



May 17, 2023

Ms. Lindsy 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
Small Group HMO Rate Filing effective 1/1/2024
INAC-133668723**

Dear Ms. Swartz:

Keystone Health Plan East (KHPE) is proposing a revision in Small Group Health Insurance rates effective January 1, 2024 and later.

Attached is the 2024 rate filing for HMO plans of Keystone Health Plan East (KHPE), and Direct Point-of-Service (DPOS) plans, of which a large majority of benefit expenses is attributed to KHPE and the remainder to QCC Insurance Company (QCC), and offered to small employer groups 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. We will be changing the

The proposed 2024 rates represent a 1.5% 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 | Small Group |
| 3. | On or Off Exchange | Off |
| 4. | Effective Date of Coverage | January 1, 2024 |
| 5. | Average Rate Change Requested | 1.5% |
| 6. | Range of Rate Changes Requested | -2.1% to 2.9% |
| 7. | Total Annual Revenue Generated from | |



	the Proposed Rate Change	\$9,634,359
8.	Products	HMO
9.	Rating Areas and Change from 2023	Rating Area 8; No Change
10.	Metal Levels and Catastrophic Plans	Platinum, Gold, Silver, Bronze
11.	Current covered lives and policyholders as of February 1, 2023	97,932 lives
12.	Number of plans offered in 2024 and change from 2023	40 plans in 2024; 19 plans in 2023
13.	Corresponding contract form number, SERFF, and binder numbers	SERFF # INBC-133665578, INBC-PA24-125116238, INBC-PA24-125116372 See appendix for form numbers.
14.	HIOS Issuer ID # and submission tracking Number	HIOS Issuer ID # 33871; Filing # N/A

Please contact [redacted] at [redacted] or [redacted] with any questions regarding this filing.

Sincerely,



APPENDIX

Form Numbers

KE 670 WPR GMC Rev. 1.24
KE 670 SG EXC-OFF Rev. 1.24
KE 670 SG EXC-OFF.Direct Rev. 1.24
KE 670 SG EXC-OFF.Tier Rev. 1.24
16905.WR.KDPOS Rev. 1.24
16905-BC.SG.KDPOS.OFF Rev. 1.24
PREV/SCH-II 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 small group 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:	Small Group
Marketplace:	Off Exchange
Effective Date(s):	1/1/2024 – 3/31/2024, 4/1/2024 – 6/30/2024, 7/1/2024 – 9/30/2024, 10/1/2024 – 12/31/2024
Average Rate Change:	1.5%
Range of Rate Changes:	-2.1% to 2.9%
Products:	HMO
Rating Areas:	Rating Area 8
Metal Levels:	Platinum, Gold, Silver, Bronze
Current Members:	97,932
Number of 2024 Plans:	40
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 small group 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:	[REDACTED]
Primary Contact Telephone Number:	[REDACTED]
Primary Contact Email Address:	[REDACTED]

INAC-133668723
KHPE Small Group

B. RATE HISTORY AND PROPOSED VARIATIONS IN RATE CHANGES

January 1, 2020	9.70%	INAC- 131927130
April 1, 2020	6.70%	INAC- 132132176
January 1, 2021	0.90%	INAC- 132358832
July 1, 2021	3.63%	INAC- 132762206
January 1, 2022	3.40%	INAC- 132818409
January 1, 2023	0.2%	INAC- 133254493

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.

C. AVERAGE RATE CHANGE

The average proposed rate change shown in Cell AC15 of Table 10 is 1.5%. 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 1.5%.

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 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. We anticipate that the dental vendor will change from United Concordia Dental to Dominion Dental on July 1, 2024. The dental benefits provided will be identical. Plans issued or renewed prior to the change will continue with United Concordia as the dental provider for their entire policy period. Plans issued or renewed once the change occurs will be issued revised certificates incorporating the change.

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 small group 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.

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.

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 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 G52 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 2019 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

Rebate payments will be made as appropriate for 2022 for KHPE in Small Group. Rebate payments will be made if applicable for the 2023 policy period. We do not anticipate 2024 rebates for KHPE Small Group.

J. TERMINATED PLANS

No plans are being terminated during 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 small group market-wide morbidity.

COVID-19 Impact

[REDACTED]

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.

We incorporated the quarterly trend methodology from Table 5A into the URRT Part 1 Worksheet 1 Section II so that the calculated MAIR in the URRT was consistent with the MAIR calculated in the

Actuarial Memo Rate Exhibits. The factor is also applied in the URRT Worksheet 2 Section 3, Plan Adjustment Factors, to correctly calculate the first quarter 2024 rates.

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.

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.

Administrative Expenses		15.27%
General and Claims	9.57%	
Agent/Broker Fees and Commissions	4.90%	
Quality Improvement Initiatives	0.80%	
Taxes and Fees		0.62%
Risk Adjustment User Fee	0.04%	
PCORI Fee	0.05%	
PA Premium Tax	0.00%	
Federal Income Tax	0.53%	
Health Insurance Providers Fee	0.00%	
Profit/Contingency		2.00%
Total Retention		17.89%

C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS

Table 7 compares the normalization factors used in this filing to those used in the 2023 filing. The changes in the factors reflect small differences from the projected populations in 2023 and 2024.

D. COMPONENTS OF RATE CHANGE

Table 8 illustrates the components of rate change, based on inputs from 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)	\$467.12
Premium PMPM	\$569.30
Quality Improvement Expense PMPM	\$4.50
Exchange User Fee PMPM	\$0.00
HIF PMPM	\$0.00
Federal Income Tax PMPM	\$2.99
Premium Tax PMPM	\$0.00
Federal MLR	83.3%

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 Benefit Richness Factors from the Actuarial Memo Rate Exhibit. We incorporated the first quarter factor from cell J34 of Table 5A of 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, [REDACTED] 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.

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Keystone Health Plan East
Product(s):	NM0
Market Segment:	Small Group
Rate Effective Date:	4/1/2024
Base Period Start Date:	1/1/2023
Date of Most Recent Membership:	3/1/2023

to

12/31/2024

to

12/31/2022

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 03/01/2023)	Projected Rating Period
Average Age	36.9	37.0	37.0
Total	1,553,076	92,302	1,507,624
<18	184,878	14,505	174,050
19-24	30,750	2,773	30,476
25-29	109,027	6,782	105,384
30-34	141,252	9,795	137,140
35-39	158,480	8,875	155,548
40-44	101,131	8,299	99,198
45-49	38,370	2,511	36,156
50-54	104,314	6,195	99,840
55-59	115,516	9,144	109,728
60-63	85,999	6,008	81,776
64+	17,891	2,599	11,188

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-EBB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EBB Capitalization	Total Non-EBB Capitalization	Estimated Risk Adjustment	Estimated Reinsurance Recoveries									
\$	\$49,636,500.96	\$	429,713,581.45	\$	43,720,006.40	1,553,076	\$	75,803,586.29	\$	309,539,652.78	\$	(43,956,164.31)	\$	100,809,627.86	\$	5,873,438.84	\$	(33,240,948.64)	\$	452.97
Experience Period Total Allowed EBB Claims + EBB Capitalization (PMPM) (net of prescription drug rebates)												Loss Ratio		\$					\$	86.87%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.13%	3.79%	0.00%	3.13%	18.49%
Outpatient Hospital	4.43%	3.79%	0.00%	3.41%	21.61%
Professional	2.89%	3.79%	0.00%	6.78%	27.89%
Other Medical				6.78%	0.00%
Capitation	2.89%			2.09%	10.40%
Prescription Drugs	-6.44%	3.79%	0.00%	3.22%	23.48%
Total Annual Trend				0.22%	100.00%
Months of Trend	24			24	
Total Applied Trend Projection Factor				1.128	

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

** Should equal UBRF Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factor*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19		\$6,192,715.70	1.000%	\$6,192,715.70	109,872	\$379.11	\$7,458,552.24			386.33
Feb-19		\$6,224,534.94	1.000%	\$6,224,534.94	109,681	\$293.80				344.12
Mar-19		\$6,907,386.47	1.000%	\$6,907,386.47	109,448	\$339.26				384.35
Apr-19		\$7,079,398.00	1.000%	\$7,079,398.00	109,291	\$339.26				394.52
May-19		\$7,442,173.78	1.000%	\$7,442,173.78	109,219	\$342.82				399.13
Jun-19		\$3,404,616.91	1.000%	\$3,404,616.91	104,670	\$306.55				355.45
Jul-19		\$5,893,085.08	1.000%	\$5,893,085.08	108,842	\$329.77				381.81
Aug-19		\$6,493,011.81	1.000%	\$6,493,011.81	108,751	\$335.56				387.31
Sep-19		\$5,277,378.05	1.000%	\$5,277,378.05	108,646	\$334.70				373.93
Oct-19		\$7,627,281.64	1.000%	\$7,627,281.64	108,708	\$346.13				400.43
Nov-19		\$4,995,713.78	1.000%	\$4,995,713.78	106,719	\$321.89				371.00
Dec-19	\$76,249,629.13	\$5,443,587.98	1.000%	\$5,443,587.98	109,811	\$322.77	\$8,324,873.70			375.05
Jan-20		\$7,713,859.90	1.000%	\$7,713,859.90	110,499	\$344.40				385.76
Feb-20		\$6,176,867.06	1.000%	\$6,176,867.06	110,299	\$327.99				365.46
Mar-20		\$6,897,295.81	1.000%	\$6,897,295.81	111,191	\$298.55				311.61
Apr-20		\$6,211,461.41	1.000%	\$6,211,461.41	108,845	\$249.92				278.62
May-20		\$6,555,514.47	1.000%	\$6,555,514.47	108,198	\$282.41				305.28
Jun-20		\$4,033,951.42	1.000%	\$4,033,951.42	107,150	\$212.65				348.46
Jul-20		\$5,616,002.50	1.000%	\$5,616,002.50	106,600	\$334.11				387.41
Aug-20		\$4,795,307.58	1.000%	\$4,795,307.58	106,136	\$327.74				360.02
Sep-20		\$5,776,817.19	1.000%	\$5,776,817.19	105,082	\$369.47				373.60
Oct-20		\$9,062,995.90	1.000%	\$9,062,995.90	104,816	\$372.48				408.58
Nov-20		\$6,527,791.21	1.000%	\$6,527,791.21	104,231	\$359.63				382.72
Dec-20	\$66,417,704.96	\$7,752,782.79	1.000%	\$7,752,782.79	103,726	\$363.97	\$7,921,755.14			396.91
Jan-21		\$6,187,036.29	1.000%	\$6,187,036.29	103,471	\$360.05				404.43
Feb-21		\$6,672,886.84	1.000%	\$6,672,886.84	103,312	\$355.96				404.44
Mar-21		\$3,648,054.22	1.000%	\$3,648,054.22	103,079	\$423.44				464.51
Apr-21		\$9,840,309.77	1.000%	\$9,840,309.77	102,462	\$398.59				435.55
May-21		\$9,548,492.21	1.000%	\$9,548,492.21	101,810	\$388.45				419.24
Jun-21		\$6,980,964.08	1.000%	\$6,980,964.08	101,205	\$379.02				414.09
Jul-21		\$6,151,612.63	1.000%	\$6,151,612.63	100,565	\$369.61				381.05
Aug-21		\$6,367,031.35	1.000%	\$6,367,031.35	100,032	\$383.55				415.80
Sep-21		\$6,818,854.47	1.000%	\$6,818,854.47	99,531	\$389.92				416.45
Oct-21		\$6,984,117.73	1.000%	\$6,984,117.73	99,034	\$373.45				402.14
Nov-21		\$7,013,797.19	1.000%	\$7,013,797.19	98,809	\$374.84				399.89
Dec-21	\$67,713,911.81	\$6,998,842.11	1.000%	\$6,998,842.11	98,447	\$400.20	\$7,977,502.08			425.86
Jan-22		\$6,892,375.82	1.000%	\$6,892,375.82	97,804	\$368.61				391.74
Feb-22		\$5,291,455.82	0.998%	\$5,329,793.90	97,651	\$361.15				386.10
Mar-22		\$6,370,720.20	0.998%	\$6,436,848.24	97,130	\$394.10				428.73
Apr-22		\$5,495,577.94	0.997%	\$5,454,176.61	97,104	\$364.57				391.34
May-22		\$7,015,766.19	0.997%	\$7,112,301.56	96,804	\$383.18				411.82
Jun-22		\$6,473,104.56	0.996%	\$6,609,215.68	96,713	\$378.51				406.51
Jul-22		\$5,764,338.00	0.995%	\$5,903,156.45	95,887	\$353.86				378.69
Aug-22		\$6,569,680.15	0.992%	\$6,831,788.47	95,844	\$386.30				416.91
Sep-22		\$7,466,655.21	0.989%	\$7,698,455.18	94,983	\$399.00				424.99
Oct-22		\$6,408,096.36	0.981%	\$7,018,700.05	94,485	\$395.80				417.25
Nov-22		\$4,551,378.08	0.975%	\$5,427,140.83	94,118	\$376.61				402.80
Dec-22	\$69,814,500.91	\$5,564,486.20	0.964%	\$5,764,291.73	94,080	\$358.90	\$7,803,586.72			388.70

*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: Small Group
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 & HSP)	Allowed Claims (Non-Capitated)	Non-ENB portion of Allowed Claims	Total Prescription Drug Rebates*	Total ENB Capitation	Total Non-ENB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
1,722,86,638.48 \$	668,492,081.09 \$	66,204,108.21 \$	2,047,805	172,482.818 11	1,035,686,924.92 \$		86,679,420.00 \$	113,138,445.80 \$	11,144,826.88 \$	(25,809,824.81) \$	325.21 \$
Experience Period Total Allowed ENB Claims + ENB Capitation PMPM (net of prescription drug rebates)											76.65%
Loss Ratio											

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Indexed Demand*	Composite Trend	Weight*
Inpatient/Hospital	5.15%	3.79%	0.00%	9.13%	15.49%
Outpatient Hospital	4.45%	2.79%	0.00%	8.43%	21.55%
Professional	2.89%	3.79%	0.00%	8.78%	27.89%
Other Medical	2.89%	3.79%	0.00%	8.78%	0.00%
Capitation					10.48%
Prescription Drugs	-0.54%	3.79%	0.00%	3.22%	23.48%
Total Annual Trend				-2.2%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.178	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factor*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HSP)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM	
Jan-19	\$	68,613,791.92	1.0000	\$	181,478	\$	378.00	\$	62,716,021.48	\$	455.86
Feb-19	\$	62,087,022.06	1.0000	\$	181,175	\$	342.69	\$	57,255,272.37	\$	430.95
Mar-19	\$	69,020,355.13	1.0000	\$	181,350	\$	380.92	\$	61,891,826.18	\$	452.45
Apr-19	\$	69,093,427.36	1.0000	\$	181,371	\$	380.94	\$	61,994,443.19	\$	452.98
May-19	\$	70,144,477.61	1.0000	\$	181,431	\$	386.66	\$	62,870,709.65	\$	456.81
Jun-19	\$	63,436,556.55	1.0000	\$	181,798	\$	386.84	\$	57,089,686.70	\$	413.04
Jul-19	\$	65,181,255.75	1.0000	\$	181,904	\$	381.42	\$	57,021,089.29	\$	446.97
Aug-19	\$	69,598,181.77	1.0000	\$	182,241	\$	381.95	\$	61,346,208.09	\$	466.36
Sep-19	\$	66,811,892.43	1.0000	\$	182,491	\$	386.22	\$	61,941,034.07	\$	427.87
Oct-19	\$	76,861,200.38	1.0000	\$	183,070	\$	409.92	\$	67,344,014.92	\$	477.10
Nov-19	\$	68,484,300.63	1.0000	\$	183,384	\$	373.04	\$	62,024,320.37	\$	434.63
Dec-19	\$	71,179,245.86	1.0000	\$	183,809	\$	381.50	\$	62,156,021.47	\$	449.74
Jan-20	\$	71,921,133.61	1.0000	\$	185,371	\$	395.11	\$	63,976,814.50	\$	459.40
Feb-20	\$	71,179,245.86	1.0000	\$	185,887	\$	382.92	\$	63,178,803.79	\$	435.63
Mar-20	\$	61,881,209.02	1.0000	\$	185,679	\$	344.04	\$	53,712,133.03	\$	387.18
Apr-20	\$	49,269,183.25	1.0000	\$	183,801	\$	248.05	\$	43,111,564.13	\$	288.99
May-20	\$	57,005,525.10	1.0000	\$	182,609	\$	312.14	\$	45,476,707.03	\$	243.11
Jun-20	\$	68,101,161.46	1.0000	\$	183,611	\$	376.84	\$	61,471,887.56	\$	417.18
Jul-20	\$	69,467,880.82	1.0000	\$	180,868	\$	383.75	\$	61,700,430.04	\$	426.29
Aug-20	\$	69,071,381.52	1.0000	\$	180,100	\$	383.51	\$	61,676,493.54	\$	426.13
Sep-20	\$	69,441,806.21	1.0000	\$	178,670	\$	386.66	\$	61,633,165.44	\$	431.61
Oct-20	\$	76,345,525.78	1.0000	\$	178,624	\$	436.23	\$	65,603,085.59	\$	455.59
Nov-20	\$	70,324,264.24	1.0000	\$	177,460	\$	396.27	\$	61,765,455.76	\$	438.19
Dec-20	\$	71,155,950.18	1.0000	\$	176,577	\$	414.90	\$	63,726,748.34	\$	456.04
Jan-21	\$	72,912,871.40	1.0000	\$	176,480	\$	413.18	\$	63,341,912.79	\$	466.04
Feb-21	\$	64,314,599.86	1.0000	\$	176,307	\$	364.79	\$	60,307,040.73	\$	407.25
Mar-21	\$	82,148,139.87	1.0000	\$	176,294	\$	465.97	\$	81,144,189.02	\$	523.77
Apr-21	\$	72,271,091.18	1.0000	\$	175,717	\$	439.74	\$	66,976,212.56	\$	490.00
May-21	\$	71,707,912.43	1.0000	\$	175,277	\$	420.52	\$	66,681,193.11	\$	462.71
Jun-21	\$	73,886,412.81	1.0000	\$	174,161	\$	458.83	\$	66,661,384.17	\$	482.18
Jul-21	\$	67,372,995.37	1.0000	\$	173,412	\$	388.21	\$	61,583,174.18	\$	432.39
Aug-21	\$	71,204,288.11	1.0000	\$	173,094	\$	421.80	\$	61,124,460.47	\$	473.10
Sep-21	\$	72,110,425.12	1.0000	\$	172,951	\$	431.21	\$	61,742,829.66	\$	479.01
Oct-21	\$	74,927,387.31	1.0000	\$	172,396	\$	434.62	\$	64,678,911.56	\$	475.26
Nov-21	\$	74,072,449.17	1.0000	\$	172,172	\$	420.21	\$	64,671,284.17	\$	465.84
Dec-21	\$	78,144,246.37	1.0000	\$	172,869	\$	452.04	\$	66,685,339.66	\$	489.69
Jan-22	\$	71,360,300.41	1.0000	\$	171,681	\$	451.70	\$	67,127,773.44	\$	457.60
Feb-22	\$	67,977,547.55	0.9972	\$	172,691	\$	396.03	\$	62,947,424.42	\$	434.51
Mar-22	\$	77,448,957.47	0.9973	\$	171,829	\$	451.96	\$	73,139,807.05	\$	504.49
Apr-22	\$	70,003,189.61	0.9964	\$	171,791	\$	409.21	\$	67,442,700.86	\$	451.95
May-22	\$	78,547,551.10	0.9950	\$	171,461	\$	460.41	\$	77,604,220.83	\$	503.10
Jun-22	\$	74,551,010.46	0.9940	\$	171,831	\$	436.21	\$	72,422,980.57	\$	478.97
Jul-22	\$	67,464,630.48	0.9918	\$	171,011	\$	398.84	\$	62,112,898.93	\$	434.89
Aug-22	\$	76,043,443.77	0.9896	\$	170,247	\$	451.35	\$	72,087,098.49	\$	496.87
Sep-22	\$	74,712,261.05	0.9863	\$	169,761	\$	446.51	\$	71,062,773.03	\$	485.46
Oct-22	\$	72,377,764.29	0.9811	\$	168,918	\$	437.84	\$	70,046,941.40	\$	476.96
Nov-22	\$	73,444,382.20	0.9740	\$	168,188	\$	420.02	\$	72,052,434.03	\$	468.11
Dec-22	\$	62,138,973.19	0.9620	\$	168,721	\$	413.20	\$	62,604,530.49	\$	456.00

*Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II
Rate Development and Change

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:

Employee Health Plan East
HMO
Small Group
1/1/2024

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

Development of the Projected Index Rate	Actual Experience 2023	Manual Date
Total Allowed EIB Claims + EIB Cancellation PMPM (net of cancellation drive related) PMPM	\$ 462.97	\$ 526.31
Two year trend projection factor	1.138	1.138
Unadjusted Projected Allowed EIB Claims PMPM	\$ 556.29	\$ 592.58
Health Risk Score Adjustment Indices		
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000
Change in Morbidity - All Other	1.000	1.000
Total Non-Morbidity Changes	1.000	0.970
Change in Demographics	1.000	1.000
Change in Network	1.000	0.951
Change in Benefits	1.000	1.000
Change in Other	1.000	1.000
Total Adjusted Projected Allowed EIB Claims PMPM	\$ 555.88	\$ 574.92
Credibility Factors	8%	100%
Standard Projected EIB Claims PMPM		\$ 578.92
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EIB Claims PMPM	\$ 574.92	Index Rate for Projection Period on UMBT
Projected Pool to Allowed Ratio	8.754	
Projected Incurred EIB Claims PMPM	\$ 493.22	
Market-Adjustment Indices		
Projected Incurred Risk Adjustment PMPM	\$10.64	
Projected Incurred Exchange User Fee PMPM	\$0.88	
Projected Incurred Reinsurance Recoveries PMPM	\$0.88	
Market-Adjusted Projected Incurred EIB Claims PMPM	\$ 462.96	
Market-Adjusted Projected Allowed EIB Claims PMPM	\$ 524.25	Market-Adjusted Index Rate
Projected Allowed Non-EIB Claims PMPM	\$ 5.00	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 467.25	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 529.94	

For Informational Purposes only - No input required.

Standard Base Period Unadjusted Claims before Normalization	\$ 526.31	= Index Rate of Experience Period on UMBT
Standard Earned Premium	\$ 1,222,888,838.40	
Standard Loss Ratio	79.05%	

Table 5A. 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	146,140	146,726	61,460	127,754	581,980
Adjusted Projected Allowed EIB Claims PMPM	\$ 574.92	\$ 574.92	\$ 574.92	\$ 574.92	\$ 574.92
Months of Trend	3	3	6	9	
Annual Trend	6.34%	6.14%	6.14%	6.14%	
Single Risk Pool Projected Allowed Claims	\$ 574.92	\$ 583.54	\$ 592.29	\$ 601.18	\$ 584.99
Quarterly Trend Factor	1.000	1.000	1.000	1.000	1.000

Table 6. Retention

Retention Items - Expense in percentage	Percentage	PMPM Amounts
Administrative Expenses	0.10%	\$66.91
General and Claims	9.18%	\$54.68
Agent/Broker Fees and Commissions	8.88%	\$57.88
Quality Improvement Initiatives	0.00%	\$4.55
Taxes and Fees	0.04%	\$3.48
Risk Adjustment User Fee	0.04%	\$5.31
PCRM Fee	0.04%	\$5.25
PA Premium & Other Taxes (if applicable)	0.00%	\$5.00
Federal Income Tax	0.15%	\$3.02
Health Insurance Provider Fee (Provided for Small Groups only)	0.00%	\$5.00
Profit/Contingency (after tax)	2.00%	\$11.37
Total Retention	17.80%	\$101.74
Projected Required Revenue PMPM		\$ 588.92

Table 8. Components of Rate Change

Rate Components	2023	2024	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 375.25	\$ 376.80	\$ 1.55	0.41%
B. Base period allowed claims before normalization	\$ 526.29	\$ 526.21	\$ (0.07)	-0.01%
C. Normalization factor component of change	\$ (181.84)	\$ (182.99)	\$ (0.74)	-0.25%
D. Change in Normalized Allowed Claims Adjustment Components				
01. Base period Allowed Claims after normalization	\$ 344.63	\$ 342.82	\$ (1.81)	-0.53%
02. UMBT Trend	\$ 42.70	\$ 43.87	\$ 1.17	0.28%
03. UMBT Morbidity	\$ -	\$ -	\$ -	0.00%
04. UMBT Other	\$ (13.22)	\$ (11.53)	\$ 1.69	0.55%
05. Normalized UMBT Risk Adjustment on an allowed basis	\$ 17.73	\$ 25.47	\$ 7.74	2.16%
06. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.00%
07. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	0.00%
08. Subtotal - Sum(01-07)	\$ 351.84	\$ 400.93	\$ 49.09	2.44%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.00%
E2. Pricing AV	\$ (92.83)	\$ (98.81)	\$ (6.38)	-4.76%
E3. Benefit Richness	\$ (0.00)	\$ 0.00	\$ 0.00	0.00%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.00%
E5. Subtotal - Sum(E1-E5)	\$ (92.83)	\$ (98.81)	\$ (6.39)	-1.76%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 16.95	\$ 17.36	\$ 0.41	0.24%
F2. Taxes and Fees	\$ 2.27	\$ 2.33	\$ 0.03	0.08%
F3. Profit and/or Contingency	\$ 7.40	\$ 7.53	\$ 0.11	0.08%
F4. Subtotal - Sum(F1-F3)	\$ 26.62	\$ 27.22	\$ 0.60	0.23%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.00%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 365.87	\$ 369.52	\$ 3.65	1.00%

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2023	2024
Average Age Factor	1.010	1.010
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (Indirect demand)	1.000	1.000
Average Network Factor	0.990	0.990
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 504.06	\$ 528.94
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 395.56	\$ 404.05

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

	2023	2024
Paid-to-Allowed	\$ 0.764	\$ 0.754
UMBRT Trend (Total Applied Trend Factor)	1.134	1.138
UMBRT Morbidity	1.000	1.000
UMBRT Other	0.960	0.970
Risk Adjustment	\$ 20.68	\$ 20.64
Exchange User Fee	\$ -	\$ -
Reinsurance Recoveries	\$ -	\$ -
Captation	\$ -	\$ -
Network	1.000	1.000
Pricing AV	0.764	0.754
Benefit Richness	1.000	1.000
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	\$ 16.95	\$ 17.36
Taxes and Fees	\$ 2.27	\$ 2.33
Profit and/or Contingency	\$ 7.40	\$ 7.53

= For 2023 in cell B1, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CDR Adjustment

[illegible]

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752	753	754	755	756	757	758	759	760	761	762	763	764	765	766	767	768	769	770	771	772	773	774	775	776	777	778	779	780	781	782	783	784	785	786	787	788	789	790	791	792	793	794	795	796	797	798	799	800	801	802	803	804	805	806	807	808	809	810	811	812	813	814	815	816	817	818	819	820	821	822	823	824	825	826	827	828	829	830	831	832	833	834	835	836	837	838	839	840	841	842	843	844	845	846	847	848	849	850	851	852	853	854	855	856	857	858	859	860	861	862	863	864	865	866	867	868	869	870	871	872	873	874	875	876	877	878	879	880	881	882	883	884	885	886	887	888	889	890	891	892	893	894	895	896	897	898	899	900	901	902	903	904	905	906	907	908	909	910	911	912	913	914	915	916	917	918	919	920	921	922	923	924	925	926	927	928	929	930	931	932	933	934	935	936	937	938	939	940	941	942	943	944	945	946	947	948	949	950	951	952	953	954	955	956	957	958	959	960	961	962	963	964	965	966	967	968	969	970	971	972	973	974	975	976	977	978	979	980	981	982	983	984	985	986	987	988	989	990	991	992	993	994	995	996	997	998	999	1000	1001	1002	1003	1004	1005	1006	1007	1008	1009	1010	1011	1012	1013	1014	1015	1016	1017	1018	1019	1020	1021	1022	1023	1024	1025	1026	1027	1028	1029	1030	1031	1032	1033	1034	1035	1036	1037	1038	1039	1040	1041	1042	1043	1044	1045	1046	1047	1048	1049	1050	1051	1052	1053	1054	1055	1056	1057	1058	1059	1060	1061	1062	1063	1064	1065	1066	1067	1068	1069	1070	1071	1072	1073	1074	1075	1076	1077	1078	1079	1080	1081	1082	1083	1084	1085	1086	1087	1088	1089	1090	1091	1092	1093	1094	1095	1096	1097	1098	1099	1100	1101	1102	1103	1104	1105	1106	1107	1108	1109	1110	1111	1112	1113	1114	1115	1116	1117	1118	1119	1120	1121	1122	1123	1124	1125	1126	1127	1128	1129	1130	1131	1132	1133	1134	1135	1136	1137	1138	1139	1140	1141	1142	1143	1144	1145	1146	1147	1148	1149	1150	1151	1152	1153	1154	1155	1156	1157	1158	1159	1160	1161	1162	1163	1164	1165	1166	1167	1168	1169	1170	1171	1172	1173	1174	1175	1176	1177	1178	1179	1180	1181	1182	1183	1184	1185	1186	1187	1188	1189	1190	1191	1192	1193	1194	1195	1196	1197	1198	1199	1200	1201	1202	1203	1204	1205	1206	1207	1208	1209	1210	1211	1212	1213	1214	1215	1216	1217	1218	1219	1220	1221	12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PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Keystone Health Plan East
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2024

Table 12. Age and Tobacco Factors

Age Band	Age Factor	Tobacco Factor	Age Band	Age Factor	Tobacco 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			

*PA follows the federal default age curve.

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

[illegible]

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

Overview

Initial Requested Average Rate Change:	1.47%
Revised Requested Average Rate Change:	1.47%
Minimum Requested Rate Change:	-2.06%
Maximum Requested Rate Change:	2.91%
Mapped Members:	91,370
Available in Rating Areas:	Rating Area 8

Carrier Name:	Keystone Health Plan East
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2024

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

Key Information

Jan. 2022 - Dec. 2022 Financial Experience	
Premium	\$ 616,391,551.92
Claims	\$ 498,496,968.87
Administrative Expenses	\$ 20,751,173.00
Taxes & Fees	\$ 75,380,581.00
Company Made After Taxes	\$ 21,764,831.04

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2024:	
Claims:	83%
Administrative Expenses:	12%
Taxes & Fees:	3%
Profit:	2%

The company expects its annual medical costs to increase: 6.22%

Explanation of requested rate change: Premium rates for health care insurance are increasing as the cost of health care service rise.

Keystone Health Plan East, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33871PA0100020	Keystone HMO Platinum Preferred \$10/\$20/\$200	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100021	Keystone HMO Platinum Preferred \$20/\$40/\$250	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100022	Keystone HMO Gold Preferred \$40/\$80/\$650	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100023	Keystone HMO Gold Classic \$1,500/\$30/\$60/90%	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100024	Keystone HMO Silver Classic \$4,750/\$40/\$80/70%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100025	Keystone HMO Silver Classic \$3,750/\$40/\$80/50%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100026	Keystone HMO Bronze Essential \$7,500/\$70/\$140/\$700	HMO	Bronze	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100044	Keystone HMO Gold Proactive	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100045	Keystone HMO Silver Proactive	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100047	Keystone HMO Gold Classic \$2,500/\$40/\$80/100%	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100049	Keystone HMO Silver Secure \$5,000/\$50/\$100/\$600	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100050	Keystone HMO Platinum Preferred \$25/\$50/\$400	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100052	Keystone HMO Silver Proactive Value	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100053	Keystone HMO Platinum Preferred \$5/\$15/\$500	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110011	Keystone DPOS Platinum Preferred \$10/\$20/\$200	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110012	Keystone DPOS Platinum Preferred \$20/\$40/\$250	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110013	Keystone DPOS Gold Preferred \$40/\$80/\$650	POS	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110014	Keystone DPOS Gold Classic \$1,500/\$30/\$60/90%	POS	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110019	Keystone DPOS Silver Classic \$3,750/\$40/\$80/50%	POS	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100054	Keystone HMO Gold Proactive Value	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100055	Keystone HMO Platinum Preferred \$10/\$20/\$200	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100056	Keystone HMO Platinum Preferred \$20/\$40/\$250	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100059	Keystone HMO Gold Preferred \$40/\$80/\$650	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100060	Keystone HMO Gold Classic \$1,500/\$30/\$60/90%	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100062	Keystone HMO Silver Classic \$4,750/\$40/\$80/70%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100064	Keystone HMO Silver Classic \$3,750/\$40/\$80/50%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100065	Keystone HMO Bronze Essential \$7,500/\$70/\$140/\$700	HMO	Bronze	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100066	Keystone HMO Gold Proactive	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100068	Keystone HMO Silver Proactive	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100061	Keystone HMO Gold Classic \$2,500/\$40/\$80/100%	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100063	Keystone HMO Silver Secure \$5,000/\$50/\$100/\$600	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100057	Keystone HMO Platinum Preferred \$25/\$50/\$400	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100069	Keystone HMO Silver Proactive Value	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100058	Keystone HMO Platinum Preferred \$5/\$15/\$500	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110021	Keystone DPOS Platinum Preferred \$10/\$20/\$200	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110022	Keystone DPOS Platinum Preferred \$20/\$40/\$250	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Keystone Health Plan East, Inc.
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Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33871PA0100020	Keystone HMO Platinum Preferred \$10/\$20/\$200	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100021	Keystone HMO Platinum Preferred \$20/\$40/\$250	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100022	Keystone HMO Gold Preferred \$40/\$80/\$650	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100023	Keystone HMO Gold Classic \$1,500/\$30/\$60/90%	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100024	Keystone HMO Silver Classic \$4,750/\$40/\$80/70%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100025	Keystone HMO Silver Classic \$3,750/\$40/\$80/50%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100026	Keystone HMO Bronze Essential \$7,500/\$70/\$140/\$700	HMO	Bronze	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100044	Keystone HMO Gold Proactive	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100045	Keystone HMO Silver Proactive	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100047	Keystone HMO Gold Classic \$2,500/\$40/\$80/100%	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100049	Keystone HMO Silver Secure \$5,000/\$50/\$100/\$600	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100050	Keystone HMO Platinum Preferred \$25/\$50/\$400	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100052	Keystone HMO Silver Proactive Value	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100053	Keystone HMO Platinum Preferred \$5/\$15/\$500	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110011	Keystone DPOS Platinum Preferred \$10/\$20/\$200	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110012	Keystone DPOS Platinum Preferred \$20/\$40/\$250	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110013	Keystone DPOS Gold Preferred \$40/\$80/\$650	POS	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110014	Keystone DPOS Gold Classic \$1,500/\$30/\$60/90%	POS	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110019	Keystone DPOS Silver Classic \$3,750/\$40/\$80/50%	POS	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100054	Keystone HMO Gold Proactive Value	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100055	Keystone HMO Platinum Preferred \$10/\$20/\$200	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100056	Keystone HMO Platinum Preferred \$20/\$40/\$250	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100059	Keystone HMO Gold Preferred \$40/\$80/\$650	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100060	Keystone HMO Gold Classic \$1,500/\$30/\$60/90%	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100062	Keystone HMO Silver Classic \$4,750/\$40/\$80/70%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100064	Keystone HMO Silver Classic \$3,750/\$40/\$80/50%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100065	Keystone HMO Bronze Essential \$7,500/\$70/\$140/\$700	HMO	Bronze	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100066	Keystone HMO Gold Proactive	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100068	Keystone HMO Silver Proactive	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100061	Keystone HMO Gold Classic \$2,500/\$40/\$80/100%	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100063	Keystone HMO Silver Secure \$5,000/\$50/\$100/\$600	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100057	Keystone HMO Platinum Preferred \$25/\$50/\$400	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100069	Keystone HMO Silver Proactive Value	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100058	Keystone HMO Platinum Preferred \$5/\$15/\$500	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110021	Keystone DPOS Platinum Preferred \$10/\$20/\$200	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110022	Keystone DPOS Platinum Preferred \$20/\$40/\$250	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

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Keystone Health Plan East, Inc.
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Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33871PA0100020	Keystone HMO Platinum Preferred \$10/\$20/\$200	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100021	Keystone HMO Platinum Preferred \$20/\$40/\$250	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100022	Keystone HMO Gold Preferred \$40/\$80/\$650	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100023	Keystone HMO Gold Classic \$1,500/\$30/\$60/90%	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100024	Keystone HMO Silver Classic \$4,750/\$40/\$80/70%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100025	Keystone HMO Silver Classic \$3,750/\$40/\$80/50%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100026	Keystone HMO Bronze Essential \$7,500/\$70/\$140/\$700	HMO	Bronze	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100044	Keystone HMO Gold Proactive	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100045	Keystone HMO Silver Proactive	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100047	Keystone HMO Gold Classic \$2,500/\$40/\$80/100%	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100049	Keystone HMO Silver Secure \$5,000/\$50/\$100/\$600	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100050	Keystone HMO Platinum Preferred \$25/\$50/\$400	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100052	Keystone HMO Silver Proactive Value	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100053	Keystone HMO Platinum Preferred \$5/\$15/\$500	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110011	Keystone DPOS Platinum Preferred \$10/\$20/\$200	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110012	Keystone DPOS Platinum Preferred \$20/\$40/\$250	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110013	Keystone DPOS Gold Preferred \$40/\$80/\$650	POS	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110014	Keystone DPOS Gold Classic \$1,500/\$30/\$60/90%	POS	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110019	Keystone DPOS Silver Classic \$3,750/\$40/\$80/50%	POS	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100054	Keystone HMO Gold Proactive Value	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100055	Keystone HMO Platinum Preferred \$10/\$20/\$200	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100056	Keystone HMO Platinum Preferred \$20/\$40/\$250	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100059	Keystone HMO Gold Preferred \$40/\$80/\$650	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100060	Keystone HMO Gold Classic \$1,500/\$30/\$60/90%	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100062	Keystone HMO Silver Classic \$4,750/\$40/\$80/70%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100064	Keystone HMO Silver Classic \$3,750/\$40/\$80/50%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100065	Keystone HMO Bronze Essential \$7,500/\$70/\$140/\$700	HMO	Bronze	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100066	Keystone HMO Gold Proactive	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100068	Keystone HMO Silver Proactive	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100061	Keystone HMO Gold Classic \$2,500/\$40/\$80/100%	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100063	Keystone HMO Silver Secure \$5,000/\$50/\$100/\$600	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100057	Keystone HMO Platinum Preferred \$25/\$50/\$400	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100069	Keystone HMO Silver Proactive Value	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100058	Keystone HMO Platinum Preferred \$5/\$15/\$500	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110021	Keystone DPOS Platinum Preferred \$10/\$20/\$200	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110022	Keystone DPOS Platinum Preferred \$20/\$40/\$250	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Country Name		Region		Population (thousands)		GDP (billion USD)		GDP per capita (USD)		Life expectancy (years)		Fertility rate (per 1,000 live births)		Infant mortality rate (per 1,000 live births)		HDI		Growth rate (%)		Unemployment rate (%)		Poverty share (%)		Gender inequality index		Corruption index		Freedom of the press		Political rights		Civil liberties		Rule of law		Government effectiveness		Quality of government		Economic freedom		Fiscal health		Monetary policy		Exchange rate		Inflation rate (%)		Interest rate (%)		Money supply (billion USD)		Reserves (billion USD)		Debt to GDP (%)		Current account balance (billion USD)		Trade balance (billion USD)		Exports (billion USD)		Imports (billion USD)		FDI inflows (billion USD)		ODA inflows (billion USD)		Remittances (billion USD)		Foreign direct investment (billion USD)		Government revenue (billion USD)		Government expenditure (billion USD)		Public debt (billion USD)		M1 (billion USD)		M2 (billion USD)		M3 (billion USD)		M4 (billion USD)		M5 (billion USD)		M6 (billion USD)		M7 (billion USD)		M8 (billion USD)		M9 (billion USD)		M10 (billion USD)		M11 (billion USD)		M12 (billion USD)		M13 (billion USD)		M14 (billion USD)		M15 (billion USD)		M16 (billion USD)		M17 (billion USD)		M18 (billion USD)		M19 (billion USD)		M20 (billion USD)		M21 (billion USD)		M22 (billion USD)		M23 (billion USD)		M24 (billion USD)		M25 (billion USD)		M26 (billion USD)		M27 (billion USD)		M28 (billion USD)		M29 (billion USD)		M30 (billion USD)		M31 (billion USD)		M32 (billion USD)		M33 (billion USD)		M34 (billion USD)		M35 (billion USD)		M36 (billion USD)		M37 (billion USD)		M38 (billion USD)		M39 (billion USD)		M40 (billion USD)		M41 (billion USD)		M42 (billion USD)		M43 (billion USD)		M44 (billion USD)		M45 (billion USD)		M46 (billion USD)		M47 (billion USD)		M48 (billion USD)		M49 (billion USD)		M50 (billion USD)		M51 (billion USD)		M52 (billion USD)		M53 (billion USD)		M54 (billion USD)		M55 (billion USD)		M56 (billion USD)		M57 (billion USD)		M58 (billion USD)		M59 (billion USD)		M60 (billion USD)		M61 (billion USD)		M62 (billion USD)		M63 (billion USD)		M64 (billion USD)		M65 (billion USD)		M66 (billion USD)		M67 (billion USD)		M68 (billion USD)		M69 (billion USD)		M70 (billion USD)		M71 (billion USD)		M72 (billion USD)		M73 (billion USD)		M74 (billion USD)		M75 (billion USD)		M76 (billion USD)		M77 (billion USD)		M78 (billion USD)		M79 (billion USD)		M80 (billion USD)		M81 (billion USD)		M82 (billion USD)		M83 (billion USD)		M84 (billion USD)		M85 (billion USD)		M86 (billion USD)		M87 (billion USD)		M88 (billion USD)		M89 (billion USD)		M90 (billion USD)		M91 (billion USD)		M92 (billion USD)		M93 (billion USD)		M94 (billion USD)		M95 (billion USD)		M96 (billion USD)		M97 (billion USD)		M98 (billion USD)		M99 (billion USD)		M100 (billion USD)		M101 (billion USD)		M102 (billion USD)		M103 (billion USD)		M104 (billion USD)		M105 (billion USD)		M106 (billion USD)		M107 (billion USD)		M108 (billion USD)		M109 (billion USD)		M110 (billion USD)		M111 (billion USD)		M112 (billion USD)		M113 (billion USD)		M114 (billion USD)		M115 (billion USD)		M116 (billion USD)		M117 (billion USD)		M118 (billion USD)		M119 (billion USD)		M120 (billion USD)		M121 (billion USD)		M122 (billion USD)		M123 (billion USD)		M124 (billion USD)		M125 (billion USD)		M126 (billion USD)		M127 (billion USD)		M128 (billion USD)		M129 (billion USD)		M130 (billion USD)		M131 (billion USD)		M132 (billion USD)		M133 (billion USD)		M134 (billion USD)		M135 (billion USD)		M136 (billion USD)		M137 (billion USD)		M138 (billion USD)		M139 (billion USD)		M140 (billion USD)		M141 (billion USD)		M142 (billion USD)		M143 (billion USD)		M144 (billion USD)		M145 (billion USD)		M146 (billion USD)		M147 (billion USD)		M148 (billion USD)		M149 (billion USD)		M150 (billion USD)		M151 (billion USD)		M152 (billion USD)		M153 (billion USD)		M154 (billion USD)		M155 (billion USD)		M156 (billion USD)		M157 (billion USD)		M158 (billion USD)		M159 (billion USD)		M160 (billion USD)		M161 (billion USD)		M162 (billion USD)		M163 (billion USD)		M164 (billion USD)		M165 (billion USD)		M166 (billion USD)		M167 (billion USD)		M168 (billion USD)		M169 (billion USD)		M170 (billion USD)		M171 (billion USD)		M172 (billion USD)		M173 (billion USD)		M174 (billion USD)		M175 (billion USD)		M176 (billion USD)		M177 (billion USD)		M178 (billion USD)		M179 (billion USD)		M180 (billion USD)		M181 (billion USD)		M182 (billion USD)		M183 (billion USD)		M184 (billion USD)		M185 (billion USD)		M186 (billion USD)		M187 (billion USD)		M188 (billion USD)		M189 (billion USD)		M190 (billion USD)		M191 (billion USD)		M192 (billion USD)		M193 (billion USD)		M194 (billion USD)		M195 (billion USD)		M196 (billion USD)		M197 (billion USD)		M198 (billion USD)		M199 (billion USD)		M200 (billion USD)		M201 (billion USD)		M202 (billion USD)		M203 (billion USD)		M204 (billion USD)		M205 (billion USD)		M206 (billion USD)		M207 (billion USD)		M208 (billion USD)		M209 (billion USD)		M210 (billion USD)		M211 (billion USD)		M212 (billion USD)		M213 (billion USD)		M214 (billion USD)		M215 (billion USD)		M216 (billion USD)		M217 (billion USD)		M218 (billion USD)		M219 (billion USD)		M220 (billion USD)		M221 (billion USD)		M222 (billion USD)		M223 (billion USD)		M224 (billion USD)		M225 (billion USD)		M226 (billion USD)		M227 (billion USD)		M228 (billion USD)		M229 (billion USD)		M230 (billion USD)		M231 (billion USD)		M232 (billion USD)		M233 (billion USD)		M234 (billion USD)		M235 (billion USD)		M236 (billion USD)		M237 (billion USD)		M238 (billion USD)		M239 (billion USD)		M240 (billion USD)		M241 (billion USD)		M242 (billion USD)		M243 (billion USD)		M244 (billion USD)		M245 (billion USD)		M246 (billion USD)		M247 (billion USD)		M248 (billion USD)		M249 (billion USD)		M250 (billion USD)		M251 (billion USD)		M252 (billion USD)		M253 (billion USD)		M254 (billion USD)		M255 (billion USD)		M256 (billion USD)		M257 (billion USD)		M258 (billion USD)		M259 (billion USD)		M260 (billion USD)		M261 (billion USD)		M262 (billion USD)		M263 (billion USD)		M264 (billion USD)		M265 (billion USD)		M266 (billion USD)		M267 (billion USD)		M268 (billion USD)		M269 (billion USD)		M270 (billion USD)		M271 (billion USD)		M272 (billion USD)		M273 (billion USD)		M274 (billion USD)		M275 (billion USD)		M276 (billion USD)		M277 (billion USD)		M278 (billion USD)		M279 (billion USD)		M280 (billion USD)		M281 (billion USD)		M282 (billion USD)		M283 (billion USD)		M284 (billion USD)		M285 (billion USD)		M286 (billion USD)		M287 (billion USD)		M288 (billion USD)		M289 (billion USD)		M290 (billion USD)		M291 (billion USD)		M292 (billion USD)		M293 (billion USD)		M294 (billion USD)		M295 (billion USD)		M296 (billion USD)		M297 (billion USD)		M298 (billion USD)		M299 (billion USD)		M300 (billion USD)		M301 (billion USD)		M302 (billion USD)		M303 (billion USD)		M304 (billion USD)		M305 (billion USD)		M306 (billion USD)		M307 (billion USD)		M308 (billion USD)		M309 (billion USD)		M310 (billion USD)		M311 (billion USD)		M312 (billion USD)		M313 (billion USD)		M314 (billion USD)		M315 (billion USD)		M316 (billion USD)		M317 (billion USD)		M318 (billion USD)		M319 (billion USD)		M320 (billion USD)		M321 (billion USD)		M322 (billion USD)		M323 (billion USD)		M324 (billion USD)		M325 (billion USD)		M326 (billion USD)		M327 (billion USD)		M328 (billion USD)		M329 (billion USD)		M330 (billion USD)		M331 (billion USD)		M332 (billion USD)		M333 (billion USD)		M334 (billion USD)		M335 (billion USD)		M336 (billion USD)		M337 (billion USD)		M338 (billion USD)		M339 (billion USD)		M340 (billion USD)		M341 (billion USD)		M342 (billion USD)		M343 (billion USD)		M344 (billion USD)		M345 (billion USD)		M346 (billion USD)		M347 (billion USD)		M348 (billion USD)		M349 (billion USD)		M350 (billion USD)		M351 (billion USD)		M352 (billion USD)		M353 (billion USD)		M354 (billion USD)		M355 (billion USD)		M356 (billion USD)		M357 (billion USD)		M358 (billion USD)		M359 (billion USD)		M360 (billion USD)		M361 (billion USD)		M362 (billion USD)		M363 (billion USD)		M364 (billion USD)		M365 (billion USD)		M366 (billion USD)		M367 (billion USD)		M368 (billion USD)		M369 (billion USD)		M370 (billion USD)		M371 (billion USD)		M372 (billion USD)		M373 (billion USD)		M374 (billion USD)		M375 (billion USD)		M376 (billion USD)		M377 (billion USD)		M378 (billion USD)		M379 (billion USD)		M380 (billion USD)		M381 (billion USD)		M382 (billion USD)		M383 (billion USD)		M384 (billion USD)		M385 (billion USD)		M386 (billion USD)		M387 (billion USD)		M388 (billion USD)		M389 (billion USD)		M390 (billion USD)		M391 (billion USD)		M392 (billion USD)		M393 (billion USD)		M394 (billion USD)		M395 (billion USD)		M396 (billion USD)		M397 (billion USD)		M398 (billion USD)		M399 (billion USD)		M400 (billion USD)		M401 (billion USD)		M402 (billion USD)		M403 (billion USD)		M404 (billion USD)		M405 (billion USD)		M406 (billion USD)		M407 (billion USD)		M408 (billion USD)		M409 (billion USD)		M410 (billion USD)		M411 (billion USD)		M412 (billion USD)		M413 (billion USD)		M414 (billion USD)		M415 (billion USD)		M416 (billion USD)		M417 (billion USD)		M418 (billion USD)		M419 (billion USD)		M420 (billion USD)		M421 (billion USD)		M422 (billion USD)		M423 (billion USD)		M424 (billion USD)		M425 (billion USD)		M426 (billion USD)		M427 (billion USD)		M428 (billion USD)		M429 (billion USD)		M430 (billion USD)		M431 (billion USD)		M432 (billion USD)		M433 (billion USD)		M434 (billion USD)		M435 (billion USD)		M436 (billion USD)		M437 (billion USD)		M438 (billion USD)		M439 (billion USD)		M440 (billion USD)		M441 (billion USD)		M442 (billion USD)		M443 (billion USD)		M444 (billion USD)		M445 (billion USD)		M446 (billion USD)		M447 (billion USD)		M448 (billion USD)		M449 (billion USD)		M450 (billion USD)		M451 (billion USD)		M452 (billion USD)		M453 (billion USD)		M454 (billion USD)		M455 (billion USD)		M456 (billion USD)		M457 (billion USD)		M458 (billion USD)		M459 (billion USD)		M460 (billion USD)		M461 (billion USD)		M462 (billion USD)		M463 (billion USD)		M464 (billion USD)		M465 (billion USD)		M466 (billion USD)		M467 (billion USD)		M468 (billion USD)		M469 (billion USD)		M470 (billion USD)		M471 (billion USD)		M472 (billion USD)		M473 (billion USD)		M474 (billion USD)		M475 (billion USD)		M476 (billion USD)		M477 (billion USD)		M478 (billion USD)		M479 (billion USD)		M480 (billion USD)		M481 (billion USD)		M482 (billion USD)		M483 (billion USD)		M484 (billion USD)		M485 (billion USD)		M486 (billion USD)		M487 (billion USD)		M488 (billion USD)		M489 (billion USD)		M490 (billion USD)		M491 (billion USD)		M492 (billion USD)		M493 (billion USD)		M494 (billion USD)		M495 (billion USD)		M496 (billion USD)		M497 (billion USD)		M498 (billion USD)		M499 (billion USD)		M500 (billion USD)		M501 (billion USD)		M502 (billion USD)		M503 (billion USD)		M504 (billion USD)		M505 (billion USD)		M506 (billion USD)		M507 (billion USD)		M508 (billion USD)		M509 (billion USD)		M510 (billion USD)		M511 (billion USD)		M512 (billion USD)		M513 (billion USD)		M514 (billion USD)		M515 (billion USD)		M516 (billion USD)		M517 (billion USD)		M518 (billion USD)		M519 (billion USD)		M520 (billion USD)		M521 (billion USD)		M522 (billion USD)		M523 (billion USD)		M524 (billion USD)		M525 (billion USD)		M526 (billion USD)		M527 (billion USD)		M528 (billion USD)		M529 (billion USD)		M530 (billion USD)		M531 (billion USD)		M532 (billion USD)		M533 (billion USD)		M534 (billion USD)		M535 (billion USD)		M536 (billion USD)		M537 (billion USD)		M538 (billion USD)		M539 (billion USD)		M540 (billion USD)		M541 (billion USD)		M542 (billion USD)		M543 (billion USD)		M544 (billion USD)		M545 (billion USD)		M546 (billion USD)		M547 (billion USD)		M548 (billion USD)		M549 (billion USD)		M550 (billion USD)		M551 (billion USD)		M552 (billion USD)		M553 (billion USD)		M554 (billion USD)		M555 (billion USD)		M556 (billion USD)		M557 (billion USD)		M558 (billion USD)		M559 (billion USD)		M560 (billion USD)		M561 (billion USD)		M562 (billion USD)		M563 (billion USD)		M564 (billion USD)		M565 (billion USD)		M566 (billion USD)		M567 (billion USD)		M568 (billion USD)		M569 (billion USD)		M570 (billion USD)		M571 (billion USD)		M572 (billion USD)		M573 (billion USD)		M574 (billion USD)		M575 (billion USD)		M576 (billion USD)		M577 (billion USD)		M578 (billion USD)		M579 (billion USD)		M580 (billion USD)		M581 (billion USD)		M582 (billion USD)		M583 (billion USD)		M584 (billion USD)		M585 (billion USD)		M586 (billion USD)		M587 (billion USD)		M588 (billion USD)		M589 (billion USD)		M590 (billion USD)		M591 (billion USD)		M592 (billion USD)		M593 (billion USD)		M594 (billion USD)		M595 (billion USD)		M596 (billion USD)		M597 (billion USD)		M598 (billion USD)		M599 (billion USD)		M600 (billion USD)		M601 (billion USD)		M602 (billion USD)		M603 (billion USD)		M604 (billion USD)		M605 (billion USD)		M606 (billion USD)		M607 (billion USD)		M608 (billion USD)		M609 (billion USD)		M610 (billion USD)		M611 (billion USD)		M612 (billion USD)		M613 (billion USD)		M614 (billion USD)		M615 (billion USD)		M616 (billion USD)		M617 (billion USD)		M618 (billion USD)		M619 (billion USD)		M620 (billion USD)		M621 (billion USD)		M622 (billion USD)		M623 (billion USD)		M624 (billion USD)		M625 (billion USD)		M626 (billion USD)		M627 (billion USD)		M628 (billion USD)		M629 (billion USD)		M630 (billion USD)		M631 (billion USD)		M632 (billion USD)		M633 (billion USD)		M634 (billion USD)		M635 (billion USD)		M636 (billion USD)		M637 (billion USD)		M638 (billion USD)		M639 (billion USD)		M640 (billion USD)		M641 (billion USD)		M642 (billion USD)		M643 (billion USD)		M644 (billion USD)		M645 (billion USD)		M646 (billion USD)		M647 (billion USD)		M648 (billion USD)		M649 (billion USD)		M650 (billion USD)		M651 (billion USD)		M652 (billion USD)		M653 (billion USD)		M654 (billion USD)		M655 (billion USD)		M656 (billion USD)		M657 (billion USD)		M658 (billion USD)		M659 (billion USD)		M660 (billion USD)		M661 (billion USD)		M662 (billion USD)		M663 (billion USD)		M664 (billion USD)		M665 (billion USD)		M666 (billion USD)		M667 (billion USD)		M668 (billion USD)		M669 (billion USD)		M670 (billion USD)		M671 (billion USD)		M672 (billion USD)		M673 (billion USD)		M674 (billion USD)		M675 (billion USD)		M676 (billion USD)		M677 (billion USD)		M678 (billion USD)		M679 (billion USD)		M680 (billion USD)		M681 (billion USD)		M682 (billion USD)		M683 (billion USD)		M684 (billion USD)		M685 (billion USD)		M686 (billion USD)		M687 (billion USD)		M688 (billion USD)		M689 (billion USD)		M690 (billion USD)		M691 (billion USD)		M692 (billion USD)		M693 (billion USD)		M694 (billion USD)		M695 (billion USD)		M696 (billion USD)		M697 (billion USD)		M698 (billion USD)		M699 (billion USD)		M700 (billion USD)		M701 (billion USD)		M702 (billion USD)		M703 (billion USD)		M704 (billion USD)		M705 (billion USD)		M706 (billion USD)		M707 (billion USD)		M708 (billion USD)		M709 (billion USD)		M710 (billion USD)		M711 (billion USD)		M712 (billion USD)		M713 (billion USD)		M714 (billion USD)		M715 (billion USD)		M716 (billion USD)		M717 (billion USD)		M718 (billion USD)		M719 (billion USD)		M720 (billion USD)		M721 (billion USD)		M722 (billion USD)		M723 (billion USD)		M724 (billion USD)		M725 (billion USD)		M726 (billion USD)		M727 (billion USD)		M728 (billion USD)		M729 (billion USD)		M730 (billion USD)		M731 (billion USD)		M732 (billion USD)		M733 (billion USD)		M734 (billion USD)		M735 (billion USD)		M736 (billion USD)		M737 (billion USD)		M738 (billion USD)		M739 (billion USD)		M740 (billion USD)		M741 (billion USD)		M742 (billion USD)		M743 (billion USD)		M744 (billion USD)		M745 (billion USD)		M746 (billion USD)		M747 (billion USD)		M748 (billion USD)		M749	
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Keystone Health Plan East, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33871PA0100020	Keystone HMO Platinum Preferred \$10/\$20/\$200	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100021	Keystone HMO Platinum Preferred \$20/\$40/\$250	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100022	Keystone HMO Gold Preferred \$40/\$80/\$650	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100023	Keystone HMO Gold Classic \$1,500/\$30/\$60/90%	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100024	Keystone HMO Silver Classic \$4,750/\$40/\$80/70%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100025	Keystone HMO Silver Classic \$3,750/\$40/\$80/50%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100026	Keystone HMO Bronze Essential \$7,500/\$70/\$140/\$700	HMO	Bronze	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100044	Keystone HMO Gold Proactive	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100045	Keystone HMO Silver Proactive	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100047	Keystone HMO Gold Classic \$2,500/\$40/\$80/100%	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100049	Keystone HMO Silver Secure \$5,000/\$50/\$100/\$600	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100050	Keystone HMO Platinum Preferred \$25/\$50/\$400	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100052	Keystone HMO Silver Proactive Value	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100053	Keystone HMO Platinum Preferred \$5/\$15/\$500	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110011	Keystone DPOS Platinum Preferred \$10/\$20/\$200	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110012	Keystone DPOS Platinum Preferred \$20/\$40/\$250	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110013	Keystone DPOS Gold Preferred \$40/\$80/\$650	POS	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110014	Keystone DPOS Gold Classic \$1,500/\$30/\$60/90%	POS	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110019	Keystone DPOS Silver Classic \$3,750/\$40/\$80/50%	POS	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100054	Keystone HMO Gold Proactive Value	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100055	Keystone HMO Platinum Preferred \$10/\$20/\$200	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100056	Keystone HMO Platinum Preferred \$20/\$40/\$250	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100059	Keystone HMO Gold Preferred \$40/\$80/\$650	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100060	Keystone HMO Gold Classic \$1,500/\$30/\$60/90%	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100062	Keystone HMO Silver Classic \$4,750/\$40/\$80/70%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100064	Keystone HMO Silver Classic \$3,750/\$40/\$80/50%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100065	Keystone HMO Bronze Essential \$7,500/\$70/\$140/\$700	HMO	Bronze	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100066	Keystone HMO Gold Proactive	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100068	Keystone HMO Silver Proactive	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100061	Keystone HMO Gold Classic \$2,500/\$40/\$80/100%	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100063	Keystone HMO Silver Secure \$5,000/\$50/\$100/\$600	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100057	Keystone HMO Platinum Preferred \$25/\$50/\$400	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100069	Keystone HMO Silver Proactive Value	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100058	Keystone HMO Platinum Preferred \$5/\$15/\$500	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110021	Keystone DPOS Platinum Preferred \$10/\$20/\$200	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110022	Keystone DPOS Platinum Preferred \$20/\$40/\$250	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

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Unified Rate Review v6.0

Company Legal Name:Keystone Health Plan East

HIOS Issuer ID:33871

State:PA

Effective Date of Rate Change(s):1/1/2024

Market:Small Group

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:1/1/2022

to12/31/2022

PMPM

Allowed Claims	\$574,300,555.17	\$498.06
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$498,496,968.87	\$432.32
Risk Adjustment	-\$33,240,948.64	-\$28.83
Experience Period Premium	\$649,634,502.56	\$563.39
Experience Period Member Months	1,153,076	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$81.31	1.051	1.038	1.051	1.038	\$96.77
Outpatient Hospital	\$106.72	1.045	1.038	1.045	1.038	\$125.57
Professional	\$137.50	1.029	1.038	1.029	1.038	\$156.87
Other Medical	\$0.00	1.029	1.038	1.029	1.038	\$0.00
Capitation	\$51.67	1.000	1.020	1.000	1.020	\$53.76
Prescription Drug	\$115.76	0.995	1.038	0.995	1.038	\$123.48
Total	\$492.96					\$556.44

Morbidity Adjustment	1.000
Demographic Shift	1.008
Plan Design Changes	1.000
Other	0.998
Adjusted Trended EHB Allowed Claims PMPM for 1/1/2024	\$559.77

Manual EHB Allowed Claims PMPM	\$574.92
Applied Credibility %	0.00%

Projected Period Totals

Projected Index Rate for 1/1/2024	\$574.92	\$630,707,362.20
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	-\$39.33	-\$43,146,386.55
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	\$614.25	\$673,853,748.75

Projected Member Months	1,097,035
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Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

1 of 4

Rating Area Data Collection

*Specify the total number of Rating
Select only the Rating Areas you ar
To validate, select the Validate but
To finalize, select the Finalize butt*

Rating Area	Rating Factor
Rating Area 8	1.0000

*Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.
e offering plans within and add a factor for each area.
ton or Ctrl + Shift + I.
on or Ctrl + Shift + F.*

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 small group 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: Small Group

Effective Date(s): 1/1/2024 – 3/31/2024, 4/1/2024 – 6/30/2024, 7/1/2024 – 9/30/2024,
10/1/2024 – 12/31/2024

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 small group 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.

The Federal government ended the Health Insurance Providers Fee beginning with premiums due in 2022.

We are projecting that claims will increase by 8.1% in 2024. More than half of the change in health care service costs is driven by changes to health care provider fees.

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 0.2%. The minimum increase is -2.6% and the maximum increase is 3.2%.

WORKSHEET 1: MARKET EXPERIENCE

SECTION I: EXPERIENCE PERIOD DATA

SINGLE RISK POOL

The single risk pool reflects all covered lives for every small group 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 small group 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) 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 small group 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.

c. Quarterly Premium Trend

Rates for second, third and fourth quarters increase by 1.5% each quarter.

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. We consider the combined experience data to be fully credible.

RISK ADJUSTMENT AND REINSURANCE

Projected Risk Adjustment PMPM

Projected Risk Adjustment is accounted for in Projected Incurred Claims before 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.

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 small group risk pool population is 37.

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 Small Group Plans in Pennsylvania. The Index Rate reflects the twelve month projection for calendar year 2024. It has been developed following the specifications of 45 CFR § 156.80(d)(1).

TERMINATED PLANS

No plans are being terminated during 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, [REDACTED], 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. When an alternate methodology was used to calculate the AV Metal Value a copy of the actuarial certification required by 45 CFR Part 156, §156.135 was included.

[REDACTED]
May 17, 2023

Project Information		Financial Summary				Status	
Project Name	Project ID	Budget	Actual	Variance	Forecast	Progress	Completion
Project A		1000000	950000	50000	980000	95%	90%
Project B		2000000	2100000	-100000	2050000	80%	75%
Project C		500000	480000	20000	490000	70%	65%
Project D		3000000	2900000	100000	2950000	60%	55%
Project E		1500000	1600000	-100000	1550000	50%	45%
Project F		750000	720000	30000	730000	40%	35%
Project G		1200000	1150000	50000	1180000	30%	25%
Project H		900000	880000	20000	890000	20%	15%
Project I		600000	580000	20000	590000	10%	5%
Project J		400000	390000	10000	395000	5%	0%
Project K		800000	780000	20000	790000	0%	0%
Project L		1100000	1050000	50000	1080000	0%	0%
Project M		1300000	1250000	50000	1280000	0%	0%
Project N		1600000	1550000	50000	1580000	0%	0%
Project O		1800000	1750000	50000	1780000	0%	0%
Project P		2100000	2050000	50000	2080000	0%	0%
Project Q		2300000	2250000	50000	2280000	0%	0%
Project R		2500000	2450000	50000	2480000	0%	0%
Project S		2700000	2650000	50000	2680000	0%	0%
Project T		2900000	2850000	50000	2880000	0%	0%
Project U		3100000	3050000	50000	3080000	0%	0%
Project V		3300000	3250000	50000	3280000	0%	0%
Project W		3500000	3450000	50000	3480000	0%	0%
Project X		3700000	3650000	50000	3680000	0%	0%
Project Y		3900000	3850000	50000	3880000	0%	0%
Project Z		4100000	4050000	50000	4080000	0%	0%
Project AA		4300000	4250000	50000	4280000	0%	0%
Project AB		4500000	4450000	50000	4480000	0%	0%
Project AC		4700000	4650000	50000	4680000	0%	0%
Project AD		4900000	4850000	50000	4880000	0%	0%
Project AE		5100000	5050000	50000	5080000	0%	0%
Project AF		5300000	5250000	50000	5280000	0%	0%
Project AG		5500000	5450000	50000	5480000	0%	0%
Project AH		5700000	5650000	50000	5680000	0%	0%
Project AI		5900000	5850000	50000	5880000	0%	0%
Project AJ		6100000	6050000	50000	6080000	0%	0%
Project AK		6300000	6250000	50000	6280000	0%	0%
Project AL		6500000	6450000	50000	6480000	0%	0%
Project AM		6700000	6650000	50000	6680000	0%	0%
Project AN		6900000	6850000	50000	6880000	0%	0%
Project AO		7100000	7050000	50000	7080000	0%	0%
Project AP		7300000	7250000	50000	7280000	0%	0%
Project AQ		7500000	7450000	50000	7480000	0%	0%
Project AR		7700000	7650000	50000	7680000	0%	0%
Project AS		7900000	7850000	50000	7880000	0%	0%
Project AT		8100000	8050000	50000	8080000	0%	0%
Project AU		8300000	8250000	50000	8280000	0%	0%
Project AV		8500000	8450000	50000	8480000	0%	0%
Project AW		8700000	8650000	50000	8680000	0%	0%
Project AX		8900000	8850000	50000	8880000	0%	0%
Project AY		9100000	9050000	50000	9080000	0%	0%
Project AZ		9300000	9250000	50000	9280000	0%	0%
Project BA		9500000	9450000	50000	9480000	0%	0%
Project BB		9700000	9650000	50000	9680000	0%	0%
Project BC		9900000	9850000	50000	9880000	0%	0%
Project BD		10100000	10050000	50000	10080000	0%	0%
Project BE		10300000	10250000	50000	10280000	0%	0%
Project BF		10500000	10450000	50000	10480000	0%	0%
Project BG		10700000	10650000	50000	10680000	0%	0%
Project BH		10900000	10850000	50000	10880000	0%	0%
Project BI		11100000	11050000	50000	11080000	0%	0%
Project BJ		11300000	11250000	50000	11280000	0%	0%
Project BK		11500000	11450000	50000	11480000	0%	0%
Project BL		11700000	11650000	50000	11680000	0%	0%
Project BM		11900000	11850000	50000	11880000	0%	0%
Project BN		12100000	12050000	50000	12080000	0%	0%
Project BO		12300000	12250000	50000	12280000	0%	0%
Project BP		12500000	12450000	50000	12480000	0%	0%
Project BQ		12700000	12650000	50000	12680000	0%	0%
Project BR		12900000	12850000	50000	12880000	0%	0%
Project BS		13100000	13050000	50000	13080000	0%	0%
Project BT		13300000	13250000	50000	13280000	0%	0%
Project BU		13500000	13450000	50000	13480000	0%	0%
Project BV		13700000	13650000	50000	13680000	0%	0%
Project BW		13900000	13850000	50000	13880000	0%	0%
Project BX		14100000	14050000	50000	14080000	0%	0%
Project BY		14300000	14250000	50000	14280000	0%	0%
Project BZ		14500000	14450000	50000	14480000	0%	0%
Project CA		14700000	14650000	50000	14680000	0%	0%
Project CB		14900000	14850000	50000	14880000	0%	0%
Project CC		15100000	15050000	50000	15080000	0%	0%
Project CD		15300000	15250000	50000	15280000	0%	0%
Project CE		15500000	15450000	50000	15480000	0%	0%
Project CF		15700000	15650000	50000	15680000	0%	0%
Project CG		15900000	15850000	50000	15880000	0%	0%
Project CH		16100000	16050000	50000	16080000	0%	0%
Project CI		16300000	16250000	50000	16280000	0%	0%
Project CJ		16500000	16450000	50000	16480000	0%	0%
Project CK		16700000	16650000	50000	16680000	0%	0%
Project CL		16900000	16850000	50000	16880000	0%	0%
Project CM		17100000	17050000	50000	17080000	0%	0%
Project CN		17300000	17250000	50000	17280000	0%	0%
Project CO		17500000	17450000	50000	17480000	0%	0%
Project CP		17700000	17650000	50000	17680000	0%	0%
Project CQ		17900000	17850000	50000	17880000	0%	0%
Project CR		18100000	18050000	50000	18080000	0%	0%
Project CS		18300000	18250000	50000	18280000	0%	0%
Project CT		18500000	18450000	50000	18480000	0%	0%
Project CU		18700000	18650000	50000	18680000	0%	0%
Project CV		18900000	18850000	50000	18880000	0%	0%
Project CW		19100000	19050000	50000	19080000	0%	0%
Project CX		19300000	19250000	50000	19280000	0%	0%
Project CY		19500000	19450000	50000	19480000	0%	0%
Project CZ		19700000	19650000	50000	19680000	0%	0%
Project DA		19900000	19850000	50000	19880000	0%	0%
Project DB		20100000	20050000	50000	20080000	0%	0%
Project DC		20300000	20250000	50000	20280000	0%	0%
Project DD		20500000	20450000	50000	20480000	0%	0%
Project DE		20700000	20650000	50000	20680000	0%	0%
Project DF		20900000	20850000	50000	20880000	0%	0%
Project DG		21100000	21050000	50000	21080000	0%	0%
Project DH		21300000	21250000	50000	21280000	0%	0%
Project DI		21500000	21450000	50000	21480000	0%	0%
Project DJ		21700000	21650000	50000	21680000	0%	0%
Project DK		21900000	21850000	50000	21880000	0%	0%
Project DL		22100000	22050000	50000	22080000	0%	0%
Project DM		22300000	22250000	50000	22280000	0%	0%
Project DN		22500000	22450000	50000	22480000	0%	0%
Project DO		22700000	22650000	50000	22680000	0%	0%
Project DP		22900000	22850000	50000	22880000	0%	0%
Project DQ		23100000	23050000	50000	23080000	0%	0%
Project DR		23300000	23250000	50000	23280000	0%	0%
Project DS		23500000	23450000	50000	23480000	0%	0%
Project DT		23700000	23650000	50000	23680000	0%	0%
Project DU		23900000	23850000	50000	23880000	0%	0%
Project DV		24100000	24050000	50000	24080000	0%	0%
Project DW		24300000	24250000	50000	24280000	0%	0%
Project DX		24500000	24450000	50000	24480000	0%	0%
Project DY		24700000	24650000	50000	24680000	0%	0%
Project DZ		24900000	24850000	50000	24880000	0%	0%
Project EA		25100000	25050000	50000	25080000	0%	0%
Project EB		25300000	25250000	50000	25280000	0%	0%
Project EC		25500000	25450000	50000	25480000	0%	0%
Project ED		25700000	25650000	50000	25680000	0%	0%
Project EE		25900000	25850000	50000	25880000	0%	0%
Project EF		26100000	26050000	50000	26080000	0%	0%
Project EG		26300000	26250000	50000	26280000	0%	0%
Project EH		26500000	26450000	50000	26480000	0%	0%
Project EI		26700000	26650000	50000	26680000	0%	0%
Project EJ		26900000	26850000	50000	26880000	0%	0%
Project EK		27100000	27050000	50000	27080000	0%	0%
Project EL		27300000	27250000	50000	27280000	0%	0%
Project EM		27500000	27450000	50000	27480000	0%	0%
Project EN		27700000	27650000	50000	27680000	0%	0%
Project EO		27900000	27850000	50000	27880000	0%	0%
Project EP		28100000	28050000	50000	28080000	0%	0%
Project EQ		28300000	28250000	50000	28280000	0%	0%
Project ER		28500000	28450000	50000	28480000	0%	0%
Project ES		28700000	28650000	50000	28680000	0%	0%
Project ET		28900000	28850000	50000	28880000	0%	0%
Project EU		29100000	29050000	50000	29080000	0%	0%
Project EV		29300000	29250000	50000	29280000	0%	0%
Project EW		29500000	29450000	50000	29480000	0%	0%
Project EX		29700000	29650000	50000	29680000	0%	0%
Project EY		29900000	29850000	50000	29880000	0%	0%
Project EZ		30100000	30050000	50000	30080000	0%	0%
Project FA		30300000	30250000	50000	30280000	0%	0%
Project FB		30500000	30450000	50000	30480000	0%	0%
Project FC		30700000	30650000	50000	30680000	0%	0%
Project FD		30900000	30850000	50000	30880000	0%	0%
Project FE		31100000	31050000	50000	31080000	0%	0%
Project FF		31300000	31250000	50000	31280000	0%	0%
Project FG		31500000	31450000	50000	31480000	0%	0%
Project FH		31700000	31650000	50000	31680000	0%	0%
Project FI		31900000	31850000	50000	31880000	0%	0%
Project FJ		32100000	32050000	50000	32080000	0%	0%

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[illegible]

Project Information		Financial Summary		Operational Data	
Project ID	Project Name	Budget	Actual Cost	Progress %	Completion Date
001	Project A	1000000	950000	95%	2023-12-31
002	Project B	2000000	1800000	90%	2024-01-15
003	Project C	1500000	1400000	93%	2023-11-30
004	Project D	800000	750000	94%	2024-02-01
005	Project E	1200000	1100000	92%	2023-12-15
006	Project F	900000	850000	94%	2024-01-01
007	Project G	1100000	1050000	95%	2023-12-20
008	Project H	700000	680000	97%	2024-01-10
009	Project I	1300000	1250000	96%	2023-11-25
010	Project J	600000	580000	97%	2024-01-05
011	Project K	1400000	1350000	97%	2023-12-10
012	Project L	500000	480000	96%	2024-01-20
013	Project M	1600000	1550000	97%	2023-12-05
014	Project N	400000	380000	95%	2024-01-15
015	Project O	1700000	1650000	97%	2023-11-20
016	Project P	300000	290000	97%	2024-01-01
017	Project Q	1900000	1850000	97%	2023-12-25
018	Project R	2500000	2400000	96%	2024-01-10
019	Project S	1000000	980000	98%	2023-12-15
020	Project T	750000	730000	97%	2024-01-05
021	Project U	1150000	1120000	97%	2023-12-20
022	Project V	650000	630000	97%	2024-01-10
023	Project W	1350000	1320000	97%	2023-11-25
024	Project X	550000	530000	97%	2024-01-20
025	Project Y	1550000	1520000	98%	2023-12-05
026	Project Z	450000	430000	96%	2024-01-15
027	Project AA	1650000	1620000	98%	2023-11-20
028	Project AB	350000	340000	98%	2024-01-01
029	Project AC	1850000	1820000	98%	2023-12-25
030	Project AD	2200000	2150000	98%	2024-01-10
031	Project AE	950000	930000	98%	2023-12-15
032	Project AF	780000	760000	98%	2024-01-05
033	Project AG	1180000	1160000	98%	2023-12-20
034	Project AH	680000	660000	98%	2024-01-10
035	Project AI	1380000	1360000	98%	2023-11-25
036	Project AJ	580000	560000	98%	2024-01-20
037	Project AK	1580000	1560000	99%	2023-12-05
038	Project AL	480000	460000	97%	2024-01-15
039	Project AM	1680000	1660000	99%	2023-11-20
040	Project AN	380000	370000	99%	2024-01-01
041	Project AO	1880000	1860000	99%	2023-12-25
042	Project AP	2300000	2250000	98%	2024-01-10
043	Project AQ	980000	960000	99%	2023-12-15
044	Project AR	820000	800000	99%	2024-01-05
045	Project AS	1220000	1200000	99%	2023-12-20
046	Project AT	720000	700000	99%	2024-01-10
047	Project AU	1420000	1400000	99%	2023-11-25
048	Project AV	620000	600000	99%	2024-01-20
049	Project AW	1620000	1600000	99%	2023-12-05
050	Project AX	520000	500000	99%	2024-01-15
051	Project AY	1720000	1700000	99%	2023-11-20
052	Project AZ	420000	400000	99%	2024-01-01
053	Project BA	1920000	1900000	99%	2023-12-25
054	Project BB	2400000	2350000	98%	2024-01-10
055	Project BC	1020000	1000000	99%	2023-12-15
056	Project BD	860000	840000	99%	2024-01-05
057	Project BE	1260000	1240000	99%	2023-12-20
058	Project BF	760000	740000	99%	2024-01-10
059	Project BG	1460000	1440000	99%	2023-11-25
060	Project BH	660000	640000	99%	2024-01-20
061	Project BI	1660000	1640000	99%	2023-12-05
062	Project BJ	560000	540000	99%	2024-01-15
063	Project BK	1760000	1740000	99%	2023-11-20
064	Project BL	460000	440000	99%	2024-01-01
065	Project BM	1960000	1940000	99%	2023-12-25
066	Project BN	2500000	2450000	98%	2024-01-10
067	Project BO	1060000	1040000	99%	2023-12-15
068	Project BP	900000	880000	99%	2024-01-05
069	Project BQ	1300000	1280000	99%	2023-12-20
070	Project BR	800000	780000	99%	2024-01-10
071	Project BS	1500000	1480000	99%	2023-11-25
072	Project BT	700000	680000	99%	2024-01-20
073	Project BU	1700000	1680000	99%	2023-12-05
074	Project BV	500000	480000	99%	2024-01-15
075	Project BW	1800000	1780000	99%	2023-11-20
076	Project BX	400000	380000	99%	2024-01-01
077	Project BY	2000000	1980000	99%	2023-12-25
078	Project BZ	2600000	2550000	98%	2024-01-10
079	Project CA	1100000	1080000	99%	2023-12-15
080	Project CB	940000	920000	99%	2024-01-05
081	Project CC	1340000	1320000	99%	2023-12-20
082	Project CD	840000	820000	99%	2024-01-10
083	Project CE	1540000	1520000	99%	2023-11-25
084	Project CF	740000	720000	99%	2024-01-20
085	Project CG	1740000	1720000	99%	2023-12-05
086	Project CH	540000	520000	99%	2024-01-15
087	Project CI	1840000	1820000	99%	2023-11-20
088	Project CJ	440000	420000	99%	2024-01-01
089	Project CK	2040000	2020000	99%	2023-12-25
090	Project CL	2700000	2650000	98%	2024-01-10
091	Project CM	1140000	1120000	99%	2023-12-15
092	Project CN	980000	960000	99%	2024-01-05
093	Project CO	1380000	1360000	99%	2023-12-20
094	Project CP	880000	860000	99%	2024-01-10
095	Project CQ	1580000	1560000	99%	2023-11-25
096	Project CR	780000	760000	99%	2024-01-20
097	Project CS	1780000	1760000	99%	2023-12-05
098	Project CT	580000	560000	99%	2024-01-15
099	Project CU	1880000	1860000	99%	2023-11-20
100	Project CV	480000	460000	99%	2024-01-01

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Project Information		Financial Summary		Operational Data	
Project ID	Project Name	Budget	Actual Cost	Progress %	Completion Date
001	Project A	1000000	950000	95%	2023-12-31
002	Project B	2000000	1800000	90%	2024-01-15
003	Project C	1500000	1400000	93%	2023-11-30
004	Project D	800000	750000	94%	2024-02-01
005	Project E	1200000	1100000	92%	2023-12-15
006	Project F	900000	850000	94%	2024-01-01
007	Project G	1100000	1050000	95%	2023-12-20
008	Project H	1300000	1200000	92%	2024-01-10
009	Project I	700000	650000	93%	2023-11-25
010	Project J	1600000	1500000	94%	2024-01-20
011	Project K	1400000	1300000	93%	2023-12-05
012	Project L	1800000	1700000	94%	2024-01-05
013	Project M	1000000	900000	90%	2023-12-10
014	Project N	1200000	1150000	96%	2024-01-12
015	Project O	900000	800000	89%	2023-11-20
016	Project P	1100000	1000000	91%	2024-01-08
017	Project Q	1300000	1250000	96%	2023-12-25
018	Project R	800000	700000	88%	2024-01-18
019	Project S	1500000	1450000	97%	2023-12-01
020	Project T	1700000	1600000	94%	2024-01-22
021	Project U	1000000	950000	95%	2023-12-18
022	Project V	1200000	1100000	92%	2024-01-03
023	Project W	900000	850000	94%	2023-12-28
024	Project X	1100000	1050000	95%	2024-01-07
025	Project Y	1300000	1200000	92%	2023-12-12
026	Project Z	800000	750000	94%	2024-01-17
027	Project AA	1500000	1400000	93%	2023-11-27
028	Project AB	1700000	1600000	94%	2024-01-21
029	Project AC	1000000	900000	90%	2023-12-07
030	Project AD	1200000	1150000	96%	2024-01-11
031	Project AE	900000	800000	89%	2023-11-19
032	Project AF	1100000	1000000	91%	2024-01-09
033	Project AG	1300000	1250000	96%	2023-12-29
034	Project AH	800000	700000	88%	2024-01-19
035	Project AI	1500000	1450000	97%	2023-12-04
036	Project AJ	1700000	1600000	94%	2024-01-23
037	Project AK	1000000	950000	95%	2023-12-14
038	Project AL	1200000	1100000	92%	2024-01-04
039	Project AM	900000	850000	94%	2023-12-24
040	Project AN	1100000	1050000	95%	2024-01-06
041	Project AO	1300000	1200000	92%	2023-12-16
042	Project AP	800000	750000	94%	2024-01-16
043	Project AQ	1500000	1400000	93%	2023-11-26
044	Project AR	1700000	1600000	94%	2024-01-24
045	Project AS	1000000	900000	90%	2023-12-06
046	Project AT	1200000	1150000	96%	2024-01-14
047	Project AU	900000	800000	89%	2023-11-18
048	Project AV	1100000	1000000	91%	2024-01-10
049	Project AW	1300000	1250000	96%	2023-12-30
050	Project AX	800000	700000	88%	2024-01-20
051	Project AY	1500000	1450000	97%	2023-12-03
052	Project AZ	1700000	1600000	94%	2024-01-25
053	Project BA	1000000	950000	95%	2023-12-13
054	Project BB	1200000	1100000	92%	2024-01-05
055	Project BC	900000	850000	94%	2023-12-27
056	Project BD	1100000	1050000	95%	2024-01-07
057	Project BE	1300000	1200000	92%	2023-12-17
058	Project BF	800000	750000	94%	2024-01-17
059	Project BG	1500000	1400000	93%	2023-11-27
060	Project BH	1700000	1600000	94%	2024-01-27
061	Project BI	1000000	900000	90%	2023-12-07
062	Project BJ	1200000	1150000	96%	2024-01-15
063	Project BK	900000	800000	89%	2023-11-17
064	Project BL	1100000	1000000	91%	2024-01-11
065	Project BM	1300000	1250000	96%	2023-12-31
066	Project BN	800000	700000	88%	2024-01-21
067	Project BO	1500000	1400000	93%	2023-11-29
068	Project BP	1700000	1600000	94%	2024-01-29
069	Project BQ	1000000	950000	95%	2023-12-19
070	Project BR	1200000	1100000	92%	2024-01-09
071	Project BS	900000	850000	94%	2023-12-29
072	Project BT	1100000	1050000	95%	2024-01-09
073	Project BU	1300000	1200000	92%	2023-12-19
074	Project BV	800000	750000	94%	2024-01-19
075	Project BW	1500000	1400000	93%	2023-11-29
076	Project BX	1700000	1600000	94%	2024-01-29
077	Project BY	1000000	950000	95%	2023-12-19
078	Project BZ	1200000	1100000	92%	2024-01-10
079	Project CA	900000	850000	94%	2023-12-30
080	Project CB	1100000	1050000	95%	2024-01-10
081	Project CC	1300000	1200000	92%	2023-12-20
082	Project CD	800000	750000	94%	2024-01-20
083	Project CE	1500000	1400000	93%	2023-11-30
084	Project CF	1700000	1600000	94%	2024-01-30
085	Project CG	1000000	900000	90%	2023-12-10
086	Project CH	1200000	1150000	96%	2024-01-18
087	Project CI	900000	800000	89%	2023-11-20
088	Project CJ	1100000	1000000	91%	2024-01-12
089	Project CK	1300000	1250000	96%	2023-12-31
090	Project CL	800000	700000	88%	2024-01-22
091	Project CM	1500000	1400000	93%	2023-11-31
092	Project CN	1700000	1600000	94%	2024-01-31
093	Project CO	1000000	950000	95%	2023-12-21
094	Project CP	1200000	1100000	92%	2024-01-11
095	Project CQ	900000	850000	94%	2023-12-31
096	Project CR	1100000	1050000	95%	2024-01-11
097	Project CS	1300000	1200000	92%	2023-12-21
098	Project CT	800000	750000	94%	2024-01-21
099	Project CU	1500000	1400000	93%	2023-11-31
100	Project CV	1700000	1600000	94%	2024-01-31

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Project Information		Financial Summary		Operational Data	
Project ID	Project Name	Budget	Actual Cost	Progress %	Status
001	Project A	1000000	950000	95%	Completed
002	Project B	2000000	1800000	90%	In Progress
003	Project C	1500000	1200000	80%	In Progress
004	Project D	800000	750000	93%	In Progress
005	Project E	1200000	1100000	92%	In Progress
006	Project F	900000	850000	94%	In Progress
007	Project G	1100000	1050000	95%	In Progress
008	Project H	1300000	1250000	96%	In Progress
009	Project I	1400000	1350000	97%	In Progress
010	Project J	1600000	1550000	97%	In Progress
011	Project K	1700000	1650000	97%	In Progress
012	Project L	1800000	1750000	97%	In Progress
013	Project M	1900000	1850000	97%	In Progress
014	Project N	2000000	1950000	97%	In Progress
015	Project O	2100000	2050000	97%	In Progress
016	Project P	2200000	2150000	97%	In Progress
017	Project Q	2300000	2250000	97%	In Progress
018	Project R	2400000	2350000	97%	In Progress
019	Project S	2500000	2450000	97%	In Progress
020	Project T	2600000	2550000	97%	In Progress
021	Project U	2700000	2650000	97%	In Progress
022	Project V	2800000	2750000	97%	In Progress
023	Project W	2900000	2850000	97%	In Progress
024	Project X	3000000	2950000	97%	In Progress
025	Project Y	3100000	3050000	97%	In Progress
026	Project Z	3200000	3150000	97%	In Progress
027	Project AA	3300000	3250000	97%	In Progress
028	Project AB	3400000	3350000	97%	In Progress
029	Project AC	3500000	3450000	97%	In Progress
030	Project AD	3600000	3550000	97%	In Progress
031	Project AE	3700000	3650000	97%	In Progress
032	Project AF	3800000	3750000	97%	In Progress
033	Project AG	3900000	3850000	97%	In Progress
034	Project AH	4000000	3950000	97%	In Progress
035	Project AI	4100000	4050000	97%	In Progress
036	Project AJ	4200000	4150000	97%	In Progress
037	Project AK	4300000	4250000	97%	In Progress
038	Project AL	4400000	4350000	97%	In Progress
039	Project AM	4500000	4450000	97%	In Progress
040	Project AN	4600000	4550000	97%	In Progress
041	Project AO	4700000	4650000	97%	In Progress
042	Project AP	4800000	4750000	97%	In Progress
043	Project AQ	4900000	4850000	97%	In Progress
044	Project AR	5000000	4950000	97%	In Progress
045	Project AS	5100000	5050000	97%	In Progress
046	Project AT	5200000	5150000	97%	In Progress
047	Project AU	5300000	5250000	97%	In Progress
048	Project AV	5400000	5350000	97%	In Progress
049	Project AW	5500000	5450000	97%	In Progress
050	Project AX	5600000	5550000	97%	In Progress
051	Project AY	5700000	5650000	97%	In Progress
052	Project AZ	5800000	5750000	97%	In Progress
053	Project BA	5900000	5850000	97%	In Progress
054	Project BB	6000000	5950000	97%	In Progress
055	Project BC	6100000	6050000	97%	In Progress
056	Project BD	6200000	6150000	97%	In Progress
057	Project BE	6300000	6250000	97%	In Progress
058	Project BF	6400000	6350000	97%	In Progress
059	Project BG	6500000	6450000	97%	In Progress
060	Project BH	6600000	6550000	97%	In Progress
061	Project BI	6700000	6650000	97%	In Progress
062	Project BJ	6800000	6750000	97%	In Progress
063	Project BK	6900000	6850000	97%	In Progress
064	Project BL	7000000	6950000	97%	In Progress
065	Project BM	7100000	7050000	97%	In Progress
066	Project BN	7200000	7150000	97%	In Progress
067	Project BO	7300000	7250000	97%	In Progress
068	Project BP	7400000	7350000	97%	In Progress
069	Project BQ	7500000	7450000	97%	In Progress
070	Project BR	7600000	7550000	97%	In Progress
071	Project BS	7700000	7650000	97%	In Progress
072	Project BT	7800000	7750000	97%	In Progress
073	Project BU	7900000	7850000	97%	In Progress
074	Project BV	8000000	7950000	97%	In Progress
075	Project BW	8100000	8050000	97%	In Progress
076	Project BX	8200000	8150000	97%	In Progress
077	Project BY	8300000	8250000	97%	In Progress
078	Project BZ	8400000	8350000	97%	In Progress
079	Project CA	8500000	8450000	97%	In Progress
080	Project CB	8600000	8550000	97%	In Progress
081	Project CC	8700000	8650000	97%	In Progress
082	Project CD	8800000	8750000	97%	In Progress
083	Project CE	8900000	8850000	97%	In Progress
084	Project CF	9000000	8950000	97%	In Progress
085	Project CG	9100000	9050000	97%	In Progress
086	Project CH	9200000	9150000	97%	In Progress
087	Project CI	9300000	9250000	97%	In Progress
088	Project CJ	9400000	9350000	97%	In Progress
089	Project CK	9500000	9450000	97%	In Progress
090	Project CL	9600000	9550000	97%	In Progress
091	Project CM	9700000	9650000	97%	In Progress
092	Project CN	9800000	9750000	97%	In Progress
093	Project CO	9900000	9850000	97%	In Progress
094	Project CP	10000000	9950000	97%	In Progress
095	Project CQ	10100000	10050000	97%	In Progress
096	Project CR	10200000	10150000	97%	In Progress
097	Project CS	10300000	10250000	97%	In Progress
098	Project CT	10400000	10350000	97%	In Progress
099	Project CU	10500000	10450000	97%	In Progress
100	Project CV	10600000	10550000	97%	In Progress
101	Project CW	10700000	10650000	97%	In Progress
102	Project CX	10800000	10750000	97%	In Progress
103	Project CY	10900000	10850000	97%	In Progress
104	Project CZ	11000000	10950000	97%	In Progress
105	Project DA	11100000	11050000	97%	In Progress
106	Project DB	11200000	11150000	97%	In Progress
107	Project DC	11300000	11250000	97%	In Progress
108	Project DD	11400000	11350000	97%	In Progress
109	Project DE	11500000	11450000	97%	In Progress
110	Project DF	11600000	11550000	97%	In Progress
111	Project DG	11700000	11650000	97%	In Progress
112	Project DH	11800000	11750000	97%	In Progress
113	Project DI	11900000	11850000	97%	In Progress
114	Project DJ	12000000	11950000	97%	In Progress
115	Project DK	12100000	12050000	97%	In Progress
116	Project DL	12200000	12150000	97%	In Progress
117	Project DM	12300000	12250000	97%	In Progress
118	Project DN	12400000	12350000	97%	In Progress
119	Project DO	12500000	12450000	97%	In Progress
120	Project DP	12600000	12550000	97%	In Progress
121	Project DQ	12700000	12650000	97%	In Progress
122	Project DR	12800000	12750000	97%	In Progress
123	Project DS	12900000	12850000	97%	In Progress
124	Project DT	13000000	12950000	97%	In Progress
125	Project DU	13100000	13050000	97%	In Progress
126	Project DV	13200000	13150000	97%	In Progress
127	Project DW	13300000	13250000	97%	In Progress
128	Project DX	13400000	13350000	97%	In Progress
129	Project DY	13500000	13450000	97%	In Progress
130	Project DZ	13600000	13550000	97%	In Progress
131	Project EA	13700000	13650000	97%	In Progress
132	Project EB	13800000	13750000	97%	In Progress
133	Project EC	13900000	13850000	97%	In Progress
134	Project ED	14000000	13950000	97%	In Progress
135	Project EE	14100000	14050000	97%	In Progress
136	Project EF	14200000	14150000	97%	In Progress
137	Project EG	14300000	14250000	97%	In Progress
138	Project EH	14400000	14350000	97%	In Progress
139	Project EI	14500000	14450000	97%	In Progress
140	Project EJ	14600000	14550000	97%	In Progress
141	Project EK	14700000	14650000	97%	In Progress
142	Project EL	14800000	14750000	97%	In Progress
143	Project EM	14900000	14850000	97%	In Progress
144	Project EN	15000000	14950000	97%	In Progress
145	Project EO	15100000	15050000	97%	In Progress
146	Project EP	15200000	15150000	97%	In Progress
147	Project EQ	15300000	15250000	97%	In Progress
148	Project ER	15400000	15350000	97%	In Progress
149	Project ES	15500000	15450000	97%	In Progress
150	Project ET	15600000	15550000	97%	In Progress
151	Project EU	15700000	15650000	97%	In Progress
152	Project EV	15800000	15750000	97%	In Progress
153	Project EW	15900000	15850000	97%	In Progress
154	Project EX	16000000	15950000	97%	In Progress
155	Project EY	16100000	16050000	97%	In Progress
156	Project EZ	16200000	16150000	97%	In Progress
157	Project FA	16300000	16250000	97%	In Progress
158	Project FB	16400000	16350000	97%	In Progress
159	Project FC	16500000	16450000	97%	In Progress
160	Project FD	16600000	16550000	97%	In Progress
161	Project FE	16700000	16650000	97%	In Progress
162	Project FF	16800000	16750000	97%	In Progress
163	Project FG	16900000	16850000	97%	In Progress
164	Project FH	17000000	16950000	97%	In Progress
165	Project FI	17100000	17050000	97%	In Progress
166	Project FJ	17200000	17150000	97%	In Progress
167	Project FK	17300000	17250000	97%	In Progress
168	Project FL	17400000	17350000	97%	In Progress
169	Project FM	17500000	17450000	97%	In Progress
170	Project FN	17600000	17550000	97%	In Progress
171	Project FO	17700000	17650000	97%	In Progress
172	Project FP	17800000	17750000	97%	In Progress
173	Project FQ	17900000	17850000	97%	In Progress
174	Project FR	18000000	17950000	97%	In Progress
175	Project FS	18100000	18050000	97%	In Progress
176	Project FT	18200000	18150000	97%	In Progress
177	Project FU	18300000	18250000	97%	In Progress
178	Project FV	18400000	18350000	97%	In Progress
179	Project FW	18500000	18450000	97%	In Progress
180	Project FX	18600000	18550000	97%	In Progress
181	Project FY	18700000	18650000	97%	In Progress
182	Project FZ	18800000	18750000	97%	In Progress
183	Project GA	18900000	18850000	97%	In Progress
184	Project GB	19000000	18950000	97%	In Progress
185	Project GC	19100000	19050000	97%	In Progress
186	Project GD	19200000	19150000	97%	In Progress
187	Project GE	19300000	19250000	97%	In Progress
188	Project GF	19400000	19350000	97%	In Progress
189	Project GG	19500000	19450000	97%	In Progress
190	Project GH	19600000	19550000	97%	In Progress
191	Project GI	19700000	19650000	97%	In Progress
192	Project GJ	19800000	19750000	97%	In Progress
193	Project GK	19900000	19850000	97%	In Progress
194	Project GL	20000000	19950000	97%	In Progress
195	Project GM	20100000	20050000	97%	In Progress
196	Project GN	20200000	20150000	97%	In Progress
197	Project GO	20300000	20250000	97%	In Progress
198	Project GP	20400000	20350000	97%	In Progress
199	Project GQ	20500000	20450000	97%	In Progress
200	Project GR	20600000	20550000	97%	In Progress
201	Project GS	20700000	20650000	97%	In Progress
202	Project GT	20800000	20750000	97%	In Progress
203	Project GU	20900000	20850000	97%	In Progress
204	Project GV	21000000	20950000	97%	In Progress
205	Project GW	21100000	21050000	97%	In Progress
206	Project GX	21200000	21150000	97%	In Progress
207	Project GY	21300000	21250000	97%	In Progress
208	Project GZ	21400000	21350000	97%	In Progress
209	Project HA	21500000	21450000	97%	In Progress
210	Project HB	21600000	21550000	97%	In Progress
211	Project HC	21700000	21650000	97%	In Progress
212	Project HD	21800000	21750000	97%	In Progress
213	Project HE	21900000	21850000	97%	In Progress
214	Project HF	22000000	21950000	97%	In Progress

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Cover Page

HIOS Issuer ID: 33871

HIOS Product ID: 33871PA010, 33871PA011

Unique Plan Design Supporting Documentation and Justification

ACTUARIAL

MEMORANDUM HIOS

Issuer ID: 33871

HIOS Product IDs: 33871PA010, 33871PA011

Applicable HIOS Plan IDs (Standard Component): 33871PA0100020, 33871PA0110011, 33871PA0100021, 33871PA0110012, 33871PA0100050, 33871PA0100053, 33871PA0100022, 33871PA0110013, 33871PA0100023, 33871PA0110014, 33871PA0100044, 33871PA0100054, 33871PA0100047, 33871PA0100024, 33871PA0100049, 33871PA0100025, 33871PA0110019, 33871PA0100045, 33871PA0100052, 33871PA0100026

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 or coinsurances 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 33871PA0100044, 33871PA0100054, 33871PA0100045, and 33871PA0100052 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:

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 to determine the equivalent overall IP hospital copay amount. The exhibit below details this calculation.

HIOS IDs	33871PA0100026	33871PA0100044, 33871PA0100054	33871PA0100044, 33871PA0100054	33871PA0100045, 33871PA0100052	33871PA0100045, 33871PA0100052
IP Cost Sharing					
Facility	\$700	\$700	\$1,100	\$900	\$1,300
Professional	50%	20%	30%	5%	10%
AVC Continuance Table					
	Bronze	Gold	Gold	Silver	Silver
PMPY for IP	\$1,081	\$1,577	\$1,577	\$1,430	\$1,430
Admit PMPY	0.04	0.06	0.06	0.06	0.06
Claim per Admit	\$24,326	\$24,919	\$24,919	\$25,064	\$25,064
Average LOS (days)	4.7	4.7	4.7	4.6	4.6
Effective Copay Factor for 5 days	0.48	0.47	0.47	0.48	0.48
Assumption from Data					
% Facility Cost	85%	85%	85%	85%	85%
% Professional Cost	15%	15%	15%	15%	15%
Calculations					
Professional Claim per Admit	\$3,649	\$3,738	\$3,738	\$3,760	\$3,760
Professional Claim per Day	\$782	\$788	\$788	\$814	\$814
Equiv. Copay per Day no max	\$391	\$158	\$236	\$41	\$81
Equiv. Copay per Day, 5-day max	\$816	\$338	\$506	\$85	\$170
Total Copay per Day, 5-day max	\$1,516	\$1,038	\$1,606	\$985	\$1,470

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.

HIOS_ID	Cost - sharing		AV Input
	PCP	Virtual PCP	
33871PA0100020, 33871PA0110011	\$10	\$5	\$ 9.00
33871PA0100021, 33871PA0110012	\$20	\$15	\$ 19.00
33871PA0100050	\$25	\$20	\$ 24.00
33871PA0100053	\$5	\$0	\$ 4.00
33871PA0100022, 33871PA0110013	\$40	\$30	\$ 38.00
33871PA0100023, 33871PA0110014	\$30	\$20	\$ 28.00
Tier 1: 33871PA0100044	\$15	\$10	\$ 14.00
Tier 2: 33871PA0100044	\$30	\$20	\$ 28.00
Tier 3: 33871PA0100044	\$45	\$30	\$ 42.00
Tier 1: 33871PA0100054	\$15	\$10	\$ 14.00
Tier 2: 33871PA0100054	\$30	\$20	\$ 28.00
Tier 3: 33871PA0100054	\$45	\$30	\$ 42.00
33871PA0100047	\$40	\$30	\$ 38.00
33871PA0100024	\$40	\$30	\$ 38.00
33871PA0100049	\$50	\$35	\$ 47.00
33871PA0100025, 33871PA0110019	\$40	\$30	\$ 38.00
Tier 1: 33871PA0100045	\$40	\$30	\$ 38.00
Tier 2: 33871PA0100045	\$70	\$50	\$ 66.00
Tier 3: 33871PA0100045	\$80	\$55	\$ 75.00
Tier 1: 33871PA0100052	\$40	\$30	\$ 38.00
Tier 2: 33871PA0100052	\$70	\$50	\$ 66.00
Tier 3: 33871PA0100052	\$80	\$55	\$ 75.00
33871PA0100026	\$70	\$50	\$ 66.00

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.

HIOS_ID	Cost - sharing		AV Input
	SP	Virtual SP	
33871PA0100020, 33871PA0110011	\$20	\$10	\$ 19.50
33871PA0100021, 33871PA0110012	\$40	\$25	\$ 39.25
33871PA0100050	\$50	\$35	\$ 49.25
33871PA0100053	\$15	\$10	\$ 14.75
33871PA0100022, 33871PA0110013	\$80	\$55	\$ 78.75
33871PA0100023, 33871PA0110014	\$60	\$40	\$ 59.00
Tier 1: 33871PA0100044	\$40	\$30	\$ 39.50
Tier 2: 33871PA0100044	\$60	\$40	\$ 59.00
Tier 3: 33871PA0100044	\$80	\$55	\$ 78.75
Tier 1: 33871PA0100054	\$40	\$30	\$ 39.50
Tier 2: 33871PA0100054	\$60	\$40	\$ 59.00
Tier 3: 33871PA0100054	\$80	\$55	\$ 78.75
33871PA0100047	\$80	\$55	\$ 78.75
33871PA0100024	\$80	\$55	\$ 78.75
33871PA0100049	\$100	\$70	\$ 98.50
33871PA0100025, 33871PA0110019	\$80	\$55	\$ 78.75
Tier 1: 33871PA0100045	\$90	\$65	\$ 88.75
Tier 2: 33871PA0100045	\$140	\$100	\$ 138.00
Tier 3: 33871PA0100045	\$150	\$105	\$ 147.75
Tier 1: 33871PA0100052	\$90	\$65	\$ 88.75
Tier 2: 33871PA0100052	\$140	\$100	\$ 138.00
Tier 3: 33871PA0100052	\$150	\$105	\$ 147.75
33871PA0100026	\$140	\$95	\$ 137.75

Combination of Cost-sharing 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. This assumption was used for plans with copay cost-sharing for outpatient facility. Our recent data indicated that 80% of outpatient facility claims came from the hospital setting. This assumption was used for plans with coinsurance cost-sharing for outpatient facility. The cost-sharing entered into the AV calculator is a blend of the copay or coinsurance in a hospital setting and the copay or coinsurance in an ambulatory surgery center.

		Cost-sharing		
HIOS ID	Service Type	ASC	Hospital	AV Input
33871PA0100020, 33871PA0110011	OP Fac.	\$50	\$100	\$77.50
33871PA0100021, 33871PA0110012	OP Fac.	\$50	\$100	\$77.50
33871PA0100050	OP Fac.	\$50	\$100	\$77.50
33871PA0100053	OP Fac.	\$80	\$160	\$124.00
33871PA0100022, 33871PA0110013	OP Fac.	\$400	\$750	\$592.50
33871PA0100023, 33871PA0110014	OP Fac.	\$400	\$750	\$592.50
33871PA0100047	OP Fac.	0%	30%	76%
33871PA0100024	OP Fac.	\$500	\$1,000	\$775.00

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.

HIOS_ID	Cost - sharing		AV Input
	MH/SA Office	MH/SA Other	
33871PA0100020, 33871PA0110011	\$20	\$20	\$ 20.00
33871PA0100021, 33871PA0110012	\$40	\$40	\$ 40.00
33871PA0100050	\$50	\$50	\$ 50.00
33871PA0100053	\$15	\$15	\$ 15.00
33871PA0100022, 33871PA0110013	\$80	\$80	\$ 80.00
33871PA0100023, 33871PA0110014	\$60	\$60	\$ 60.00
33871PA0100044	\$40	\$40	\$ 40.00
33871PA0100054	\$40	\$40	\$ 40.00
33871PA0100024	\$80	\$80	\$ 80.00
33871PA0100049	\$100	\$100	\$ 100.00
33871PA0100025, 33871PA0110019	\$80	\$80	\$ 80.00
33871PA0100045	\$90	\$90	\$ 90.00
33871PA0100052	\$90	\$90	\$ 90.00
33871PA0100026	\$140	\$140	\$ 140.00

For plan 33871PA0100047, 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	33871PA0100047 \$80
OP Visit Weight	70%
Avg Cost/Unit OP Other	\$241.79
OP Other Cost-sharing in Deductible	N/A
OP Other Weight in Deductible	N/A
OP Other Cost-sharing after Deductible	0%
OP Other Weight after Deductible	30%
Effective Copay (AV Input)	\$56.00

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.

	Cost - sharing		
HIOS_ID	Low-Cost Generic	Generic	AV Input
33871PA0100020, 33871PA0110011	\$3	\$10	\$ 7.20
33871PA0100021, 33871PA0110012	\$3	\$10	\$ 7.20
33871PA0100050	\$3	\$10	\$ 7.20
33871PA0100053	\$3	\$10	\$ 7.20
33871PA0100022, 33871PA0110013	\$3	\$15	\$ 10.20
33871PA0100023, 33871PA0110014	\$3	\$15	\$ 10.20
33871PA0100044	\$3	\$20	\$ 13.20
33871PA0100054	\$3	\$20	\$ 13.20
33871PA0100047	\$3	\$15	\$ 10.20
33871PA0100024	\$3	\$20	\$ 13.20
33871PA0100049	\$3	\$20	\$ 13.20
33871PA0100025, 33871PA0110019	\$3	\$20	\$ 13.20
33871PA0100045	\$5	\$25	\$ 17.00
33871PA0100052	\$5	\$25	\$ 17.00
33871PA0100026	\$5	\$25	\$ 17.00

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
33871PA0100044, 33871PA0100054, 33871PA0100045, 33871PA0100052	50%	10%	40%	100%

	Actuarial Value			
HIOS ID	Tier 1	Tier 2	Tier 3	Average
33871PA0100044	83.53%	79.68%	78.29%	81.05%
33871PA0100054	83.53%	78.44%	77.55%	80.63%
33871PA0100045	73.97%	70.15%	69.74%	71.90%
33871PA0100052	71.68%	70.15%	69.74%	70.75%

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 signature: _____

Actuary Printed Name: _____

Date: _____ 5/5/2023

AV screenshots redacted.

Cover Page

HIOS Issuer ID: 33871

HIOS Product ID: 33871PA010, 33871PA011

Unique Plan Design Supporting Documentation and Justification

ACTUARIAL

MEMORANDUM HIOS

Issuer ID: 33871

HIOS Product IDs: 33871PA010, 33871PA011

Applicable HIOS Plan IDs (Standard Component): 33871PA0100055, 33871PA0110021, 33871PA0100056, 33871PA0110022, 33871PA0100057, 33871PA0100058, 33871PA0100059, 33871PA0110023, 33871PA0100060, 33871PA0110024, 33871PA0100066, 33871PA0100067, 33871PA0100061, 33871PA0100062, 33871PA0100063, 33871PA0100064, 33871PA0110025, 33871PA0100068, 33871PA0100069, 33871PA0100065

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 or coinsurances 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 33871PA0100066, 33871PA0100067, 33871PA0100068, and 33871PA0100069 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:

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 to determine the equivalent overall IP hospital copay amount. The exhibit below details this calculation.

HIOS IDs	33871PA0100065	33871PA0100066, 33871PA0100067	33871PA0100066, 33871PA0100067	33871PA0100068, 33871PA0100069	33871PA0100068, 33871PA0100069
IP Cost Sharing					
Facility	\$700	\$700	\$1,100	\$900	\$1,300
Professional	50%	20%	30%	5%	10%
AVC Continuance Table					
	Bronze	Gold	Gold	Silver	Silver
PMPY for IP	\$1,081	\$1,577	\$1,577	\$1,430	\$1,430
Admit PMPY	0.04	0.06	0.06	0.06	0.06
Claim per Admit	\$24,326	\$24,919	\$24,919	\$25,064	\$25,064
Average LOS (days)	4.7	4.7	4.7	4.6	4.6
Effective Copay Factor for 5 days	0.48	0.47	0.47	0.48	0.48
Assumption from Data					
% Facility Cost	85%	85%	85%	85%	85%
% Professional Cost	15%	15%	15%	15%	15%
Calculations					
Professional Claim per Admit	\$3,649	\$3,738	\$3,738	\$3,760	\$3,760
Professional Claim per Day	\$782	\$788	\$788	\$814	\$814
Equiv. Copay per Day no max	\$391	\$158	\$236	\$41	\$81
Equiv. Copay per Day, 5-day max	\$816	\$338	\$506	\$85	\$170
Total Copay per Day, 5-day max	\$1,516	\$1,038	\$1,606	\$985	\$1,470

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.

HIOS_ID	Cost - sharing		AV Input
	PCP	Virtual PCP	
33871PA0100055, 33871PA0110021	\$10	\$5	\$ 9.00
33871PA0100056, 33871PA0110022	\$20	\$15	\$ 19.00
33871PA0100057	\$25	\$20	\$ 24.00
33871PA0100058	\$5	\$0	\$ 4.00
33871PA0100059, 33871PA0110023	\$40	\$30	\$ 38.00
33871PA0100060, 33871PA0110024	\$30	\$20	\$ 28.00
Tier 1: 33871PA0100066	\$15	\$10	\$ 14.00
Tier 2: 33871PA0100066	\$30	\$20	\$ 28.00
Tier 3: 33871PA0100066	\$45	\$30	\$ 42.00
Tier 1: 33871PA0100067	\$15	\$10	\$ 14.00
Tier 2: 33871PA0100067	\$30	\$20	\$ 28.00
Tier 3: 33871PA0100067	\$45	\$30	\$ 42.00
33871PA0100061	\$40	\$30	\$ 38.00
33871PA0100062	\$40	\$30	\$ 38.00
33871PA0100063	\$50	\$35	\$ 47.00
33871PA0100064, 33871PA0110025	\$40	\$30	\$ 38.00
Tier 1: 33871PA0100068	\$40	\$30	\$ 38.00
Tier 2: 33871PA0100068	\$70	\$50	\$ 66.00
Tier 3: 33871PA0100068	\$80	\$55	\$ 75.00
Tier 1: 33871PA0100069	\$40	\$30	\$ 38.00
Tier 2: 33871PA0100069	\$70	\$50	\$ 66.00
Tier 3: 33871PA0100069	\$80	\$55	\$ 75.00
33871PA0100065	\$70	\$50	\$ 66.00

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.

HIOS_ID	Cost - sharing		AV Input
	SP	Virtual SP	
33871PA0100055, 33871PA0110021	\$20	\$10	\$ 19.50
33871PA0100056, 33871PA0110022	\$40	\$25	\$ 39.25
33871PA0100057	\$50	\$35	\$ 49.25
33871PA0100058	\$15	\$10	\$ 14.75
33871PA0100059, 33871PA0110023	\$80	\$55	\$ 78.75
33871PA0100060, 33871PA0110024	\$60	\$40	\$ 59.00
Tier 1: 33871PA0100066	\$40	\$30	\$ 39.50
Tier 2: 33871PA0100066	\$60	\$40	\$ 59.00
Tier 3: 33871PA0100066	\$80	\$55	\$ 78.75
Tier 1: 33871PA0100067	\$40	\$30	\$ 39.50
Tier 2: 33871PA0100067	\$60	\$40	\$ 59.00
Tier 3: 33871PA0100067	\$80	\$55	\$ 78.75
33871PA0100061	\$80	\$55	\$ 78.75
33871PA0100062	\$80	\$55	\$ 78.75
33871PA0100063	\$100	\$70	\$ 98.50
33871PA0100064, 33871PA0110025	\$80	\$55	\$ 78.75
Tier 1: 33871PA0100068	\$90	\$65	\$ 88.75
Tier 2: 33871PA0100068	\$140	\$100	\$ 138.00
Tier 3: 33871PA0100068	\$150	\$105	\$ 147.75
Tier 1: 33871PA0100069	\$90	\$65	\$ 88.75
Tier 2: 33871PA0100069	\$140	\$100	\$ 138.00
Tier 3: 33871PA0100069	\$150	\$105	\$ 147.75
33871PA0100065	\$140	\$95	\$ 137.75

Combination of Cost-sharing 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. This assumption was used for plans with copay cost-sharing for outpatient facility. Our recent data indicated that 80% of outpatient facility claims came from the hospital setting. This assumption was used for plans with coinsurance cost-sharing for outpatient facility. The cost-sharing entered into the AV calculator is a blend of the copay or coinsurance in a hospital setting and the copay or coinsurance in an ambulatory surgery center.

		Cost-sharing		
HIOS ID	Service Type	ASC	Hospital	AV Input
33871PA0100055, 33871PA0110021	OP Fac.	\$50	\$100	\$77.50
33871PA0100056, 33871PA0110022	OP Fac.	\$50	\$100	\$77.50
33871PA0100057	OP Fac.	\$50	\$100	\$77.50
33871PA0100058	OP Fac.	\$80	\$160	\$124.00
33871PA0100059, 33871PA0110023	OP Fac.	\$400	\$750	\$592.50
33871PA0100060, 33871PA0110024	OP Fac.	\$400	\$750	\$592.50
33871PA0100061	OP Fac.	0%	30%	76%
33871PA0100062	OP Fac.	\$500	\$1,000	\$775.00

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.

HIOS_ID	Cost - sharing		AV Input
	MH/SA Office	MH/SA Other	
33871PA0100055, 33871PA0110021	\$20	\$20	\$ 20.00
33871PA0100056, 33871PA0110022	\$40	\$40	\$ 40.00
33871PA0100057	\$50	\$50	\$ 50.00
33871PA0100058	\$15	\$15	\$ 15.00
33871PA0100059, 33871PA0110023	\$80	\$80	\$ 80.00
33871PA0100060, 33871PA0110024	\$60	\$60	\$ 60.00
33871PA0100066	\$40	\$40	\$ 40.00
33871PA0100067	\$40	\$40	\$ 40.00
33871PA0100062	\$80	\$80	\$ 80.00
33871PA0100063	\$100	\$100	\$ 100.00
33871PA0100064, 33871PA0110025	\$80	\$80	\$ 80.00
33871PA0100068	\$90	\$90	\$ 90.00
33871PA0100069	\$90	\$90	\$ 90.00
33871PA0100065	\$140	\$140	\$ 140.00

For plan 33871PA0100061, 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	33871PA0100061 \$80
OP Visit Weight	70%
Avg Cost/Unit OP Other	\$241.79
OP Other Cost-sharing in Deductible	N/A
OP Other Weight in Deductible	N/A
OP Other Cost-sharing after Deductible	0%
OP Other Weight after Deductible	30%
Effective Copay (AV Input)	\$56.00

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.

	Cost - sharing		
HIOS_ID	Low-Cost Generic	Generic	AV Input
33871PA0100055, 33871PA0110021	\$3	\$10	\$ 7.20
33871PA0100056, 33871PA0110022	\$3	\$10	\$ 7.20
33871PA0100057	\$3	\$10	\$ 7.20
33871PA0100058	\$3	\$10	\$ 7.20
33871PA0100059, 33871PA0110023	\$3	\$15	\$ 10.20
33871PA0100060, 33871PA0110024	\$3	\$15	\$ 10.20
33871PA0100066	\$3	\$20	\$ 13.20
33871PA0100067	\$3	\$20	\$ 13.20
33871PA0100061	\$3	\$15	\$ 10.20
33871PA0100062	\$3	\$20	\$ 13.20
33871PA0100063	\$3	\$20	\$ 13.20
33871PA0100064, 33871PA0110025	\$3	\$20	\$ 13.20
33871PA0100068	\$5	\$25	\$ 17.00
33871PA0100069	\$5	\$25	\$ 17.00
33871PA0100065	\$5	\$25	\$ 17.00

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
33871PA0100066, 33871PA0100067, 33871PA0100068, 33871PA0100069	50%	10%	40%	100%

	Actuarial Value			
HIOS ID	Tier 1	Tier 2	Tier 3	Average
33871PA0100066	83.53%	79.68%	78.29%	81.05%
33871PA0100067	83.53%	78.44%	77.55%	80.63%
33871PA0100068	73.97%	70.15%	69.74%	71.90%
33871PA0100069	71.68%	70.15%	69.74%	70.75%

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 signature: _____

Actuary Printed Name: _____

Date: _____ 5/5/2023

AV screenshots redacted.

XXXXXXXXXX the 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 tobacco 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	1.516	1.520	1.003
Geographic Factor	1.000	1.000	1.000
Tobacco Factor	1.008	1.008	1.000
Total change			1.003

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	1.053
	Proactive	0.957

REDACTION JUSTIFICATION – KHPE SMALL GROUP

DOCUMENT

URRT Part III – Federal Actuarial Memorandum

Redacted Name of opining actuary (pages 8)

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 7 and 8)

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

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

Cover Letter

Redacted names and contact information (page 2)

AV Screenshots

Entire File Redacted

Unique AV Justification file

Redacted name of opining actuary (page 12)

Redacted AV Screenshots (all)

2023 and 2024 Service Area

Issuer: Keystone Health Plan East

Market: Small Group



Key *(modify as needed)*

 : On-exchange service area

 : Off-exchange only service area

Responses to Section E, Standard Questions

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

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

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

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.

We have used a quarterly trend of 1.5% in Table 5A which is slightly below the Annual Trend in Table 3. We believe that this more moderate trend will be reflective of trend going from 2024 to 2025.

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

These cells are equal to cell J32. We are anticipating relatively smooth increases to the Index rate going from 2024 to 2025 for these plans.

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 the commission PMPM is consistent between the four options. (Open-Enrollment and Special enrollment are consumer concepts and do not apply to small group business.)

- 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)

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2019	75.1%	81.6%	1,310,060	1,507,680
2020	77.9%	82.3%	1,285,783	1,316,820
2021	77.2%	82.9%	1,211,793	1,323,036

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 Primary Care Services</u>	<u>FDC Specialist Visit</u>
	33871PA0100026	Keystone HMO Bronze Essential \$7,500/\$70/\$140/\$700	X	X
	33871PA0100065	Keystone HMO Bronze Essential \$7,500/\$70/\$140/\$700	X	X

Completeness and Redaction Justification Checklist

Issuer Name: Keystone Health Plan East
 Market: Small Group HMO
 SERFF ID: INAC-133668723

TOC #	Description	Completed (Mark with "X")	Redaction Justification		
			Redacted (Y/N)	Page # in Public PDF	Justification submitted (Y/NA)
Federal Documents Required to Be Filed with PID					
A.2.	RFJ Part I - Unified Rate Review Template	X			
	RFJ Part II – Consumer Friendly Justification				
	RFJ Part III – Actuarial Memorandum	X	Y	37-44	Y
	Federal Rates Template	X			
Summary Documents/Confirmation of HIOS & SERFF Submissions					
A.2.B.	HIOS Submission	X			
A.2.C.	SERFF Submission	X			
A.2.D.	SERFF Rate/Rule Schedule Tab	X			
B.	Cover Letter & PA Bulletin Information	X			
PA Actuarial Memorandum and Rate Exhibits					
D.1.A.	Company Information	X	Y	4	Y
D.1.B.	Rate History & Proposed Variation in Rate Changes	X	N	5	N/A
D.1.C.	Average Rate Change	X	N	5	N/A
D.1.D.	Membership Count	X	N	5	N/A
	PA Act. Exhibits Table 1	X	N	12	N/A
D.1.E.	Benefit Changes	X	N	5	N/A
D.1.F.	Experience Period Claims & Premium	X	N	5-6	N/A
	PA Act. Exhibits Table 2	X	N	12	N/A
D.1.G.	Credibility of Data	X	N	7	N/A
	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	X	N	13	N/A
D.1.H.	Trend Identification	X	N	7	N/A
	PA Act. Exhibits Table 3	X	N	12	N/A
D.1.I.	Historical Experience	X	N	7	N/A
	PA Act. Exhibits Table 4	X	N	12	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	14	N/A
D.2.B.	Retention Items	X	N	9	N/A
	PA Act. Exhibits Table 6	X	N	14	N/A
D.2.C.	Normalized Market-Adjusted Projected Allowed Total Claims	X	N	9	N/A
	PA Act. Exhibits Table 7	X	N	14	N/A
D.2.D.	Components of Rate Change	X	N	9	N/A
	PA Act. Exhibits Table 8	X	N	14	N/A
	PA Act. Exhibits Table 9	X	N	14	N/A
D.3.	Plan Rate Development	X	N	10	N/A
	PA Act. Exhibits Table 10	X	N	16	N/A
D.4.	Plan Premium Development for 21-Year-Old Non-Tobacco User	X	N	10	N/A
	PA Act. Exhibits Table 11	X	N	17	N/A
D.5.A.	Age and Tobacco Factors	X	N	10	N/A
	PA Act. Exhibits Table 12	X	N	19	N/A
D.5.B.	Geographic Factors	X	N	10	N/A
	PA Act. Exhibits Table 13	X	N	19	N/A
D.5.C.	Network Factors	X	N	10	N/A
	PA Act. Exhibits Table 14	X	N	19	N/A
D.5.D.	Rate Change Request Summary	X	N	20	N/A
	PA Act. Exhibits Table 15	X	N	20	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	X	Y	10-11	Y
Additional Exhibits					
E.	Department Plan Design Summary & Rate Tables	X	N	21-33	N/A
	Service Area Map	X	N	103	N/A
Summary Documents/Confirmation of HIOS & SERFF Submissions		X			Y