96	\$512.82	\$628.20
49	\$841.84	\$1,031.26		\$941.62	\$649.32	\$795.42	\$642.31	\$786.83	\$747.59	\$915.79	\$397.23	\$486.60	\$602.56	\$738.14	\$563.17	\$689.88	\$687.55	\$842.25	\$537.29	\$658.18		\$1,031.26	\$747.59	\$915.79	\$397.23	\$486.60	\$768.67	\$941.62	\$649.32	\$795.42	\$495.70	\$607.23	\$535.09	\$655.48
50	\$881.32	\$1,211.81		\$1,106.49	\$679.77	\$934.68	\$672.43	\$924.59	\$782.64	\$1,076.13	\$415.85	\$571.80	\$630.82	\$867.37	\$589.58	\$810.67	\$719.79	\$989.72	\$562.48	\$773.41		\$1,211.81	\$782.64	\$1,076.13	\$415.85	\$571.80	\$804.72	\$1,106.49	\$679.77	\$934.68	\$518.94	\$713.54	\$560.18	\$770.25
51	\$920.30	\$1,265.42		\$1,155.43	\$709.84	\$976.03	\$702.17	\$965.49	\$817.26	\$1,123.73	\$434.25	\$597.09	\$658.72	\$905.74	\$615.66	\$846.53	\$751.63	\$1,033.49	\$587.36	\$807.62		\$1,265.42	\$817.26	\$1,123.73	\$434.25	\$597.09	\$840.31	\$1,155.43	\$709.84	\$976.03	\$541.89	\$745.10	\$584.96	\$804.32
52	\$963.23	\$1,324.45 \$1.384.16		\$1,209.33	\$742.95 \$776.44	\$1,021.56	\$734.93 \$768.06	\$1,010.53 \$1,056.08	\$855.39 \$893.95	\$1,176.16	\$454.50 \$474.99	\$624.94 \$653.12	\$689.45 \$720.53	\$947.99 \$990.73	\$644.37 \$673.42	\$886.02 \$925.96	\$786.70 \$822.16	\$1,081.71	\$614.76 \$642.48	\$845.30 \$883.41		\$1,324.45	\$855.39 \$893.95	\$1,176.16	\$454.50 \$474.99	\$624.94 \$653.12	\$879.51 \$919.16	\$1,209.33	\$742.95 \$776.44	\$1,021.56 \$1.067.61	\$567.17 \$592.74	\$779.86 \$815.02	\$612.24 \$639.85	\$841.84 \$879.79
53	\$1,006.66 \$1.053.54	\$1,384.16 \$1.448.61		\$1,263.85 \$1,322.70	\$776.44 \$812.60	\$1,067.61	\$768.06 \$803.83	\$1,056.08	\$893.95	\$1,229.18 \$1,286.42	\$474.99 \$497.11	\$653.12 \$683.53	\$720.53 \$754.08	\$990.73 \$1.036.86	\$673.42 \$704.78	\$925.96	\$822.16 \$860.45	\$1,130.47 \$1,183.12	\$642.48 \$672.40	\$883.41 \$924.55		\$1,384.16 \$1,448.61	\$893.95	\$1,229.18 \$1,286.42	\$474.99 \$497.11	\$653.12 \$683.53	\$919.16 \$961.97	\$1,263.85 \$1,322.70	\$776.44 \$812.60	\$1,067.61	\$592.74 \$620.35	\$815.02	\$639.85 \$669.64	\$879.79 \$920.76
55	\$1,100.42	\$1,513.07		\$1,322.70	\$848.76	\$1,117.33	\$839.60	\$1,154.44	\$977.21	\$1,343.66	\$519.23	\$713.95	\$787.64	\$1,088.00	\$736.15	\$1,012.20	\$898.73	\$1,235.76	\$702.32	\$965.68		\$1,513.07	\$977.21	\$1,343.66	\$519.23	\$713.95	\$1,004.77	\$1,322.70	\$848.76	\$1,117.33	\$647.95	\$890.93	\$699.44	\$961.73
56	\$1,151.24	\$1,582.96		\$1,381.30	\$887.96	\$1,220.95	\$878.37	\$1,207.76	\$1,022.34	\$1,405.72	\$543.22	\$746.92	\$824.02	\$1,083.00	\$770.15	\$1,012.20	\$940.25	\$1,233.76	\$734.76	\$1,010.29		\$1,582.96	\$1,022.34	\$1,405.72	\$543.22	\$746.92	\$1,051.18	\$1,381.30	\$887.96	\$1,220.95	\$677.88	\$932.08	\$731.75	\$1,006.15
57	\$1,202.56	\$1,653.52		\$1,509.80	\$927.55	\$1,275.38	\$917.53	\$1,261.60	\$1.067.92	\$1,468.39	\$567.43	\$780.22	\$860.75	\$1,183.53	\$804.48	\$1,106.16	\$982.16	\$1,350,47	\$767.51	\$1,055.32		\$1,653.52	\$1,067.92	\$1,468.39	\$567.43	\$780.22	\$1,098.04	\$1,509.80	\$927.55	\$1,275.38	\$708.09	\$973.63	\$764.37	\$1,051.00
58	\$1,257.34	\$1,728.84		\$1,578.57	\$969.79	\$1,333.47	\$959.32	\$1,319.07	\$1,116.56	\$1,535.27	\$593.28	\$815.75	\$899.95	\$1,237.44	\$841.12	\$1,156.54	\$1,026.89	\$1,411.98	\$802.47	\$1,103.39	\$1,257.34	\$1,728.84	\$1,116.56	\$1,535.27	\$593.28	\$815.75	\$1,148.05	\$1,578.57	\$969.79	\$1,333.47	\$740.35	\$1,017.98	\$799.18	\$1,098.87
59	\$1,284.48	\$1,766.16		\$1,612.65	\$990.73	\$1,362.25	\$980.03	\$1,347.54	\$1,140.66	\$1,568.41	\$606.08	\$833.36	\$919.38	\$1,264.15	\$859.28	\$1,181.50	\$1,049.06	\$1,442.46	\$819.79	\$1,127.21	\$1,284.48	\$1,766.16	\$1,140.66	\$1,568.41	\$606.08	\$833.36	\$1,172.83	\$1,612.65	\$990.73	\$1,362.25	\$756.33	\$1,039.95	\$816.43	\$1,122.59
60	\$1,339.25	\$1,841.47		\$1,681.41	\$1,032.98	\$1,420.34	\$1,021.82	\$1,405.00	\$1,189.30	\$1,635.29	\$631.93	\$868.90	\$958.58	\$1,318.05	\$895.92	\$1,231.89	\$1,093.80	\$1,503.97	\$854.75	\$1,175.28		\$1,841.47	\$1,189.30	\$1,635.29	\$631.93	\$868.90	\$1,222.85	\$1,681.41	\$1,032.98	\$1,420.34	\$788.58	\$1,084.30	\$851.25	\$1,170.46
61	\$1,386.62	\$1,906.61		\$1,740.89	\$1,069.51	\$1,470.58	\$1,057.97	\$1,454.70	\$1,231.37	\$1,693.13	\$654.28	\$899.64	\$992.49	\$1,364.68	\$927.61	\$1,275.46	\$1,132.49	\$1,557.17	\$884.98	\$1,216.85		\$1,906.61	\$1,231.37	\$1,693.13	\$654.28	\$899.64	\$1,266.10	\$1,740.89	\$1,069.51	\$1,470.58	\$816.47	\$1,122.65	\$881.36	\$1,211.87
62	\$1,417.71	\$1,949.35		\$1,779.92	\$1,093.49	\$1,503.55	\$1,081.68	\$1,487.32	\$1,258.98	\$1,731.09	\$668.95	\$919.81	\$1,014.74	\$1,395.27	\$948.41	\$1,304.06	\$1,157.88	\$1,592.08	\$904.82	\$1,244.13	\$1,417.71	\$1,949.35	\$1,258.98	\$1,731.09	\$668.95	\$919.81	\$1,294.49	\$1,779.92	\$1,093.49	\$1,503.55	\$834.78	\$1,147.82	\$901.12	\$1,239.04
63	\$1,456.69	\$2,002.95		\$1,828.86	\$1,123.56	\$1,544.90	\$1,111.43	\$1,528.21	\$1,293.60	\$1,778.69	\$687.34	\$945.10	\$1,042.65	\$1,433.64	\$974.48	\$1,339.92	\$1,189.72	\$1,635.86	\$929.70	\$1,278.34		\$2,002.95	\$1,293.60	\$1,778.69	\$687.34	\$945.10	\$1,330.08	\$1,828.86	\$1,123.56	\$1,544.90	\$857.73	\$1,179.38	\$925.89	\$1,273.11
64+	\$1,480.38	\$2,035.52	\$1,351.71	\$1,858.60	\$1,141.83	\$1,570.02	\$1,129.50	\$1,553.06	\$1,314.63	\$1,807.62	\$698.52	\$960.47	\$1,059.60	\$1,456.95	\$990.33	\$1,361.70	\$1,209.06	\$1,662.46	\$944.82	\$1,299.13	\$1,480.38	\$2,035.52	\$1,314.63	\$1,807.62	\$698.52	\$960.47	\$1,351.71	\$1,858.60	\$1,141.83	\$1,570.02	\$871.68	\$1,198.56	\$940.95	\$1,293.81

### Keystone Health Plan East, Inc. Individual Plan Design Summary

			On/Off			
Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
Keystone HMO Gold	нмо	Gold	On	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
Keystone HMO Gold Proactive	нмо	Gold	On	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
Keystone HMO Silver Proactive	нмо	Silver	On	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
Keystone HMO Silver Proactive Lite	нмо	Silver	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
Keystone HMO Silver Classic	нмо	Silver	On	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
Keystone HMO Bronze	нмо	Bronze	On	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
Keystone HMO Silver Basic	нмо	Silver	On/Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
Keystone HMO Silver Proactive Basic	нмо	Silver	On	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
Keystone HMO Gold Classic	нмо	Gold	On	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
Keystone HMO Silver Proactive Essential	нмо	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
Keystone HMO Gold	нмо	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
Keystone HMO Silver Classic	нмо	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
Keystone HMO Bronze	нмо	Bronze	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
Keystone HMO Gold Proactive	нмо	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
Keystone HMO Silver Proactive	нмо	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
Keystone HMO Silver Proactive Value	нмо	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
Keystone HMO Silver Proactive Select	нмо	Silver	Off	1 '	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
	Keystone HMO Gold Proactive Keystone HMO Silver Proactive Keystone HMO Silver Proactive Lite Keystone HMO Silver Classic Keystone HMO Silver Basic Keystone HMO Silver Basic Keystone HMO Silver Proactive Basic Keystone HMO Silver Proactive Basic Keystone HMO Gold Classic Keystone HMO Gold Classic Keystone HMO Gold Keystone HMO Silver Proactive Essential Keystone HMO Silver Classic Keystone HMO Silver Classic Keystone HMO Bronze Keystone HMO Gold Proactive Keystone HMO Silver Proactive	Keystone HMO Gold Proactive HMO Keystone HMO Silver Proactive HMO Keystone HMO Silver Proactive Lite HMO Keystone HMO Silver Classic HMO Keystone HMO Silver Basic HMO Keystone HMO Silver Basic HMO Keystone HMO Silver Proactive Basic HMO Keystone HMO Silver Proactive Basic HMO Keystone HMO Silver Proactive Essential HMO Keystone HMO Silver Proactive Essential HMO Keystone HMO Silver Classic HMO Keystone HMO Silver OHO Keystone HMO Silver Classic HMO Keystone HMO Silver Classic HMO Keystone HMO Silver Proactive HMO	Keystone HMO Gold Proactive Keystone HMO Silver Classic Keystone HMO Silver Basic Keystone HMO Silver Basic Keystone HMO Silver Proactive Basic Keystone HMO Silver Proactive Basic Keystone HMO Gold Classic Keystone HMO Silver Proactive Essential Keystone HMO Gold Keystone HMO Gold Keystone HMO Silver Proactive Essential Keystone HMO Gold Keystone HMO Gold Keystone HMO Silver Classic Keystone HMO Silver Classic Keystone HMO Silver Proactive Keystone HMO Bronze Keystone HMO Gold Proactive Keystone HMO Silver Proactive Value HMO Silver	Keystone HMO Gold Proactive Keystone HMO Silver Proactive Keystone HMO Silver Proactive Keystone HMO Silver Proactive Lite Keystone HMO Silver Classic Keystone HMO Silver Classic Keystone HMO Silver Silver MMO Keystone HMO Silver Basic Keystone HMO Silver Basic Keystone HMO Silver Proactive Basic Keystone HMO Silver Proactive Basic Keystone HMO Silver Proactive Essential Keystone HMO Silver Off Keystone HMO Silver Classic Keystone HMO Silver Classic Keystone HMO Silver Off Keystone HMO Silver Off Keystone HMO Bronze Keystone HMO Gold Proactive Keystone HMO Silver Proactive Value  HMO Silver Off Keystone HMO Silver Proactive Value  HMO Silver Off	Keystone HMO Gold Proactive  Keystone HMO Silver Proactive  Keystone HMO Silver Proactive  Keystone HMO Silver Proactive  Keystone HMO Silver Proactive Lite  Keystone HMO Silver Proactive Lite  Keystone HMO Silver Classic  Keystone HMO Silver Classic  Keystone HMO Bronze  Keystone HMO Silver Basic  Keystone HMO Silver Basic  Keystone HMO Silver Proactive Basic  Keystone HMO Silver Proactive Basic  Keystone HMO Silver Proactive Essential  Keystone HMO Silver Proactive Essential  HMO Silver  MWO Gold  MWEystone  MWO Gold  MWEystone  MWO Gold  MWO Gold  MWO Gold  MWO Gold  MWO Gold  MWO Gold  MWO  MWEystone  MWO Gold  MWO Gold  MWO  MWEystone  MWO Gold  MWO  MWEystone  MWEystone  MWO  MWEystone  MWO  MWEystone  MWEystone  MWO  MWEystone  MWEyst	Keystone HMO Gold Proactive  Keystone HMO Silver Proactive  HMO Silver On Keystone  Keystone HMO Silver Proactive Lite  HMO Silver On/Off Keystone  Keystone HMO Silver Classic  HMO Silver On Keystone  Keystone HMO Silver Classic  HMO Bronze  HMO Bronze  HMO Silver On/Off Keystone  Keystone MMO Silver Basic  HMO Silver On/Off Keystone  Keystone HMO Silver Proactive Basic  HMO Silver On Keystone  Keystone HMO Silver Proactive Basic  HMO Silver On Keystone  Keystone HMO Silver Proactive Essential  HMO Gold On Keystone  Keystone HMO Silver Proactive Essential  HMO Gold Off Keystone  Keystone HMO Silver Off Keystone  Keystone HMO Silver Off Keystone  Keystone HMO Silver Classic  HMO Gold Off Keystone  Keystone HMO Silver Off Keystone  Keystone HMO Silver Off Keystone  Keystone HMO Bronze  HMO Bronze  Keystone HMO Gold Proactive  HMO Gold Off Keystone  Keystone HMO Silver Proactive  HMO Silver Off Keystone  Keystone HMO Silver Proactive Nalve

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В	С	D	E	F	G	Н	1	J K L M N O P Q R
nified Rate Review v6.0	•		•	•	•			To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl
cu nate neview voic								
							т	To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift
ompany Legal Name:	Keystone Health Plan East						1	To validate, select the Validate button or Ctrl + Shift + I.
IOS Issuer ID:		State:	PA					To finalize, select the Finalize button or Ctrl + Shift + F.
fective Date of Rate Change(s):	1/1/2024	Market:	Individual					
larket Level Calculations (Same for a	ll Plans)							
- Mary I. Francisco - Basical Bata								
ection I: Experience Period Data xperience Period:		1/1/202	2 to 1	2/31/2022				
xperience remod.		1/1/202	Total	PMPM				
llowed Claims			\$717,124,826.45	\$531.69				
insurance			\$31,179,944.61	\$23.12				
curred Claims in Experience Period			\$590,634,082.88	\$437.91				
sk Adjustment			-\$22,568,295.91	-\$16.73				
perience Period Premium			\$763,447,233.92	\$566.03				
xperience Period Member Months			1,348,764					
ection II: Projections							-	
		Yea	1 Trend	Year 2 Tre	end			
Benefit Category	Experience Period Index	6	Mallionalino	64	114111	Trended EHB Allowed Claims		
patient Hospital	Rate PMPM	Cost	Utilization	Cost	Utilization	PMPM		
tpatient Hospital	\$98.79 \$110.72	1.09		1.051 1.045	1.068 1.068	\$124.47 \$137.91	4	
ofessional	\$110.72	1.0		1.045	1.068	\$159.72		
ther Medical	\$0.00	1.02		1.029	1.068	\$0.00		
apitation	\$70.11	1.00		1.000	1.020	\$72.94	á	
rescription Drug	\$119.68	0.99		0.990	1.068	\$133.79	1	
otal	\$531.55					\$628.84		
							_	
				1.000				
Torbidity Adjustment				0.989				
				0.989				
emographic Shift Ian Design Changes				1.000				
emographic Shift an Design Changes ther				1.000 1.004				
mographic Shift in Design Changes her	PMPM for	1/1/20:	4	1.000				
emographic Shift lan Design Changes ther djusted Trended EHB Allowed Claims	PMPM for	1/1/20:	4	1.000 1.004 \$624.41				
emographic Shift an Design Changes her djusted Trended EHB Allowed Claims anual EHB Allowed Claims PMPM	PMPM for	1/1/20:	4	1.000 1.004 \$624.41 \$586.42				
emographic Shift lan Design Changes ther	PMPM for	1/1/20/	4	1.000 1.004 \$624.41				
emographic Shift an Design Changes ther djusted Trended EHB Allowed Claims anual EHB Allowed Claims PMPM	PMPM for	1/1/20:	4	1.000 1.004 \$624.41 \$586.42	Projected Period Totals			
emographic Shift an Design Changes ther ther djusted Trended EHB Allowed Claims lanual EHB Allowed Claims PMPM pplied Credibility %	PMPM for			1.000 1.004 \$624.41 \$586.42 0.00%	Projected Period Totals \$836.682.944.88			
emographic Shift an Design Changes ther fljusted Trended EHB Allowed Claims anual EHB Allowed Claims PMPM poplied Credibility % ojected Index Rate for	PMPM for	1/1/20:		1.000 1.004 \$624.41 \$586.42 0.00%	\$836,682,944.88			
emographic Shift Ian Design Changes ther djusted Trended EHB Allowed Claims Ianual EHB Allowed Claims PMPM	PMPM for			1.000 1.004 \$624.41 \$586.42 0.00%				
emographic Shift an Design Changes ther djusted Trended EHB Allowed Claims lanual EHB Allowed Claims PMPM pplied Credibility % rojected Index Rate for einsurance	PMPM for			1.000 1.004 5624.41 5586.42 0.00% 5586.42 5.000	\$836,682,944.88 \$0.00			
emographic Shift an Design Changes ther dijusted Trended EHB Allowed Claims lanual EHB Allowed Claims PMPM popiled Credibility %  rojected Index Rate for einsurance six Adjustment Payment/Charge ckhange User Fees	PMPM for			1.000 1.004 \$624.41 \$586.42 0.00% \$586.42 \$0.00	\$836,682,944.88 \$0.00 -\$36,853,314.12			
emographic Shift lan Design Changes ther djusted Trended EHB Allowed Claims lanual EHB Allowed Claims PMPM pplied Credibility %  rojected Index Rate for einsurance sisk Adjustment Payment/Charge xchange User Fees larket Adjusted Index Rate	PMPM for			1.000 1.004 \$624.41 \$586.42 0.00% \$586.42 \$5.00 \$5.25.83 2.84% \$630.15	\$836,682,944.88 \$0.00 -\$36,853,314.12 \$25,533,583.53			
emographic Shift an Design Changes ther djusted Trended EHB Allowed Claims lanual EHB Allowed Claims PMPM ppiled Credibility % rojected Index Rate for einsurance sik Adjustment Payment/Charge kchange User Fees	PMPM for			1.000 1.004 \$624.41 \$586.42 0.00% \$586.42 \$50.00 -\$25.83 2.84%	\$836,682,944.88 \$0.00 -\$36,853,314.12 \$25,533,583.53			
emographic Shift lan Design Changes ther djusted Trended EHB Allowed Claims lanual EHB Allowed Claims PMPM pplied Credibility %  rojected Index Rate for einsurance sisk Adjustment Payment/Charge xchange User Fees larket Adjusted Index Rate	PMPM for			1.000 1.004 \$624.41 \$586.42 0.00% \$586.42 \$5.00 \$5.25.83 2.84% \$630.15	\$836,682,944.88 \$0.00 -\$36,853,314.12 \$25,533,583.53			

### Product-Plan Data Collection

Company Legal Name:

Keystone Health Plan East 33871 State: 1/1/2024 Market HIOS Issuer ID: Effective Date of Rate Change(s): State: Market: PA 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 disables, selected the finalise bottom or Cirl + Shift + I.

To finalise, selected the finalise bottom or Cirl + Shift + I.

To remove a priority, mining the total corresponding Product Name/Product D field and select the Remove Product button or Cirl + Shift + Q.

To remove a plan, uniquies to the corresponding Plan Name/Plan D field and select the Remove Plan button or Cirl + Shift + A.

Field # Section I: General Product and Plan Information																	
1.1 Product Name					Keystone HMO C	ON Exchange Indiv							Keysto	ne HMO OFF Exchan	ge Indiv		
1.2 Product ID					33871	LPA004								33871PA012			
1.3 Plan Name	Gold	Gold Proactive	Silver Proactive	Silver Proactive	Silver Classic	Bronze	Silver Basic	Silver Proactive	Gold Classic	Silver Proactive	Gold	Silver Classic	Bronze	Gold Proactive	Silver Proactive	Silver Proactive	Silver Proactive
1.4 Plan ID (Standard Component ID)	33871PA0040002	33871PA0040005	33871PA0040006	33871PA0040010	33871PA0040013	33871PA0040014	33871PA0040015	33871PA0040016	33871PA0040017	33871PA0040018	33871PA0120002	33871PA0120003	33871PA0120004	33871PA0120005	33871PA0120006	33871PA0120007	33871PA0120008
1.5 Metal	Gold	Gold	Silver	Silver	Silver	Bronze	Silver	Silver	Gold	Silver	Gold	Silver	Bronze	Gold	Silver	Silve	Silver
1.6 AV Metal Value	0.811	0.814	0.718	0.713	0.705	0.650	0.719	0.710	0.793	0.706	0.811	0.705	0.650	0.814	0.718	0.717	0.719
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
1.8 Plan Type	HMO	HMO	нмо	HMO	HMO	HMC	HMO	HMC	HMO	HMO	HMO	нмо	НМО	HMO	HMC	HMC	HMO
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	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	1/1/2024	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)	3.90%	3.88%	0.42%	3.69%	3.88%	2.72%	3.88%	3.66%	3.88%	3.56%	3.90%	3.88%	2.72%	3.88%	0.42%	3.62%	-0.22%
1.12 Product Rate Increase %					2.7	73%			2.63%								
1.13 Submission Level Rate Increase %	2.71%																

Worksheet 1 Totals	Section II: Experience Period and Current Plan Leve	Information																	
	2.1 Plan ID (Standard Component ID)	Total	33871PA0040002	33871PA0040005	33871PA0040006	33871PA0040010	33871PA0040013	33871PA0040014	33871PA0040015	33871PA0040016	33871PA0040017	33871PA0040018	33871PA0120002	33871PA0120003	33871PA0120004	33871PA0120005	33871PA0120006	33871PA0120007	33871PA0120008
\$717,124,826	2.2 Allowed Claims	\$717,124,826	\$10,992,861	\$47,188,652	\$189,472,995	\$71,594,110	\$1,139,212	\$29,030,726	\$6,223,712	\$194,512,720	\$0	\$0	\$9,509,002	\$4,487,246	\$29,827,941	\$13,729,378	\$3,565,004	\$67,224,460	\$38,626,806
\$31,179,945	2.3 Reinsurance	\$31,179,946	\$639,435	\$2,278,517	\$9,215,521	\$3,411,782	\$35,837	\$847,603	\$285,851	\$8,298,546	\$0	\$0	\$468,633	\$281,137	\$1,131,340	\$559,665	\$148,397	\$2,230,017	\$1,347,665
	2.4 Member Cost Sharing	\$95,310,799	\$1,181,732	\$5,808,544	\$22,629,927	\$7,954,337	\$108,150	\$7,335,838	\$1,000,203	\$18,098,421	\$0	\$0	\$1,084,733	\$859,226	\$7,129,746	\$1,812,696	\$528,649	\$13,671,936	\$6,106,661
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$590,634,083	2.6 Incurred Claims	\$590,634,081	\$9,171,695	\$39,101,591	\$157,627,546	\$60,227,991	\$995,225	\$20,847,285	\$4,937,659	\$168,115,754	\$0	\$0	\$7,955,636	\$3,346,884	\$21,566,854	\$11,357,017	\$2,887,958	\$51,322,506	\$31,172,479
-\$22,568,296	2.7 Risk Adjustment Transfer Amount	-\$22,568,296	\$2,705,361	\$12,303,352	\$27,135,164	\$3,949,900	-\$54,451	-\$5,193,971	-\$58,990	-\$32,956,488	\$0	\$0	\$3,726,991	\$917,241	-\$19,671,184	\$2,756,168	\$1,031,036	-\$17,828,305	-\$1,330,120
\$763,447,234	2.8 Premium	\$763,447,235	\$7,105,856	\$39,103,193	\$200,512,191	\$76,410,777	\$642,752	\$35,824,008	\$6,372,484	\$236,427,917	\$0	\$0	\$6,788,932	\$4,547,538	\$31,098,450	\$13,478,983	\$2,843,035	\$68,396,181	\$33,894,938
1,348,764	2.9 Experience Period Member Months	1,348,764	8,666	55,572	298,954	119,166	869	94,615	10,452	413,546	0	0	9,641	6,513	82,844	22,089	5,118	151,045	69,674
	2.10 Current Enrollment	118,897	660	4,426	20,626	6,838	93	12,436	1,148	28,447	971	16,127	847	436	6,467	1,863	428	11,620	5,464
	2.11 Current Premium PMPM	\$552.04	\$826.44	\$709.48	\$678.86	\$662.33	\$719.02	\$378.47	\$605.43	\$573.76	\$646.11	\$510.35	\$708.44	\$695.66	\$383.17	\$619.93	\$550.80	\$460.30	\$485.15
	2.12 Loss Ratio	79.72%	93.48%	76.06%	69.24%	74.95%	169.17%	68.06%	78.21%	82.62%	#DIV/0!	#DIV/0!	75.65%	61.24%	188.73%	69.95%	74.55%	101.49%	95.72%
	Per Member Per Month																		
	2.13 Allowed Claims	\$531.69	\$1,268.50	\$849.14	\$633.79	\$600.79	\$1,310.95	\$306.83	\$595.46	\$470.35	#DIV/0!	#DIV/0!	\$986.31	\$688.97	\$360.05	\$621.55	\$696.56	\$445.06	\$554.39
	2.14 Reinsurance	\$23.12	\$73.79	\$41.00	\$30.83	\$28.63	\$41.24	\$8.96	\$27.35	\$20.07	#DIV/0!	#DIV/0!	\$48.61	\$43.17	\$13.66	\$25.34	\$29.00	\$14.76	\$19.34
	2.15 Member Cost Sharing	\$70.67	\$136.36	\$104.52	\$75.70	\$66.75	\$124.45	\$77.53	\$95.69	\$43.76	#DIV/0!	#DIV/0!	\$112.51	\$131.92	\$86.06	\$82.06	\$103.29	\$90.52	\$87.65
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.17 Incurred Claims	\$437.91	\$1,058.35	\$703.62	\$527.26	\$505.41	\$1,145.25	\$220.34	\$472.41	\$406.52	#DIV/0!	#DIV/0!	\$825.19	\$513.88	\$260.33	\$514.15	\$564.27	\$339.78	\$447.40
	2.18 Risk Adjustment Transfer Amount	-\$16.73	\$312.18	\$221.39	\$90.77	\$33.15	-\$62.66	-\$54.90	-\$5.64	-\$79.69	#DIV/0!	#DIV/0!	\$386.58	\$140.83	-\$237.45	\$124.78	\$201.45	-\$118.03	-\$19.09
	2 19 Premium	\$566.03	\$819.97	\$703.65	\$670.71	\$641.21	\$739.65	\$378.63	\$609.69	\$571.71	#DIV/01	#DIV/0!	\$704.17	\$698.22	\$375.39	\$610.21	\$555.50	\$452.82	\$486.48

Section III: Plan Adjustment Factors																		
3.1 Plan ID (Standard Component ID)		33871PA0040002	33871PA0040005	33871PA0040006	33871PA0040010	33871PA0040013	33871PA0040014	33871PA0040015	33871PA0040016	33871PA0040017	33871PA0040018	33871PA0120002	33871PA0120003	33871PA0120004	33871PA0120005	33871PA0120006	33871PA0120007	33871PA0120008
3.2 Market Adjusted Index Rate										\$630.15								
3.3 AV and Cost Sharing Design of Plan		1.0445	1.0491	0.8862	0.8767	0.9276	0.4929	0.7476	0.7686	0.8531	0.7333	1.0435	0.9266	0.4924	1.0481	0.8853	0.6759	0.7296
3.4 Provider Network Adjustment		1.0791	0.9810	0.9810	0.9810	1.0791	1.0791	1.0791	0.9810	1.0791	0.9810	1.0791	1.0791	1.0791	0.9810	0.9810	0.9810	0.9810
3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0010	1.0010	1.0010	1.0010	1.0010	1.0010	1.0010
Administrative Costs																		
3.6 Administrative Expense		13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%	13.70%
3.7 Taxes and Fees		0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	0.61%	
3.8 Profit & Risk Load		2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate		\$848.67	\$774.91	\$654.59	\$647.57	\$753.69	\$400.49	\$607.43	\$567.72	\$693.15	\$541.65	\$848.70	\$753.63	\$400.48	\$774.95	\$654.58	\$499.75	\$539.46
3.11 Age Calibration Factor	0.5840									0.5840								
3.12 Geographic Calibration Factor	1.0000									1.0000								
3.13 Tobacco Calibration Factor	0.9957									0.9957								
3.14 Calibrated Plan Adjusted Index Rate		\$493.49	\$450.60	\$380.64	\$376.56	\$438.26	\$232.88	\$353.22	\$330.13	\$403.06	\$314.96	\$493.51	\$438.22	\$232.88	\$450.62	\$380.63	\$290.60	\$313.69
· ·																		· ·
Section IV: Projected Plan Level Information																		
4.1 Plan ID (Standard Component ID)	Total	33871PA0040002	33871PA0040005	33871PA0040006	33871PA0040010	33871PA0040013	33871PA0040014	33871PA0040015	33871PA0040016	33871PA0040017	33871PA0040018	33871PA0120002	33871PA0120003	33871PA0120004	33871PA0120005	33871PA0120006	33871PA0120007	33871PA0120008

4.1 Plan ID (Standard Component ID)	Total	33871PA0040002	33871PA0040005	33871PA0040006	33871PA0040010	33871PA0040013	33871PA0040014	33871PA0040015	33871PA0040016	33871PA0040017	33871PA0040018	33871PA0120002	33871PA0120003	33871PA0120004	33871PA0120005	33871PA0120006	33871PA0120007	33871PA0120008
4.2 Allowed Claims	\$851,634,089	\$5,722,865	\$34,796,456	\$151,536,943	\$50,039,907	\$768,268	\$89,461,328	\$8,822,616	\$199,321,362	\$7,779,150	\$111,494,585	\$7,348,822	\$3,604,163	\$46,569,513	\$14,655,621	\$3,146,637	\$78,802,520	\$37,763,333
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$222,179,088	\$357,488	\$2,094,634	\$24,065,910	\$8,265,480	\$100,997	\$44,348,339	\$2,271,338	\$48,331,890	\$1,402,497	\$30,120,340	\$463,357	\$475,885	\$23,109,672	\$890,721	\$501,535	\$25,064,454	\$10,314,552
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$629,455,001	\$5,365,377	\$32,701,822	\$127,471,034	\$41,774,428	\$667,271	\$45,112,989	\$6,551,279	\$150,989,473	\$6,376,653	\$81,374,245	\$6,885,465	\$3,128,278	\$23,459,841	\$13,764,900	\$2,645,102	\$53,738,066	\$27,448,781
4.7 Risk Adjustment Transfer Amount	-\$27,659,013	-\$153,536	-\$1,029,621	-\$4,798,227	-\$1,590,724	-\$21,635	-\$2,892,987	-\$267,059	-\$6,617,627	-\$225,884	-\$3,751,625	-\$197,038	-\$101,427	-\$1,504,418	-\$433,390	-\$99,566	-\$2,703,161	-\$1,271,091
4.8 Premium	\$808,166,597	\$6,722,011	\$41,160,674	\$162,032,053	\$53,141,558	\$841,183	\$59,770,432	\$8,368,701	\$193,816,626	\$8,077,297	\$104,830,932	\$8,626,940	\$3,943,299	\$31,081,491	\$17,326,220	\$3,362,192	\$69,691,021	\$35,373,967
4.9 Projected Member Months	1,426,764	7,920	53,112	247,512	82,056	1,116	149,232	13,776	341,364	11,652	193,524	10,164	5,232	77,604	22,356	5,136	139,440	65,568
4.10 Loss Ratio	80.65%	81.68%	81.49%	81.07%	81.04%	81.42%	79.32%	80.86%	80.66%	81.22%	80.51%	81.68%	81.43%	79.32%	81.48%	81.07%	80.22%	80.49%
Per Member Per Month																		
4.11 Allowed Claims	\$596.90	\$722.58	\$655.15	\$612.24	\$609.83	\$688.41	\$599.48	\$640.43	\$583.90	\$667.62	\$576.13	\$723.02	\$688.87	\$600.09	\$655.56	\$612.66	\$565.14	\$575.94
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	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.13 Member Cost Sharing	\$155.72	\$45.14	\$39.44	\$97.23	\$100.73	\$90.50	\$297.18	\$164.88	\$141.58	\$120.37	\$155.64	\$45.59	\$90.96	\$297.79	\$39.84	\$97.65	\$179.75	\$157.31
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.15 Incurred Claims	\$441.18	\$677.45	\$615.71	\$515.01	\$509.10	\$597.91	\$302.30	\$475.56	\$442.31	\$547.26	\$420.49	\$677.44	\$597.91	\$302.30	\$615.71	\$515.01	\$385.38	\$418.63
4.16 Risk Adjustment Transfer Amount	-\$19.39	-\$19.39	-\$19.39	-\$19.39	-\$19.39	-\$19.39	-\$19.39	-\$19.39	-\$19.39	-\$19.39	-\$19.39	-\$19.39	-\$19.39	-\$19.39	-\$19.39	-\$19.39	-\$19.39	-\$19.39
4.17 Premium	\$566.43	\$848.74	\$774.98	\$654.64	\$647.63	\$753.75	\$400.52	\$607.48	\$567.77	\$693.21	\$541.69	\$848.77	\$753.69	\$400.51	\$775.01	\$654.63	\$499.79	\$539.50

### 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 Factor Rating Area Rating Area 8

# **GENERAL OVERVIEW**

### **PURPOSES**

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) to provide certain information to support the gross premium for the single risk pool for individual market health care insurance underwritten by Keystone Health Plan East in the Commonwealth of Pennsylvania. It is provided as a component of an application for certification as a Qualified Health Plan and a state rate filing. This submission may not be appropriate for other purposes.

### **GENERAL INFORMATION**

### **COMPANY IDENTIFYING INFORMATION**

Company Legal Name: Keystone Health Plan East ("KHPE")

State: Pennsylvania

HIOS Issuer ID (5-digit): 33871
Market: Individual
Effective Date(s): 1/1/2024

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the individual market for KHPE. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities.

# **COMPANY CONTACT INFORMATION**

**Primary Contact Name:** 

Primary Contact Telephone Number:

Primary Contact Email Address:



# **PROPOSED RATE INCREASE**

The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2022 to calendar year 2024 were incorporated into the pricing and reflected in the Unified Rate Review Template. The changes are driven by factors including: changes in market-wide population risk morbidity and covered services, increasing unit costs for medical services, increasing utilization of medical services, increasing fees and taxes imposed by the federal government, anticipated costs to administer the plan, and anticipated revenue or payments due to market-wide risk adjustment.

We are projecting that claims will increase by 9.6% in 2024. More than half of the change in health care service costs is driven by changes to health care provider fees.

A reinsurance program administered by the state became effective January 1, 2023. We project that this will reduce rates by approximately 0.0% in the 2024 time period.

Some plan benefits are mandated by federal and state law. Benefit changes for some plans were also made. All changes in benefits are in compliance with the uniform modifications rules stipulated by the Federal government.

The weighted average increase across KHPE plans based on projected membership, inclusive of the impact of benefit and cost sharing changes, is 2.7%. The minimum increase is -0.2% and the maximum increase is 3.9%.

# **WORKSHEET 1: MARKET EXPERIENCE**

### **SECTION I: EXPERIENCE PERIOD DATA**

### **SINGLE RISK POOL**

The single risk pool reflects all covered lives for every individual non-grandfathered product and plan combination for KHPE in the state of Pennsylvania. It is established according to the Single Risk Pool requirements in 45 CFR § 156.80(d).

### PAID THROUGH DATE

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2022 and paid through February 2023. Earned premiums and member months are for January through December 2022. The data are for all direct-written individual business of KHPE in the Commonwealth of Pennsylvania.

### PREMIUMS IN EXPERIENCE PERIOD

Earned Premiums in the Experience Period are developed by summing the earned premium reported in the company's internal data warehouse.

### ALLOWED AND INCURRED CLAIMS INCURRED DURING THE EXPERIENCE PERIOD

### Paid-to-Date and Incurred Claims, and Member Months

Insurer fee-for-service claims expenses and member liabilities for dates of service in January 2022 through December 2022 and paid through February 2023 are sourced from the IBCFOC's internal data warehouse. The claims and member liabilities are completed with incurred but not reported (IBNR)

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adjustments to develop ultimate incurred insurer fee-for-service claims expenses and member liabilities for the January through December 2022 period. Capitation amounts are also sourced from the internal data warehouse for the January through December 2022 period but they are not adjusted for IBNR.

**Allowed Claims** 

Allowed claims are determined by separately obtaining paid-to-date fee-for-service claims and member cost-sharing amounts, applying claim lag factors to those amounts to estimate ultimate incurred fee-for-service claims and member-sharing amounts and adding them together with capitation amounts.

Allowed claims do not include ineligible claims, payments for services other than medical care provided, recovery payments related to internal large claim pooling mechanisms, or active live reserves.

**IBNR Development** 

Medical fee for service incurred but not reported (IBNR) claims are modeled through the use of standard claim lag methodologies. A range of results is developed, and a provision for adverse deviation is applied. The provision for adverse deviation is dependent on many factors such as stability, size, product mix, etc.

The completion factors are developed annually in the 2Q - 3Q period. We do not believe our IBNR is unusually high or unusually low for incurred 2022 paid through February 2023.

**Experience Period Index Rate** 

The Index Rate of Experience Period is estimated by removing cost and utilization trend from the Index Rate for Projection Period.

**SECTION II: PROJECTIONS** 

**BENEFIT CATEGORIES** 

Experience Period Index Rate PMPM Data is provided in Section II. The data is provided by benefit category using a standardized indicator from the internal data warehouse that assigns each claim line to a category based on the type of provider and the location of the service.

**PROJECTION FACTORS** 

The estimated incurred claims experience on an allowed basis for January 2022 through December 2022 is projected to the future rating period by several factors.

**Morbidity Adjustment** 

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the individual market-wide morbidity.

# **COVID-19 Impact**

# **Demographic Shift**

This factor reflects the projected change in the average age, rating area, and tobacco utilization of the single risk pool.

# **Plan Design Changes**

This factor reflects any changes in EHB allowed claims due to plan design changes.

## **Other Changes**

This factor reflects changes in cost related to items other than changes in Morbidity, Demographic Shift, or Plan Design.

### **Trend Factors**

### a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

### b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

### **CREDIBILITY MANUAL RATE DEVELOPMENT**

We combined the experience period data for KHPE with the experience period data for QCC Insurance Company ("QCC"). This should provide a more stable basis for projecting the Index Rate. The combined data is shown in Tab Ib. The Change in Network Factor is intended to result in KHPE rates that are

reasonable in relation to QCC rates. The combined claims are determined to be 100% credible as reflected in Table 5.

# **RISK ADJUSTMENT AND REINSURANCE**

### **Projected Risk Adjustment PMPM**

Projected Risk Adjustment is accounted for in Projected Incurred Claims before the state based reinsurance program and Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

The projected risk adjustment amounts for KHPE and Independence Blue Cross (QCC) are consistent with the projection made in the respective submissions. We also considered preliminary 2022 risk transfer results.

Projected ACA Reinsurance Recoveries Net of Reinsurance Premium (Individual Market Only) With the expiration of the reinsurance program at the end of the 2016 benefit year, there are no projected reinsurance recoveries or reinsurance premium assumed in the rates.

### **MARKET ADJUSTED INDEX RATE**

The template calculates a MAIR by subtracting the amounts entered for reinsurance and risk adjustment and dividing by 1 minus the exchange user fee percentage. The MAIR calculation flows into Worksheet 2.

The Market Adjusted Index rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules: federal reinsurance program adjustment, risk adjustment and exchange user fees. The Market Adjusted Index Rate reflects the average demographic characteristics of the single risk pool.

# **WORKSHEET 2: PRODUCT-PLAN DATA COLLECTION**

# **SECTION I: GENERAL PRODUCT AND PLAN INFORMATION**

All products and plans included in the single risk pool are shown in Worksheet 2.

### **AV METAL VALUES**

The AV Metal Values included in Worksheet 2 of the URRT were valued using the AV Calculator, where possible, otherwise the AV Metal Values were developed under an alternate methodology. Actuarial certifications required by 45 CFR Part 156, §156.135 are provided in a separate document.

# SECTION II: EXPERIENCE PERIOD AND CURRENT PLAN LEVEL INFORMATION

Experience Period data is shown for each plan included in the single risk pool.

# **SECTION III: PLAN ADJUSTMENT FACTORS**

The MAIR is adjusted for each plan based on its plan design, provider network, and non-EHBs.

Administrative costs are added to calculate the Plan Adjusted Index Rate. The Plan Adjusted Index Rate is multiplied by the Age Calibration Factor, Geographic Calibration Factor, and Tobacco Calibration Factor to calculate the Calibrated Plan Adjusted Index Rate.

### **PLAN ADJUSTED INDEX RATE**

The Plan Adjusted Index Rate is calculated as the issuer Market Adjusted Index Rate adjusted for all allowable plan level modifiers defined in the market rating rule. These include actuarial value and cost sharing adjustment, provider network, delivery system and utilization management adjustment, adjustment for benefits in addition to the EHBs, impact of specific eligibility categories for the catastrophic plan and administrative costs.

# **NON-BENEFIT EXPENSES AND PROFIT & RISK**

## **Administrative Expense Load**

An Administrative Expense Load is applied to Projected Incurred Claims to reflect expenses related to quality improvement and fraud detection/recovery and other expenses of operating a business, broker commissions, and premium payment processing fees.

## **Profit & Risk Load/Contribution to Surplus**

A Profit & Risk Load/Contribution to Surplus for the single risk pool is applied to Projected Incurred Claims for the projection period, if applicable.

### **Taxes and Fees**

A Taxes & Fees load is applied to Projected Incurred Claims to pass through fees and taxes levied by the federal and state governments.

### **CALIBRATION**

The plan adjusted index rate is projected for all products using the same anticipated age distribution and the mandated age curve. Therefore the consumer adjusted premium rate is the plan adjusted index rate divided by the average age, geographic and tobacco factors for the expected distribution. The average age of the combined individual risk pool population is 42.

The Average Age factor is the reciprocal of the weighted average age factor based on the projected membership. The Tobacco Factor is calculated as the reciprocal of the projected average factor for tobacco users multiplied by the projected tobacco use prevalence.

There is only one geographic rating area for this filing. The geographic rating area factor for this filing is 1.0.

Small differences result between the Calibrated Plan Adjusted Index rates and the Age 21 non-tobacco rates in the Rate Template due to rounding restrictions required in the URRT Part 1.

When rounded to the nearest dollar, the Calibrated Plan Adjusted Index Rates match the Age 21 non-tobacco rates in the Rate Template as required in the DIT.

### MEMBERSHIP PROJECTIONS

Enrollment is projected based on current and anticipated enrollment by plan. Items impacting these projections include changes in the size of the market due to guarantee issue requirements and the individual mandate changes. The enrollment is our February 2023 enrollment.

# **LOSS RATIO**

The loss ratio calculated in Section IV is generated within the template and is not based on the MLR formula. The projected loss ratio for the single risk pool is estimated to exceed 80% reflecting premium adjustments permitted by the federal MLR calculation.

### **INDEX RATE**

The Index Rate is defined as the EHB portion of projected allowed claims divided by all projected single risk pool lives. The Index Rate is the same value for all non-grandfathered plans for KHPE Individual Plans

in Pennsylvania. The Index Rate reflects the twelve month projection for calendar year 2023. It has been developed following the specifications of 45 CFR § 156.80(d)(1).

### **TERMINATED PLANS**

No plans are being terminated in 2024.

# **WORKSHEET 3: RATING AREAS**

There are nine rating areas in Pennsylvania. These plans are offered only in Rating Area 8, which consists of Bucks, Chester, Delaware, Montgomery, and Philadelphia counties.

# **ACTUARIAL CERTIFICATION**

I, am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries in good standing with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Exchanges, and for certification that the Index Rate is developed in accordance with federal regulation and used consistently and only adjusted by the allowable modifiers.

I hereby certify that, to the best of my knowledge and judgment, the following:

- The projected index rate is:
  - In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102);
  - —Developed in compliance with applicable Actuarial Standards of Practice;
  - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
  - -Neither excessive nor deficient.
- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.
- Geographic rating factors reflect only differences in the costs of delivery of and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was

required. If an alternate methodology was used to calculate the AV Metal Value for at least one plan offered, a copy of the actuarial certification required by 45 CFR Part 156, §156.135 will be included.

May 17, 2023

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	Part and Part and	Total marker becomes beaut marker becomes		10.5 10.5	- 1
##************************************				20.7 0.74	-
		terment terme		101	
887048811 887048811				911	
BANAMENT BANAMENT BANAMENT BANAMENT BANAMENT BANAMENT BANAMENT		team marks team marks		975	- 83
BANASSET BANASSET BANASSET BANASSET BANASSET BANASSET BANASSET				715	- 2
22-7-1-22-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-	Partie State 5	team marks become	=	87	-
88-7-4-8881 88-7-4-8881 88-7-4-8881 88-7-4-8881 88-7-4-8881 88-7-4-8881 88-7-4-8881	Territoria de la constanta de	tour name tour		- 117	
##************************************	Part and Par	Manufacture Manufacture		101	
MATCHES TO SERVICE AND ADDRESS OF THE PARTY	Territoria de la constanta de	Total market has	=	911	
00-70-0000 00-70-0000 00-70-0000	Territoria de la constanta de	See sets Second		20.0	- 2
BANAMEN BANAME	Part and	terment terme		90 90 90 90	81
887748888 887748888					901 901
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2270ana	Participant Participant	Total Service Service Service Service		600	#01 #02
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00-7-10000 00-7-10000 00-7-10000	Terrore t	tean mater team on		- 100	-
20000000000000000000000000000000000000	Balla San B	tern meter termine		96	-
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2000 CO	Factor Star I	line meta taurne	_	916	191
887747488 887747488				- 11	20
### 744 / 1995 ### 744 / 1995	Part and	tean mater team or		01.0 01.0 01.0 01.0 01.0 01.0	1
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8877470000 8877470000				919	901
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				20.0 20.0	
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BANADONIA	Part State			20.0	20
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	Matter State S	then belon there has		916	- 51
188 - 198 -	Manual State of State			21.5 21.5 21.5 21.5 21.5 21.5	91
				20 5 20 6 20 6 20 8 20 8 20 8 20 8 20 8 20 8 20 8 20 8	27 27 27 27 27 27 27 27 27 27
##************************************	Territoria de la constanta de			20. 5 20. 5	21 21 21 21 21 21 22 22 23 24 24 24 24 24 24 24 24 24 24 24 24 24
##************************************	Territoria de la constanta de			2 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	20 20 20 20 20 20 20 20 20 20 20 20 20 2
	Management of the state of the	Manus Marine Manus		2 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	20 20 20 20 20 20 20 20 20 20 20 20 20 2
##************************************	Residence of the second of the			2 150 2 150 3 170 3 170 4 170 4 170 5 170	20 20 20 20 20 20 20 20 20 20 20 20 20 2
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88700000 88700000				919	601
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	Patric State 5	Share marker beautiful		102.0	- 101
887747888				89	-
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MATTER STATE OF THE PARTY NAMED IN	Patricipa 1	team marker team over	_	928	72.1
BANKATANA.			_	900	-
287747400A			_	10.0	81.
887047000	Personal Control	then belon blenche		10.8	201
MATTER STATE OF THE PARTY NAMED IN	Patra State S	Seen marker Securing	=	70.0	977
BATTATANA.			_=	10.0	100
MATCHINE.				10.1	-
MATCHINE.	Patrick State 5	toes selectering	_	99.7	1807
2877474118				- 107	- 100
2817474118				100	165
##75##################################	********		==	100.00	1011
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		toes selle terrie	_=	100.0	100.0
28702000	Acres and A	Annual Control of the	-	80.7	
BANGUAGE .	Tarre tract	then meta there is		101.0	871
887747888				- 0.0	- B1
08774/0008 08774/0008				10.7	
##7040### ##7040###	Page State 5	Seen meter Security	==	- 27	201
RESTAURANT NAME OF THE PARTY N	-	The same of the same of	_	0.0	181
BANGUAGE .				811	41
887747888	Patric State 5	Name Sachia Manorina Name Sachia Manorina Name Sachia Manorina Name Sachia Manorina Name Sachia Manorina	===	90.0	44.7
887747888	Patric State 5	Share marker beautiful		101.0	20.7
##************************************				27.0	671
2877474118				- 21	- 23
267747418	Party State 5	then be to the order	==	91	- 61
22747418			_	90.7	B2.1
MATCHINE.			_=	27.0	- 10
##**********	Patricipa S	tour surte tour our	_	8.0	201
2877474118				20.5	- 27
08************************************			=	100	-
BANKARAMA BANKARAMA			=	MAR.	834
BANGUAGE .	Patricipa S		==:	101.0	-
887747888				10.0	- 63
287747418				70.0	73
04************************************	Patricipa S	Total marker beautiful.		76.0	187.1
2877474118			_=	100	107
087747000			_	10.3	187.1
BANKARAN A			=	10.0	195.0
BANGUAGE .	Tarre tract	then meta there is		10.0	1807
887747888				101.0	1953
		Section Section Sections Section Secti		701.0	40.0
55000000000000000000000000000000000000	Patricia State 5	teen nets teen ne		101.0	201 201
BANNAGE PARTIES		toes selte there he	_	10.5	201
2007			=	- 21	- 20
2677778E	Party State 5	then be to the order	==	98	91
887747400F			_	20.5	51.1
***********			_=	20.3	- 10
5877474000 5877474000	Patricipa S	town make town he town make town he	_	00.00 00.00	40.7
BANKARAN PARAMETER	Patricipa de	Manuscript Merchan		100	- 11
##704098F			==	98.9	87
BANKARAN PARAMETER			=	-	-
NA CANADA	Patricipa S	Seen marker Securing	=	892	- 81
220 AND			_	10.5	277
MATCH COLUMN			_=	97.0	711
TATALAN TA	Patricipa S	Manufacture Manufacture	_	90.0	201
587747400F				91.0	- 40
##704098F			_	90.0	20
257747400 257747400			=	50.6	854
BATTACHES .	Party State 5	Total marker beautiful	_=	10.0	111
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BANAGES .				100.0	743
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BANADAN BANADAN BANADAN BANADAN BANADAN BANADAN	Ten man	tour selections		10.5 10.5 10.5 10.5 10.5 10.5	21 21 21 21 21
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	Marin III III III III III III III III III I	State market State or that		10.1 5 10.7 6 10.7 6 10.8 0 10.8 0 10	51 51 51 51 51 51 51 51 51 51 51 51 51 5
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Bit And Assessment Bit	March State S	State market State or that		10.1 10 10.7 20 10.7 20 10.0 00 10.0 0	213 213 213 213 213 213 213 213 213 213
Bill of Market States o	Section 10 and 1	State market State or that		50.0 S	213 213 213 213 213 213 213 213 213 213
Bill of Market country  and his financial countr	Section   Sect	State market State or that		52.0 S	817 811 811 811 811 811 811 811 811 811
Bill of Market Assessment (Assessment Assessment Assess	Paris State S	State market State or that		50.0 S	201 201 201 201 201 201 201 201 201 201
	Facility State Sta	State market State or that		50.0 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	211 211 211 211 211 211 211 211 211 211
	Table State S	State market State or that		102 0 102 0	201 201 201 201 201 201 201 201 201 201
		State market State or that		02.0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	201 201 201 201 201 201 201 201 201 201
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		State market State or that		100 mm m	## 1
### CONTROL OF THE PROPERTY OF		Steel market Steel Coar		101 10 10 10 10 10 10 10 10 10 10 10 10	201 201 201 201 201 201 201 201 201 201
				10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	201
		Maria Saria Maria	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	## 1
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and the same	Appeal Secretaria Secretaria	Region	Registed Security of control for any file for Security	Registed Annales de Prince State State Colonia de Parlamento de State	Registed Street Section of the Contract of the
12-00-100		THE RESERVE AND THE			
	Territoria de la constanta de	March 19 (2014) March 19 (2014		10.0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
BANGGIAN BANGGIAN		Make of Seal May Make on the Make of Seal Make of the Make of Seal Make of Make of Make of Seal Make of Make o		979	
REPORTED	Participant Communication of the Communication of t	Total Inches Administrative Total Inches Adm		10.0	
REVOLUNE REVOLUNE		Total Inches Southern Co.		97	
RECORDER DE CONTRACTOR DE CONT	Participant 1	Total I market following that Total I market following that Total I market following that		103	
***************************************				107	
MANAGEMENT MANAGEMENT MANAGEMENT	Territoria I	Total Inches Administration of the control of the c	=	89	
REVOLUNE REVOLUNE		Total India No. Total India Total India No. Total India Total India No. Total India Total India No. Total India		10.0 10.0 10.0 10.0	
BANACISM BANACISM	Terra con t				I
BANAPINA BANAPINA		THE RESERVE ASSESSMENT THE TARGET		- 11	
BANAPINA BANAPINA	Party State 5	Total Sarbin Marrolla Marrollandon Marrollan Marrollandon Marrollan Marrollandon Marrollan Marrollandon Marrollan Marrollandon Marrollan Marrollandon Marrollan Marrollandon Marrollan		- 66	
SECURIOR SEC		THE RESERVE ASSESSMENT	⊨	107	
BANAPINA BANAPINA BANAPINA BANAPINA BANAPINA	Section 10 to 10 t	Total Ing No. Adjust the Total Ing No. Adjust the Total Ing No. Adjust the	=	10.3	
BANGGIAN BANGGIAN		Total I had been been on the beautiful had been been been been been been been bee	=		
##74/956 ##74/956 ##74/956	Table State 5	Total Ing No. Adjust the Total Ing Inc. Adjust the Total Ing		100 E	
5470/WWW	J			101	
BACCACIONIC BACCACIONIC	Party State 5	Marie Harrison Alberts of the State of the S		53	
MATTER STATE OF THE STATE OF TH		THE RESERVE AND THE		- 07	
MANAGEMENT MANAGEMENT MANAGEMENT	Party State 5	Total Inches Administration Total Inches Administration Total Inches Administration	=	01 01 01	
MATTER STATE OF THE PARTY OF TH					
MATCHESON MATCHESON	Table State 5	Colonia con Para Albania con Para Calanta con Para Calanta Cal	=	11.0 11.0 11.0	I
BANGERSON BANGERSON		THE RESERVE ASSESSMENT THE TARGET		807	
MATTER STATE OF THE STATE OF TH	Part and	Total Seat Total Color of the Color of the Color of the Color of Color of C	=	110 110	
MATTER STATE OF THE STATE OF TH		THE RESERVE AND THE		Re Ma	
BANGARAN BANGARAN	Party State 5	Total Section Sold Con-	=		
2570/W		Marie Maries Marie		70.0 10.0 10.0	
SECULIAR SECU	Party State 5	Total to the total or		- 84	
		Marie Sandre, Ma		- 17	
SECULIAR SECU	terran t		=	103	
2000 March 1990 March		THE RESERVE			
BANGGER BANGGER BANGGER	Personal Control		=	100	
BANKSON AND AND AND AND AND AND AND AND AND AN	1	The court of the court		97.5 97.5	_
SANATURA SANATURA SANATURA	Party State 5	Total Inches Solutions Solutions of the Control of Solutions of the Control of th		100	
BANGEROW BANGEROW		THE RESERVE ASSESSMENT THE TARGET		10.7	
BANGERON BANGERON	Party State 5	Total Indian Section Co.	=	93	
SECURIOR SEC		THE RESERVE ASSESSMENT	=	- 22	
BANGGIAN BANGGIAN BANGGIAN	Personal Control	Total Section Sections These Section Sections These Section Sections	=	- 21	
MATTERNA MATERNA		THE RESERVE ASSESSMENT THE TARGET THE PARTY TH		904 904	
SANATURA SANATURA SANATURA	Participant Communication Comm	Total Inches Solutions Solutions of the Control of Solutions of the Control of th		90	
BANGEROW BANGEROW				W.C	
MATTERNA MATTERNA	Patro des 8	THE RESERVE AND THE	=	91.5 91.5	
BANKERAN BANKERAN				915	
REPARTMENT SERVICES OF SERVICE	Party State 5	Maries Sandrie Maries van Amerikaanse Sandrie Sandrie Sandrie Maries van Amerikaanse Sandrie S	=	102	
##************************************	Section 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	THE RESERVE AND THE	=	10.1 10.1	
REPORTEDO REPORTEDO REPORTEDO REPORTEDO REPORTEDO	Part and	Total Section for the con-	=	- 22	
REPORTED REPORTED	Face of the second seco	Total Inches Southern Co.		100	
MATTERNA MATTERNA	Territoria S	THE RESERVE AND THE		100.0	
MATTER STATE OF THE PARTY OF TH				00 k	
RATALISMA RATALISMA RATALISMA	Part and	Colombia State Valle - Colombia State State Valle - Colombia State V	=	97	
RATALISMA RATALISMA RATALISMA	Territoria I	Total I service following the total I service following the total I service following the total I service following the total I service following the following total I service following the following the following total I service following the following the follo		10.0	
BANAPINA BANAPINA	Participant Communication Comm	Total Service Security		10.1 10.1	
BANADAN BANADAN					
04************************************				27	
MATTACHESIS MATTACHESIS MATTACHESIS			=	918	
BATTACHINA BATTACHINA		THE RESERVE ASSESSMENT THE TARGET		0.1 0.1	
MATTER STATE OF THE STATE OF TH	Terra disast	THE I HAVE THE THE TOP THE		200	
BANGUIAN BANGUIAN	Territoria I	THE RESERVE ASSESSMENT		911	
MATTACHESIS MATTACHESIS MATTACHESIS	Territoria I	Total Inches Administrative Control Inches Inches Administrative Control Inches	=	915	
				100	
		THE I HAVE THE THE VALUE OF THE PARTY OF THE		10.0	
REVOLUES REVOLUES		THE RESERVE ASSESSMENT	=	100	
RECORDER	Participant 1	THE RESERVE AND THE PARTY OF TH		1116	
04************************************			==	000 000 000 000	
MATTER STATE OF THE PARTY OF TH	Para man	Total tracks former for their tracks former for their tracks former for their tracks former for their tracks former for			
				20.0 20.0 20.0	
SECURIOR SEC	Participation of the Control of the	teen meter teen ne teen meter teen ne			
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2570/1000 2570/1000	termina i	tour surte tour sur			
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SATURNIA SATURNIA	Participant Participant	teen meter teen ne teen meter teen ne		10.7	=
REPORTED TO				101 10 101 10 201 20 201 20 201 20 101 20 101 20 101 20	=
SECURIOR SEC	Part and P	tean make team or team make team or		89	
##70/WWW				- 41	
	Terrore 1	teen meter teen ne	=	913 913	
SECULIAR SECU			_	76.0 76.0	
BANAPURA BANAPURA BANAPURA BANAPURA BANAPURA					
SEATACHMAN SEATACHMAN SEATACHMAN SEATACHMAN SEATACHMAN SEATACHMAN SEATACHMAN SEATACHMAN SEATACHMAN SEATACHMAN SEATACHMAN SEATACHMAN SEATACHMAN SEATACHMAN SEATACHMAN SEATACHMAN SEATACHMAN		tean make teamore		100	
\$4000000000000000000000000000000000000	new seat			10.0 10.0 10.0 10.0	
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	Section 2	Salari Salari Salari Salari		27.5 27.5 27.5	
	Facility and a second s	Marie Saria Marie Na		20 A	
30 A O CONTROL OF THE	Facility and a second and a sec	Marie Saria Marie Na		20 A	
30 A Controlled Contro	Restrict State Sta	Marin		20 / 50 / 50 / 50 / 50 / 50 / 50 / 50 /	
	Restrict State Sta	Marin		20 / 50 / 50 / 50 / 50 / 50 / 50 / 50 /	
38 A TO A SERVICE AND A SERVIC	Facility State	San		207 10 10 10 10 10 10 10 10 10 10 10 10 10	
3 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	Facility and a second s	San		207 10 10 10 10 10 10 10 10 10 10 10 10 10	
3 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	Facility and a second s			20 / 50 / 50 / 50 / 50 / 50 / 50 / 50 /	
3 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	Facility and a second s			207 10 10 10 10 10 10 10 10 10 10 10 10 10	
3 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	Facility and a second s			20 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	
3 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	Facility and a second s			20 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	
3 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	Facility and a second s			2015 2015 2015 2015 2015 2015 2015 2015	
3 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	Facility and a second s			20 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	
3 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	Facility and a second s			20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
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RETAINING.				10.7	-
	Part Part Part Part Part Part Part Part	then make the one		10.6	- 11
SATALISM SATALISM				90.0	- 6
RECOURSE RECOURSE	Personal Control	teen meter teen ne	=	113	- 80
RECOURSE RECOURSE				97	271 201
REVALUES REVALUES	Party State 5	then melts become then melts become		10.0	-
RECOURSE RECOURSE				10.9 10.9	211 211
REVAMBLE REVAMBLE	Party State 5	then metin therefore them metin therefore	=	10.0	- 91
14000000					101
RECOURSE RECOURSE	Personal Control	teen make teen no	=	100	95 85
##************************************				0.0	61
RATIONAL DESCRIPTION OF THE PERSON NAMED IN COLUMN 1	Territoria S	then metin therefor		110	201
##7000 mm				200	20.0 20.0
**********	Part and	tean make teamor team make teamor	▭	203	100
RECOURSE RECOURSE	Territoria I	then melte become		-	100
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58********* 58*********		team marker team one		70.0	- 2
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58********** 58*********				10.0 10.0	- 6
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	##************************************	Terrore to	team marker beautiful			2
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	24-74-200 24-74-200 24-74-200		teen make teen no		- 11	-
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SECULIAR SECU	Terrores Terrores	toes selve toes ou		02.0 02.0 02.0 02.0 02.0 02.0	80
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##************************************	Terrore 1	then melts become		106	- 01
887007100 887007100					-
BENDERHOUSE BENDERHOUSE BENDERHOUSE		toes selve toes ou	Ħ	99.0 99.0	101
MATCHES SATISFACE AND ADDRESS OF THE PARTY NAMED IN COLUMN TO THE PARTY NA				200 200 200	- 1
MATCHESON MATCHE		Total marker believed		107	-
BETTERNESS SERVICES	Terro start			10.0	-
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24-704-704				- 27	-
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2274/100 2274/100				100	- 5
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##70471988 ##70471988				07A	11 17 17
20000000000000000000000000000000000000	name and	tean mater team or		917	-
BATTATION SATISFACE		teen meta teen ne		875	21
BANKSTON SERVICES				70.0	- 27
SECULIAR SECU	Part and Par	Mari Saltin Sharrina Mari Saltin Sharrina Mari Saltin Sharrina Mari Saltin Sharrina Mari Saltin Sharrina	=	94	301
BANKETINE BANKETINE					
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##************************************	Territoria de la constanta de	then he'm they ha		101.0	101
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20000000000000000000000000000000000000				- 17	01 01 01
BANKETINE BANKETINE	Territoria de la constanta de	team mater teaming		- 8	- 0
BETTERNESS BETTERNESS	Tarrana 1	teen meta teen ne		10.0	81
BANKSTON STATES		Man have been de			- 20
SECULIAR SECU	Territoria de la constanta de	then make the one		83	-
BANKATINA BANKATINA				100	61 61 61 61
2270/1000 2270/1000	Paramet.	team marker team one		012 013	-
BATTANTINA BATTANTINA	Tarre State 1	ter sets terms		70.0 91.0	9
20000000000000000000000000000000000000				915 915 915	977 977 977
MATCHES MATCHE	new such	teen meter teen no	F	- 111	-
##************************************		See sets terror		90.5	-
SECOND SECOND				- 11	- 1
MATCHESON AND THE PARTY NAMED IN COLUMN TO SHAPE THE PARTY NAMED THE PARTY NAMED IN COLUMN TO SHAPE THE PARTY NAMED THE PARTY NAMED IN COLUMN TO SHAPE THE PARTY NAMED THE PARTY NAM		Total marks there are		- 111	-
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MATCHESON MATCHE	Face and I	Total marker below the	Ħ	- 11	
MATCHET SEA					
24************************************		tour mater tour roa		- 27	
MATCHESON AND THE PARTY NAMED IN COLUMN TO SHAPE THE PARTY NAMED THE PARTY NAMED IN COLUMN TO SHAPE THE PARTY NAMED THE PARTY NAMED IN COLUMN TO SHAPE THE PARTY NAMED THE PARTY NAM	-	toes selve toes on		94	100 100 100 100 100 100 100 100 100 100
BETTATION BETTATION BETTATION					
	Patro State	team mater team or		- 6	- 100 - 100
24************************************	Face and	teen meter teen no		10	- 1
88-704-700A	Table State S	teen make teen no		70.5 70.5	
BANNAPINA BANNAPINA BANNAPINA	Table State S	tean mater team on		- 85	-
BANNATURA BANNATURA			=		
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24-04-000 24-04-000	Face and	teen meter teen no		- 8	- 1
##************************************	Table State S	San nate Service San nate Service San nate Service San nate Service		97	27
##************************************	Face State S	then make there he then make their no	= =	#9	11
##1000mm				- 23	- 2
##************************************		team marker beautiful		10 N	- 11 - 12 - 12
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22-04-1000 22-04-1000 22-04-1000		tour nate tourne		100	
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24-70-7000 24-70-7000				- 100 100	-
##************************************	Part and	team marker beautiful		70.0	
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##104/#### ##104/####		team marker beautiful		80.7 10.7 10.7	- 1
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BANGUIAN BANGUIAN	Participant Control	the sector the sec	▭	00 B	
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SECURIOR SEC	Part and	THE I HAVE THE THE THE THE THE THE THE THE THE TH	=	## H	
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##************************************	Terrore 1	Total Inches State of the State	=	916	
25704FB0		Many market feller over fellers market fellers over fellers market fellers		- 27	
BETTERMEN	-	Total Inches Admirate Salari Inches Salari Inches S	==	101	
MATCHINA MATCHINA MATCHINA					Ï
BATTACHES BATTACHES	Party Start	THE RESERVE AND THE		86	
20000000000000000000000000000000000000		THE RESERVE AND THE	=		
REVOLUNA REVOLUNA		Total to the time to a	=	- 11	
SATURDAY SATURDAY SATURDAY		THE RESERVE AND THE		20.7 20.7	
MATCHESON MATCHE	Tarra State S	the sector to the	=	24	
MATCHINA MATCHINA MATCHINA					
SATURDAY SATURDAY	Tarra State S	THE RESERVE AND THE	=	93	
BATTACHES		THE RESERVE AND THE		0.0	
BEOGRAMA BEOGRAMA		Total Service Mercolar	=	918 918	
MATCHINE MATCHINE				91.0 91.0 91.0 91.0 91.0	
MATCHESON STATEMENT		Marin Marin Marin (Marin (Mari	=	10.5	
MATCHESON MATCHESON		Total Section Societies Section Section Sections Section Section Sections			
SATURDAY SATURDAY	Tarra State S	Total Inches Secretary Sec	=	#13 #13	Ī
SATURDAY SATURDAY		THE RESERVE AND THE		100	
BEOGRAMA BEOGRAMA	Tarra State S	Total Sartin Marris of the Control o	=	191.9 191.9	
MATCHESON AND ADDRESS OF THE PARTY NAMED IN COLUMN 1				U14	
887047888		THE RESERVE AND THE		913	
BETTERMEN BETTERMEN		And the Control of th		10.0	
BATTALISMO BATTALISMO	Participant Control	the sector the sec	▭	- 11	
BETTATION BETTATION				90 g	
##************************************	Tarra Start	Total Service Services Total Service Service Total Service Service Total Service Service		200	
##************************************		Total Inches Communication of the Communication of		91.9	
200000000 200000000	Tarra State S	THE RESERVE AND THE	=	10.0	
BANAPISA BANAPISA BANAPISA BANAPISA BANAPISA		Total Section for the last of	=	91	
##7047888	Part and	THE RESERVE AND THE	=	97	
REVOLUES REVOLUES	Tarra State S	Total Inches following		10.0	
BANAZISMA BANAZISMA BANAZISMA BANAZISMA BANAZISMA BANAZISMA BANAZISMA BANAZISMA	Tarra State S			201.0 701.0	
887047888		Topic marks for the con-		75 E	
************		THE RESERVE AND LOSSES.		100	
RATTACIONES RATTACIONES		THE I HAVE THE THE THE THE THE THE THE THE THE TH	=	100	
##7047888			=	1017	
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	Patro Sua S Service Sua S Suario Sua S Suario Sua S	team marker beautiful	=	2.7	
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SECULIAR SECU	Territoria de la constanta de	team marker beautiful	=	10 10 10 10 10 10 10 10 10 10 10 10 10 1	
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##************************************	Tarrest .	toer nets toerne		- 01	
SECURIOR SEC		And the Control of th		- 23	
08************************************		teen meter teen ne		- 63	
00000000000000000000000000000000000000				- 61	
BANKS BANKS	Terrore Control	terment terms		- 83	
BANK BANK			_=	701	= =
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BANAPISSA BANAPISSA BANAPISSA BANAPISSA BANAPISSA BANAPISSA		ter nets terms		918	
BATTACHINA BATTACHINA BATTACHINA BATTACHINA BATTACHINA BATTACHINA BATTACHINA BATTACHINA BATTACHINA	Partie State S			#15 #15	ľ
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		State to No. Marrows		11.5 21.5 21.5 21.5 21.5 21.5 21.5 21.5	
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		Total Service Services		11.3 11.3 11.3 11.3 11.3 11.3 11.3 11.3	
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### A TANGER ### ### ### ### ### ### ### ### ### #	##704F##
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SECTION NAME OF THE PARTY OF TH	88704788 88704788

	2274/2000 2274/2000				- 10	- 23
	MATCHES MATCHES	-	then note thereto	=	10.9	114
	##7547999 ##7547999				010 010	20
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	MATCHINE MATCHINE MATCHINE		teen meter teen no		810	810
	0.000 market		then meta there he		800	107
	MATCHINE MATCHINE MATCHINE		teen meter teen no			93
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	8870armin	===:		==	100	70.7
	##7047991	Terrore 1	then meta therene		90.0	810 613
	##704799	===		=	W-4	- 11
	##704FIRE	Territoria de la constanta de	then be to the one		97	- 53
	##704799	Tarrana 1	teen meter teen no	=	10.0	111
	##774FFFF				875	- 1
	BANKSTON BANKSTON		teen meter teen no		Risk	250
	##774FFFF				10.0	20
	BANKARIAN BANKARIAN	Territoria de la compansión de la compan	teen meter teening		20	97
	##************************************	Terrore 1			10.5	-
	2000 PER		then meta there he		910	100.1
	##70amen	Terrore to	then meter there are		100	100
	##704FIRE				000	907
	BANKATIST BANKATIST BANKATIST	-	then make the one	=	101	7617
	##75#### ##75####					2012
	##************************************	Ten mi	then he've then he		100	27
	MATCHINE MATCHINE				100	100
	##************************************		then meta there he		- 41	- 1
	BATTATION BATTATION	Tanana T	Total marker beautiful total marker beautiful		919	81
	-	-	then make the road	▭	1016	81
					100 m	200
	BANKATION BANKATION		team make the con-	=	- 1	- 1
	2000 mm		Sees made become		203	-84
			Man make become	Ħ	10 A	- 27
	2000 mm	-	Total marks become		10.5	1014
				=	100 N	97
		-	teamments teamme		1910	24
	887000000 887000000			==	10.0	767
	54000 III	Paramet .	then meta therene		90	10.7
	##************************************	Terrore 1	tone meter tone or			611
	##774FFFF		teen meter teening		- 17	
	MATCHES STATES		teen meter teen no		99	85
	887000000 887000000				912	- 100 100
	BANKATIES BANKATIES	-	then note thereto		103	817
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	##774FFFF		teen meter teening		907	-
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	MATCHES STATES		teen meter teen no		103	100
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	BANKATIES BANKATIES	-	then note thereto		1018	100
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	##************************************	1	then metal there has		- 97	97
			teen meta teen ne		88	23 213
	MATCHINE MATCHINE		to the same to the		10.0	- 10
	##70amen	Terrore to	then meter there are		94	- 111
	##75##### ##75#####					975 975
	BANKATIST BANKATIST BANKATIST	-	then make the one		93	- 11
	##70401801 ##7040180				100.0	#/2 #/2
	887000000 887000000		then meta there he		917	-
	##70mm		teen meta teenne		110	21
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	##70mm	Terrores Terrores	teen meter teen not		200	- 110
	10000000000000000000000000000000000000					90
	-		then make the road	▭	1015	99
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	8870AFREE	Table State C	teen meter teen no			
	2000					- 5
		100.001	Total marker below the	==	985	#3
	BANKATION BANKATION				- 27	- 23
	BANKATURA BANKATURA BANKATURA		team matter team or		95	#2
	BANGARIAN BANGARIAN BANGARIAN	Territoria de la constanta de	Total marker town			- 21
	-	===				- 1
	##************************************	-			817	211
	BANKATION BANKATION				-	- 5
	200	-	team made team or		100	915
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	2000		teamments teamme		500	-
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	2000	-	Total Section Sections		100	210
	##************************************					- 5
	22 CATEGORIA	Territoria de la constanta de	Man marker beautiful Man marker beautiful	=	910	23
	##************************************				- 11	23
	887047800 887047800			F		
	BANNAR BER	Territoria.	town matter towns our		- 88	83
	##************************************					
	##7047800 ##7047800	Territoria Territoria	Total marker beautiful total marker beautiful		- 61	89
1	##************************************					
	22-04-12-12-12-12-12-12-12-12-12-12-12-12-12-	-	team marker team over	=	- 111	#13
	MATCHES .					- 21
	00000000000000000000000000000000000000		team make the con-	=		-
	88-7-A-1886		Total marker become		100	311
	00000000 00000000 00000000				- 100	_
## 1		Tarre Start	Town marker beautiful	=	90	91
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	BACCACIONI BACCACIONI BACCACIONI BACCACIONI BACCACIONI		to an action to action		6.0	- 1

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			then be to become		900	-
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		Territoria de la constanta de	1041 1470 104114		- 10	
	********	Terrore 1	then make the one		718	- 1
		Territoria de la constanta de	to an extent of the same		100	
		Party State 5	team marks become		8	.,
	AVAILUR AVAILUR				- 1	- 1
		Terrore 1	Sans techn Sansone		102	-
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		terrent .	team mater teamour		100	-
		Terrena I	Total Date Service		-	-
	*******		the make the co.		100	
		Patrick State 5	then be to the one		10.0 10.0	- 1
	A-74-1111				913 913	
			term nate terms		866	
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		Part and a	term nate terms		800	- 1
	********	Patrick State 6	tean make team or		88	-
	A-74-1111	Territoria de la constanta de	to an extent of the same		-	
3	AVACUE	Ratio State S Ratio State S	teen meter teen ne teen meter teen ne	=		- 1
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	ANAPER ANAPER	Parts and B	termenta terme		100	- 9
	400000				007	9
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		Terrore I	teen make teen not	=	10.5 10.5 10.5 10.6 10.5 10.5 10.5 10.5 10.5 10.5 10.5 10.5	-
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			tean mater teamore			
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	470	Carrie State S	team marker team our	F	- 11	
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			terment terme		70.0	-
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		Terrori.	team marker beautiful		- 65	-
	ANAPES				100	
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		ners and	then make become		- 13	
		Terrore 1	See and the	F	92	=
			tean mater teaming		117	
		Terrore I	tean make team or	=		
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	ACCRECATE ON	Terrore 1	tean make teamore team make teamore		96	
	AND DESCRIPTION OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUM					
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		Ratio State 5	team make become	=	900	
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		tean mater teamour team mater teamour	=	- 112 113	
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	Party State S	team makes become	=	80	
RECOURSE SECTION				10.0	
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SAVATES SAVATES	Tarra State S	teen meter teen no	=	21	
##************************************					
		team marks team our team marks team our			
***********	Partie State S			107	
***********	Part and	team marker team over team marker team over	▭	- 10	
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***********	Barrior Day	then be to become		- 83	
RANGE BEA	Tarra State S	team marker beautiful	=	91.9	
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RANGE BEA		then some there are the same		900	
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RANGE BOOK				-	
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BATTACHEL BATTACHEL BATTACHEL				976	-
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BATTATISH BATTATISH BATTATISH		team mater team out		107	98 98 98
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SECULIAR SECU				010 010	
MATCHET SAN STREET	Tarra and I	teen meter teen no			
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MATTACHINA MATTACHINA MATTACHINA				101 2 101 2 101 2 101 3 101 3 101 3	- 1
MATCHES MATCHES	Tana and I	teen note terms			
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BATTANIBA BATTANIBA	Talle State S	teen mette teenne teen mette teenne		91	-
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BANKATINA BANKATINA BANKATINA	Tarrest .	tean mater teamour		101 E	70
	Terrore 1			100	
BANAPINA BANAPINA BANAPINA		The same to the same		20	
	Party State 5	tean mater team or		- 11	- 8
BATTATISM BATTATISM BATTATISM	Terrent	tour nate tourne			31
BATTATION BATTATION BATTATION		team mater team out		13.6 10.0 10.0	20 20 20 20 20 20 20 20 20 20 20 20 20 2
BANKATINA BANKATINA BANKATINA		team mater team out		600	-
BANAMISM BANAMISM BANAMISM	Terrore 1	tean mater team on		315	501 502 503 503 503 503 503 503 503 503 503 503
BATTATISM BATTATISM BATTATISM		term note terms		0.0	
MATALITISM MATALITISM MATALITISM	Territoria Territoria	teen mette teenne teen mette teenne		20.0 20.0	20 20
BATTATISM BATTATISM BATTATISM				10.0 10.0	
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SECULIAR SECU	Terrore T	then make the one		63 63	22
BATTATION BATTATION				10.0	-
BATTATION BATTATION BATTATION		then note there is		61.0 61.7	- 2
BATTANTINA BATTANTINA BATTANTINA	Terrent .	team marks become		900	***
22/02/1000 22/02/1000 22/02/1000				90	2
MATCHES SECTIONS	Tarra and I	team make team or		100	
SECULIAR SECU	Terrore T	teen meter teen no		#14 #14	96
		then make there are			20 20 20 20 20 20 20 20 20 20 20 20 20 2
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BANAPINA BANAPINA				- 11	- 1
MATCHES STATES	Patro State S Patro State S	tean mater team or		- 11	-
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BANAPISA BANAPISA BANAPISA				- 10	20
BANAPISA BANAPISA BANAPISA	Terror I	then make the one		10.0 10.7	21 21
BACCACIONA BACCACIONA BACCACIONA	Ten mai			99	- 1
BANAPISA BANAPISA				- 11	-
BANAPINA BANAPINA BANAPINA	Part State S	tean mater team or		60.5 60.5 60.5 60.5	20 20 20 20 20 20 20 20 20 20 20 20 20 2
MATCHINA MATCHINA MATCHINA MATCHINA	Terrores Terrores			94	2
MATCHINA MATCHINA MATCHINA MATCHINA		team marks team our		70.5 70.5 70.5	91 92 91 93 93 93 93 93 93 94
MANAGEMA MANAGEMA MANAGEMA	Edit State 5	term marker beautiful		80	- 2
BANAPINA BANAPINA BANAPINA		tean marks become			-
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BACALINE BACALINE				100	
BANACHER BANACHER BANACHER	Table 1	tean mater team or		212	31.1 22.2 32.2 32.2 32.3 32.3 32.3 32.3
##************************************	Tanana t	teen make teen no		92	-
BACCACION BACCAC				275 275	
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04************************************	Part and Par	Make I Market Make I Ma		916	81
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22707000 22707000	Part and I	Topic marks for the land		81E	811
BEOGRAMA BEOGRAMA		Total Inches Section Section Section Section Sec		60.0 60.0	20.0 20.0 20.0
REVOLUES -	terranet 	THE RESERVE AND THE		01.9 01.9	
##70/mm	Terrore 1	Total I have been been to be t		94	201
8870/1000 8870/1000		TOWN THE TOWNS THE PERSON		70.50	-
8870/1000 8870/1000	Party State 5	Total Inches following the team of team of team of the team of		915 913	-
BEOGRAMA BEOGRAMA	Terrent .	Topic Spirit Spi		10.0 10.0	100
08************************************		THE RESERVE ASSESSMENT		100	
MA THE COURSE OF	Terrore 1	Total Service Administrative Value of Service Val		103	- 101
8870/2008 8870/2008		THE RESERVE ASSESSMENT		000	200
04************************************	Territoria de la compansión de la compan	Topic marks following	===	910	991
2000 March 1990 March	Terrena I	Topic to the topic		96	91
SA PARAMETER SA	Tanana t			919 919	-
##70/### ##70/###	Part and P	Total Service Service		105	20
##************************************		THE RESERVE ASSESSMENT		0.0	20
SECULIAR SECU	Territoria de la constanta de	Total Inches following		97	- 10
1877-047 1882-1 1877-047 1882-1 1877-047 1882-1 1877-047 1882-1 1877-047 1882-1 1877-047 1882-1 1877-047 1882-1 1877-047 1882-1		Total Inches following		100 100	-
REVOLUES -		THE RESERVE ASSESSMENT		10.0 10.0	21 21
88704100 88704100	Part and Par	Topic marks following		90.9 90.9	8
88000000 88000000		THE RESERVE ASSESSMENT		- 22	-
BATTALISM BATTALISM	Table State S	Total Inches following		- 11	- 1
REVAMENT REVAMENT		Total Inches Section Section Section Section Sec		100	92
BATTAL MARKET				00.5 00.5	-
BATTATES BAT		Total Inches Section of the Control		20.0 50.0	(8)
			-	- 100	-
BACCACHIAN BACCACHIAN	Party State 5	Total or the Total Color of the Total or the		- 11	
08************************************	Parameter 1	Topic Spirit Spi		200 200 200 200	2
REVOLUNE REVOLUNE	Tanana t	THE RESERVE ASSESSMENT		17.5	-
MATCHESON AND ADDRESS OF THE PARTY NAMED IN COLUMN TWO IS NOT THE PARTY NAMED IN COLUMN TO THE PARTY NA	Terrore 1	Total Service Service		- 24	27
##************************************		THE RESERVE ASSESSMENT		100	-
REVOLUNE REVOLUNE	Para sunt	Total Inches Administrative Control Inches Inches Administrative Control Inches		6.9	80
		Total Inches following the control of the control o		919 919	21 20 20
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SANATURA SANATURA SANATURA	Part and P	Maria Sartin, Maria Sartin Maria Sartin, Maria Sartin		70.5	21
##************************************		THE RESERVE ASSESSMENT		107	190
##7047#### ##7047####	Tana and I			90 B	
REVOLUNE REVOLUNE	Terrent .	Total Inches following the control of the control o		195	-
REVOLUNE REVOLUNE		THE RESERVE AND THE		00.9 00.8	100
20 - 0.00	Participant Participant	THE RESERVE AND THE PARTY OF TH		20.5 20.5	
087047000 087047000		Total Inches Admirate And Inches Inches Admirate Admirate And Inches Admirate And Inches Inch		10.5	201 201 201 201 201 201 201 201 201 201
REVOLUES SECURIS	Paramet .				
08************************************	Parameter 1	Makes Market Makes of the Makes Make		95	811
08************************************		THE RESERVE ASSESSMENT		80.5 60.5	
REVOLUES DE CONTROL DE	Territoria de la constanta de	Total Inches following		93	- 27
REVOLUES DE LA CONTRACTOR DE LA CONTRACT		Total Inches Section Section Section Section Section Section Section Section Section Section Section Section Section Section Section Section Section Section Section Sec		860	
REVOLUES .	terranet 			0.5	-
04************************************	Part and P	Makes the No. Meller had foliated the No. Me		10.0	- 0
8870/2000 8870/2000				91.2 90.5	100
8870/888	Para sunt	Total Inches following the transport of		814 812	
04************************************	Terrore 1	Makes Market Makes of the Makes Make		162	-
08************************************		Total Section Section of the Control		601	-
2000 man	Party State 5	The course the course		953	90
REVARIANT REVARIANT				10.5 10.5	-
BATTATERA BATTATERA BATTATERA		teen mete teenne teen mete teenne		913 913	
887047888 887047888 887047888	Terrana to the same to the sam	tean marks beauting		- 10	
BATTATERA BATTATERA				- 27	27
	Part and	team marker teammer	F	- 11	- 1
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SECURIOR SEC				115	- 1
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BATTATION BATTATION	Table State S	team marks team our		- 10	- 1
REVOLUME REVOLUME				- 11	-
BATTALISM BATTALISM BATTALISM		tour nate tourne		112	-
		teen make teen no		505	
REVOLUES .					-
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88-74-01986. 88-74-01986. 88-74-01986. 88-74-01986. 88-74-01986. 88-74-01986. 88-74-01986.	Part and Par	team marks team out			20
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30 - 0.00		tan nete terrie		100 M	201 201 201 201 201 201 201 201 201 201
30 - 0.00		Salara Sa		101 E 102 E	201 201 201 201 201 201 201 201 201 201
		Security Sec		101 E	927 927 927 927 927 927 927 927 927 927
		Salara Sa		10.1	25 25 25 25 25 25 25 25 25 25 25 25 25 2
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		Security Sec		200 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20
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	SANATUSA SANATUSA SANATUSA SANATUSA					
	MANAGEMEN MANAGEMEN MANAGEMEN				- 57	
		Terror and	teen meter teen ne		913	
	REVOLUNE REVOLUNE					
	RECOURSE RECOURSE	Part State	then make the one	=	10.0	
	REVOLUME REVOLUME					
	RATTERNA RATTERNA	Participant Participant	then meto therene then meto therene		97	
	REVOLUES REVOLUES				10.4	
	BANGERSON AND ADDRESS OF THE PARTY NAMED IN COLUMN TO ADDRESS OF THE PARTY NAMED IN CO	Part and Par			90	
	**********				107	
	MANAGEMENT AND ADDRESS OF THE PARTY OF THE P	Para State S	then melts become	=	84	
	REVOLUNE REVOLUNE					
	BANGERS STATES	termina in the same of the sam	then melts therefor		93	
	REVOLUES .				10.0	
	##************************************	Party State 5		=	915	
	***************************************				-	
	MANAGEMENT AND ADDRESS OF THE PARTY OF THE P	Patro State		=	316	
	REVOLUNA REVOLUNA			=	97	
	BANACHER BANACHER	Territoria de la constanta de	teen meter teen ne		514	I
	88700000 88700000				97	
	BANGERS STATES	termina in the same of the sam	then melts therefor		10.0	
	***********			=	- 10	
	RANGEMEN RANGEMEN	Patro State		=	- 22	
	BANGERS BANGERS				100	
	RANGEMEN RANGEMEN	Para State S	teamments teamme	=	100	
	##70/100				0.2	
	BATTATURA BATTATURA	Territoria S	then metin therefor		76.5 70.5	
	BENGUMA BENGUMA				200	
	58702300 58702300	Part and	then metin therefor		20.7 20.7	
	RATTACHES.				20.0 20.0	
	BEALWISE BEALWISE	Tana and	then melts therefor	▭	100	
	SECULIAR SECU	Terrena I	Manufacture 1	==		F
	BANGARIAN BANGARIAN	Part State		▭	- 51	
	BENGUMA BENGUMA				500	
	BETTERNER BETTERNER	Participant Communication Comm	Makes the No. Makes the	=	9.5	ฮ
	SECONDARIA	Terrena I	Manufacture 1	=	94	F
	SECULIAR SECU		The same the same	<del>=</del>	- 27	<b>₽</b> 3
	MATTER AND ADDRESS OF THE PARTY AND ADDRESS OF	Terrent .	Total State State			
	SECURIOS SEC	Falls and S	Manufacture Manufacture			
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	BETTERMEN AND THE PERSON AND THE PER	Territoria I	Makes the No. Makes the	=	10.0	
	MATTER STATE OF THE PARTY OF TH			= =		H
	2570/2007 2570/2007			=	91.5 91.5	
	BANGGERS BANGGERS	Terrena I	then melte become		103	
	MATCHES STATES				107.0 107.0	
	BANGE	Part and				
	BEALTHER BEALTHER	Part and	then metin therefor		200	
	BANKATURA BANKATURA	Para San S	then melts become		W.1	
	SECURITY SECURITY		then make the one		W15	
	REPORTED TO SERVICE OF THE SERVICE O			=	94	
	BANGGERS SANGERS			=	10.0 10.0	
	BANASHAN BANASHAN	Terrena I	then melte become		- 11	
	SECURITY SECURITY				70.0	
	BANGERS STATES	Part and	teen meter teen our		20	
	SECONDARY SECONDARY	Tanana t	then metin there is	=	10.0	
	BANKATANA BANKATANA	Para San S	then melts become		194	
	SECURITY SECURITY		then make the one	=	U075	
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	20000000000000000000000000000000000000	Tarra State S	then melts become	=	10.2	
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	587021000 587021000				10.5	
	BATTATANA BATTATANA	Part and Par	then metin therefore then metin therefore		915	I
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	BATTATIONS	Parts State 5			101 10 101 101 101 101 101 101 101 101	3
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			Mari Nath Marina Mari Nath Marina Mari Nath Marina		11.5 12.5 13.5 14.5	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
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				##70mm	Participant Participant	team marker beautiful beautiful beautiful		100	814
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				SATISTICS OF STREET				- 17	23
				20000000000000000000000000000000000000	Territoria de la constanta de	then be to the one	=	104	- 61
				SATISTICS OF STREET					10.5
				BATTATION BATTATION	Terrore to the same of the sam	then made then no then made then no			101
				BANANIEV				- 41	- 21
				SECONDARY SECONDARY	Participation of the Control of the	team marker features		100	95.6 95.5
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				##************************************	Terro stand	team mater team or			¥0
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				##************************************	Terrore 1	team marker beautiful		810	#1
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				SECULIES SECULIES	Territoria de la constanta de	Seen made become		50.0	- 81
				**********				903	27
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				2000 PRODUCTION OF THE PERSON NAMED IN COLUMN 1	Territoria de la constantina della constantina d	then make there are		884	560
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				220000000 220000000					100
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				MATCHES NO.	Terroria .			- 01	814
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				SATISTICS OF THE PARTY OF THE P	Part and P	team mater team or	=	10.5	903
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				BACCACHINE BACCACHINE BACCACHINE	Tarre tract	Man marks Manrole		- 2	- 51
				BANAZISTA BANAZISTA BANAZISTA BANAZISTA BANAZISTA BANAZISTA BANAZISTA		team marks top-year		- 21	
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MATAPINE AND A SECOND S	then selle become	=	10.9	
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DESCRIPTION DATE OF THE PARTY O	Seem marker Seem over		904	Ī
REVOLUNE			10.0 10.5 10.5	
SECURITY SECURITY	teen meter teen ne		100	
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MATERIAL PARTY NAMED IN	Name and the color		103	Ī
SECULIAR SECU			- 22	
DEPOSITION PART AND DESCRIPTION OF THE PARTY	tean make teaming	=	10.0	
SECURISE SALES			012 012	
	San nata San na		10.7 10.7 10.6 10.6	
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SECURITY SECURITY	Manufacture Manufac	_	11.0	
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DEPOSITION PARTY NAMED IN	State tache State our	=	107.0	
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	Manus sauther Manus van Manus sauther Manus van Manus sauther Manus van		70.0	
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SECOND PROPERTY	Manus machini Manuschar Manus machini Manuschar			
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BACKETON			## ##	
	team marker beautiful	==		
SANATURE		==	81	E
SECURITY SECURITY	Marie Salver Marie Salver	==	- 11	
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DECEMBER OF THE PARTY NAMED IN	States teacher Securities Season marker Securities	<del>=</del>	927	
SATISFIES		==	W.4	E
DESCRIPTION NAME AND ADDRESS OF THE PARTY NAME AND ADDRESS OF THE	Space Space Space Space	<del>=</del> ₹	211	
BANAZIONE			10.0	Ħ
-	team mater team one	=	109	
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MATERIAL CONTRACTOR			-	
DESCRIPTION FAIR PARTY NAMED IN	Man selle Messive Man selle Messive		805	
MANAGEMENT OF THE PARTY OF THE	Total Section Section			
SECURIOR SECURIOR		_		
SACONESS PARK SALE	Sauce marker Sauce and		81	
BANKSON				
SACONESS PARK SALE	teen meter teen out		100 100 100 100	
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SECONDO PARA SALE	teen meter teen out		10.0 10.0	
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	team mater teamour		W 4	
DECORPORATE DESCRIPTION OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS	Seaso Seaso Seasona		107	
SECURITY SECURITY	Total metro total con-		100	
	teen note terms		973	
DESCRIPTION OF THE PARTY OF THE	Manusche Manusche Manusche Manusche	_	00.0 00.0	
SECURITY SALES	team mater teaming	_	10.0	
	Sans sales Sanson		-	
SECURITY STATES			90.2	
	See selection		94 81	
SECONDO PER SUL	Seen series Security Seen series Security		10.5 10.5	
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	teen meter teen ne	=	019 018	
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DECEMBER OF THE PARTY NAMED IN	Seen sette Seenne	=	78.0	
		=	11.7 11.7	
DECEMBER OF THE PARTY NAMED IN	tean make teamour	=	803	
SECURITY SECURITY	Marie Salve Married	⋿	10.0	
DATE OF THE PARTY NAMED IN	Total marks following			
SECURITY SECURITY	team make beautie		10.0	
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##700000				
SANGERS CO.	teen meta teenne		90.0	
SECULIAR SECU	Total Sacratic Security Securi			
ENTONOMINE PART SALE			10.0 10.0 10.0 10.0 10.0 10.0	
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RATALISM RATALISM				- 27	
SATURDAY SATURDAY SATURDAY		team marker beautiful		90	
				100	-
SATURNISH SATURNISH		1041 1470 104114		100	
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		to an extent of the contract		- 6	
RATIONAL DESIGNATION OF THE PARTY NAMED IN COLUMN TWO IS NOT THE PARTY NAMED IN COLUMN TO THE PARTY NAM	Participant Communication of the Communication of t	team make teamour		111 M	-
				0.0	-
	Terror and	team marker beautiful		818	-
RAVACUM RAVACUM			=	600	
	Marin	team marker beautiful	=	101	
				100	-
	Party State 5	team marks become		809	*
			=	100	- 1
	Party State 5	Many marker believe the Many marker believe that		189.9	
SATISFIES SATISFIES	Section   Sect			10.0	
	Part and	then note the rose	=	903	
RANNAPHINE RANNAPHINE RANNAPHINE				20.7	
EACAPTER STATES	Participant Communication Comm	team techn become		20.0	
SATURNA SATURNA SATURNA				900	
	Part and	teen meter teen ne teen meter teen ne	=		
	Territoria I	See the Section of		10.0 10.0	
SATURNISH SATURNISH SATURNISH	Territoria de la compansa de la comp	team marker team our		900	
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RANNAPHINE RANNAPHINE RANNAPHINE	Marin day I		=	10.0	-
RENTALVERS .				100 100 100 100 100 100	
				-	
SATURDA SATURDA SATURDA	Particular S	team marker team over		869	
		And the Control of th	<del>=</del>	1770 1770 1013 1014	<b>⊨</b> i
-	Part and Par	teen nets teenne teen nets teenne	==		E
		**************************************			
MATCHES IN COLUMN TWO IS NOT THE OWNER.	Territoria .	teen meter teen ne		315	
			==	- 11	<b>⊨</b> i
-		1000 000 1000 00		100	
			=	810 812 813	
-	Part and I	tour marks form our		602	-
			<del>=</del>	01.0 01.0 01.0 01.0 01.0 01.0 01.0	
-	Part and Par	team marks become been marks become		- 81	- 1
	Terrore 1	team marker teammer	=	103	
				200	
	Participant Communication Comm	territoria			***
BANGUERO BANGUERO				805	
RATTE DE LA COLUMNIA	Part and	teen meter teen ne teen meter teen ne	=	1013 1013	-
	Territoria I	See the Section of		191.0	-
SATURDO SATURDO SATURDO	Participant Communication Comm	team mater teamour		- 100 A	
SATURDAY STATES	1			715 715	
RAVACIONI RAVACIONI		team marker beautiful			
			=	81	
		team marker teammer	=		
	Terror and	team marker beautiful		971 971	
RAVACIONI RAVACIONI	Territoria I	teen nette teen ne			
RATE OF THE PARTY	Territoria de la constanta de	toes serie toes ou	=	91.7 91.7 91.8	- 1
RATTE CONTROL				100 100 100	
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***************************************			=	10.8	
RATOLINIA RATOLINIA	Territoria de la constanta de	teen make teen no	=	101 A 202 S 202 S 203 S 203 A 203 A	
				919	
		team marks team out		100	
RATTE CONTROL				11.0 11.0 11.0 11.0 11.0	-
***************************************	Patro State 5 Patro State 5	toon make therene toon make therene		860	
RATE OF THE PARTY				0.0	,
REVOLUNION .	Patricipa I	-		910	-
RANGE BY			=	- 107	
	Talle and T	teen meter teen ne			
SANGE OF STREET					
SATURDAY SATURDAY SATURDAY	Territoria I	teen nette teen ne		60	一
REAL PROPERTY AND ADDRESS OF THE PERSON NAMED IN COLUMN 1	Terrore to		==	- 27	
-		teen nette teen ne		10.7	
				10.0 10.0 10.0	
	Territoria de la compansión de la compan	1041 1470 104114		715	
SATURDAY SATURDAY SATURDAY			=	- 22	Ħ
MATCHING THE PARTY NAMED IN		teen meter teen me	=		
-				815	
-	Table State 1	team marks team one	=	100.0	
SATURDAY SATURDAY SATURDAY	Terrore T	Many marks become	=	89	
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	Participants  Figure 1992	Man sales become			
		Man sales become			
	Paris Start F	Mario Mario Manorae Mario Mario Manorae Mario Mario Manorae Mario Mario Manorae		101.00 10	
	Patricipa S	Mario Mario Manorae Mario Mario Manorae Mario Mario Manorae Mario Mario Manorae		10.2 10.2 10.2 10.3	
	Marine State B	Sales		10.2 10.2 10.2 10.3	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
	Factor State 6	Sales		101 10 10 10 10 10 10 10 10 10 10 10 10	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
	Factor State 6	Maria Gardin Mariana Maria Gardin Gardin Mariana Maria		10.2 10.2 10.2 10.3	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
	Paris State 1	Sales		2017 2017 2017 2017 2017 2017 2017 2017	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
	Paris State 1			101 10 10 10 10 10 10 10 10 10 10 10 10	
	Paris State 1	Maria Gardin Mariana Maria Gardin Gardin Mariana Maria		2017 2017 2017 2017 2017 2017 2017 2017	
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	Face and a second			2017 2017 2017 2017 2017 2017 2017 2017	
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	0870470000 0870470000 0870470000					20.5
			team marker beautiful		- 60	705.5 705.5
	SECULIAR SECU	Partie State 5	toes note toes no		0.5	81
	2000 CO				911	917 917
	SECULIAR SECU	Tarra Start	team marker beauting		90	81
	2000 CO			▭	907	97
	SECULIAR SECU	Party State 5	then be to the role then be to the role		810	E11
	SECULIAR SECULIAR				70.0	611
	SACON SECTION	Territoria de la constanta de	teamments teamme	=	103	E/1
	SECULIAR SECU				10.6	# 1 P
	2000 CO	Territoria I	town make town our		200	- 1
	SECULIAR SECU	Territoria I	Seen made become		80	100
	SECULIAR SECULIAR	Participant Communication Comm	then be to the rote		100	399
	20000000000000000000000000000000000000	Territoria de la constanta de	then be to the one	=	5014 5015	100.0
	SECULIAR SECU				197.5 197.1	91.0 201.0
	SECURIOR SEC	Territoria de la constanta de	then be to the one	=	20.6	9610
	2000 CO				103	100.1
	SECULIAR SECU	Terra desart	then be to the one	=	85	85
	##************************************				070 070	110
	20000000000000000000000000000000000000	Party State 5	then be to the one	=	010	- 10 to
	BETTER BETTER	Territoria I			90.0	83.7 83.7
	MATTER STATE OF THE STATE OF TH	Participant Communication Comm	then be to the role	=	10.0 10.0	61
	BETTERNESS BETTERNESS				90	214
	BETTER BETTER				76.9	#13 #13
	##************************************	Terror and	town marker town row		20	510
	20000000000000000000000000000000000000				100	977 977
	22-74-750 22-74-750 22-74-750	Terrore T	team made become		- 81	- 86
	BANKSTON SANTANIA				-	911
	MATCHETON MATCHES	Table State 5	Total marker beautiful total marker beautiful	=		100
	BANKATINA BANKATINA					
	BANKSTON BANKSTON	Terrore 1	then note the con-	▭	-	911
	MATCHING MAT				100	27 to 107 to 107 to
	BANKSTON .	Table 11	team matter team out	=	- 17	- 23
	MATTER STATE OF THE STATE OF TH	Terroria .			915	- 11
	BATTALTINE BATTALTINE	Participant Communication Comm	then be to the rote		200	
	BETTER BE	Participant Communication of the Communication of t	toes note toes or		-	91.0 91.0
	BATTALTINE BATTALTINE				000	517
	20 CO	Territoria de la constanta de	then be to the one	=	10.1	976
	2274/100 2274/100				97	-
	SECULIAR SECU	Personal Control	then note they be	=	91	998
	2010/00/000 2010/00/000				100	110
	20000000000000000000000000000000000000	Terrore Control	team marker beautiful		- 11	211 211
	2010/00/000 2010/00/000	Terror and	town marker town row		PL 0	195.0
	20000000000000000000000000000000000000	Territoria I	town make town our	=	100	90.0
	BETTER BE	Territoria I	Seen made become		1907	800
	20000000000000000000000000000000000000			=	W.	100.0
	22 VALUE	Patricipa I	State the State of the or the		101	100
	20000000000000000000000000000000000000				- 11	
	22 Variable	Tarra State S	team mater team or		- 17	110
	2000 CONTROL C	Terror and	town marker town row		20.0	90.0 90.0
	BETTER BE		the same to the same		015 012	913 913
	2010/1000 2010/1000	Terror and	town marker town row		10.0	800
	20000000000000000000000000000000000000			=	911	50
	BATTATION DATE:	Service 1	State techn State on a		919	227
	BETTER BE				000	-
	22-74-7400 22-74-7400 22-74-7400	Party State 5	then be to the role then be to the role		01.0 10.0	91.0 97.0
	BETTER BE				10.0	91.0
	SECULIAR SECU	Part and	then be to the one	=	91	90
	2000 CONTRACTOR				100.0	95.0
	##7047188			<b>■</b>	- 65	
	##************************************	Terrore 1	Total marker beautiful		10.2	1010
	MATTER STATE OF THE STATE OF TH					
	MATTER STATE OF THE STATE OF TH	Participant Participant	Total marker becomes beaut marker becomes		- 101	- 11
	##7000000 ##7000000					- 27
	22************************************	Tarra con t	then note they are		- 64	- 81
	MATCHINE.					- 57
	SATURATION SATURATION	territoria.	team mater team out			917 917
	BANKSTON	Terrent .		=		24
	MATCHESON AND THE PARTY NAMED IN COLUMN TO SERVICE AND THE PARTY NAMED IN COLU				- 2	10
	##10000000 ##1000000	Terrore 1		=	501	201
	MATCHESON OF THE PARTY NAMED IN COLUMN TO THE					
	MATTER STATE OF THE STATE OF TH	Participation of the Control of the	Total marker becomes beaut marker becomes		10.2	911
SECOND SEAS TO THE SEAS TO THE SECOND	MATCHINE.				- 27	
SECOND SEAS TO THE SEAS TO THE SECOND	22************************************	terrani.	See note become		600	- 40
SECOND SEAS TO THE SEAS TO THE SECOND	##7000000 ##7000000					
SECOND SEAS TO THE SEAS TO THE SECOND	2000	Tanana t	Manufacture Manufacture		- 4	- 41
SECOND SEAS TO THE SEAS TO THE SECOND	##************************************	Terrent .	Total meter to		- 11	111
SECOND SEAS TO THE SEAS TO THE SECOND	##************************************	territoria.	team mater team on			919 919
SECOND SEAS TO THE SEAS TO THE SECOND	2200 manual manu	Terrore T	Sans marks Sansons		10.0	912
SECOND SEAS TO THE SEAS TO THE SECOND	##1747### ##1747###				100	- 23
SECOND SEAS TO THE SEAS TO THE SECOND	22-04-1000 22-04-1000 22-04-1000	Territoria .	teen meter teen no	Ħ	892	84
SECOND SEAS TO THE SEAS TO THE SECOND	##704/### ##704/###					
SECOND SEAS TO THE SEAS TO THE SECOND	##1747### ##1747###	terrent.	tern mater territoria		- 85	200
SECOND SEAS TO THE SEAS TO THE SECOND	2000 CONTROL C				- 100 M	-
	MANAGEMENT .	Patricipa S	Many marker beautiful feature teacher beautiful		- 63	- 61
# 1	##************************************	Terrent .			- 100	110
	##1041999	territoria.	teen make become		- 100 100 100	- 21
	2200 manual manu	Terrent .		=	-	314
The state of the s	##7047### ##7047###				#15 #15	903
WWW	##************************************	Territoria .	teen meter teen no	Ħ	- 100	874
	200000				- 10.0	-

	Manual Particular Part			M. The server	0.00	
		THE RESERVE	and the first specialist	CALL SECTION		
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	BANNARIAN BANNARIAN BANNARIAN		THE RESERVE AND THE PARTY OF TH		11.0 10.0 10.0	
	BEVOLUM BEVOLUM		Total Section Sections These Section Sections These Section Sections	=	000 000	
	SATURDAY SATURDAY		THE RESERVE AND THE		002	
	BACCACIONA BACCACIONA		Total Ing No. National August Co.	=	99	
	***************************************		THE RESERVE AND THE		100	
	MATCHINA MATCHINA MATCHINA	Part and	Total Inches Administration Total Inches Administration Total Inches Administration	=	97.0	
	REVOLUES REVOLUES		Total Inches Southern Co.			
	BETTERMEN BETTERMEN	Terra stant	Tokani markin tokani rosa Tokani markin tokani rosa Tokani markin tokani rosa		DIE FOLK	Ī
	RATTALISM RATTALISM				200	
	RECOURSE !		Total Inches Administration Total Inches Administration	=	100	
	SATURNA SATURNA				10.0	
	SECURIOR SEC		Total Ing No. Adjust the Total Ing No. Adjust the Total Ing No. Adjust the	=	465	
	SATURDAY SATURDAY SATURDAY			=	100.0	
	REVOLUES REVOLUES	Terrore 1	Total Inches Sections Total Inches Section Sections Total Inches Section Sec		100.0	
	RATTALISM RATTALISM		THE RESERVE AND LOSS OF			
	BATTACHER BATTACHER	Para sua t	Total Ing No. Adjust the Total Ing No. Adjust the Total Ing No. Adjust the	=	883	
	SECURIO SECURIO		faters mertin faters me		100 B	
	SATURDAY SATURDAY SATURDAY		Total Section Sold Con-	=	100	
	MATCHES .		Total Inches Southern Co.			
	MATCHESON MATCHE	Patro tract	Total Ing No. Adjust the total Ing In the No. Adjust the Total Ing		810	
	MATCHESON MATCHE					
	BENVARIAN BENVARIAN	Terra stant	Total or the No. Administration of the control of t		900	
	SATURDAY SATURDAY		THE RESERVE ASSESSMENT		00.0 00.0	
	BACCALINA.	Participant .	Total Inches Administration Total Inches Administration	☱	10.0	
	MATCHESON .				-	
	SECURIOR SEC	Party State	Total market feller over		- 103 - 103	
	25704FB0		THE RESERVE ASSESSMENT			
	MATCHESON AND ADDRESS OF THE PARTY NAMED IN COLUMN TO ADDRESS OF THE PARTY NAMED IN CO	Party State	Total Service Sections Total Service Service Total Service Service		- 101	
	25704FB0		THE RESERVE AND LOSS OF		- 10	
	BETTERMEN	Para San S	Total market feller risks total market feller risks total market feller risks	==	100	
	25704FB0		THE RESERVE ASSESSMENT			
	BETTERMEN	Para San S	Total market feller risks feller market feller risks feller market feller risks	==		
	BANKATURA BANKATURA BANKATURA				107A	
	SENTENSIA SENTENSIA	Part and Par	THE REAL PROPERTY AND THE PARTY AND THE PART	=	95	E
	MATTERNA MATERNA MATER			==	- 100	
	##************************************		Total Interfere, Administrative Total Interfere, Administrative Total Interfere, Administrative			
	BATTACHES		THE RESERVE AND THE		-	
	BACCACIONAL PROPERTY AND ADDRESS OF THE PARTY	Para such	Total Ing No. National August National	=	93	
	BATTALISMO BATTALISMO			=	00.0 00.0	
	REPORTED TO	Part and	Total Inches Administration of the control of the c	=	10.5	
	REPORTED TO			=	-	
	MATCHESON MATCHE	Terra con t	Total Ing No. Adjust the Total Ing Inc. Adjust the Total Ing		914	
	22704/2000 22704/2000		THE RESERVE ASSESSMENT			
	RATALISMO RATALISMO	Patro and B	Total Interfere, Administrative Total Interfere, Administrative Total Interfere, Administrative		93	
	BATTACHES		THE RESERVE ASSESSMENT		10.2	
	MATCHESON STATEMENT	Part and	Total Inches Administration Total Inches Administration Total Inches Administration	=	-	
	MATCHINE MATCHINE		THE RESERVE AND THE		100	
	MATCHESON MATCHE	Talla State S	Total Ing No. Adjust the Total Ing Inc. Adjust the Total Ing		00.0	
	22704/2000 22704/2000					
	MATCHINE MATCHINE	Party Start	THE RESERVE AND THE		111.0	
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	SATURNIS SATURNS				10.0	
	24-7-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-	Para such	Total Ing No. National August Nation Inches		91	
	88774/9800 88774/9800		THE RESERVE AND LOSSES.	=	100	
	##************************************	Talla State S	Total Ing No. Adjust the Total Ing Inc. Adjust the Total Ing	=	UL 0	
	##************************************		THE RESERVE ASSESSMENT			
	BATTACHER BATTACHER	Patro and B	Total Indian American Total Indian American Total Indian American		803	
	887047888				10.0 10.0	
	24-7-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-		Total Ing No. National August Nation Inches		10.9	
	************				10.5	
	RATION DE LA CONTRACTION DEL CONTRACTION DE LA C	Part and	Total Inches Administration Total Inches Administration Total Inches Administration	=	102	
	##7047888		THE RESERVE ASSESSMENT THE TARGET THE PARTY TH	=	-	
	RATION DE LA CONTRACTION DEL CONTRACTION DE LA C	Part and	Total Inches Administration of the control of the c	=	786	
	##7047888		THE RESERVE ASSESSMENT THE TARGET THE PARTY TH	=	00 N	
	##************************************	Patricipa I	Managed To Managed And Communication of the Communi		100	
	0870AF000				- 55	
	08************************************	Party State 5	team marker beautiful team marker beautiful	<b>≡</b> ≡		
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	BANGE
	##************************************
	BANGARANA BANGARANA
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	##704/##################################
	RATTACIONE .
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	MATTER STATE OF THE STATE OF TH
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	BANGERS AND ADDRESS OF THE PARTY OF THE PART
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	SATISFIES SATISFIES
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	MATTER STATE OF THE PARTY OF TH
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	MATCHESON AND ADDRESS OF THE PARTY OF THE PA
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### SANDARDER ### ### SANDARDER ### SANDARDER #### SANDARDER ### SANDARD	MATTER STATE OF THE PARTY OF TH
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MANAGEMENT AND AND TO THE TAXABLE SALES OF TAXABL	##7047800 ##7047800
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	=	1		- 51	- 11
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BENNAM BENNAM				117 218	#15
8877401 8877401		teen meter teen no		10.5	10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
887740 887740		team mater team or		100	910
2000000 20000000		team mater teaming		90.0	10.0
887740 887740	-	team make team or		180	311
2000000 20000000				100	92
MENTAL MATERIAL MATER	-	team make teamour		100 N	200
8877411 8877411				0.0	20.0
887000 887000	Facilities State S	See sets terms		61X	619
8870M				903 903	900 900
200000 200000	Terrent .	then be to the one	=	900	- 11
8870M	er constant	teen meter teen on		10.4	#10 #10
8870AH		team marker team one		90	-
200000 200000 200000			=	10.8	810
MATTER STATE OF THE STATE OF TH				10.7	100 100
200000 200000	-	toes note tourne	=	712	811
MATTER STATE OF THE STATE OF TH				673	977
8870AH	Total State of State	teen neter teering	=	10.0 10.0	915
8870AH				100	91
BENNEY BENNEY	The same of the sa	team marker team one	=	00.0 00.0	90
MATTER STATE OF THE STATE OF TH				500	90.0
8870M		teau marke teau na	=	102	907.0 907.0
8870an	The same	Man to the Man of the control		100	91
200000 200000		Harrison Marrison		- 00	- 61
MATTER STATE OF THE STATE OF TH	TO DESCRIPT	team make teamour		99	91
1870an		toes series toes ou	=	- 1	- 2
8870A	TV Second	team marker team one		ins	93
MATTER STATE			Ħ	10.0	
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88-71-201 88-71-201 88-71-201 88-71-201 88-71-201 88-71-201 88-71-201 88-71-201 88-71-201 88-71-201 88-71-201		Man har have	=	70.0	#1
1870an	EV PART SALE	tana meta tana a		- 22	20
MATTER STATE	EV	teen meter teen no	Ħ	- 27	- 44
1870an				97.5 97.5	1013
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8870an	-	teen meter teen no		505.1 501.0	20.7
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8800M	THE RESERVE	Manufacture Manufacture		80	200
2000000 2000000	The same of the sa	tone make become		993	93
2000an		teen meter teen no		- 17	613
BENNAN BENNAN	THE SALE SALE	teen meter teen no teen meter teen no		80	214
200000 200000				911	
8870an		then be to the one		900	857 970
2000A				10.0	-
8800M	-	teen meter teen no		97	- 17
8870an	Para Sant	toes selte teerroe		-	91
2000A				10.0 10.0 10.0	27
8877401 8877401	The same	then he'te then he then he		899	10.5
BENNAM BENNAM				100	90
2000an		team marker beautiful	=	10.0	- 10
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2200an		1	=	10.7	903
		then be to the one	=	99	97
MATTER STATE OF THE STATE OF TH				107.0	50.0
8870M		teen nets teerne		- 64	84
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	Main State 5  Ma	Van sels Van se		91.9 91.7	20.0 20.0 20.0 20.0 20.0 20.0 20.0 20.0
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88-0-68-0-68-0-68-0-68-0-68-0-68-0-68-0	Maria   Mari	Manufacture Manufa		101 10 10 10 10 10 10 10 10 10 10 10 10	2012 2013 2014 2015 2017 2017 2017 2017 2017 2017 2017 2017
### Description	March   Marc	the nets the re-		101 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	342 343 344 344 344 344 344 344 344 344
## 100 Part	March   Marc	Manufacture Manufa		101 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2412 2422 2422 2422 2422 2422 2422 2422
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885 885					100	
887 887		termination of the second	1041 1470 104114		10.0 10.0	
887 887		Terrore 1	then make the one		91.0	-
887 887		termination of the second	to an extent of the same		10.5 10.5	
887 887	ALCOHOL:	Terrores I	team make team or		10.0 10.0	-
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## **Cover Page**

**HIOS Issuer ID:** 33871

**HIOS Product IDs:** 33871PA004, 33871PA012

## Unique Plan Design Supporting Documentation and Justification

### **ACTUARIAL MEMORANDUM**

**HIOS Issuer ID:** 33871

**HIOS Product IDs:** 33871PA004, 33871PA012

**Applicable HIOS Plan IDs (Standard Component):** 33871PA0040002, 33871PA0120002, 33871PA0120004, 33871PA0040014, 33871PA0040005, 33871PA0120005, 33871PA0040006, 33871PA0120006, 33871PA0120007, 33871PA0120008, 33871PA0040010, 33871PA0040016, 33871PA0040015, 33871PA0040017, 33871PA0040013, 33871PA0120003, 33871PA0040018

#### **Purpose of document:**

The purpose of this document is to provide CMS with a justification of the methods used in calculating the actuarial value for unique plan designs offered in the individual or small group market for the plan year beginning 1/1/2024. As prescribed by law, the AV calculation was based on the AV calculator to the full extent possible. The AV is meant to represent the average percent of costs paid by the insurer for a standard population and may vary from actual member experience. The resulting AV was based on prescribed methodology and, therefore, may not reasonably reflect the actuary's estimate of the portion of allowed costs covered by the health insurance plan. The AV was determined based on the plan's benefits and coverage data, the standard population, and utilization and continuance tables published by HHS for purposes of the valuation of AV. This actuarial analysis is not appropriate for any other purposes.

# Reasons the plan design is unique (benefits that are not compatible with the parameters of the AV calculator and the materiality of those benefits):

The cost-sharing for inpatient hospital services for a subset of these plans differs by facility and professional claims. Inpatient hospital services account for about 20% of allowed costs in the AV calculation.

The outpatient facility fee cost-sharing for a subset of these plans varies by site of service. Services have different copays for a free-standing facility setting and a hospital setting. Outpatient facility fee accounts for about 14% of allowed costs in the AV calculation.

The cost-sharing for primary care for these plans is a combination of copays for office visits in person and virtual care. Primary care services account for about 4% of allowed costs in the AV calculation.

The cost-sharing for specialist care for these plans is a combination of copays for office visits in person and virtual care. Specialist services account for about 4% of allowed costs in the AV calculation.

The cost-sharing for Outpatient Mental Health and Substance Abuse for these plans varies between Office visits and All Other services. Outpatient Mental Health and Substance Abuse accounts for about 2% of allowed costs in the AV calculation.

The cost-sharing for Generic Drugs for these plans varies between low-cost Generics and normal Generics. Generic Drugs accounts for about 5% of allowed costs in the AV calculation.

A subset of these plans has a three-tier benefit design structure. Plans 33871PA0040005, 33871PA0120005, 33871PA0040006, 33871PA0120006, 33871PA0120007, 33871PA0120008, 33871PA0040010, 33871PA0040016, and 33871PA0040018 have expected utilization of 40% in the third tier.

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

Method 156.135(b)(2) was used for inpatient hospital, outpatient facility, primary care, specialist care, outpatient mental health and substance abuse, and generic drugs cost-sharing.

Method 156.135(b)(3) was used to accommodate the three-tier design.

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

I confirm that only in-network cost sharing was considered.

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

For the inpatient hospital utilization, we considered our commercial PPO and HMO data incurred between January 2022 and December 2022.

For the freestanding and hospital utilization data for outpatient facility, we considered our commercial PPO and HMO data incurred between January 2022 and December 2022.

For the primary care and specialist utilization, we used our commercial PPO and HMO data incurred between January 2022 and December 2022.

For the outpatient mental health and substance abuse utilization, we used our commercial HMO data incurred between January 2022 and December 2022. For average cost per unit, we used our commercial PPO and HMO data incurred between January 2022 and December 2022.

For the generic drugs utilization, we used our commercial PPO and HMO data incurred between January 2022 and December 2022.

# 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:

### Primary Care Copay Differential

For primary care, our recent data indicated that 80% of utilization came from office visits in person and 20% from virtual care. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

	Co	st - sharing	
HIOS_ID	PCP	Virtual PCP	AV Input
33871PA0040002, 33871PA0120002	\$35	\$25	\$ 33.00
33871PA0040014, 33871PA0120004	\$75	\$50	\$ 70.00
Tier 1: 33871PA0040005, 33871PA0120005	\$15	\$10	\$ 14.00
Tier 2: 33871PA0040005, 33871PA0120005	\$30	\$20	\$ 28.00
Tier 3: 33871PA0040005, 33871PA0120005	\$45	\$30	\$ 42.00
Tier 1: 33871PA0040006, 33871PA0120006	\$40	\$30	\$ 38.00
Tier 2: 33871PA0040006, 33871PA0120006	\$70	\$50	\$ 66.00
Tier 3: 33871PA0040006, 33871PA0120006	\$80	\$55	\$ 75.00
Tier 1: 33871PA0120007	\$40	\$30	\$ 38.00
Tier 2: 33871PA0120007	\$60	\$40	\$ 56.00
Tier 3: 33871PA0120007	\$70	\$50	\$ 66.00
Tier 1: 33871PA0120008	\$40	\$30	\$ 38.00
Tier 2: 33871PA0120008	\$70	\$50	\$ 66.00
Tier 3: 33871PA0120008	\$80	\$55	\$ 75.00
Tier 1: 33871PA0040010	\$50	\$35	\$ 47.00
Tier 2: 33871PA0040010	\$60	\$40	\$ 56.00
Tier 3: 33871PA0040010	\$70	\$50	\$ 66.00
Tier 1: 33871PA0040016	\$50	\$35	\$ 47.00
Tier 2: 33871PA0040016	\$60	\$40	\$ 56.00
Tier 3: 33871PA0040016	\$70	\$50	\$ 66.00
Tier 1: 33871PA0040006-04	\$40	\$30	\$ 38.00
Tier 2: 33871PA0040006-04	\$70	\$50	\$ 66.00
Tier 3: 33871PA0040006-04	\$80	\$55	\$ 75.00
Tier 1: 33871PA0040006-05	\$20	\$15	\$ 19.00
Tier 2: 33871PA0040006-05	\$30	\$20	\$ 28.00
Tier 3: 33871PA0040006-05	\$40	\$30	\$ 38.00
Tier 1: 33871PA0040006-06	\$5	\$0	\$ 4.00
Tier 2: 33871PA0040006-06	\$10	\$5	\$ 9.00
Tier 3: 33871PA0040006-06	\$20	\$15	\$ 19.00
Tier 1: 33871PA0040010-04	\$50	\$35	\$ 47.00
Tier 2: 33871PA0040010-04	\$60	\$40	\$ 56.00
Tier 3: 33871PA0040010-04	\$70	\$50	\$ 66.00

	Co	st - sharing	
HIOS_ID	PCP	Virtual PCP	AV Input
Tier 1: 33871PA0040010-05	\$20	\$15	\$ 19.00
Tier 2: 33871PA0040010-05	\$30	\$20	\$ 28.00
Tier 3: 33871PA0040010-05	\$40	\$30	\$ 38.00
Tier 1: 33871PA0040010-06	\$5	\$0	\$ 4.00
Tier 2: 33871PA0040010-06	\$10	\$5	\$ 9.00
Tier 3: 33871PA0040010-06	\$20	\$15	\$ 19.00
Tier 1: 33871PA0040016-04	\$50	\$35	\$ 47.00
Tier 2: 33871PA0040016-04	\$60	\$40	\$ 56.00
Tier 3: 33871PA0040016-04	\$70	\$50	\$ 66.00
Tier 1: 33871PA0040016-05	\$20	\$15	\$ 19.00
Tier 2: 33871PA0040016-05	\$30	\$20	\$ 28.00
Tier 3: 33871PA0040016-05	\$40	\$30	\$ 38.00
Tier 1: 33871PA0040016-06	\$5	\$0	\$ 4.00
Tier 2: 33871PA0040016-06	\$10	\$5	\$ 9.00
Tier 3: 33871PA0040016-06	\$20	\$15	\$ 19.00
33871PA0040013, 33871PA0120003	\$35	\$25	\$ 33.00
33871PA0040015	\$35	\$25	\$ 33.00
33871PA0040017	\$40	\$25	\$ 37.00
33871PA0040013-04	\$35	\$25	\$ 33.00
33871PA0040013-05	\$30	\$20	\$ 28.00
33871PA0040013-06	\$10	\$5	\$ 9.00
33871PA0040015-04	\$35	\$25	\$ 33.00
33871PA0040015-05	\$20	\$15	\$ 19.00
33871PA0040015-06	\$15	\$10	\$ 14.00
Tier 1: 33871PA0040018	\$50	\$35	\$ 47.00
Tier 2: 33871PA0040018	\$60	\$40	\$ 56.00
Tier 3: 33871PA0040018	\$70	\$50	\$ 66.00
Tier 1: 33871PA0040018-04	\$50	\$35	\$ 47.00
Tier 2: 33871PA0040018-04	\$60	\$40	\$ 56.00
Tier 3: 33871PA0040018-04	\$70	\$50	\$ 66.00
Tier 1: 33871PA0040018-05	\$20	\$15	\$ 19.00
Tier 2: 33871PA0040018-05	\$30	\$20	\$ 28.00
Tier 3: 33871PA0040018-05	\$40	\$30	\$ 38.00
Tier 1: 33871PA0040018-06	\$5	\$0	\$ 4.00
Tier 2: 33871PA0040018-06	\$10	\$5	\$ 9.00
Tier 3: 33871PA0040018-06	\$20	\$15	\$ 19.00

### Specialist Copay Differential

For specialist visits, our recent data indicated that 95% of utilization came from office visits in person and 5% from virtual care. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

	Cost - sharing			
HIOS_ID	SP	Virtual SP	Α	V Input
33871PA0040002, 33871PA0120002	\$65	\$45	\$	64.00
33871PA0040014, 33871PA0120004	\$150	\$100	\$	147.50
Tier 1: 33871PA0040005, 33871PA0120005	\$40	\$30	\$	39.50
Tier 2: 33871PA0040005, 33871PA0120005	\$60	\$40	\$	59.00
Tier 3: 33871PA0040005, 33871PA0120005	\$80	\$55	\$	78.75
Tier 1: 33871PA0040006, 33871PA0120006	\$90	\$65	\$	88.75
Tier 2: 33871PA0040006, 33871PA0120006	\$140	\$100	\$	138.00
Tier 3: 33871PA0040006, 33871PA0120006	\$150	\$105	\$	147.75
Tier 1: 33871PA0120007	\$80	\$55	\$	78.75
Tier 2: 33871PA0120007	\$120	\$80	\$	118.00
Tier 3: 33871PA0120007	\$140	\$95	\$	137.75
Tier 1: 33871PA0120008	\$90	\$60	\$	88.50
Tier 2: 33871PA0120008	\$140	\$100	\$	138.00
Tier 3: 33871PA0120008	\$150	\$105	\$	147.75
Tier 1: 33871PA0040010	\$90	\$60	\$	88.50
Tier 2: 33871PA0040010	\$120	\$80	\$	118.00
Tier 3: 33871PA0040010	\$140	\$95	\$	137.75
Tier 1: 33871PA0040016	\$100	\$70	\$	98.50
Tier 2: 33871PA0040016	\$120	\$80	\$	118.00
Tier 3: 33871PA0040016	\$140	\$95	\$	137.75
Tier 1: 33871PA0040006-04	\$90	\$65	\$	88.75
Tier 2: 33871PA0040006-04	\$140	\$100	\$	138.00
Tier 3: 33871PA0040006-04	\$150	\$105	\$	147.75
Tier 1: 33871PA0040006-05	\$40	\$30	\$	39.50
Tier 2: 33871PA0040006-05	\$60	\$40	\$	59.00
Tier 3: 33871PA0040006-05	\$80	\$55	\$	78.75
Tier 1: 33871PA0040006-06	\$15	\$10	\$	14.75
Tier 2: 33871PA0040006-06	\$20	\$15	\$	19.75
Tier 3: 33871PA0040006-06	\$40	\$30	\$	39.50
Tier 1: 33871PA0040010-04	\$90	\$60	\$	88.50
Tier 2: 33871PA0040010-04	\$120	\$80	\$	118.00
Tier 3: 33871PA0040010-04	\$140	\$95	\$	137.75

	Cos	st - sharing		
HIOS_ID	SP	Virtual SP	-	AV Input
Tier 1: 33871PA0040010-05	\$40	\$30	\$	39.50
Tier 2: 33871PA0040010-05	\$60	\$40	\$	59.00
Tier 3: 33871PA0040010-05	\$80	\$55	\$	78.75
Tier 1: 33871PA0040010-06	\$15	\$10	\$	14.75
Tier 2: 33871PA0040010-06	\$20	\$15	\$	19.75
Tier 3: 33871PA0040010-06	\$40	\$30	\$	39.50
Tier 1: 33871PA0040016-04	\$100	\$70	\$	98.50
Tier 2: 33871PA0040016-04	\$120	\$80	\$	118.00
Tier 3: 33871PA0040016-04	\$140	\$95	\$	137.75
Tier 1: 33871PA0040016-05	\$40	\$30	\$	39.50
Tier 2: 33871PA0040016-05	\$60	\$40	\$	59.00
Tier 3: 33871PA0040016-05	\$80	\$55	\$	78.75
Tier 1: 33871PA0040016-06	\$15	\$10	\$	14.75
Tier 2: 33871PA0040016-06	\$20	\$15	\$	19.75
Tier 3: 33871PA0040016-06	\$40	\$30	\$	39.50
33871PA0040013, 33871PA0120003	\$80	\$55	\$	78.75
33871PA0040015	\$80	\$55	\$	78.75
33871PA0040017	\$80	\$55	\$	78.75
33871PA0040013-04	\$70	\$50	\$	69.00
33871PA0040013-05	\$60	\$40	\$	59.00
33871PA0040013-06	\$20	\$15	\$	19.75
33871PA0040015-04	\$80	\$55	\$	78.75
33871PA0040015-05	\$40	\$30	\$	39.50
33871PA0040015-06	\$30	\$20	\$	29.50
Tier 1: 33871PA0040018	\$100	\$70	\$	98.50
Tier 2: 33871PA0040018	\$120	\$80	\$	118.00
Tier 3: 33871PA0040018	\$140	\$95	\$	137.75
Tier 1: 33871PA0040018-04	\$100	\$70	\$	98.50
Tier 2: 33871PA0040018-04	\$120	\$80	\$	118.00
Tier 3: 33871PA0040018-04	\$140	\$95	\$	137.75
Tier 1: 33871PA0040018-05	\$40	\$30	\$	39.50
Tier 2: 33871PA0040018-05	\$60	\$40	\$	59.00
Tier 3: 33871PA0040018-05	\$80	\$55	\$	78.75
Tier 1: 33871PA0040018-06	\$15	\$10	\$	14.75
Tier 2: 33871PA0040018-06	\$20	\$15	\$	19.75
Tier 3: 33871PA0040018-06	\$40	\$30	\$	39.50

### Combination of Copays and Coinsurance for IP Hospital

The copays for inpatient hospital facility claims were combined with the coinsurance on professional claims to calculate equivalent copays for inpatient claims.

First, we took the allowed PMPY inpatient costs and divided that by the utilization by admit PMPY to calculate the average cost per admit. We also took the utilization by day PMPY and divided that by the utilization by admit PMPY to calculate the average length of stay.

The average cost per admit was divided by the average length of stay to calculate the average cost per day. Based on our data, we assumed that 85% of the cost was from facility claims and the remaining 15% was from professional claims.

The professional coinsurance was multiplied by the professional portion of the daily inpatient cost to calculate equivalent daily copay for that piece. Because there is a 5-day maximum on our plans' inpatient copays, an effective copay factor was calculated by dividing the PMPY cost sharing from a \$100 per day inpatient copay with a 5-day maximum by the PMPY cost sharing from a \$100 per day inpatient copay without any maximum. The equivalent daily professional copay amount was then divided by this factor in order to determine the final professional copay reflecting a 5-day maximum.

The final professional copay was then added onto the facility copay in order to determine the equivalent overall IP hospital copay amount. The exhibit below shows this calculation.

							22074 D A 00 40000	22074 D 4 00 40000
							33871PA0040006,	33871PA0040006,
							33871PA0040006-04,	33871PA0040006-04,
							33871PA0120006,	33871PA0120006,
							33871PA0120007,	33871PA0120007,
							33871PA0120008,	33871PA0120008,
							33871PA0040010,	33871PA0040010,
							33871PA0040010-04,	33871PA0040010-04,
	33871PA0040002,	33871PAC	· ·	33871PA0040005,		33871PA0040005,	33871PA0040016,	33871PA0040016,
HIOS IDs	33871PA0120002	33871PA0	120004	33871PA0120005		33871PA0120005	33871PA0040016-04,	33871PA0040016-04,
							33871PA0040018, 33871PA0040018-04	33871PA0040018, 33871PA0040018-04
IP Cost Sharing							330717 A0040010-04	338711 A0040010-04
Facility	\$7	50	\$700		\$700	\$1,100	\$900	\$1,300
Professional	· ·	50 0%	50%		20%	30%	·	• •
	_	<b>3</b> 70	3070		2070	3070		10/0
AVC Continuance Table	Gold	Bronze		Gold		Gold	Silver	Silver
PMPY for IP	\$1,5	77	\$1,081	\$1,	,577	\$1,577	\$1,430	\$1,430
Admit PMPY	0	06	0.04		0.06	0.06	0.06	0.06
Claim per Admit	\$24,9	19	\$24,326	\$24,	,919	\$24,919	\$25,064	\$25,064
Average LOS (days)	•	1.7	4.7		4.7	4.7	4.6	5 4.6
Effective Copay Factor for 5 days	0.	47	0.48		0.47	0.47	0.48	3 0.48
Assumption from Data								
% Facility Cost	8	5%	85%		85%	85%	85%	85%
% Professional Cost		5%	15%		15%	15%		
Calculations								
Professional Claim per Admit	\$3,73	38	\$3,649	\$3.	,738	\$3,738	\$3,760	\$3,760
Professional Claim per Day	\$78		\$782		788	\$788	\$814	
Equiv. Copay per Day no max	\$1!		\$391	•	5158	\$236	\$41	·
Equiv. Copay per Day, 5-day max	\$33		\$816	·	338	\$506	\$85	\$170
Total Copay per Day, 5-day max	\$1,08		\$1,516	·	,038	\$1,606	\$985	\$1,470

	33871PA0040006-05,	33871PA0040006-05,	33871PA0040006-06,	33871PA0040006-06,
	33871PA0040010-05,	33871PA0040010-05,	33871PA0040010-06,	33871PA0040010-06,
HIOS IDs	33871PA0040016-05,	33871PA0040016-05,	33871PA0040016-06,	33871PA0040016-06,
	33871PA0040018-05	33871PA0040018-05	33871PA0040018-06	33871PA0040018-06
IP Cost Sharing				
Facility	\$5	00 \$9	900 \$250	\$500
Professional		5% 1	0% 5%	6 10%
AVC Continuance Table	Gold	Gold	Platinum	Platinum
PMPY for IP	\$1,5	77 \$1,5°	77 \$1,533	\$1,533
Admit PMPY	0	.06 0	.06 0.00	6 0.06
Claim per Admit	\$24,9	19 \$24,9	19 \$23,780	\$23,780
Average LOS (days)		4.7	4.7 4.9	9 4.9
Effective Copay Factor for 5 days	0	.47 0	.47 0.49	5 0.45
Assumption from Data				
% Facility Cost	8	5% 8	5% 85%	6 85%
% Professional Cost	1	5% 1	5% 15%	6 15%
Calculations				
Professional Claim per Admit	\$3,7	<b>38</b> \$3,73	38 \$3,567	\$3,567
Professional Claim per Day	\$7	\$78	\$726	\$726
Equiv. Copay per Day no max	\$	\$° \$	79 \$36	\$73
Equiv. Copay per Day, 5-day max	\$	\$1	59 \$82	\$163
Total Copay per Day, 5-day max	\$5	\$1,00	<b>59</b> \$332	\$663

## Combination of Copays for Outpatient Facility Fee

For the outpatient facility site of service cost-sharing, our recent data indicated that 55% of outpatient facility utilization came from the hospital setting. The cost-sharing entered into the AV calculator is a blend of the copay in a hospital setting and the copay in an ambulatory surgery center.

		Cost-sha		
HIOS ID	Service Type	ASC	Hospital	AV Input
33871PA0040002, 33871PA0120002	OP Fac.	\$300	\$700	\$520.00
33871PA0040017	OP Fac.	\$300	\$700	\$520.00
33871PA0040013, 33871PA0120003	OP Fac.	\$400	\$800	\$620.00
33871PA0040014, 33871PA0120004	OP Fac.	\$750	\$1,000	\$887.50
33871PA0040013-04	OP Fac.	\$400	\$800	\$620.00
33871PA0040013-05	OP Fac.	\$200	\$400	\$310.00
33871PA0040013-06	OP Fac.	\$40	\$80	\$62.00

#### Combination of Cost-sharing for Outpatient Mental Health and Substance Abuse

For the outpatient mental health and substance abuse cost-sharing, our recent data indicated that 70% of outpatient mental health utilization came from office visits. The cost-sharing entered into the AV calculator is a blend of the cost-sharing for outpatient mental health office visits and the cost-sharing for all other outpatient mental health services. For plans where this cost-sharing is a combination of copay and coinsurance, a separate exhibit has been included to show the development of the effective copay that was used in the AV calculator.

	Cost - sharing			
	MH/SA	MH/SA		
HIOS_ID	Office	Office Other		Input
33871PA0040002,				
33871PA0120002	\$65	\$65	\$	65.00
33871PA0040005,				
33871PA0120005	\$40	\$40	\$	40.00
33871PA0040017	\$80	\$80	\$	80.00
33871PA0040013,				
33871PA0120003	\$80	\$80	\$	80.00
33871PA0040006,				
33871PA0120006	\$90	\$90	\$	90.00
33871PA0040010	\$90	\$90	\$	90.00
33871PA0040016	\$100	\$100	\$	100.00
33871PA0120008	\$90	\$90	\$	90.00
33871PA0120007	\$80	\$80	\$	80.00
33871PA0040014,				
33871PA0120004	\$150	\$150	\$	150.00
33871PA0040013-04	\$70	\$70	\$	70.00
33871PA0040013-05	\$60	\$60	\$	60.00
33871PA0040013-06	\$20	\$20	\$	20.00
33871PA0040006-04	\$90	\$90	\$	90.00
33871PA0040006-05	\$40	\$40	\$	40.00
33871PA0040006-06	\$15	\$15	\$	15.00
33871PA0040010-04	\$90	\$90	\$	90.00
33871PA0040010-05	\$40	\$40	\$	40.00
33871PA0040010-06	\$15	\$15	\$	15.00
33871PA0040016-04	\$100	\$100	\$	100.00
33871PA0040016-05	\$40	\$40	\$	40.00
33871PA0040016-06	\$15	\$15	\$	15.00
33871PA0040018	\$100	\$100	\$	100.00
33871PA0040018-04	\$100	\$100	\$	100.00
33871PA0040018-05	\$40	\$40	\$	40.00
33871PA0040018-06	\$15	\$15	\$	15.00

For plan 33871PA0040015 and its silver variations, the cost-sharing for outpatient mental health was input in the AV calculator as an effective copay to capture the blending of a copay for outpatient mental health visits and coinsurance for all other outpatient mental health services.

OP Visit Cost-sharing OP Visit Weight	33871PA0040015 \$80 70%	33871PA0040015-04 \$80 70%
Avg Cost/Unit OP Other	\$241.79	\$241.79
OP Other Cost-sharing in Deductible	N/A	N/A
OP Other Weight in Deductible	N/A	N/A
OP Other Cost-sharing after Deductible	50%	50%
OP Other Weight after Deductible	30%	30%
Effective Copay (AV Input)	\$92.27	\$92.27

	22971040040015.05	22971040040015 06
	33871PA0040015-05	33871PA0040015-06
OP Visit Cost-sharing	\$40	\$30
OP Visit Weight	70%	70%
-		
Avg Cost/Unit OP Other	\$241.79	\$241.79
OP Other Cost-sharing in Deductible	N/A	N/A
OP Other Weight in Deductible	N/A	N/A
OP Other Cost-sharing after Deductible	30%	10%
OP Other Weight after Deductible	30%	30%
Effective Copay (AV Input)	\$49.76	\$28.25

# Generic Drugs Copay Differential

For generic drugs, our recent data indicated that 40% of utilization came from low-cost generic drugs. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization for low-cost generic drugs and normal generic drugs.

HIOS_ID	Low-Cost Generic	Generic	AV	Input
33871PA0040002,				
33871PA0120002	\$3	\$15	\$	10.20
33871PA0040005,				
33871PA0120005	\$3	\$15	\$	10.20
33871PA0040017	\$3	\$15	\$	10.20
33871PA0040015	\$3	\$20	\$	13.20
33871PA0040013,				
33871PA0120003	\$3	\$20	\$	13.20
33871PA0040006,				
33871PA0120006	\$7	\$25	\$	17.80
33871PA0040010	\$5	\$20	\$	14.00
33871PA0040016	\$5	\$20	\$	14.00
33871PA0120008	\$5	\$5	\$	17.00
33871PA0120007	\$5	\$20	\$	14.00
33871PA0040014,				
33871PA0120004	\$3	\$25	\$	16.20
33871PA0040013-04	\$3	\$15	\$	10.20
33871PA0040013-05	\$3	\$10	\$	7.20
33871PA0040013-06	\$3	\$4	\$	3.60
33871PA0040006-04	\$7	\$25	\$	17.80
33871PA0040006-05	\$3	\$10	\$	7.20
33871PA0040006-06	\$1	\$4	\$	2.80
33871PA0040010-04	\$5	\$20	\$	14.00
33871PA0040010-05	\$3	\$10	\$	7.20
33871PA0040010-06	\$1	\$4	\$	2.80
33871PA0040016-04	\$5	\$20	\$	14.00
33871PA0040016-05	\$3	\$10	\$	7.20
33871PA0040016-06	\$1	\$4	\$	2.80
33871PA0040015-04	\$3	\$15	\$	10.20
33871PA0040015-05	\$3	\$10	\$	7.20
33871PA0040015-06	\$3	\$4	\$	3.60
33871PA0040018	\$5	\$25	\$	17.00
33871PA0040018-04	\$5	\$20	\$	14.00
33871PA0040018-05	\$3	\$15	\$	10.20
33871PA0040018-06	\$1	\$10	\$	6.40

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

Using the AV calculator and the methods described above, we calculated the AV for each tier in each plan, as follows. Based on the average actual tier utilization experience over the past three years of data (2020, 2021, and 2022), we projected expected utilization by tier for the plans. The final AV for the plan was then calculated by taking the weighted average of the tier AVs using the utilization by tier. The following exhibits details this calculation.

Utilization	Tier 1	Tier 2	Tier 3	Total
33871PA0040005,				
33871PA0120005,				
33871PA0040006,				
33871PA0120006,				
33871PA0120007,	50%	10%	40%	100%
33871PA0120008,	3070	1070	4070	100/0
33871PA0040010,				
33871PA0040016,				
33871PA0040018				

	Actuarial Value				
HIOS ID	Tier 1	Tier 2	Tier 3	Average	
33871PA0040005, 33871PA0120005	83.90%	79.99%	78.60%	81.39%	
33871PA0040006, 33871PA0120006	73.77%	70.06%	69.66%	71.75%	
33871PA0040006-04	75.64%	72.66%	72.29%	74.00%	
33871PA0040006-05	88.95%	87.38%	86.81%	87.94%	
33871PA0040006-06	95.83%	92.88%	92.27%	94.11%	
33871PA0120007	72.54%	71.39%	70.77%	71.72%	
33871PA0120008	73.96%	70.15%	69.76%	71.90%	
33871PA0040010	71.86%	71.19%	70.56%	71.27%	
33871PA0040010-04	74.55%	73.91%	73.33%	74.00%	
33871PA0040010-05	88.48%	87.70%	87.20%	87.89%	
33871PA0040010-06	95.83%	92.88%	92.27%	94.11%	
33871PA0040016	71.46%	70.91%	70.35%	70.96%	
33871PA0040016-04	74.41%	73.99%	73.40%	73.96%	
33871PA0040016-05	88.48%	87.66%	87.18%	87.88%	
33871PA0040016-06	95.78%	92.87%	92.27%	94.08%	
33871PA0040018	71.13%	70.57%	69.98%	70.62%	
33871PA0040018-04	74.33%	73.90%	73.31%	73.88%	
33871PA0040018-05	88.48%	87.63%	87.15%	87.86%	
33871PA0040018-06	95.62%	94.22%	93.70%	94.71%	

#### **Certification Language:**

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

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 methodologies.

I am an employee of the issuer, I meet the *Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States* promulgated by the American Academy of Actuaries, and I have the education and experience necessary to perform this work. All AVs herein were determined in accordance with the ASOPs established by the Actuarial Standards Board and comply with applicable laws and regulations; furthermore, all metal levels herein were appropriately assigned based on applicable law.

Actuary signs	ature:		
A	4 137		
Actuary Prin	ted Name:		
Date:	5/5/2023		

AV screenshots redacted.

A Reinsurance Morbidity Adjustment of 1.000 was used as requested in the guidance.

An Individual Morbidity Adjustment of 1.000 was used as requested in the guidance.

XXXXXXXXXXXXXXXXX impact of COVID in the Experience Period that we do not expect to recur in the Projection Period.

 $The \ change \ in \ demographics \ was \ calculated \ considering \ changes \ to \ age, \ geography, \ and \ to bacco \ use.$ 

The change in the average age was measured by comparing the average age factor calculated in this filing, based on February 2021 enrollments, to the average age factor calculated for the prior annual filing.

	2023	2024	
	Filing	Filing	Change
Age Factor	1.718	1.712	0.997
Geographic Factor	1.000	1.000	1.000
Tobacco Factor	1.004	1.004	1.000
Total change			0.997

No changes were assumed for this filing.

The network factors used in Table 10 are based on the network differentials from the prior filing.

The network factor used for Keystone HMO was 1.100.

The network factor used for Proactive was 1.000.

The factors used in Table 10 recalibrate the values so that the differentials between the factors remains constant, and the composite factor equals 1.000.

Table 10 factors: HMO 1.079

Proactive 0.981

#### **REDACTION JUSTIFICATION – KHPE CONSUMER**

#### **DOCUMENT**

#### <u>URRT Part III – Federal Actuarial Memorandum</u>

Redacted Name of opining actuary (pages 8 and 9)

Redacted COVID-19 Impact (page 4) – confidential and proprietary information

Redacted Company Contact Information (page 1) – name, telephone number, email address

#### PA Actuarial Memorandum

Redacted Name of opining actuary (pages 8 and 9)

Redacted COVID-19 Impact (page 5) – confidential and proprietary information

Redacted Company Contact Information (page 1) – name, telephone number, email address

#### PA Actuarial Memo Rate Exhibits

Column C through E in Tabs "II.a. Reins Table – Exp" and "II.b. Reins Table – Proj" – confidential and proprietary information

#### **Cover Letter**

Redacted names and contact information (page 2)

#### **AV Screenshots**

Entire File Redacted

#### Unique AV Justification file

Redacted name of opining actuary (page 16) Redacted AV Screenshots (all)

# 2023 and 2024 Service Area

**Issuer: Keystone Health Plan East** 

**Market: Individual** 



**Key** (modify as needed)

: On-exchange service area

: Off-exchange only service area

### **Responses to Section E, Standard Questions**

1. <u>Membership</u>: a. If the projected membership for plan year 2024 significantly differs from the current 2/1/2023 membership, please explain why.

We do not project that 2024 membership will differ significantly from the current membership.

2. <u>a. Experience Period Claims</u>: a. Please confirm that all claims which are capitated have been removed from the experience period claims.

We confirm that capitated claims have been removed.

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

We confirm that non-EHB claims have been removed.

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?

We work with our PBM to forecast rx rebate increases from the base period to the rating period. These projected increases are fully reflected in the trend component of the rate development.

3. <u>COVID</u>: 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.

We confirm there is no COVID adjustment in Tables 2-4. No COVID adjustment was made in Table 5.

#### 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.

N/A

b. [SG. Only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.

N/A

#### 5. Table 6 – 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 we used a Federal Income Tax rate of 21% in this calculation.

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 that these factors are consistent.

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.

We confirm that the commission PMPM is consistent between the four options.

#### 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 AV's 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.

Metal AV is a national average AV which is not intended for pricing purposes per CMS Guidance (noted below). Please see attached model for Pricing AV calculation. The metal AV is based on the AV calculator which is calibrated to national average costs. The Philadelphia market is significantly more expensive than the national average from a cost of services standpoint. The same deductible or copay is worth significantly less as a percentage of total allowed cost in the Philadelphia market compared to the national average. This leads to different Pricing AVs for the same metal level.

Pricing based on local data should give a more accurate result than pricing using national data. Our pricing model is using data that is more aligned with of how members buying these plans in this area will use them than another model which relies on national data.

In addition, CMS continues to state that "the AV Calculator is intended to establish a comparison tool and was not developed for pricing purposes" in its Actuarial Calculator Methodology.

This is further supported by the Society of Actuaries paper, "A Summary of the 2020 Actuarial Value Calculator", which states " It is important to remember that the AV calculator was designed to determine if specific benefit designs meet the de minimis criteria and not for plan pricing."

#### 7. Expanded Bronze Plans

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

Please see the attached "EBP" exhibit.

#### 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.

The proposed geographic area rating factors shown in Tab V are the same as those used in the previous year.

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

The proposed network factors shown in Tab V are the same as those used in the previous year. Within Table 10, they are normalized using the membership in Table 10 to result in a composite factor of 1.000.

#### 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.

We did not make an adjustment for the expiration of the Public Health Emergency.

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?

We did not make an adjustment to morbidity for the expiration of the Public Health Emergency.

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 preventive and covered at 100%.

Services classified as preventive will be covered at 100%.

#### 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)
- 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)

	M	LR	Member	Months
Calendar Year	Actual	Pricing	Actual	Pricing
2019	75.1%	82.2%	1,526,270	1,854,468
2020	79.6%	84.5%	1,306,255	1,692,948
2021	76.8%	84.8%	1,349,656	1,395,000

- 11. Plan of Withdrawal:
- a. Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.

No withdrawals are proposed in this filing.

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

These plans satisfy the requirements by providing first dollar coverage (before deductible) as follows:

KHPE <u>HIOS IDs</u> <u>Plan Marketing Name</u> <u>FDC Generic Rx</u>

33871PA0120004, 33871PA0040014 Keystone HMO Bronze X

# Completeness and Redaction Justification Checklist

Issuer Name: Keystone Health Plan East

Market: Individual HMO SERFF ID: INAC-133674084

			Redaction Justification		
TOC#	Description	Completed (Mark with "X")	Redacted (Y/N)	Page # in Public PDF	Justification submitted (Y/NA)
Federal Do	cuments Required to Be Filed with PID				
	RFJ Part I - Unified Rate Review Template	Х			
A.2.	RFJ Part II – Consumer Friendly Justification				
	RFJ Part III – Actuarial Memorandum	Х	Υ	30-38	Υ
	Federal Rates Template	Х			
Summary [	Documents/Confirmation of HIOS & SERFF Submissions				
A.2.B.	HIOS Submission	Х			
A.2.C.	SERFF Submission	Х			
A.2.D.	SERFF Rate/Rule Schedule Tab	Х			
B.	Cover Letter & PA Bulletin Information	Х			
PA Actuaria	al Memorandum and Rate Exhibits	•			
D.1.A.	Company Information	Х	Υ	4	Υ
D.1.B.	Rate History & Proposed Variation in Rate Changes	Х	N	5	N/A
D.1.C.	Average Rate Change	Х	N	5	N/A
D.1.D.	Membership Count	Х	N	5	N/A
	PA Act. Exhibits Table 1	X	N	13	N/A
D.1.E.	Benefit Changes	X	N	5	N/A
	Experience Period Claims & Premium	X	N	5-6	N/A
D.1.F.	PA Act. Exhibits Table 2	X	N	13	N/A
	Credibility of Data	X	N	6	N/A
D.1.G.	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	X	N	14	N/A
	Trend Identification	X	N	7	N/A
D.1.H.	PA Act. Exhibits Table 3	X	N	13	N/A
D.1.I.	Historical Experience	X	N	7	N/A
	PA Act. Exhibits Table 4	X	N	13	N/A
D.2.A.	Development of PAIR, MAIR and Total Allowed Claims	X	N	8	N/A
	PA Act. Exhibits Table 5	X	N	17	N/A
D.2.B.	Retention Items	X	N	9	N/A
	PA Act. Exhibits Table 6	X	N	17	N/A
D.2.C.	Normalized Market-Adjusted Projected Allowed Total Claims	X	N	10	N/A
	PA Act. Exhibits Table 7	X	N	17	N/A
	Components of Rate Change	X	N N	10	N/A N/A
D.2.D.	PA Act. Exhibits Table 8	X	N N	17	N/A N/A
	PA Act. Exhibits Table 9	X	N	17	N/A N/A
D.3. D.4.		X	N		
	Plan Rate Development  PA Act. Exhibits Table 10			10 19	N/A
		X	N	10	N/A
	Plan Premium Development for 21-Year-Old Non-Tobacco User	X	N		N/A
	PA Act. Exhibits Table 11	X	N	20-21	N/A
D.5.A.	Age and Tobacco Factors	X	N	11	N/A
	PA Act. Exhibits Table 12	X	N	22	N/A
D.5.B. D.5.C.	Geographic Factors	X	N	11	N/A
	PA Act. Exhibits Table 13	X	N	22	N/A
	Network Factors	X	N	11	N/A
D.5.D	PA Act. Exhibits Table 14	X	N	22	N/A
	Rate Change Request Summary	X	N	23	N/A
	PA Act. Exhibits Table 15	X	N	23	N/A
D.5.E.	Service Area Composition	X	N	11	N/A
D.5.F	Composite Rating	X	N	11	N/A
D.6.	Actuarial Certifications	Х	Y	11-12	Y
Additional					
E.	Department Plan Design Summary & Rate Tables	X	N	24-26	N/A
	Service Area Map	X	N	88	N/A
Summary [	Documents/Confirmation of HIOS & SERFF Submissions	Х			Υ