# Independence 🚭

May 17, 2023

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

## **SUBMITTED VIA SERFF**

RE: QCC Insurance Company, Inc. Small Group PPO Rate Filing effective 1/1/2024 INAC-133669404

Dear Ms. Swartz:

QCC Insurance Company, Inc. (QCC) is proposing a revision in Small Group Health Insurance rates effective January 1, 2024 and later.

Attached is the 2024 annual rate filing for PPO plans of QCC Insurance Company, Inc. (QCC) in the Small Group marketplace in the Commonwealth of Pennsylvania. Rates for new and renewing plans are being filed and satisfy market reform requirements of the Affordable Care Act (ACA).

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

The proposed 2024 rates represent a 2.4% increase over the previously approved 2023 rates.

## Information for the Pennsylvania Bulletin:

1.	Company Name and NAIC Number:	QCC Insurance Company, Inc.
		93688
2.	Market	Small Group
3.	On or Off Exchange	Off
4.	Effective Date of Coverage	January 1, 2024
5.	Average Rate Change Requested	2.4%
6.	Range of Rate Changes Requested	0.9% to 2.8%
7.	Total Annual Revenue Generated from	
	the Proposed Rate Change	\$2.068.442

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8. **Products** PPO 9. Rating Areas and Change from 2024 Rating Area 8; No Change Metal Levels and Catastrophic Plans 10. Platinum, Gold, Silver, Bronze Current covered lives and policyholders 74,764 lives 11. as of February 1, 2023 Number of plans offered in 2024 and 12. 20 plans in 2024; 18 plans in 2023 change from 2023 Corresponding contract form number, 13. SERFF # INLG-133661406, SERFF, and binder numbers INLG-133661390, INBC-13661418, INBC-133661442, INLG-PA24-125116244 See appendix for form numbers. 14. HIOS Issuer ID # and submission tracking HIOS Issuer ID # 31609; Tracking # N/A Number Please contact with any at or questions regarding this filing.

Sincerely,

# Independence 👨

#### **APPENDIX**

## Form Numbers

16884.WR-III Rev. 1.24 16884-BC.SG.OFF Rev. 1.24 16884-BC.SG.OFF.HSAHRA Rev. 1.24 17014.WR Rev. 1.24 17014-BC.SG.OFF.HSA Rev. 1.24 16905.WR.KDPOS Rev. 1.24 16905-BC.SG.KDPOS.OFF Rev. 1.24 16906.WR.ADPOS Rev. 1.24 16906-BC.SG.ADPOS.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 QCC Insurance Co., Inc. 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: QCC Insurance Co., Inc. ("QCC")

State: Pennsylvania

*NAIC #:* 93688

Market:Small GroupMarketplace: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:** 0.4%

**Range of Rate Changes:** -2.4% to 1.3%

**Products:** PPO

Rating Areas: Rating Area 8

*Metal Levels:* Platinum, Gold, Silver, Bronze

Current Members: 74,292 Number of 2024 Plans: 18 HIOS Issuer ID (5-digit): 31609

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 QCC. 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 31609.

#### **COMPANY CONTACT INFORMATION**

**Primary Contact Name:** 

**Primary Contact Telephone Number:** 

**Primary Contact Email Address:** 



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

January 1, 2020	11.53%	INAC- 131927133
April 1, 2020	8.00%	INAC- 132132177
January 1, 2021	0.90%	INAC- 132358831
July 1, 2021	3.33%	INAC- 132762221
January 1, 2022	2.90%	INAC- 132818434
January 1, 2023	0.4%	INAC- 133254516

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 0.4%. 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 0.2%.

#### D. MEMBERSHIP COUNT

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

#### E. BENEFIT CHANGES

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

## F. EXPERIENCE PERIOD CLAIMS AND PREMIUMS

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

We combined the experience period data for QCC with the experience period data for Keystone Health Plan East ("KHPE"). 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 QCC rates that are reasonable in relation to KHPE 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 QCC in the Commonwealth of Pennsylvania, including out-of-network claims written by QCC but paid by QCC for POS plans. No private reinsurance was applicable.

### **Projected Risk Adjustment PMPM**

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

Projected Risk Adjustment 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.

In the URRT v5.4, 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 2018 through 2022 for the product line.

#### a. Annualized Cost Trend

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

#### b. Annualized Utilization Trend

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

#### c. Rebates

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

#### **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		14.22%
General and Claims	8.45%	
Agent/Broker Fees and Commissions	4.97%	
Quality Improvement Initiatives	0.80%	
Taxes and Fees		2.61%
Risk Adjustment User Fee	0.04%	
PCORI Fee	0.04%	
PA Premium Tax	2.00%	
Federal Income Tax	0.53%	
Health Insurance Providers Fee	0.00%	
Profit/Contingency		2.00%
Total Retention		18.82%

## 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 form other sections of the Rate Exhibits. The results in Row H are similar to the values in Row A of Table 8.

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

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

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

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

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

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

May 17, 2023

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

#### Table 0. Identifying Information

Carrier Name:	QCC Insurance Company, Inc.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2024
Base Period Start Date:	1/1/2022
Date of Most Recent Membership:	2/1/2023

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

#### Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2023)	Projected Rating Period
Average Age	35.7	35.7	35.7
Total	894,729	74,764	897,168
<18	181,268	14,958	179,496
18-24	93,851	7,753	93,036
25-29	69,786	5,889	70,668
30-34	78,316	6,673	80,076
35-39	75,224	6,395	76,740
40-44	70,134	5,903	70,836
45-49	63,830	5,383	64,596
50-54	77,639	6,357	76,284
55-59	84,336	7,015	84,180
50-63	67,721	5,726	68,712
64+	22.624	2.712	32.544

#### Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 573,204,135.92	\$ 438,754,501.64	\$ 444,484,039.72	894,729	\$ 96,679,232.42	\$ 541,163,272.14	\$ -	\$ (42,716,255.69)	\$ 8,656,817.94	\$ 5,273,388.04	\$ 12,431,023.83	s -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 566.77
Loss Ratio											

#### Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.15%	3.79%	0.00%	9.13%	16.49%
Outpatient Hospital	4.45%	3.79%	0.00%	8.41%	21.65%
Professional	2.89%	3.79%	0.00%	6.78%	27.89%
Other Medical	2.89%	3.79%	0.00%	6.78%	0.00%
Capitation				2.05%	10.48%
Prescription Drugs	-0.54%	3.79%	0.00%	3.22%	23.48%
Total Annual Trend				6.22%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor					

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

\*\*Should equal URRT Trend

#### Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19	5	32,421,075.62	1.0000		71,502	\$ 453.43		\$ (901,927.38)		562
Feb-19	s	29,862,427.12	1.0000		71,494	\$ 417.69		\$ (814,824.72) !		511
Mar-19		33.093.204.66	1,0000		71.746	\$ 461.26		S (887.142.47)		556
Apr-19	5	32,013,239.36	1.0000		72,080	\$ 444.13		\$ (925,076.08)		539
May-19	S	32.702.303.85	1.0000		72.194	\$ 452.98		\$ (938.459.83)		544
Jun-19	5	30,031,639.64	1.0000		72,829	\$ 412.36		\$ (881,221.96)		495
Jul-19	5	33,488,165.67	1.0000		73,062			\$ (965,755.44)		544
Aug-19		33.105.971.96	1,0000		73,492			S (960.114.53) :		533
Sep-19	5	31,554,514.38	1.0000		73,845			\$ (934,061.46)		507
Oct-19		37.235.999.34	1.0000		74.366	\$ 500.71		S (1.024.856.74) 5		589
Nov-19		33,488,586.85	1.0000		74,865	\$ 447.32		\$ (967,505.88)		527
Dec-19	\$ 518,934,029.11 \$	35,831,866.67	1.0000		75,998	\$ 471.48	\$ 89,725,198.54	\$ (1,045,772.99)		557
Jan-20	5	36,188,673.75	1.0000		75,879			\$ (2,592,606.26)		566
Feb-20	5	35,002,378.60	1.0000		75,588	\$ 463.07		\$ (2,582,807.59)		531
Mar-20		30.984.513.39	1.0000		75.488	\$ 410.46		S (2.579.493.09)		469
Apr-20	5	23,045,719.82	1.0000		74,956	\$ 307.46		\$ (2,662,855.99)		333
May-20	S	26,450,005.63	1.0000		74,410	\$ 355.46		\$ (2,643,000.41)		393
Jun-20		34.067.169.04	1,0000		73.861			S (2.648.224.31)		513
Jul-20	S	33,791,878.32	1.0000		74,266	\$ 455.01		\$ (2,759,138.10)		51
Aug-20		34.286.073.94	1.0000		73.966	\$ 463.54		S (2.748.028.51)		52
Sep-20	S	33,664,968.62	1.0000	\$ 33,664,968.62	73,588	\$ 457.48		\$ (2,733,978.86)	37,857,033.73 \$	51
Oct-20	s	35,286,529.88	1.0000		73,808	\$ 478.09		\$ (2,833,134.96)	39,929,557.18 \$	54
Nov-20		33.796.473.03	1,0000		73,229			S (2.811.024.91)	37.940.145.16 S	51
Dec-20	\$ 535,642,538,45 \$	35,403,167.39	1.0000	\$ 35,403,167.39	72,851	\$ 485.97	\$ 83,707,435.63	\$ (2,796,296.53)	39,510,440.09 \$	54
Jan-21	s	34,734,835.31	1.0000		73,015			\$ (3,052,382.00)	40,219,777.10 \$	55
Feb-21		30.640.614.92	1,0000	S 30.640.614.92	72.995	\$ 419.76		S (3.052.711.19)		47
Mar-21	s	38,500,285.65	1.0000		73,215			\$ (3,063,156.69)		60
Apr-21	s	36.438.719.44	1.0000	S 36.438.719.44	73.275	\$ 497.29		\$ (3.305.926.23)	41.377.812.55 \$	5
May-21		34.159.520.22	1,0000		73.467	\$ 464.96		\$ (3.314.463.55)		52
Jun-21	s	37,505,451.77	1.0000	\$ 37,505,451.77	73,254	\$ 511.99		\$ (3,304,750.65)	42,251,425.67 \$	57
Jul-21	s	32.171.382.74	1,0000	S 32.171.382.74	72.866	\$ 441.51		\$ (3.197.027.62)	36.578.389.63 \$	50
Aug-21	s	35,337,256.76	1.0000	\$ 35,337,256.76	73,062			\$ (3,205,629.38)	39,941,163.16 \$	54
Sep-21	s	35.691.571.05	1.0000	\$ 35.691.571.05	73.423	\$ 486.11		\$ (3.221.017.62)	39.907.951.66 \$	54
Oct-21		37.943.069.58	1,0000		73.362			5 (3.223.322.04)		57
Nov-21	s	37,038,645.98	1.0000	\$ 37,038,645.98	73,377	\$ 504.77		\$ (3,224,323.97)	40,718,333.12 \$	55
Dec-21	\$ 550,291,532.85 \$	38,745,404.04	1.0000	\$ 38,745,404.04	74,422	\$ 520.62	\$ 93,122,046.33	\$ (3,246,205.07)	42,727,907.69 \$	57
Jan-22	5	35.467.324.59	1,0000	\$ 35,467,324,59	73,759	\$ 480.85		\$ (3,557,528,97)	40.199.064.05 S	54
Feb-22	s	32,696,101.93	0.9968	\$ 32,802,620.39	74,214	\$ 442.00		\$ (3,579,936.83)	36,973,635.21 \$	45
Mar-22	S	39.078.648.27	0.9963	\$ 39,222,806,88	74,299	\$ 527.90		S (3.584.011.19)	44.871.405.70 S	60
Apr-22	S	34,675,202.67	0.9952	\$ 34,840,761.39	74,538	\$ 467.42		\$ (3,589,793.63)	39,577,884.53 \$	5
May-22	S	41.527.784.71	0.9932	S 41.810.941.84	74,659	\$ 560.03		\$ (3.595.653.73)	46,397,385,01 \$	6
Jun-22	S	38.027.995.90	0.9917	S 38.345.208.57	75.120	\$ 510.45		S (3.617.789.22)	42.985.747.93 S	5
Jul-22	s	33,885,292.48	0.9886		75,124	\$ 456.27		\$ (3,514,355.27)		50
Aug-22	- S	39.475.754.62	0.9867		74.903	\$ 534.16		S (3.504.057.07)		5
Sep-22	3	37.291.189.82	0.9837		74,778	\$ 506.95		S (3.498.982.00)		5
Oct-22		36.169.727.33	0.9789		74.433	\$ 496.39		S (3.566.687.47)		5
Nov-22		35.893.004.12	0.9727		74,270	S 496.84		5 (3.558.702.10)		55
Dar22	573 204 135 92 S	34 566 475 20	0.9615		74.632		96 679 232 42	S (3.548.758.23)		5

\* Express Completion Factor as a percentage

\*Express Prescription Drug Rebates as a negative number

Carrier Name: QCC Insurance Company, Inc.
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 1/1/2024

#### Table 2b. Manual Experience Period Claims and Premium

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total i	Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 1,222,838,638.48	\$ 868,467,083.09	\$ 878,204,106.21	2,047,805	\$ 172,482,818.71	\$ 1,050,686,924.92	s -	S	(86,672,420.00)	\$ 111,516,445.80	\$ 11,146,826.88	\$ (20,809,924.81)	\$ -
Experience Period Total Allowed EH	Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 525.21	
Loss Ratio												76.05%

Loss Ratio

\*Express Prescription Drug Rebates as a negative number

#### Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.15%	3.79%	0.00%	9.13%	16.49%
Outpatient Hospital	4.45%	3.79%	0.00%	8.41%	21.65%
Professional	2.89%	3.79%	0.00%	6.78%	27.89%
Other Medical	2.89%	3.79%	0.00%	6.78%	0.00%
Capitation				2.05%	10.48%
Prescription Drugs	-0.54%	3.79%	0.00%	3.22%	23.48%
Total Annual Trend				6.22%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1 128	

Cotal Applied Trend Projection Factor

Support Cost | Hilbotion | Indused | Hilbotion and Ministrat programme

#### Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19		S 64.842.151.24	1.0000	S 64.842.151.24	143.004			S (1.803.854.76)	S 80.461.958.48	
Feb-19		\$ 59,724,854.24	1.0000	\$ 59,724,854.24	142,988	\$ 417.69		\$ (1,629,649.45)	\$ 73,096,178.87	\$ 511.
Mar-19		S 66.186.409.32	1.0000	S 66.186.409.32	143.492			S (1.774.284.95)	S 79.872.698.05	
Apr-19		\$ 64,026,478.72	1.0000		144,160			\$ (1,850,152.16)	\$ 77,753,366.40	
May-19		\$ 65.404.607.70	1.0000		144.388			S (1.876.919.66)		S 544.
Jun-19		S 60.063.279.28	1.0000		145.658			S (1.762.443.92)		
Jul-19		\$ 66,976,331.34	1.0000		146,124			\$ (1,931,510.88)	\$ 79,498,565.96	
Aug-19		S 66.211.943.92	1.0000		146.984 147.690			\$ (1,920,229,06) \$ (1,868,122,92)	S 78.448.405.66 S 74.911.968.10	\$ 533. \$ 507.
Sep-19 Oct-19		\$ 63,109,028.76 \$ 74,471,998.68	1.0000	\$ 63,109,028.76 \$ 74,471,998.68	147,690			S (1,868,122.92) S (2,049,713.48)		
		S /4.4/1.998.68 S 66.977.173.70	1,0000		148./32			S (2,049,713,48) S (1,935,011,77)		
Nov-19 Dec-19	\$ 1.037,868,058,22		1,0000		151 996		\$ 179,450,397,08			
Jan-20	3 1,037,666,056.22	S 72,377,347,50	1,0000		151,996			S (5.185.212.51)		
Feb-20		\$ 70,004,757,20	1,0000		151,758			5 (5,165,212.51)		
Mar-20		S 61.969.026.78	1,000		150.976			S (5.158.986.19)		
Apr-20		S 46.091.439.64	1.0000	S 46.091.439.64	149.912			S (5,325,711,97)	S 49.932.656.61	
May-20		S 52.900.011.26	1,0000	S 52.900.011.26	148.820			S (5.286.000.82)	S 58.523.732.50	
Jun-20		S 68.134.338.08	1,0000		147.722			S (5.296.448.61)	S 76.500.116.79	
Jul-20		S 67.583.756.64	1,0000		148.532			S (5.518.276.19)		
Aug-20		S 68.572.147.88	1,0000		147.932			\$ (5.496.057.02)	S 77.094.834.64	
Sep-20		S 67,329,937,24	1,0000	\$ 67.329.937.24	147.176	S 457.48		\$ (5,467,957,71)	\$ 75,714,067,47	
Oct-20		\$ 70,573,059.76	1.0000	\$ 70,573,059.76	147,616	\$ 478.09		\$ (5,666,269.92)	\$ 79,859,114.36	
Nov-20		\$ 67,592,946.06	1.0000	\$ 67,592,946.06	146,458	\$ 461.52		\$ (5,622,049.81)	\$ 75,880,290.33	
Dec-20	\$ 1,071,285,076.90	S 70.806.334.78	1.0000	\$ 70.806.334.78	145.702	\$ 485.97	\$ 167,414,871.26	\$ (5.592.593.07)	5 79.020.880.17	
Jan-21		5 72.921.871.60	1,0000	\$ 72,921,871,60	146.030			\$ (6.311.922.78)	\$ 82,068,097,54	S 561
Feb-21		\$ 64,314,599.86	1.0000	\$ 64,314,599.86	145,990			\$ (6,307,040.73)	\$ 71,801,621.87	
Mar-21		S 82.148.339.87	1.0000	S 82.148.339.87	146.430			\$ (6.310.189.02)	S 92.338.305.99	\$ 630
Apr-21		\$ 77,279,089.16	1.0000		146,550			\$ (6,696,212.56)		
May-21		\$ 73.707.922.43	1.0000		146.934			\$ (6.683.191.51)		
Jun-21		\$ 75,886,415,85	1.0000	\$ 75.886.415.85	146.508	S 517.97		\$ (6.655.381.17)		S 574
Jul-21		\$ 67,322,995.37	1.0000	\$ 67,322,995.37	145,732			\$ (6,583,174.18)	\$ 74,982,271.03	
Aug-21		S 73.704.288.11	1.0000		146.124			\$ (6.574.460.47)	\$ 81.544.789.05	
Sep-21		\$ 72,510,425.52	1.0000		146,846			\$ (6,572,828.66)	\$ 79,387,702.83	
Oct-21		S 74.927.387.31	1.0000		146.724			\$ (6.678.911.56)		
Nov-21		S 74.072.443.17	1.0000		146.754			\$ (6.671.852.37)		
Dec-21	S 1.100.583.065.70		1.0000		148,844		\$ 172,099,599,01	\$ (6,680,339.66)		
Jan-22		\$ 71,360,300.41	1.0000		171,663			\$ (7,327,773.64)		
Feb-22		\$ 67.977.547.55	0.9977		172.039			S (7.347.121.42)	\$ 74,752,915,84	
Mar-22		\$ 77,449,357.47	0.9973		171,829			\$ (7,339,807.05)	\$ 86,685,888.11	
Apr-22		S 70.025.180.61	0.9964		171.732			S (7.413.720.96)		
May-22		\$ 78,547,551,10	0.9950	\$ 78.943.245.39	171.463			S (7,404,229,85)	S 86.263.132.84	S 503 S 478
Jun-22		\$ 74,501,100.46	0.9940		171,833			\$ (7,422,980.57)		
Jul-22 Aug-22		S 67.649.630.48 S 76.045.443.77	0.9918 0.9896		171.011 170.247			\$ (7.117.898.93) \$ (7.087.096.49)	S 74.370.442.98 S 84.589.955.21	
Aug-22 Sep-22		S 76,045,443.77 S 74,757,851.05	0.9896		1/0,247			\$ (7,087,096.49) \$ (7,068,759.93)		
		S 72.577.764.29	0.9862		169.761 168.918			S (7.068.759.93) S (7.066.041.80)	S 82.412.723.90 S 80.566.941.40	
Oct-22 Nov-22		S 70.444.382.20	0.9811		168.918 168.588			S (7.056.041.80) S (7.052.436.69)	S 78.951.887.03	S 4/6
Nov-22 Dec-22	S 1.222.838.638.48		0.9740		168,588		5 172,482,818,71	\$ (7,052,436.69) \$ (7,024,552,69)		
press Completion Factor as a perc		5 67,130,973.70	0.96291	5 69,/19,122.95	168,721	5 413.22	5 1/2,482,818./1	5 (7,024,552.69)	3 /b,952,056.41	o 456.

\* 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:
Produciţi;
Market Engenet:
Rate Effective Date: QCC Insurance Company, Inc. PPO Small Group 1/1/2024

Development of the Projected Index Rate	Ac	tual Experience Data	N.	tanual Data	
Total Allowed ENB Claims + ENB Capitation PMPM (net of prescription drue rebates) PMPM	s	566.77	5	525.21	<- Actual Experience PMPM s
Two year trend projection Factor		1.128		1.128	
Unadjusted Projected Allowed EHS Claims PMPM	s	639.47	5	592.58	
linele Risk Pool Adjustment Factors					
Change in Morbidity - Impact of Reinsurance Program		1.000		1.000	1
Change in Morbidity - All Other		1.000		1.000	<- See URRT Instructions
Total Non-Morbidity Changes		1.007		1.262	
Change in Demographics		1.007		1.008	<- See URRT Instructions
Change in Network		1.000		1.252	
Change in Benefits		1.000		1.000	<- See URRT Instructions
Change in Other		1.000		1.000	<- See URRT Instructions
Total Aduated Projected Allowed EHB Claims PMPM	s	644.09	s	747.61	
Credbility Factors		9%		100%	<- See Instructions
Blended Projected EHB Claims PMPM			s	747.61	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims					
Adjusted Projected Allowed EHS Claims PMPM	5	747.61	<- Ind	ex Rate for Proje	ction Period on URRT
Projected Paid to Allowed Ratio		0.723			
Projected Incurred EHB Claims PMPM	5	540.54			
Market-wide Adjustments					
Projected Incurred Risk Adjustment PMPM		\$13.36			
Projected Incurred Exchange User Fees PMPM		\$0.00			
Projected Incurred Reinsurance Recoveries PMPM		\$0.00			
Market-Adjusted Projected Incurred EHB Claims PMPM	\$	527.18			
Market-Adjusted Projected Allowed EHB Claims PMPM	s	729.14	< Ma	rket-Adjusted Inc	Sex Rate
Projected Allowed Non-EHB Claims PMPM	s	5.70			

Blended Base Period Unadiusted Claims before Normalization	\$	525.21	<- Index Rate of Experience Period on URI
Blended Earned Premium	5	1,222,838,638.48	
Blended Loss Ratio		76.05%	

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

Effective Date	1/1/2024	4/1/2024	7/1/2024	10/1/2024	Total Single Risk Pool
# of Member Months Renewing in Quarter	202,624	105,153	65,506	87,407	460,690
Adjusted Projected Allowed EHB Claims PMPM	\$ 747.61	\$ 747.61	\$ 747.61	\$ 747.61	\$ 747.61
Months of Trend		3	6	9	
Annual Trend	6.34%	6.14%	6.14%	6.14%	
Single Risk Pool Projected Allowed Claims	\$ 747.61	\$ 758.83	\$ 770.21	\$ 781.76	\$ 759.86

Corest and Crisms  Application Far on additionations  Coulty optimization and commissions  Coulty optimization and commissions  Coulty optimization and coulty optimization an	4.18% 592.74
Application for sea of Commission  County Improvement Season  End Adjunction for the END Adjunction of County Improvement Season  End Adjunction for the END Adjunction of County Improvement Season  End Adjunction for Season  End Seaso	
Outly improvement billiotiles Tars and Fire  2 Terms and Fire COSI Ne Fire Cost Cost Fire Fire Cost Cost Fire Cost Cost Fire Cost Cost Fire Cost F	E-48% \$55.46
Tasa sard fram	4.90% \$32.05
Raik Adjuriment User Tee FCOII Fee FA Premiss. Colour Taxass (if applicable) Facer in Users Taxass (if applicable) Facer in Users Tax Health Insurance Providers Fee (Provided for Small Groups only)	0.80% \$5.21
PCOIL Fee 2 PA Persium & Other Taxes (if applicable) 2 Peter all booner Tax 1 Health Insurance Providers Fee (Prorated for Small Groups only)	2.60% \$17.03
PA Premium & Other Taxes (d applicable) Federal hiomate Federal hiomate Federal hiomate Avenue Federal hiomate Avenue Federal hiomate Federal	0.03% \$0.23
Federal Income Tax	0.04% \$0.25
Health Insurance Providers Fee (Prorated for Small Groups only)	2.00% \$13.00
	0.53% \$3.40
Profit/Contingency (after tax)	50.00
	2.00% \$13.0
Total Retention 28	8.78% \$122.81
Projected Required Revenue PMPM \$ 65-	M13

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

Normalization Factors		2023		2024
Average Age Factor		1.500		1.502
Average Geographic Factor		1.000		1.000
Average Tobacco Factor		1.007		1.007
Average Senefit Richness (induced demand)		1.000		1.000
Average Network Factor		1.000		1.000
Market-Adjusted Projected Allowed Total Claims PMPM	s	715.29	s	734.83
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$	473.30	\$	485.48

Rate Components		2023		2024	Di	fference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	s	427.61	\$	437.97	s	10.16	2.4%
Base period allowed claims before normalization	5	526.28	\$	525.21	5	(1.07)	-0.3%
C. Normalization factor component of change	5	(178.05)	5	(178.22)	5	(0.18)	0.0%
Change in Normalized Allowed Claims Adjustment Components					_		
D1. Base period allowed claims after normalization D2. ISBN Tearst	5	348.24	5	346.99	5	(1.25)	-0.3%
D3. URRT Trend D3. URRT Morbidity	5	43.15	5	44.51	15	1.16	0.3%
DA LIBET Other	5		5		13		0.0%
DS. Normalized URRT Risk Adjustment on an allowed basis	5	98.91	5	102.42	li.	3.51 8.54	0.8%
DS. Normalized Dick! Hisk Adjustment on an allowed basis DS. Normalized Exchange User Fee on an allowed basis	5	(20.75)	5	(12.20)	li.	E.54	2.0%
D7. Normalized Bainsurance Barnseries on an allowed basis	13		13		13		0.0%
DB. Subtotal - Sum(D1:07)	13	469.55	13	481.72	12	12.17	2.8%
C. Charses in Allowable Plan Adusted Level Components	,	469.55	,	481.72	1	12.17	2.8%
E1. Network	<		4		4		0.0%
E2. Pricing AV	i e	(126.65)	i.	(133.42)	I.	(6.78)	-1.6%
E3. Benefit Richness	i č	(0.00)	i i	(444.14)	lč.	0.00	0.0%
E4. Catastrophic Eligibility	š		š	0.00	ls.	0.00	0.0%
ES. Subtotal - Sum(E1:E4)	\$	(126.65)	ŝ	(133.42)	\$	(6.78)	-1.6%
f. Change in Retention Components							
F1. Administrative Expenses	5	60.79	\$	62.10	5	1.30	0.3%
F2. Taxes and Fees	5	11.12	\$	11.39	s	0.27	0.1%
F3. Profit and/or Contingency	5	8.55	\$	8.75	s	0.21	0.0%
F4. Subtotal - Sum(F1:F3)	5	80.46	\$	82.24	5	1.79	0.4%
S. Change in Miscellaneous Items	\$	-	\$		5		0.0%
Sum of Components of Rate Change (should approximate the change shown in line A)	5	423.36	s	430.53	5	7.17	1.7%

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

	2023	2024	٦
Paid-to-Allowed	0.710	0.723	₹
			7
URRT Trend (Total Applied Trend Factor)	1.124	1.125	al
URRT Morbidity	1.000	1.000	
URRT "Other"	1.253	1.262	
			1
Risk Adjustment	\$ (22,90)	\$ (13.36)	a
Exchange User Fee	6 (22.90)		7
Reinsurance Recoveries			
Capitation			1
	*	-	H
Network	1.000	1.000	ď
Pricing AV	0.710	0.723	
Senefit Richness	1.000	1.000	
Catastrophic Eliability	1.000	1.000	
Catalorophic Eligibility	1.000	1.000	1
			н
Administrative Expenses	14.22%	14.18%	
Taxes and Fees	2.60%	2.60%	
Profit and/or Contingency	2.00%	2.00%	ч
			_

PA Rate Template Part III Table 10. Plan Rates Contine Name OCC Insurement Ins.
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Market Fernands Sould Force
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Mari Tarani Maraha Mining Indon		77814											 	_
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Common Samuel	dead (re	Arodick Type MG, ROL, RO, EPG, Indonesity, Stituti	N-(GGS Fan Maged) (M-(GS) Metarity Sens DNN for SDN Met	25 Feet Medite Security Spread		Prints 2V Breefs (sempore) Schleson Benefits in determined (rokend addition in State 2015 Laborated 1975	Provider Cabo Serbands (III	ship Lan t	mian Admin Caria Santa Santa Cariforniano Admin Caria Santa Santa Cariano Carifornia Car	Part of GLOS. Total Projected 2009 Silve 24,766 43,869	Plan Adjusted Collected Hotel Inspect Mark International I	% of Total Secont libers	5 7 8 9 5m	Figure Gar
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# PA Rate Quarterly Template Part V Consumer Factors

Table 12. Age and Tobacco Factors

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

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

Carrier Name: QCC Insurance Company, Inc.

Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 1/1/2024

Table 13. Geographic Factors

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

**Table 14. Network Factors** 

	Projection Period Network	Factors		
Network Name	Rating Area	Current	Proposed	Approval
Network Name	Kating Area	Factor	Factor	Date
PPO	Rating Area 8	1.000	1.000	5/6/1997
EPO	Rating Area 8	0.950	0.950	5/6/1997

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

Overview

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

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

The company expects its annual medical costs to increase:

Explanation of requested rate change:

6.22%

QCC Insurance Company, Inc. PPO Small Group 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		В	1	8
			0	

Company Name: OCC Insurance Company
Market: Small Group
Product: PPO

Effective Date of Rates: Innuiry 1, 2024 Endies date of Rates: March 11, 2024

HIOS Plan ID (On Exchange)->																																								
HIOS Plan ID (Off Exchange)+>	31609PA0150	025	31609PA015	50026	31609PA0	150027	31609PA0	0150028	31609PA0	0150029	31609PA0	150030	31609PA0	150031	31609PA	150032	31609PA	150034	31609PA0	150035	31609PA01	50036	31609PA0	150037	31609PA015	50039	31609PA0	150047	31609PA015	50048	31609PA015	50049	31609PA0	150050	31609PA0	170001	31609PA	0150051	31609PA0	0150052
Plan Marketing Name ->	oice PPO Platinum Pr	referred \$30io	e PPO Platinum																		Choice PPO Bron																		Choice PPO Gold	
Form # =>	16884-BC.SG.OFF F	tev. 1.24 1	16884-BC.5G.OF	F Rev. 1.24	16884-BC.5G.O	OFF Rev. 1.24	16884-BC.SG.C	OFF Rev. 1.24	16884-BC.SG.C	OFF Rev. 1.24 81	84-BC.SG.OFF.HS	SA.HRA Rev. 18	84-BC.SG.OFF.H	A.HRA Rev. 18	84-8C.SG.OFF.H	SA.HRA Rev. 18	84-BC.SG.OFF.H	SA.HRA Rev. 1	84-8C.SG.OFF.H	SA.HRA Rev. 1	884-BC.SG.OFF.HS	A.HRA Rev. 18	84-BC.SG.OFF.H	SA.HRA Rev. 188	4-BC.SG.OFF.HSA	A.HRA Rev. 1	16884-BC.SG.0	FF Rev. 1.24	16884-BC.5G.OFF	Rev. 1.24	16884-BC.SG.OFF	F Rev. 1.24 884	-BC.SG.OFF.H	SA.HRA Rev. 11	7014-BC.SG.OFF	LHSA Rev. 1.24	16884-BC.5G.	OFF Rev. 1.24	16884-BC.SG.C	OFF Rev. 1.24
Rating Area ->	8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8			8	8	4
Network =>	Personal Choice N	letwork I	Personal Choice		Personal Chois		Personal Choi		Personal Choi		Personal Chois		Personal Choi		Personal Cho		Personal Cho		Personal Choi		Personal Choice		Personal Choi		Personal Choice		Personal Choi		Personal Choice	Network	Personal Choice	Network I	Personal Choi		Personal Choi		Personal Cho		Personal Choi	
Metal ->	Platinum		Platinu	m	Gold	ld	Gol		Silv		Platin		Gol		Go		Silv		Silve		Bronzi		Bron		Gold		Gol		Silver		Silver		Silw		Silve		Plati	inum	Gol	id
Deductible ->	50		50		50	)	\$1,5		\$3,8		\$1,80		\$2,41		\$2,1		\$2,4		\$3,60		\$5,600		\$8,00		\$4,000		\$2,5		\$5,000		\$4,750		\$4,4		\$3,00		s	10	50	3
Coinsurance ->	0%		0%		0%		201		301		0%		109		05		30		109		50%		0%		0%		0%		10%		0%		0%		209			%	0%	
Copays => OOP Maximum =>	\$10/\$20		\$20/\$4		\$40/\$ \$9.45		\$20 no ded/		\$40 no ded/:		0% after \$8.00		\$25/5		0% afte		30% aft \$8.0		10% afte		50% after \$8,000		0% afte		0% after o		\$40 no ded/\$		\$50 no ded/\$10		\$40 no ded/\$80 \$9,450		0% afte		20% after ded/2 \$8.00			/\$20	\$40/5	
	\$3,500	_	\$4,000		39,40		\$8,0		\$9,4		58,00	30	\$8,00		\$8,0		38,0		\$8,00		38,000	-	\$8,0		\$7,450	-	\$7,0		\$9,450		57,450		\$8,00		38,01		\$3,		\$7,5	.00
Pediatric Dental (Yes/No) => Age Band	Non-Tobacco T	obacco M	on-Tobacco	Tohacco B	ion-Tobacco	Yohacco	Non-Tobacco	Tobacco	Non-Tobacco	Yoharea	Non-Tobacco	Tohacco	Non-Tobacco	Yaharra	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tehacea	Non-Tobacco	Tobacco A	Non-Tobacco	Yeharra	Von-Tobacco	Tohacco	Non-Tobacco	Tobacco I	Non-Toharro	Tobacco No	on-Tobacco	Yehacea	Non-Tobacco	Yohacca	Non Yahassa	Tobacco	Man Yohacco	Tobacco
0 - 14		\$477.37	\$454.49	\$454.49	\$358.65	\$358.65	\$350.35	\$350.35	5278.87	5278.87	\$405.99	\$405.99	\$332.46	5332.46	\$385.86	\$385.86	5272.32	5272.32	\$303.08	\$303.08	\$207.13	5207.13	5229.94	\$229.94	\$343.48	\$343.48	\$346.67	\$346.67	\$243.32	5243.32	\$252.24	\$252.24	5301 79	\$301.79	\$260.55	\$260.55	\$484.90	\$484.90	\$375.29	\$375.29
15		\$519.80	\$494.89	\$494.89	\$390.53	\$390.53	\$381.49	\$381.49	\$303.65	\$303.65	\$442.08	\$442.08	\$362.01	\$362.01	\$420.16	\$420.16	\$296.52	\$296.52	\$330.02	\$330.02	\$225.54	\$225.54	\$250.38	5250.38	5374.01	5374.01	\$377.48	\$377.48	\$264.95	\$264.95	\$274.67	\$274.67	5328.62	5328.62	\$283.71	5283.71	\$528.01	5528.01	\$408.65	\$408.65
16		\$536.02	\$510.34	\$510.34	\$402.72	\$402.72	\$393.40	\$393.40	\$313.13	\$313.13	\$455.88	\$455.88	5373.31	5373.31	\$433.27	\$433.27	\$305.78	\$305.78	\$340.32	\$340.32	5232.58	\$232.58	\$258.20	\$258.20	5385.68	\$385.68	\$389.26	5389.26	5273.22	5273.22	5283.24	\$283.24	5338.88	5338.88	\$292.57	\$292.57	\$544.49	\$544.49	\$421.41	\$421.41
17		\$552.25	\$525.79	\$525.79	\$414.91	\$414.91	\$405.30	\$405.30	\$322.61	\$322.61	\$469.68	\$469.68	\$384.61	\$384.61	\$446.39	\$446.39	\$315.03	\$315.03	\$350.62	\$350.62	\$239.62	\$239.62	\$266.01	\$266.01	\$397.36	\$397.36	\$401.05	\$401.05	\$281.49	\$281.49	\$291.81	\$291.81	\$349.13	\$349.13	\$301.42	\$301.42	\$560.97	\$560.97	\$434.16	\$434.16
18	\$569.72	\$569.72	\$542.42	\$542.42	\$428.03	\$428.03	\$418.13	\$418.13	\$332.82	\$332.82	\$484.54	\$484.54	\$396.78	\$396.78	\$460.51	\$460.51	\$325.00	\$325.00	\$361.71	\$361.71	\$247.20	\$247.20	\$274.43	\$274.43	\$409.93	\$409.93	\$413.74	\$413.74	\$290.40	\$290.40	\$301.04	\$301.04	\$360.18	\$360.18	\$310.96	\$310.96	\$578.71	\$578.71	\$447.90	\$447.90
19	\$587.19	\$587.19	\$559.06	\$559.06	\$441.16	\$441.16	\$430.95	\$430.95	\$343.02	\$343.02	\$499.40	\$499.40	\$408.95	\$408.95	\$474.63	\$474.63	\$334.97	\$334.97	\$372.81	\$372.81	\$254.79	\$254.79	\$282.85	\$282.85	\$422.50	\$422.50	\$426.42	\$426.42	\$299.30	\$299.30	\$310.28	\$310.28	\$371.22	\$371.22	\$320.50	\$320.50	\$596.46	\$596.46	\$461.64	\$461.64
20		\$605.29	\$576.29	\$576.29	\$454.76	\$454.76	\$444.23	\$444.23	\$353.59	\$353.59	\$514.79	\$514.79	\$421.55	\$421.55	\$489.26	\$489.26	\$345.29	\$345.29	\$384.29	\$384.29	\$262.64	\$262.64	\$291.56	\$291.56	\$435.52	\$435.52	\$439.57	\$439.57	\$308.53	\$308.53	\$319.84	\$319.84	\$382.67	\$382.67	\$330.37	\$330.37	\$614.84	\$614.84	\$475.86	\$475.86
21		\$702.01	\$594.11	\$668.37	\$468.82	\$527.42	\$457.97	\$515.22	\$364.53	\$410.10	\$530.71	\$597.05	\$434.59	\$488.91	\$504.39	\$567.44	\$355.97	\$400.47	\$396.18	\$445.70	\$270.76	\$304.61	\$300.58	\$338.15	\$448.99	\$505.11	\$453.16	\$509.81	\$318.07	\$357.83	\$329.73	\$370.95	\$394.50	\$443.81	\$340.59	\$383.16	\$633.86	\$713.09	\$490.58	\$551.90
22		\$702.01	\$594.11	\$668.37	\$468.82	\$527.42	\$457.97	\$515.22	\$364.53	\$410.10	\$530.71	\$597.05	\$434.59	\$488.91	\$504.39	\$567.44	\$355.97	\$400.47	\$396.18	\$445.70	\$270.76	\$304.61	\$300.58	\$338.15	\$448.99	\$505.11	\$453.16	\$509.81	\$318.07	\$357.83	\$329.73	\$370.95	\$394.50	\$443.81	\$340.59	\$383.16	\$633.86	\$713.09	\$490.58	\$551.90
23		\$702.01	\$594.11	\$668.37	\$468.82	\$527.42	\$457.97	\$515.22	\$364.53	\$410.10	\$530.71	\$597.05	\$434.59	\$488.91	\$504.39	\$567.44	\$355.97	\$400.47	\$396.18	\$445.70	\$270.76	\$304.61	\$300.58	\$338.15	\$448.99	\$505.11	\$453.16	\$509.81	\$318.07	\$357.83	\$329.73	\$370.95	\$394.50	\$443.81	\$340.59	\$383.16	\$633.86	\$713.09	\$490.58	\$551.90
24		\$702.01	\$594.11	\$668.37	\$468.82	\$527.42	\$457.97	\$515.22	\$364.53	\$410.10	\$530.71	\$597.05	\$434.59	\$488.91	\$504.39	\$567.44	\$355.97	\$400.47	\$396.18	\$445.70	\$270.76	\$304.61	\$300.58	\$338.15	\$448.99	\$505.11	\$453.16	\$509.81	\$318.07	\$357.83	\$329.73	\$370.95	\$394.50	\$443.81	\$340.59	\$383.16	\$633.86	\$713.09	\$490.58	\$551.90
25		\$704.82	\$596.49	\$671.05	\$470.70	\$529.53	\$459.80	\$517.28	\$365.99	\$411.74	\$532.83	\$599.44	\$436.33	\$490.87	\$506.41	\$569.71	\$357.39	\$402.07	\$397.76	\$447.49	5271.84	\$305.82	\$301.78	\$339.51	\$450.79	\$507.13	\$454.97	\$511.84	\$319.34	\$359.26	\$331.05	\$372.43	\$396.08	\$445.59	\$341.95	\$384.70	\$636.40	\$715.94	\$492.54	\$554.11
26		\$718.86	\$608.37	\$684.41	\$480.07	\$540.08	\$468.96	\$527.58	\$373.28	\$419.94	\$543.45	\$611.38	\$445.02	\$500.65	\$516.50	\$581.06	\$364.51	\$410.08	\$405.69	\$456.40	\$277.26	\$311.92	\$307.79	\$346.27	\$459.77	\$517.24	\$464.04	\$522.04	\$325.70	\$366.42	\$337.64	\$379.85	\$403.97	\$454.46	\$348.76	\$392.36	\$649.07	\$730.21	\$502.35	\$565.15
27		\$735.71	\$622.63	\$700.46	\$491.32	\$552.74	\$479.95	\$539.95	\$382.03	\$429.78	\$556.18	\$625.71	\$455.45	\$512.38	\$528.60	\$594.68	\$373.06	\$419.69	\$415.20	\$467.10	\$283.76	\$319.23	\$315.01	\$354.38	\$470.54	\$529.36	\$474.91	\$534.28	\$333.34	\$375.00	\$345.56	\$388.75	\$413.44	\$465.12	\$356.94	\$401.56	\$664.29	\$747.32	\$514.13	\$578.39
28		\$763.09	\$645.80	\$726.52	\$509.61	\$573.31	\$497.81	\$560.04	\$396.24	\$445.77	\$576.88	\$648.99	\$472.40	\$531.45	\$548.27	\$616.81	\$386.94	\$435.31	\$430.65	\$484.48	\$294.32	\$331.11	\$326.73	\$367.57	\$488.05	\$549.06	\$492.58	\$554.16	\$345.74	\$388.96	\$358.42	\$403.22	\$428.82	\$482.42	\$370.22	\$416.50	\$689.01	\$775.13	\$533.26	\$599.92
29		\$785.55	\$664.81	\$747.91	\$524.61	\$590.19	\$512.47	\$576.53	\$407.91	\$458.90	\$593.86	\$668.10	\$486.31	\$547.09	\$564.41	\$634.96	\$398.33	\$448.12	\$443.33	\$498.74	\$302.98	\$340.85	\$336.35	\$378.39	\$502.42	\$565.22	\$507.09	\$570.47	\$355.92	\$400.41	\$368.97	\$415.09	\$441.45	\$496.63	\$381.12	\$428.76	\$709.29	\$797.95	\$548.96	\$617.58
30		\$832.20 \$849.79	\$674.31 \$688.57	\$792.32 \$809.07	\$532.11 \$543.36	\$625.23 \$638.45	\$519.80 \$530.79	\$610.76 \$623.67	\$413.74 \$422.49	\$486.15 \$496.43	\$602.36 \$615.09	\$707.77 \$722.73	\$493.26 \$503.69	\$579.58 \$591.84	\$572.48 \$584.59	\$672.67 \$686.89	\$404.03 \$412.57	\$474.73 \$484.77	\$449.66 \$459.17	\$528.36 \$539.53	\$307.31 \$313.81	\$361.09 \$368.73	\$341.16 \$348.37	\$400.86 \$409.34	\$509.60 \$520.38	\$598.78 \$611.45	\$514.34 \$525.21	\$604.35 \$617.12	\$361.01 \$368.64	\$424.19 \$433.16	\$374.24 \$382.16	\$439.74 \$449.03	\$447.76 \$457.23	\$526.12 \$537.24	\$386.57 \$394.74	\$454.22 \$463.82	\$719.43 \$734.64	\$845.33 \$863.21	\$556.81 \$568.58	\$654.25 \$668.08
31		5867.39	\$202.83	\$825.83	\$554.61	9651.67	\$530.79 \$541.78	\$636.59	\$431.24	\$506.71	\$627.83	\$737.70	\$514.12	\$604.09	\$596.69	5701.11	\$421.11	5484.77 5494.81	\$459.17 \$468.68	\$550.70	\$320.31	\$376.36	\$355.59	\$409.34 \$417.81	\$531.16	\$624.11	\$525.21 \$536.09	9629.90	\$376.28	\$442.13	\$390.07	\$458.33	\$466.69	\$548.36	\$402.92	\$473.43	\$749.86	5881.08	\$580.36	\$681.92
32		\$878.39	\$702.83 \$711.74	5825.83 5836.30	\$561.65	5659.93	SS41.78 SS48.65	S644.66			5627.83 5635.79	\$747.05	5514.12 5520.64	\$611.75	\$596.69 \$604.26	\$710.00			\$468.68 \$474.62	\$557.68	\$320.31 \$324.37	\$376.36 \$381.14	\$355.59 \$360.09		5531.16 5537.89		\$542.89	5629.90 5637.89	\$376.28 \$381.05	S442.13 S447.73	\$390.07 \$395.02	5458.33 5464.14		\$555.32	S402.92 S408.03	\$473.43 \$479.43	\$759.36	\$892.25	5580.36 5587.71	\$690.56
33 94		\$890.12	\$721.25	\$847.47	\$569.15	\$668.75	\$555.98	\$653.27	\$436.71 \$442.54	\$513.13 \$519.98	\$644.28	\$757.03	\$527.59	5619.92	\$612.33	\$710.00	\$426.45 \$432.15	\$501.08 \$507.77	\$480.96	\$565.13	5324.37	5386.23	\$364.90	\$423.11 \$428.76	\$545.07	\$632.02 \$640.46	\$550.14	\$646.41	5386.14	\$453.71	\$400.29	\$470.34	\$472.61 \$478.92	\$562.73	\$408.03 \$413.48	\$479.43	\$769.51	\$904.17	\$595.56	\$699.79
		\$895.98	\$726.00	\$853.05	\$572.90	\$673.16	\$559.64	\$657.58	\$445.46	5523.41	\$648.53	\$762.02	5531.07	\$624.01	\$616.36	5724.23	\$435.00	5511.12	5484.13	\$568.86	5330.87	\$388.77	\$367.31	\$431.59	\$548.67	\$644.68	\$553.76	\$650.67	5388.68	\$456.70	\$402.93	\$473.44	\$482.08	\$566.44	\$416.20	\$489.04	\$774.58	5910.13	\$599.49	\$704.40
25		\$901.85	\$730.76	\$858.64	\$576.65	\$677.56	\$563.30	\$661.88	\$448.37	\$526.84	\$652.77	\$767.01	\$534.55	5628.09	\$620.40	5728.97	\$437.84	\$514.47	\$487.30	\$572.58	\$333.03	5391.32	\$369.71	\$434.41	\$552.26	\$648.90	\$557.39	\$654.93	5391.23	\$459.69	\$405.57	\$476.54	\$485.24	\$570.15	\$418.93	\$492.24	\$779.65	\$916.09	5603.41	5709.01
27		\$907.72	\$735.51	5864.22	5580.40	5681.97	\$566.97	\$666.19	\$451.29	5530.26	\$657.02	5772.00	5538.02	5632.18	\$624.43	5733.71	\$440.69	5517.81	\$490.47	\$576.30	5335.20	5393.86	5372.12	\$437.24	\$555.85	5653.12	\$561.01	\$659.19	5393.77	\$462.68	\$408.21	\$479.64	\$488.39	5573.86	\$421.65	\$495.44	5784.72	5922.04	5607.34	5713.62
38		5913.58	\$740.26	\$869.81	\$584.15	\$686.38	\$570.63	\$670.49	\$454.20	\$533.69	\$661.26	\$776.99	\$541.50	\$636.26	\$628.47	5738.45	\$443.54	\$521.16	\$493.64	\$580.03	\$337.37	\$396.41	\$374.52	\$440.06	\$559.44	\$657.34	\$564.64	\$663.45	5396.32	\$465.67	\$410.84	\$482.74	\$491.55	\$577.57	\$424.38	\$498.64	\$789.79	5928.00	\$611.26	\$718.23
39		5925.31	\$749.77	5880.98	\$591.65	\$695.19	\$577.96	\$679.10	\$460.04	\$540.54	\$669.76	5786.96	\$548.45	5644.43	\$636.54	5747.93	\$449.23	\$527.85	\$499.98	\$587.48	5341.70	\$401.50	5379.33	\$445.72	\$566.63	\$665.78	5571.89	\$671.97	\$401.40	\$471.65	\$416.12	\$488.94	\$497.86	5584.98	\$429.82	\$505.04	5799.93	5939.92	5619.11	\$727.46
40		5976.92	\$759.27	5930.11	\$599.15	5733.96	\$585.29	\$716.97	\$465.87	\$570.69	\$678.25	\$830.85	\$555.41	\$680.37	\$644.61	5789.65	\$454.93	\$557.29	\$506.32	\$620.24	\$346.03	\$423.89	\$384.14	\$470.57	5573.81	5702.92	\$579.14	5709.44	\$406.49	\$497.95	\$421.39	\$516.21	\$504.17	\$617.61	\$435.27	5533.21	\$810.07	5992.34	\$626.96	\$768.03
41	\$812.46	\$995.26	\$773.53	\$947.58	\$610.40	\$747.74	\$596.28	\$730.44	\$474.62	\$581.41	\$690.98	\$846.46	\$565.84	\$693.15	\$656.72	\$804.48	\$463.47	\$567.75	\$515.83	\$631.89	\$352.53	\$431.85	\$391.36	\$479.41	\$584.58	\$716.12	\$590.01	\$722.77	\$414.13	\$507.31	\$429.31	\$525.90	\$513.64	\$629.21	\$443.45	\$543.22	\$825.29	\$1,010.98	\$638.74	\$782.45
42		1,012.85	\$787.20	\$964.31	\$621.19	\$760.95	\$606.81	\$743.34	\$483.00	\$591.68	\$703.19	\$861.41	\$575.83	\$705.39	\$668.32	\$818.69	\$471.66	\$577.78	\$524.94	\$643.05	\$358.76	\$439.48	\$398.27	\$487.88	\$594.91	\$728.77	\$600.44	\$735.54	\$421.44	\$516.27	\$436.89	\$535.19	\$522.71	\$640.32	\$451.28	\$552.82	\$839.86	\$1,028.83	\$650.02	\$796.27
43	\$846.78 \$	1.037.31	\$806.21	\$987.60	\$636.19	\$779.33	\$621.47	\$761.29	\$494.67	\$605.97	\$720.17	\$882.21	\$589.74	\$722.43	\$684.46	\$838.46	\$483.05	\$591.74	\$537.62	\$658.58	\$367.42	\$450.09	\$407.89	\$499.66	\$609.28	\$746.37	\$614.94	\$753.30	\$431.62	\$528.74	\$447.44	\$548.12	\$535.34	\$655.79	\$462.18	\$566.17	\$860.15	\$1,053.68	\$665.72	\$815.50
44		1,067.88	\$829.97	\$1,016.72	\$654.94	\$802.30	\$639.78	\$783.74	\$509.25	\$623.83	\$741.40	\$908.22	\$607.12	\$743.72	\$704.63	\$863.18	\$497.29	\$609.18	\$553.46	\$677.99	\$378.25	\$463.36	\$419.91	\$514.39	\$627.24	\$768.37	\$633.06	\$775.50	\$444.34	\$544.32	\$460.63	\$564.28	\$551.12	\$675.12	\$475.80	\$582.86	\$885.50	\$1,084.74	\$685.34	\$839.54
45		1,103.81	\$857.89	\$1,050.92	\$676.98	\$829.30	\$661.31	\$810.10	\$526.38	\$644.82	\$766.35	\$938.77	\$627.55	\$768.75	\$728.34	\$892.22	\$514.02	\$629.68	\$572.08	\$700.80	\$390.98	\$478.95	\$434.04	\$531.70	\$648.34	\$794.22	\$654.36	\$801.59	\$459.29	\$562.63	\$476.13	\$583.26	\$569.66	\$697.83	\$491.81	\$602.47	\$915.29	\$1,121.23	\$708.40	\$867.79
46		1,146.62	\$891.17	\$1,091.68	\$703.23	\$861.46	\$686.96	\$841.52	\$546.80	\$669.82	\$796.07	\$975.18	\$651.89	\$798.56	\$756.59	\$926.82	\$533.96	\$654.09	\$594.27	\$727.98	\$406.14	\$497.52	\$450.87	\$552.32	\$673.49	\$825.02	\$679.74	\$832.68	\$477.11	\$584.45	\$494.60	\$605.88	\$591.75	\$724.89	\$510.89	\$625.83	\$950.79	\$1,164.72	\$735.87	\$901.44
47		1,194.78	\$928.59	\$1,137.53	\$732.77	\$897.64	\$715.81	\$876.86	\$569.76	\$697.96	\$829.50	\$1,016.14	\$679.26	\$832.10	\$788.36	\$965.74	\$556.38	\$681.57	\$619.23	\$758.56	\$423.20	\$518.42	\$469.81	\$575.51	\$701.77	\$859.67	\$708.29	\$867.65	\$497.14	\$609.00	\$515.37	\$631.33	\$616.60	\$755.34	\$532.34	\$652.12	\$990.72	\$1,213.64	\$766.78	\$939.30
48		1,249.81		\$1,189.93	\$766.52	\$938.99	\$748.78	\$917.26	\$596.01	\$730.11	\$867.71	\$1,062.95	\$710.55	\$870.43	\$824.68	\$1,010.23	\$582.01	\$712.96	\$647.75	\$793.50	\$442.69	\$542.30	\$491.45	\$602.02	\$734.10	\$899.27	\$740.92	\$907.62	\$520.04	\$637.05	\$539.11	\$660.41	\$645.01	\$790.13	\$556.86	\$682.16	\$1,036.36	\$1,269.54	\$802.10	\$982.57
49		1,304.09	\$1,013.55	\$1,241.60	\$799.81	\$979.76	\$781.30	\$957.09	\$621.89	\$761.81	\$905.39	\$1,109.10	\$741.41	\$908.23	\$860.49	\$1,054.10	\$607.28	\$743.92	\$675.88	\$827.96	\$461.92	\$565.85	\$512.79	\$628.17	\$765.98	\$938.32	\$773.09	\$947.04	\$542.63	\$664.72	\$562.52	\$689.09	\$673.02	\$824.45	\$581.05	\$711.78	\$1,081.37	\$1,324.67	\$836.93	\$1,025.24
50		1.532.41	\$1.061.08	\$1.458.99	\$837.31	\$1.151.30	\$817.93	\$1.124.66	\$651.05	\$895.19	\$947.85	\$1.303.29	\$776.18	\$1.067.24	\$900.84	\$1.238.66	\$635.76	\$874.17	\$707.58	5972.92	\$483.58	\$664.92	\$536.84	5738.15	\$801.90	\$1.102.61	\$809.34	\$1.112.85	\$568.07	\$781.10	\$588.90	\$809.73	\$704.58	\$968.79	\$608.29	\$836.40	\$1.132.07	\$1.556.60	\$876.18	\$1.204.74
51		1,600.20	\$1,108.02 \$1,159.70	\$1,523.52 \$1,594.59	\$874.35 \$915.14	\$1,202.23 \$1,258.31	\$854.11 \$893.96	\$1,174.41 \$1,229.19	\$679.85 \$711.56	\$934.79 \$978.40	\$989.77 \$1.035.95	\$1,360.94 \$1,424.43	\$810.51 \$848.32	\$1,114.45 \$1,166.44	\$940.69 \$984.57	\$1,293.45 \$1,353.78	\$663.88 \$694.85	\$912.84 \$955.42	\$738.88 \$773.34	\$1,015.95 \$1,063.35	\$504.97 \$528.52	\$694.33 \$726.72	\$560.58 \$586.73	\$770.80 \$806.76		\$1,151.38 \$1,205.09	\$845.14 \$884.57	\$1,162.07 \$1,216.28	\$593.20 \$620.87	\$815.65 \$853.70	\$614.95 \$643.63	\$845.55 \$885.00	\$735.74 \$770.06	\$1,011.65	\$635.20 \$664.83	\$873.40 \$914.14	\$1,182.15 \$1,237.29	\$1,625.45 \$1,701.28	\$914.93 \$957.61	\$1,258.03 \$1,316.72
52		1,750.35	\$1,159.70 \$1,211.98	\$1,594.59 \$1,666.48	5915.14 5956.39	\$1,258.31 \$1,315.04	\$893.96 \$934.26	\$1,229.19	\$711.56 \$743.64	\$978.40 \$1.022.51	\$1,035.95	\$1,488.64	\$848.32 \$886.56	\$1,166.44 \$1,219.02	\$984.57 \$1.028.96	\$1,353.78	\$694.85 \$726.18	\$955.42 \$998.50	\$773.34 \$808.21	\$1,063.35	\$528.52 \$552.35	\$726.72 \$759.48	\$586.73 \$613.18	\$806.76 \$843.13	\$876.43 \$915.94	\$1,205.09	\$884.57	\$1,216.28 \$1,271.11	\$620.87 \$648.86	\$853.70	\$643.63 \$672.65	\$885.00 \$924.89	\$770.06	\$1,058.84	5694.80	5914.14 5955.35	\$1,237.29	\$1,701.28	\$957.61	\$1,316.72 \$1,376.08
53		1.831.86	\$1,211.98	\$1,000.48	\$1,000.93	\$1,315.04	\$977.77	\$1,284.61	\$778.27	\$1,022.51	\$1,082.05	\$1,557.97	5927.85	\$1,275.79	\$1,028.98	\$1,414.81	5760.00	\$1,044.99	\$845.84	\$1,111.28	\$578.07	\$794.85	\$641.74	5882.39	5958.59	\$1,318.07	5924.45 5967.50	\$1,271.11	\$679.08	5933.73	\$703.97	\$967.96	5842.26	\$1,106.57	\$727.16	\$999.84	\$1,293.07	\$1,777.98	\$1,000.78	\$1,376.08
54		1,831.86		\$1,744.08	\$1,000.93	\$1,376.28	\$1,021,27	\$1,344.43	\$778.27 \$812.90	\$1,070.12	\$1,133.07 \$1,183.48	\$1,557.97	5927.85 5969.14	\$1,275.79	\$1,076.87	\$1,480.70	5760.00 5793.81	\$1,044.99 \$1,091.49	\$845.84 \$883.48	\$1,163.04	\$578.07 \$603.79	\$794.85 \$830.22	\$670.29	\$882.39		\$1,318.07	\$1,010.55	\$1,389.50	\$679.08 \$709.30	\$933.73		\$967.96	\$842.26 \$879.74	\$1,158.10 \$1,209.64	\$727.16 \$759.52	\$999.84 \$1.044.33	\$1,353.29 \$1,413.51	\$1,860.78 \$1,943.57	\$1,047.39 \$1,093.99	\$1,440.16 \$1,504.24
55 56		2.001.75	\$1,324.07	\$1,021.09	\$1,043.47	\$1,503.92	\$1,021.27	\$1,469.11	\$850.45	\$1,117.74	\$1,183.48	\$1,702,45	\$1,013.90	\$1,332.50	\$1,124.79	\$1,546.59	\$830.48	\$1,091.49	5924.29	\$1,270.90	5631.68	\$868.56	\$701.25	5964.22	\$1,001.25	\$1,376.72	\$1,010.33	\$1,389.50	\$742.06	51.020.33		\$1,011.03	\$920.37	\$1,265.51	\$794.60	\$1,044.53	\$1,413.51	\$2,033.34	\$1,093.99	\$1,573.72
57		2,090.98	\$1,447.85	\$1,990.79	\$1,142.51	\$1,570.96	\$1,116.07	\$1,534.60	\$888.36	\$1,221.49	\$1,293.34	\$1,778.34	\$1,059.10	\$1,456.26	\$1,229.20	\$1,690.15	\$867.50	\$1,192.81	\$965.49	\$1,327.55	\$659.84	5907.28	5732.51	\$1,007.21	\$1,094.19	\$1,504.51	\$1,104.35	\$1,518.48	5775.14	\$1,065.81		\$1,104.88	\$961.40	\$1,321,92	\$830.02	\$1,141.27	\$1,544.72	\$2,123.99	\$1,195.54	\$1,643.87
58		2.186.22	\$1.513.79	52.081.46	\$1.194.55	\$1,642.51	\$1.166.91	\$1,604.50	5928.82	\$1,277.13	\$1,352.25	\$1.859.34	\$1,107,34	\$1,522.59	\$1,285.19	\$1,767.13	\$907.01	\$1.247.14	\$1,009.47	\$1,388.02	5689.90	5948.61	5765.88	\$1,053.08		\$1.573.04	\$1,154.65	\$1.587.65		\$1,114.36		\$1,155.21	\$1,005.19	\$1,382.13	\$867.82	\$1.193.26	\$1,615.08	\$2,220.73	\$1,250.00	\$1,718.75
59		2,233.41	\$1.546.47	52.126.39	\$1,220.34	\$1,677.97	\$1,192.10	\$1,639.13	5948.87	\$1,304.70	\$1,381.44	51,899,48	51.131.24	\$1,555.45	\$1,312.93	\$1,805.27	5926.59	\$1,274.06	\$1.031.26	\$1,417.98	5704.79	\$969.08	5782.41	\$1,075.81	51.168.72	\$1,606.99	\$1,179.58	\$1,621.92	5827.94	\$1,138,41		\$1,180.14	\$1,026.88	\$1,411.96	\$886.56	\$1,219.01	\$1,649.94	\$2,268.66	\$1,276.98	\$1,755.85
60		2,328.65	\$1,612.41	\$2,217.07	\$1,272.38	\$1,749.52	\$1,242.93	\$1,709.03	\$989.33	\$1,360.33	\$1,440.35	\$1,980.48	\$1,179.48	\$1,621.78	\$1,368.91	\$1,882.26	\$966.10	\$1,328.39	\$1,075.23	\$1,478.44	\$734.84	\$1,010.41	\$815.77	\$1,121.69	\$1,218.56	\$1,675.52	\$1,229.88	\$1,691.08	\$863.24	\$1,186.96		\$1,230.47	\$1,070.67	\$1,472.18	\$924.36	\$1,271.00	\$1,720.30	\$2,365.41	\$1,331.43	\$1,830.72
61	\$1.753.47 \$	2.411.02	\$1,669.45	\$2,295,49	\$1,317,38	\$1,811.40	\$1,286.90	\$1,769.48	\$1,024.33	\$1,408.45	\$1,491.30	\$2,050.53	\$1,221,20	\$1,679.15	\$1,417,34	\$1,948.84	\$1,000.28	\$1,375.38	\$1.113.27	\$1,530.74	5760.84	\$1,046.15	\$844.63	\$1.161.37	\$1,261.66	\$1,734,79	\$1,273.38	\$1,750.90	5893.78	\$1,228.94	5926.54	\$1,273.99	\$1.108.55	\$1,524.25	\$957.06	\$1,315.95	\$1,781.15	52,449.08	\$1,378.53	\$1,895,48
62				\$2,346.96	\$1,346.92	\$1,852.01	\$1,315.75	\$1,809.15	\$1,047.29	\$1,440.03	\$1,524.73	\$2,096.50	\$1,248.58	\$1,716.79	\$1,449.11	\$1,992.53	\$1,022.70	\$1,406.21	\$1,138.23	\$1,565.06		\$1,069.60	\$863.57	\$1,187.40		\$1,773.68	\$1,301.93	\$1,790.15		\$1,256.50			\$1,133.40	\$1,558.42	\$978.52	\$1,345.46	\$1,821.08	\$2,503.98	\$1,409.44	\$1,937.97
63		2,532.86	\$1,753.81	\$2,411.49	\$1,383.96	\$1,902.94	\$1,351.93	\$1,858.90	\$1,076.09	\$1,479.63	\$1,566.66	\$2,154.15	\$1,282.91	\$1,764.00	\$1,488.96	\$2,047.32	\$1,050.82	\$1,444.88	\$1,169.52	\$1,608.09	\$799.28	\$1,099.01	\$887.31	\$1,220.05		\$1,822.45	\$1,337.73	\$1,839.38	\$938.94	\$1,291.05			\$1,164.56	\$1,601.28	\$1,005.42	\$1,382.45	\$1,871.15	\$2,572.84	\$1,448.19	\$1,991.26
64+	\$1,872.03 \$	2,574.04	\$1,782.33	\$2,450.70	\$1,406.46	\$1,933.88	\$1,373.91	\$1,889.13	\$1,093.59	\$1,503.69	\$1,592.13	\$2,189.18	\$1,303.77	\$1,792.68	\$1,513.17	\$2,080.61	\$1,067.91	\$1,468.38	\$1,188.54	\$1,634.24	\$812.28	\$1,116.89	\$901.74	\$1,239.89	\$1,346.97	\$1,852.08	\$1,359.48	\$1,869.29	\$954.21	\$1,312.04	\$989.19	\$1,360.14	\$1,183.50	\$1,627.31	\$1,021.77	\$1,404.93	\$1,901.58	\$2,614.67	\$1,471.74	\$2,023.64
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#### QCC Insurance Company Small Group Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$200	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$250	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150027	Personal Choice PPO Gold Preferred \$40/\$80/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150028	Personal Choice PPO Gold Classic \$1,500/\$20/\$40/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150029	Personal Choice PPO Silver Classic \$3,800/\$40/\$80/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150030	Personal Choice PPO Platinum HSA-50 \$1,800/100%	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/\$25/\$50/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150032	Personal Choice PPO Gold HSA-0 \$2,200/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,400/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150035	Personal Choice PPO Silver HSA-0 \$3,600/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,600/50%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150037	Personal Choice PPO Bronze HSA-0 \$7,450/100%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150039	Personal Choice PPO Gold HRA-20 \$3,700/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150047	Personal Choice PPO Gold Classic \$2,500/\$40/\$80/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150048	Personal Choice PPO Silver Classic \$5,000/\$50/\$100/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150049	Personal Choice PPO Silver Secure \$4,750/\$40/\$80/\$600	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150050	Personal Choice PPO Silver HSA-0 \$4,400/100%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150051	Personal Choice PPO Platinum Preferred \$10/\$20/\$200	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150052	Personal Choice PPO Gold Preferred \$40/\$80/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name: OCC Insurance Company
Market: Small Group
Product: PRO

Uffective Date of Rates: June 32, 2024

Endine date of Rates: June 32, 2024

HIOS Plan ID (On Exchange)->																																								
HIOS Plan ID (Off Exchange)+>	31609PA0	150025	31609PA0	0150026	31609PA	0150027	31609PA	0150028	31609PA0	0150029	31609PA01	50030	31609PA015	0031	31609PA0	150032	31609PA0	150034	31609PA01	150035	31609PA01	50036	31609PA0	150037	31609PA0150	1039	31609PA01	50047	31609PA01	50048	31609PA01	50049	31609PA015	50050	31609PA01	170001	31609PA	150051	31609PA0	0150052
Plan Marketing Name =>	oice PPO Platinu	m Preferred \$30	oice PPO Platinu	m Preferred \$20	hoice PPO Gold	d Preferred \$40)	oice PPO Gold C	Jassic \$1,500/\$																	hoice PPO Gold HF				e PPO Silver Clas	isic \$5,000/\$pic	e PPO Silver Seco	ure \$4,750/\$el Chi	nice PPO Silver	r HSA-0 \$4,44a1	Choice EPO Silv	er HSA-0 \$3,0c	oice PPO Platino	m Preferred \$X	hoice PPO Gold	J Preferred \$40
Form # ->	16884-BC.5G.C	IFF Rev. 1.24	16884-BC.5G.C	OFF Rev. 1.24	16884-8C.5G.	OFF Rev. 1.24	16884-BC.SG.0	OFF Rev. 1.24	16884-BC.5G.0	OFF Rev. 1.24 8	84-BC.SG.OFF.HS	A.HRA Rev. 188	4-BC.SG.OFF.HSA	HRA Rev. 1884	BC.SG.OFF.HS	A.HRA Rev. 18	84-BC.SG.OFF.H	SA.HRA Rev. 1	84-BC.SG.OFF.HS	A.HRA Rev. 1	884-BC.SG.OFF.HS	A.HRA Rev. 18	84-BC.SG.OFF.H:	SA.HRA Rev. 188	4-BC.SG.OFF.HSA.H	HRA Rev. 1	16884-BC.SG.OI	F Rev. 1.24	16884-BC.5G.OF	F Rev. 1.24	16884-BC.SG.OF	F Rev. 1.24 884-1	BC.SG.OFF.HSA	A.HRA Rev. 117	014-BC.56.OFF.	HSA Rev. 1.24	16884-BC.5G.	OFF Rev. 1.24	16884-BC.SG.C	OFF Rev. 1.24
Rating Area +>	8					8																													8					
Network => Metal =>	Platin		Platin			old	Personal Cho Go		Silve		Personal Choice Platinu		Gold	Network	Gold Gold		Silve		Silver		Personal Choice Bronze		Bron.		Personal Choice N Gold	Vetwork	Gold		Silver		Silver	e Network Pr	Silver		Silver		Plati		Personal Choi Gol	
Deductible ->	50		St	)	9	10	\$1.5		\$3,8		\$1,800		\$2,400		52.20		\$2,41		\$3,60		\$5,600		\$8,00		\$4,000		\$2.50		\$5,000		\$4,750		\$4,400		\$3.00		9	)	50	.0
Coinsurance +>	0%		0%	4	01	%	20	94	301		0%		10%		0%		309		10%		50%		0%		0%		0%		10%		0%		0%		20%		01	6	09	×
Copays =>	\$10/5		\$20/			/\$80	\$20 no ded/		\$40 no ded/\$		0% after		\$25/\$50		0% after		30% afte		10% after		50% after		0% after		0% after de	ıd	\$40 no ded/\$1		\$50 no ded/\$1		\$40 no ded/\$8		0% after o		0% after ded/21		\$10/		\$40/	
OOP Maximum ->	\$3,5	00	\$4,0	00	\$9,4	450	\$8,0	000	\$9,4	150	\$8,000	-	\$8,000		\$8,00	10	\$8,01	00	\$8,00	10	\$8,000	0	\$8,00	00	\$7,450	_	\$7,00	0	\$9,450	0	\$9,450	0	\$8,000	•	\$8,00	0	\$3,0	00	\$7,5	,00
Pediatric Dental (Yes/No) => Age Band	Non-Tobacco	Tohacco	Non-Tobacco	Tohacco	Non-Tobacco	Yahaca	Non-Toharro	Yaharra	Non-Tobacco	Yeharea	Non-Tobacco	Yohacco M	ion-Tobacco	Tehacco M	on-Tobarro	Yohacco	Non-Tobacco	Tobacco	Non-Tobacco	Yahassa	Non-Tobacco	Tohacco	Non-Tobacco	Yeharra A	Yes Yon-Tobacco T	Tohacco B	ion-Tobacco	Tohacco A	Yes Yon-Tobacco	Tohacco !	fon-Tobacco	Tehacea No.	1-Tobacco	Tohasso A	fon-Tobacco	Tobacco	Non-Tobacco	Yohacco	Non-Tobacco	Tohacco
0 - 14	\$484.53	5484 53	\$461.31	\$461.31	\$364.03	\$364.03	\$355.60	\$355.60	S283.05	5283.05	\$412.09	\$412.09	\$337.45	\$337.45	\$391.64	5391.64	\$276.40	\$276.40	\$307.62	\$307.62	\$210.24	\$210.24	\$233.30	\$233.39		\$348.63	\$351.87	\$351.87	\$246.98	\$246.98	\$256.03	\$256.03	\$306.32	\$306.32	\$264.46	\$264.46	\$492.17	\$492.17	\$380.92	\$380.92
15	\$527.60	\$527.60	\$502.32	\$502.32	\$396.38	\$396.38	\$387.21	\$387.21	\$308.21	\$308.21	\$448.72	\$448.72	\$367.44	\$367.44	\$426.45	\$426.45	\$300.97	\$300.97	\$334.97	\$334.97	\$228.93	\$228.93	\$254.13	\$254.13	\$379.62	\$379.62	\$383.15	\$383.15	\$268.93	\$268.93	\$278.79	\$278.79	\$333.55	\$333.55	\$287.97	\$287.97	\$535.92	\$535.92	\$414.78	\$414.78
16	\$544.06	\$544.06	\$517.99	\$517.99	\$408.76	\$408.76	\$399.30	\$399.30	\$317.83	\$317.83	\$462.73	\$462.73	\$378.91	5378.91	\$439.77	\$439.77	\$310.37	\$310.37	\$345.42	\$345.42	\$236.07	\$236.07	\$262.06	\$262.06	\$391.47	5391.47	\$395.11	\$395.11	\$277.33	5277.33	\$287.49	\$287.49	\$343.96	\$343.96	\$296.96	\$296.96	\$552.65	\$552.65	\$427.73	\$427.73
17	\$560.53	\$560.53	\$533.67	\$533.67	\$421.13	\$421.13	\$411.38	\$411.38	\$327.45	\$327.45	\$476.73	\$476.73	\$390.38	\$390.38	\$453.08	\$453.08	\$319.76	\$319.76	\$355.88	\$355.88	\$243.22	\$243.22	\$270.00	\$270.00		\$403.32	\$407.06	\$407.06	\$285.72	\$285.72	\$296.19		\$354.37	\$354.37	\$305.94	\$305.94	\$569.37	\$569.37	\$440.68	\$440.68
18	\$578.27	\$578.27	\$550.56	\$550.56	\$434.45	\$434.45	\$424.40	\$424.40	\$337.81	\$337.81	\$491.81	\$491.81	\$402.73	\$402.73	\$467.41	\$467.41	\$329.88	\$329.88	\$367.14	\$367.14	\$250.91	\$250.91	\$278.54	\$278.54		\$416.08	\$419.94	\$419.94	\$294.76	\$294.76	\$305.56		\$365.58	\$365.58	\$315.62	\$315.62	\$587.39	\$587.39	\$454.62	\$454.62
19	\$596.00	\$596.00	\$567.44	\$567.44	\$447.77	\$447.77	\$437.41	\$437.41	\$348.17	\$348.17	\$506.90	\$506.90	\$415.08	\$415.08	\$481.74	\$481.74	\$339.99	\$339.99	\$378.39	\$378.39	\$258.61	\$258.61	\$287.08	\$287.08		\$428.84	\$432.82	\$432.82	\$303.80	\$303.80	\$314.93		\$376.80	\$376.80	\$325.30	\$325.30	\$605.40	\$605.40	\$468.56	\$468.56
20	\$614.37 \$633.37	\$614.37 \$712.54	\$584.93 \$603.02	\$584.93 \$678.40	\$461.57 \$475.85	\$461.57 \$535.33	\$450.89 \$464.84	\$450.89 \$522.95	\$358.90 \$370.00	\$358.90 \$416.25	\$522.52 \$538.68	\$522.52 \$606.02	\$427.88 \$441.11	\$427.88 \$496.25	\$496.59 \$511.95	\$496.59 \$575.94	\$350.47 \$361.31	\$350.47 \$406.47	\$390.06 \$402.12	\$390.06 \$452.39	\$266.58 \$274.82	\$266.58 \$309.17	\$295.93 \$305.08	\$295.93 \$343.22		\$442.06 \$512.70	\$446.16 \$459.96	\$446.16 \$517.46	\$313.16 \$322.85	\$313.16 \$363.21	\$324.64 \$334.68		\$388.41 \$400.42	\$388.41 \$450.47	\$335.33 \$345.70	\$335.33 \$388.91	\$624.06 \$643.36	\$624.06 \$723.78	\$483.00 \$497.94	\$483.00 \$560.18
21 22	\$633.37	\$712.54	\$603.02 \$603.02	\$678.40	\$475.85 \$475.85	\$535.33 \$535.33	\$464.84 \$464.84	\$522.95 \$522.95	\$370.00	\$416.25 \$416.25	\$538.68 \$538.68	\$606.02	\$441.11 \$441.11	\$496.25	\$511.95	\$575.94 \$575.94	\$361.31 \$361.31	\$406.47	\$402.12 \$402.12	\$452.39	\$274.82 \$274.82	\$309.17 \$309.17	\$305.08 \$305.08	\$343.22		\$512.70	\$459.96	\$517.46 \$517.46	\$322.85 \$322.85	\$363.21 \$363.21	\$334.68 \$334.68		\$400.42	\$450.47	\$345.70	\$388.91 \$388.91	\$643.36 \$643.36	\$723.78 \$723.78	\$497.94	\$560.18 \$560.18
3	5633.37	\$712.54	\$603.02	\$678.40	\$475.85 \$475.85	\$535.33 \$535.33	\$464.84	\$522.95 \$522.95	\$370.00	\$416.25	\$538.68 \$538.68	\$606.02	\$441.11	\$496.25	\$511.95	\$575.94	5361.31	\$406.47	S402.12	\$452.39 \$452.39	\$274.82 \$274.82	\$309.17	\$305.08	\$343.22 \$343.22		\$512.70	\$459.96 \$459.96	\$517.46 \$517.46	5322.85	\$363.21	\$334.68		\$400.42	\$450.47	\$345.70	\$388.91	\$643.36	5723.78	\$497.94	\$560.18
24	\$633.37	\$712.54	5603.02	\$678.40	\$475.85	\$535.33	\$464.84	\$522.95	\$370.00	\$416.25	5538.68	\$606.02	\$441.11	\$496.25	\$511.95	\$575.94	\$361.31	\$406.47	\$402.12	\$452.39	5274.82	\$309.17	\$305.08	\$343.22		\$512.70	\$459.96	\$517.46	5322.85	\$363.21	\$334.68		\$400.42	\$450.47	\$345.70	\$388.91	\$643.36	\$723.78	\$497.94	\$560.18
25	\$635.90	\$715.39	\$605.43	\$681.11	\$477.75	\$537.47	\$466.70	\$525.04	\$371.48	\$417.92	\$540.83	\$608.44	\$442.87	\$498.23	\$514.00	\$578.25	\$362.76	\$408.10	\$403.73	\$454.19	\$275.92	\$310.41	\$306.30	\$344.59	\$457.55	\$514.75	\$461.80	\$519.52	\$324.14	\$364.66	\$336.02	\$378.02	\$402.02	\$452.27	\$347.08	\$390.47	\$645.93	\$726.68	\$499.93	\$562.42
26	\$648.57	\$729.64	\$617.49	\$694.68	\$487.27	\$548.18	\$476.00	\$535.50	\$378.88	\$426.24	\$551.61	\$620.56	\$451.70	\$508.16	\$524.24	\$589.77	\$369.98	\$416.23	\$411.77	\$463.24	\$281.42	\$316.59	\$312.40	\$351.45		\$525.00	\$471.00	\$529.87	\$330.60	\$371.92	\$342.71	\$385.55	\$410.03	\$461.28	\$354.00	\$398.25	\$658.80	\$741.15	\$509.89	\$573.63
27	\$663.77	\$746.74	\$631.96	\$710.96	\$498.69	\$561.03	\$487.15	\$548.05	\$387.76	\$436.23	\$564.54	\$635.10	\$462.28	\$520.07	\$536.52	\$603.59	\$378.65	\$425.98	\$421.42	\$474.10	\$288.01	\$324.01	\$319.72	\$359.69		\$537.31	\$482.04	\$542.29	\$338.35	\$380.64	\$350.74		\$419.64	\$472.10	\$362.29	\$407.58	\$674.24	\$758.52	\$521.84	\$587.07
28	\$688.47	\$774.53	\$655.48	\$737.42	\$517.25	\$581.91	\$505.28	\$568.44	\$402.19	\$452.46	\$585.55	\$658.74	\$479.49	\$539.42	\$556.49	\$626.05	\$392.74	\$441.84	\$437.10	\$491.74	\$298.73	\$336.07	\$331.62	\$373.07		\$557.30	\$499.98	\$562.47	\$350.94	\$394.81	\$363.80		\$435.26	\$489.66	\$375.78	\$422.75	\$699.33	\$786.75	\$541.26	\$608.92
29	\$708.74 \$718.87	\$797.33 \$844.68	\$674.78 \$684.43	\$759.13 \$804.20	\$532.48 \$540.09	\$599.04 \$634.61	\$520.16 \$527.59	\$585.18 \$619.92	\$414.03 \$419.95	\$465.78 \$493.44	\$602.78	\$678.13 \$718.40	\$493.60 \$500.66	\$555.30 \$588.28	\$572.87 \$581.06	\$644.48 \$682.75	\$404.31 \$410.09	\$454.84 \$481.85	\$449.97 \$456.41	\$506.22 \$536.28	\$307.52	\$345.96 \$366.51	\$341.38 \$346.27	\$384.06 \$406.86		\$573.71 \$607.77	\$514.70 \$522.05	\$579.03 \$613.41	\$361.27 \$366.43	\$406.43 \$430.56	\$374.51 \$379.86	\$421.32 \$446.34	\$448.07 \$454.48	\$504.08 \$534.01	\$386.84 \$392.37	\$435.19 \$461.03	\$719.92 \$730.21	\$809.91 \$858.00	\$557.19 \$565.16	\$626.84 \$664.07
30	\$734.08	5844.68 5862.54	5684.43 5698.90	5804.20 5821.21	\$551.51	5634.61 5648.02	\$527.59 \$538.75	5633.03	5419.95 5428.83	\$493.44 \$503.88	\$611.40 \$624.33	5718.40 5733.59	\$511.25	5600.71	5581.06 5593.35	5682.75 5697.19	\$410.09	\$481.85 \$492.04	\$456.41 \$466.06	5547.62	5311.92 5318.52	5306.51 5374.26	\$346.27 \$353.59	\$405.86		\$620.62	SS22.05 SS33.09	5615.41 5626.39	5366.43 5374.18	\$430.56 \$439.67	5379.86 5387.89		\$454.48 \$464.09	\$545.30	\$400.67	\$461.03 \$470.78	5745.65	\$858.00 \$876.14	\$565.16 \$577.11	\$678.11
32	5749.28	5880.40	5713.37	5838.21	\$562.93	\$661.44	\$549.91	\$646.14	\$437.71	5514.31	\$637.26	5748.78	5521.83	5613.15	\$605.64	5711.62	\$427.43	\$502.23	\$475.71	\$558.96	5325.11	5382.01	\$360.91	\$424.07		5633.48	\$544.13	\$639.36	\$381.93	\$448.77	\$395.93		\$473.70	\$556.59	\$408.96	\$480.53	\$761.09	5894.29	\$589.06	\$692.15
33	\$758.78	\$891.56	\$722.42	5848.84	\$570.07	\$669.83	\$556.88	\$654.33	\$443.26	\$520.83	\$645.34	\$758.27	\$528.45	5620.93	\$613.32	\$720.65	\$432.85	\$508.60	\$481.74	\$566.04	5329.23	5386.85	\$365.49	\$429.45		\$641.51	\$551.03	\$647.46	5386.77	\$454.46	\$400.95		\$479.70	\$563.65	\$414.15	\$486.62	\$770.75	\$905.63	\$596.53	\$700.93
34	\$768.91	\$903.47	\$732.07	\$860.18	\$577.68	\$678.78	\$564.32	\$663.07	\$449.18	\$527.79	\$653.96	\$768.40	\$535.51	\$629.22	\$621.51	\$730.27	\$438.63	\$515.39	\$488.17	\$573.60	\$333.63	\$392.02	\$370.37	\$435.18	\$553.26	\$650.08	\$558.39	\$656.11	\$391.94	\$460.53	\$406.30	\$477.40	\$486.11	\$571.18	\$419.68	\$493.12	\$781.04	\$917.72	\$604.50	\$710.29
35	\$773.98	\$909.42	\$736.89	\$865.85	\$581.49	\$683.25	\$568.03	\$667.44	\$452.14	\$531.26	\$658.27	\$773.46	\$539.04	\$633.37	\$625.60	\$735.08	\$441.52	\$518.79	\$491.39	\$577.38	\$335.83	\$394.60	\$372.81	\$438.05		\$654.36	\$562.07	\$660.43	\$394.52	\$463.56	\$408.98		\$489.31	\$574.94	\$422.45	\$496.37	\$786.19	\$923.77	\$608.48	\$714.97
36	\$779.05	\$915.38	\$741.71	\$871.51	\$585.30	\$687.72	\$571.75	\$671.81	\$455.10	\$534.74	\$662.58	\$778.53	\$542.57	\$637.51	\$629.70	\$739.90	\$444.41	\$522.18	\$494.61	\$581.16	\$338.03	\$397.18	\$375.25	\$440.92		\$658.64	\$565.75	\$664.76	\$397.11	\$466.60	\$411.66		\$492.52	\$578.71	\$425.21	\$499.62	\$791.33	\$929.82	\$612.47	\$719.65
37	5784.11	5921.33	\$746.54	5877.18	\$589.10	\$692.20	\$575.47	\$676.18	\$458.06	\$538.22	\$666.89	\$783.59	\$546.09	\$641.66	\$633.79	\$744.71	\$447.30	\$525.58	\$497.82	\$584.94	\$340.23	\$399.77	\$377.69	\$443.78		\$662.93	\$569.43	\$669.08	5399.69	\$469.63	\$414.33		\$495.72	5582.47	\$427.98	\$502.87	\$796.48	5935.86	\$616.45	\$724.33
38	\$789.18	\$927.29	\$751.36	\$882.85	\$592.91	\$696.67	\$579.19	\$680.55	\$461.02	\$541.70	\$671.20	\$788.65	\$549.62	\$645.81	\$637.89	\$749.52	\$450.19	\$528.98	\$501.04	\$588.72	\$342.43	\$402.35	\$380.13	\$446.65		\$667.21	\$573.11	\$673.40	\$402.27	\$472.67	\$417.01	\$489.99	\$498.92	\$586.23	\$430.74	\$506.12	\$801.63	\$941.91	\$620.43	\$729.01
39	\$799.31 \$809.45	\$939.19 \$991.57	\$761.01 \$770.66	\$894.19 \$944.06	\$600.52 \$608.14	\$705.61 \$744.97	\$586.63 \$594.07	\$689.29 \$727.73	\$466.94 \$472.86	\$548.65 \$579.25	\$679.81 \$688.43	\$798.78 \$843.33	\$556.68 \$563.74	\$654.10 \$690.58	\$646.08 \$654.27	\$759.15 \$801.48	\$455.97 \$461.75	\$535.77 \$565.65	\$507.48 \$513.91	\$596.28 \$629.54	\$346.82 \$351.22	\$407.52 \$430.24	\$385.01 \$389.89	\$452.39 \$477.62		\$675.78 \$713.47	\$580.47 \$587.83	\$682.05 \$720.09	\$407.44 \$412.60	\$478.74 \$505.44	\$422.37 \$427.72		\$505.33 \$511.74	\$593.76 \$626.88	\$436.27 \$441.80	\$512.62 \$541.21	\$811.92 \$822.21	\$954.01 \$1,007.21	\$628.40 \$636.37	\$738.37 \$779.55
40	\$824.65	\$1,010.19	\$785.13	5961.79	5619.56	\$758.96	\$605.22	5741.40	\$472.86 \$481.74	\$579.25 \$590.13	\$701.36	\$859.17	\$574.33	\$703.55	\$666.56	\$816.53	\$470.43	\$576.27	\$523.56	9641.36	\$357.82	\$430.24 \$438.32	5389.89	\$486.59		\$726.87	\$598.87	5733.61	\$412.60	\$514.93	\$435.75		\$521.35	\$638.65	\$450.10	\$551.37	\$837.65	\$1,007.21	\$648.32	\$779.53 \$794.19
42	\$839.22	\$1,028.04	5799.00	\$978.78	\$630.50	\$772.36	\$615.91	\$754.49	\$490.25	\$600.56	\$713.75	\$874.34	\$584.47	\$715.98	\$678.33	\$830.96	\$478.74	\$586.45	\$532.81	\$652.69	5364.14	\$446.07	\$404.23	\$495.18		\$739.71	\$609.45	\$746.57	\$427.78	\$524.03	\$443.45		\$530.56	\$649.93	\$458.05	\$561.11	\$852.45	\$1,044.25	\$659.77	\$808.22
43	\$859.48	\$1,052.87	5818.30	\$1,002,42	\$645.73	5791.02	\$630.79	\$772.72	\$502.09	\$615.06	\$730.99	\$895.46	\$598.59	5733.27	\$694.72	\$851.03	\$490.30	\$600.61	\$545.68	5668.45	5372.93	\$456.84	\$413.99	\$507.14		\$757.57	\$624.17	\$764.60	5438.11	\$536.68	\$454.16		\$543.37	\$665.63	\$469.11	\$574.67	\$873.04	\$1,069.47	\$675.70	\$827.74
44	5884.82	\$1.083.90	\$842.42	\$1.031.96	\$664.76	\$814.33	\$649.38	\$795.49	\$516.89	5633.19	\$752.54	5921.86	\$616.23	5754.88	\$715.19	\$876.11	\$504.75	5618.32	\$561.76	\$688.16	\$383.92	\$470.31	\$426.20	\$522.09	\$636.65	\$779.90	\$642.56	\$787.14	\$451.02	\$552.50	\$467.55	\$572.75	\$559.39	\$685.25	\$482.94	\$591.61	\$898.77	\$1.101.00	\$695.62	\$852.14
45	\$914.59	\$1,120.37	\$870.76	\$1,066.68	\$687.13	\$841.73	\$671.23	\$822.26	\$534.28	\$654.49	\$777.85	\$952.87	\$636.96	\$780.28	\$739.26	\$905.59	\$521.73	\$639.12	\$580.66	\$711.31	\$396.84	\$486.13	\$440.54	\$539.66		\$806.14	\$664.18	\$813.62	\$466.20	\$571.09	\$483.28		\$578.21	\$708.30	\$499.19	\$611.51	\$929.01	\$1,138.04	\$719.03	\$880.81
46	\$950.06	\$1,163.82	\$904.53	\$1,108.05	\$713.78	\$874.37	\$697.26	\$854.14	\$555.00	\$679.88	\$808.02	\$989.82	\$661.67	\$810.54	\$767.93	\$940.71	\$541.97	\$663.91	\$603.18	\$738.90	\$412.23	\$504.98	\$457.62	\$560.58		\$837.40	\$689.94	\$845.18	\$484.28	\$593.24	\$502.02		\$600.63	\$735.77	\$518.55	\$635.22	\$965.04	\$1,182.17	\$746.91	\$914.96
47	\$989.96	\$1,212.70	\$942.52	\$1,154.59	\$743.75	\$911.10	\$726.54	\$890.02	\$578.31	\$708.43	\$841.96	\$1,031.40	\$689.45	\$844.58	\$800.18	\$980.22	\$564.73	\$691.79	\$628.51	\$769.93	\$429.54	\$526.19	\$476.84	\$584.13		\$872.57	\$718.92	\$880.67	\$504.61	\$618.15	\$523.10		\$625.86	\$766.67	\$540.33	\$661.90	\$1,005.57	\$1,231.83	\$778.28	\$953.39
48	\$1.035.56	51.268.56	\$985.94	\$1.207.77	\$778.01	\$953.07	\$760.01	5931.02	\$604.95	5741.06	\$880.74	\$1.078.91	5721.21	\$883.49	\$837.04	\$1.025.37	\$590.74	\$723.66	\$657.47	\$805.40	\$449.33	\$550.43	\$498.81	9611.04		5912.77	5752.03	5921.24	\$527.86	\$646.63	\$547.20		\$654.69	\$801.99	\$565.22 \$565.22	\$692.39	\$1.051.89	\$1.288.57	\$814.13	\$997.31
49	\$1,080.53 \$1,131.20	\$1,323.65 \$1,555.40	\$1,028.75 \$1,076.99	\$1,260.22 \$1,480.87	\$811.80 \$849.87	\$994.46 \$1.168.57	\$793.02 \$830.20	\$971.45 \$1.141.53	\$631.22 \$660.82	\$773.24 \$908.63	\$918.99 \$962.08	\$1,125.76 \$1,322.86	\$752.53 \$787.82	\$921.85 \$1.083.26	\$873.39 \$914.34	\$1,069.90 \$1,257.22	\$616.39 \$645.30	\$755.08 \$887.29	\$686.02 \$718.19	\$840.37 \$987.51	\$468.84 \$490.83	\$574.33 \$674.89	\$520.47 \$544.87	\$637.57 \$749.20		\$952.41 51,119.16	\$784.69 \$821.49	\$961.25 \$1.129.55	\$550.78 \$576.61	\$674.71 \$792.84	\$570.96 \$597.74	\$699.43 \$821.89	\$683.12 \$715.15	\$836.82 \$983.33	\$589.76 \$617.42	\$722.46 \$848.95	\$1,097.57 \$1,149.04	\$1,344.53 \$1,579.93	\$849.49 \$889.32	\$1,040.62 \$1,222.82
50	\$1,181.24	\$1,624.20	\$1,076.99	\$1,546.37	\$887.46	\$1,220.26	\$866.93	\$1,192.02	\$690.05	\$948.82	\$1,004.64	\$1,322.86		\$1,131.17	\$954.79	\$1,312.83	\$673.84	\$926.53	\$749.95	\$1,031.19	\$512.54	\$704.74	\$568.97	\$782.34		51,168.66	\$857.83	\$1,129.55	\$602.12	\$827.91	\$624.18		\$746.78	\$1,026.83	\$644.73	\$886.50	\$1,199.87	\$1,579.93	\$928.66	\$1,276.90
52	\$1,236.34	\$1,699.97	\$1,177.10	\$1,618.51	5928.86	\$1,277.18	5907.37	\$1,247.63	5722.24	5993.08	\$1,051.50	\$1,445.82		\$1,183.94	\$999.33	\$1,374.07	\$705.28	\$969.76	5784.94	\$1,031.19	\$536.45	\$737.62	\$595.52	5818.83		51,223.18	\$897.84	\$1,234.53	\$630.20	\$866.53	5653.30		\$781.62	\$1,074.73	\$674.81	\$927.86	\$1,255.84	\$1,726.78	\$971.98	\$1,336.47
53	\$1,292.07	\$1,776.60	\$1,230.16	\$1,691.47	\$970.73	\$1,334.76	\$948.27	\$1,303.88	\$754.80	\$1,037.85	\$1,098.91	\$1,511.00		\$1,237.31	\$1,044.38	\$1,436.02	\$737.07	\$1,013.47	\$820.32	\$1,127.95	\$560.63	\$770.87	\$622.36	\$855.75		51,278.32	\$938.32	\$1,290.19	\$658.61	\$905.59	\$682.75		\$816.86	\$1,123.18	\$705.23	\$969.69	\$1,312.45	\$1,804.62	\$1,015.80	\$1,396.72
54	\$1,352.24	\$1,859.34	\$1,287.45	\$1,770.24	\$1,015.94	\$1,396.92	\$992.43	\$1,364.60	\$789.95	\$1,086.18	\$1,150.08	\$1,581.36	\$941.77	\$1,294.93	\$1,093.01	\$1,502.89	\$771.40	\$1,060.67	\$858.53	\$1,180.47	\$586.74	\$806.77	\$651.35	\$895.60		51,337.85	\$982.01	\$1,350.27	\$689.28	\$947.77	\$714.54	5982.49	\$854.90	\$1,175.48	\$738.07	\$1,014.85	\$1,373.57	\$1,888.66	\$1,063.10	\$1,461.77
55	\$1,412.42	\$1.942.07	\$1.344.73	\$1.849.01	\$1.061.15	\$1.459.08	\$1.036.59	\$1.425.32	\$825.10	\$1.134.51	\$1.201.26	\$1.651.73			\$1.141.65	\$1.569.77	\$805.72	\$1.107.87	\$896.73	\$1.233.00	\$612.85	\$842.67	\$680.33	\$935.45		51.397.38	\$1.025.71	\$1.410.35	\$719.96	\$989.94	\$746.34		\$892.94	\$1.227.79	\$770.91	\$1.060.00	\$1.434.69	\$1,972.70	\$1.110.41	\$1.526.81
56	\$1,477.65	\$2,031.77	\$1,406.85	\$1,934.41	\$1,110.16	\$1,526.47	\$1,084.47	\$1,491.15	\$863.21	\$1,186.91	\$1,256.74	\$1,728.02			\$1,194.38	\$1,642.27	\$842.94	\$1,159.04	\$938.15	\$1,289.95	\$641.16	\$881.59	\$711.75	\$978.66		51,461.92	\$1,073.09	\$1,475.49	\$753.21	\$1,035.66	\$780.81	\$1,073.61	\$934.18	\$1,284.50	\$806.52	\$1,108.96	\$1,500.96	\$2,063.82	\$1,161.69	\$1,597.33
57	\$1,543.52	\$2,122.34	\$1,469.56 \$1,536.49	\$2,020.64	\$1,159.65	\$1,594.51 \$1,667.14	\$1,132.82	\$1,557.62	\$901.69 \$942.76	\$1,239.82	\$1,312.76 \$1,372.56	\$1,805.05		\$1,478.10 \$1,545.43	\$1,247.62	\$1,715.48 \$1,793.62	\$880.51 \$920.62	\$1,210.70	\$979.97 \$1.024.60	\$1,347.45	\$669.74 \$700.24	\$920.89	\$743.48 \$777.34	\$1,022.28 \$1,068.85		51,527.09	\$1,120.92	\$1,541.27	\$786.79	\$1,081.83	\$815.62		\$975.82	\$1,341.76	\$842.47 \$880.84	\$1,158.40 \$1,211.16	\$1,567.87 \$1.639.28	\$2,155.82 \$2,254.01	\$1,213.48 \$1,268.75	\$1,668.53 \$1,744.53
58	\$1,613.83	\$2,219.01		\$2,112.68	\$1,212.47			\$1,628.57	5942.76 5963.11	\$1,296.30 \$1,324.28		\$1,887.27			\$1,304.45	\$1,793.62 \$1,832.33	5920.62 5940.49	\$1,265.85		\$1,408.83		\$962.83	\$777.34 \$794.12	\$1,068.85 \$1,091.92		51,596.65	\$1,171.98	\$1,611.47	\$822.62 \$840.38	\$1,131.10			1,020.27	\$1,402.87	\$880.84 \$899.86		\$1,639.28	\$2,254.01 \$2,302.67		
59	\$1,648.66 \$1,718.97	\$2,266.91 \$2,363.58	\$1,569.66 \$1.636.60	\$2,158.28 \$2,250.32	\$1,238.64 \$1,291.46	\$1,703.13 \$1,775.75	\$1,209.98 \$1,261.58	\$1,663.72 \$1,734.67	5963.11 51.004.18	\$1,324.28 \$1,380.75	\$1,402.18 \$1,461.98	\$1,928.00 \$2,010.22			\$1,332.61 \$1,389.43	\$1,832.33 \$1,910.47	5940.49 5980.60	\$1,293.17 \$1,348.32	\$1,046.72 \$1,091.35	\$1,439.24 \$1,500.61	\$715.36 \$745.86	\$983.62 \$1.025.56	\$794.12 \$827.99	\$1,091.92 \$1,138.48		51,631.11 51,700.67	\$1,197.28 \$1,248.33	\$1,646.25 \$1,716.46	\$840.38 \$876.21	\$1,155.52 \$1,204.80	58/1.1/ 5908.32		1,042.29	\$1,433.15 \$1,494.27		\$1,237.30 \$1,290.07	\$1,674.67	\$2,902.67	\$1,296.14 \$1,351.41	\$1,782.19 \$1.858.19
61	\$1,779.77	\$2,363.56 \$2,447.18	\$1,694.49	\$2,329.92	\$1,291.46	\$1,775.75	\$1,261.58	\$1,796.03	\$1,039.70	\$1,380.75	\$1,461.98	\$2,010.22			\$1,389.43	\$1,910.47	\$1,015.28	\$1,396.01	\$1,129.96	\$1,500.61		\$1,025.56	\$857.27	\$1,138.46		51,760.83	\$1,248.33	\$1,777.17	5907.21	\$1,204.60	5940.45		1,125.18	\$1,494.27	5971.42	\$1,290.07	\$1,746.08	\$2,485.78	\$1,351.41	\$1,923.92
62	\$1,819.67	\$2,502.05	51.732.48	\$2,382.16	\$1,367.12	\$1,879.79	\$1,335.49	\$1,836.29	\$1,063.01	\$1,461.64	\$1,547.63	\$2,127,99		\$1,742.55	\$1,470.83	\$2,022.39	\$1,038.04	\$1,427.31	\$1,155.29	\$1,588.52		\$1,085.64	\$876.49	\$1,205.18		51.800.30	\$1,321.47	\$1,817.01	5927.55	\$1,275.38	5961.54		1.150.41	\$1.581.81	5993.20	\$1,365.64	\$1,848.37	\$2,541.51	\$1,430.58	\$1,967.05
63	\$1,869.71	\$2,570.85	\$1,780.12	\$2,447.66	\$1,404.71	\$1,931.48	\$1,372.21	\$1,886.79	\$1,092.24	\$1,501.83	\$1,590.18				\$1,511.28	\$2,078.01	\$1,066.59	\$1,466.56	\$1,187.06	\$1,632.21		\$1,115.49	\$900.60	\$1,238.32		51,849.81	\$1,357.80	\$1,866.98	\$953.05	\$1,310.45				\$1,625.30		\$1,403.20	\$1,899.20	\$2,611.40	\$1,469.92	\$2,021.14
64+	\$1,900.11	\$2,612.65	\$1,809.06	\$2,487.46	\$1,427.55	\$1,962.88		\$1,917.47	\$1,110.00	\$1,526.25					\$1,535.85	\$2,111.79		\$1,490.40	\$1,206.36	\$1,658.75		\$1,133.63	\$915.24		\$1,367.19 \$	51,879.89	\$1,379.88	\$1,897.34	\$968.55	\$1,331.76						\$1,426.01	\$1,930.08		\$1,493.82	\$2,054.00

#### QCC Insurance Company Small Group Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$200	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$250	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150027	Personal Choice PPO Gold Preferred \$40/\$80/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150028	Personal Choice PPO Gold Classic \$1,500/\$20/\$40/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150029	Personal Choice PPO Silver Classic \$3,800/\$40/\$80/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150030	Personal Choice PPO Platinum HSA-50 \$1,800/100%	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/\$25/\$50/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150032	Personal Choice PPO Gold HSA-0 \$2,200/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,400/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150035	Personal Choice PPO Silver HSA-0 \$3,600/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,600/50%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150037	Personal Choice PPO Bronze HSA-0 \$7,450/100%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150039	Personal Choice PPO Gold HRA-20 \$3,700/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150047	Personal Choice PPO Gold Classic \$2,500/\$40/\$80/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150048	Personal Choice PPO Silver Classic \$5,000/\$50/\$100/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150049	Personal Choice PPO Silver Secure \$4,750/\$40/\$80/\$600	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150050	Personal Choice PPO Silver HSA-0 \$4,400/100%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150051	Personal Choice PPO Platinum Preferred \$10/\$20/\$200	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150052	Personal Choice PPO Gold Preferred \$40/\$80/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name: OCC Insurance Company
Market: Small Group
Product: PPO
Effective Date of Rates: July 1, 2024 Endine date of Rates:

\$866.01 51,966.12 51,966.10 51,966.1 346813 5509.35 \$300.00 1 50 \$190,40 9 101,31 9 10 \$55.5.1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 1 | 555.2 | 3-000-55
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#### QCC Insurance Company Small Group Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$200	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$250	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150027	Personal Choice PPO Gold Preferred \$40/\$80/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150028	Personal Choice PPO Gold Classic \$1,500/\$20/\$40/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150029	Personal Choice PPO Silver Classic \$3,800/\$40/\$80/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150030	Personal Choice PPO Platinum HSA-50 \$1,800/100%	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/\$25/\$50/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150032	Personal Choice PPO Gold HSA-0 \$2,200/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,400/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150035	Personal Choice PPO Silver HSA-0 \$3,600/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,600/50%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150037	Personal Choice PPO Bronze HSA-0 \$7,450/100%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150039	Personal Choice PPO Gold HRA-20 \$3,700/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150047	Personal Choice PPO Gold Classic \$2,500/\$40/\$80/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150048	Personal Choice PPO Silver Classic \$5,000/\$50/\$100/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150049	Personal Choice PPO Silver Secure \$4,750/\$40/\$80/\$600	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150050	Personal Choice PPO Silver HSA-0 \$4,400/100%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150051	Personal Choice PPO Platinum Preferred \$10/\$20/\$200	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150052	Personal Choice PPO Gold Preferred \$40/\$80/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name: QCC Insurance Company
Market: Small Group
Product: PFO
Effective Date of Nates: October 3, 2024

Endine date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)->																				
HIOS Plan ID (Off Exchange)+> Plan Marketing Name +>	31609PA0150025	31609PA0150026	31609PA0150027	31609PA0150028	31609PA0150029	31609PA0150030	31609PA0150031	31609PA0150032	31609PA015003	4 31609PA0150035	31609PA0150036	31609PA0150037	31609PA0150039 \$8,0I Choice PPO Gold HRA-20 \$4	31609PA0150047	31609PA0150048	31609PA0150049	31609PA0150050	31609PA0170001	31609PA0150051	31609PA0150052
Form # =>	16884-BC.SG.OFF Rev. 1.24	16884-BC.5G.OFF Rev. 1.2					884-BC.SG.OFF.HSA.HRA Rev.	1884-BC.SG.OFF.HSA.HRA	Rev. 1884-BC.SG.OFF.HSA.HR		Rev. 1884-BC.SG.OFF.HSA.HRA R		ev. 1884-BC.SG.OFF.HSA.HRA Rev.				884-BC.SG.OFF.HSA.HRA Rev.			16884-BC.SG.OFF Rev. 1.24
Rating Area ->	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Network =>	Personal Choice Network	Personal Choice Network			Personal Choice Network	Personal Choice Network	Personal Choice Network	Personal Choice Netw							Personal Choice Network	Personal Choice Network				Personal Choice Network
Metal ->	Platinum	Platinum	Gold	Gold \$1,500	Silver \$3,800	Platinum	Gold \$2,400	\$2,200	Silver	Silver \$3,600	Bronze \$5,600	Bronze \$8,000	Gold \$4,000	Gold \$2,500	Siver	Silver	Silver \$4,400	Silver \$3,000	Platinum	Gold
Deductible => Coinsurance =>	0%	0%	9%	20%	33,800	\$1,800	10%	0%	\$2,400 30%	10%	50%	0%	9%	52,500	\$5,000 10%	\$4,750	0%	20%	0%	0%
Copays =>	\$10/\$20	\$20/\$40	\$40/\$80	\$20 no ded/\$40 no ded	\$40 no ded/\$80 no ded	0% after ded	\$25/\$50	0% after ded	30% after ded		50% after ded	0% after ded	0% after ded	\$40 no ded/\$80 no ded	\$50 no ded/\$100 no ded	\$40 no ded/\$80 no ded	0% after ded	20% after ded/20% after ded	\$10/\$20	\$40/\$80
OOP Maximum =>	\$3,500	\$4,000	\$9,450	\$8,000	\$9,450	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$8,000	\$7,450	\$7,000	\$9,450	\$9,450	\$8,000	\$8,000	\$3,000	\$7,500
Pediatric Dental (Yes/No) =>	Non-Tobacco Tobacco	Non-Tobacco Tobacco	Yes Non-Tobacco Tobacco	Yes Non-Tobacco Tobacco	Yes Non-Tobacco Tobacco	Yes Non-Tobacco Tobacco	Yes Non-Tobacco Tobacco	Yes Non-Tobacco Tobac	co Non-Tobacco Tob	ecco Non-Tobacco Toba	cco Non-Tobacco Tobacc	Yes Non-Tobacco Tobacco	yes o Non-Tobacco Tobacco	Yes Non-Tobacco Tobacco	Yes Non-Tobacco Tobacco	Yes Non-Tobacco Tobacco	Yes Non-Tobacco Tobacco	Yes Non-Tobacco Tobacco	Yes Non-Tobacco Tobacco	Non-Toharro Toharro
Age Band 0 - 14	S499.17 S499.1										16.92 \$216.59 \$216									
15	\$\$43.54 \$\$43.5						\$378.55 \$378.55				45.09 \$235.84 \$235								\$552.12 \$552.12	\$427.32 \$427.32
16	\$560.51 \$560.5						\$390.36 \$390.36	\$453.06 \$45	3.06 \$319.75 \$	319.75 \$355.86 \$3	55.86 \$243.20 \$243			\$407.05 \$407.05	\$285.70 \$285.70				\$569.35 \$569.35	\$440.66 \$440.66
17	\$577.47 \$577.4						\$402.18 \$402.18				66.63 \$250.56 \$250			\$419.37 \$419.37					\$586.59 \$586.59	\$454.00 \$454.00
18	\$595.74 \$595.74						\$414.90 \$414.90				78.23 \$258.49 \$258								\$605.15 \$605.15	\$468.36 \$468.36
19	\$614.01 \$614.0: \$632.93 \$632.9:						\$427.63 \$427.63 \$440.81 \$440.81				89.83 \$266.42 \$266 01.84 \$274.63 \$274								\$623.70 \$623.70 \$642.93 \$642.93	\$482.72 \$482.72 \$497.60 \$497.60
21	\$652.51 \$734.0						\$454.44 \$511.25				66.05 \$283.12 \$318								\$662.81 \$745.66	\$512.99 \$577.11
22	\$652.51 \$734.0						\$454.44 \$511.25				66.05 5283.12 5318								\$662.81 \$745.66	
23	\$652.51 \$734.0	\$621.24 \$698.5	0 \$490.23 \$551.5	\$478.89 \$538.75	5 \$381.18 \$428.83	\$554.96 \$624.33	\$454.44 \$511.25	\$527.43 \$59	3.36 \$372.23 \$	418.76 \$414.27 \$4	66.05 \$283.12 \$318	51 \$314.31 \$353.	.60 \$469.50 \$528.15	\$473.86 \$533.01	\$332.60 \$374.18	\$344.79 \$387.85	\$412.52 \$464.00	\$356.14 \$400.66	\$662.81 \$745.66	\$512.99 \$577.11
24	\$652.51 \$734.0				5 \$381.18 \$428.83		\$454.44 \$511.25				66.05 \$283.12 \$318								\$662.81 \$745.66	\$512.99 \$577.11
25	\$655.12 \$737.0						\$456.26 \$513.29				67.92 \$284.25 \$319								\$665.46 \$748.64	\$515.04 \$579.42
26	\$668.17 \$751.60 \$683.83 \$769.3						\$465.35 \$523.51 \$476.25 \$535.78				77.24 \$289.91 \$326 88.42 \$296.71 \$333				\$340.58 \$383.16 \$348.56 \$392.14				\$678.72 \$763.56 \$694.62 \$781.45	\$525.30 \$590.96 \$537.61 \$604.82
27	\$709.28 \$797.9						\$493.98 \$555.72				06.60 \$307.75 \$346								\$720.47 \$810.53	
29	\$730.16 \$821.4						\$508.52 \$572.08				21.51 \$316.81 \$356								5741.68 \$834.39	\$574.04 \$645.79
30	\$740.60 \$870.2					\$629.88 \$740.11	\$515.79 \$606.05			496.42 \$470.20 \$5	52.48 \$321.34 \$377						\$468.21 \$550.15	\$404.22 \$474.96	\$752.29 \$883.94	\$582.24 \$684.14
31	\$756.26 \$888.6						\$526.70 \$618.87				64.16 \$328.14 \$385								\$768.20 \$902.63	\$594.56 \$698.60
32	5771.92 5907.0						\$537.60 \$631.68				75.85 \$334.93 \$393								\$784.10 \$921.32	\$606.87 \$713.07
33	\$781.71 \$918.5 \$792.15 \$930.7				1 \$456.65 \$536.57 1 \$462.75 \$543.73	7 \$664.84 \$781.19 8 \$673.72 \$791.62	\$544.42 \$639.69 \$551.69 \$648.24				83.15 \$339.18 \$398 90.94 \$343.71 \$403								\$794.05 \$933.00 \$804.65 \$945.47	\$614.56 \$722.11 \$622.77 \$731.75
34 85	\$797.37 \$936.9						\$555.33 \$652.51				90.94 \$343.71 \$403 94.83 \$345.97 \$406								\$809.95 \$951.70	
36	5802.59 5943.0				2 \$468.85 \$550.90		5558.96 5656.78				98.72 5348.24 5409						\$507.40 \$596.1		\$815.26 \$957.93	\$630.98 \$741.40
37	\$807.81 \$949.1						\$562.60 \$661.05				02.62 \$350.50 \$411								\$820.56 \$964.16	\$635.08 \$746.22
38	\$813.03 \$955.3						\$566.23 \$665.32				06.51 \$352.77 \$414								\$825.86 \$970.39	
39	\$823.47 \$967.5						\$573.50 \$673.87				14.30 \$357.30 \$419								\$836.47 \$982.85	\$647.39 \$760.69
40	\$833.91 \$1,021.54 \$849.57 \$1,040.73				3 \$487.15 \$596.76 1 \$496.30 \$607.96		\$580.77 \$711.45 \$591.68 \$724.81				48.56 \$361.83 \$443 60.74 \$368.62 \$451								\$847.07 \$1,037.66 \$862.98 \$1,057.15	\$655.60 \$803.11 \$667.91 \$818.19
42	\$864.58 \$1,059.1	5823.14 51.008.3					\$602.13 \$737.61				72.41 \$375.13 \$459								5878.22 51.075.82	\$679.71 \$832.65
43	\$885.46 \$1.084.60	\$843.02 \$1.032.7			7 5517.26 5633.69	\$753.08 \$922.52	\$616.68 \$755.43	\$715.72 \$87	6.76 \$505.12 \$		88.65 \$384.19 \$470	54 5426.52 5522			\$451.34 \$552.89	\$467.88 \$573.15			\$899.43 \$1.101.81	5696.13 \$852.76
44	\$911.56 \$1,116.60						\$634.85 \$777.69				08.95 \$395.52 \$484								\$925.95 \$1,134.28	\$716.65 \$877.89
45	\$942.22 \$1,154.2						\$656.21 \$803.86				32.80 \$408.83 \$500								\$957.10 \$1,172.44	\$740.76 \$907.43
46	\$978.77 \$1,198.99 \$1,019.87 \$1,249.3						\$681.66 \$835.03 \$710.29 \$870.10				61.22 \$424.68 \$520 93.19 \$442.52 \$542								\$994.22 \$1,217.91 \$1,035.97 \$1,269.07	\$769.49 \$942.62 \$801.80 \$982.21
1 4/48	\$1,019.87 \$1,249.9 \$1,066.85 \$1,306.9						\$710.29 \$870.10 \$743.01 \$910.19				93.19 \$442.52 \$542 29.73 \$462.90 \$567								\$1,035.97 \$1,269.07 \$1,083.69 \$1,327.53	5801.80 5982.21 5838.74 \$1.027.45
49	\$1,113.18 \$1,363.6	\$1,059.84 \$1,298.3					\$775.27 \$949.71				65.76 \$483.00 \$591								\$1,130.75 \$1,385.17	\$875.16 \$1,072.07
50	\$1.165.38 \$1.602.40						\$811.63 \$1.115.99				17.34 \$505.65 \$695						\$736.76 \$1.013.05		\$1.183.78 \$1.627.70	S916.20 S1.259.78
51	\$1,216.93 \$1,673.20		9 \$914.28 \$1,257.1	\$893.13 \$1,228.05		\$1,035.00 \$1,423.13	\$847.53 \$1,165.35	\$983.66 \$1,35	2.53 \$694.21 \$	954.54 \$772.61 \$1,0	62.34 \$528.02 \$726		.01 \$875.62 \$1,203.93	\$883.75 \$1,215.19			\$769.35 \$1,057.86	\$664.20 \$913.28	\$1,236.14 \$1,699.69	\$956.73 \$1,315.50
52	\$1,273.70 \$1,751.3						\$887.07 \$1,219.72				11.90 \$552.65 \$759								\$1,293.81 \$1,778.98	\$1,001.36 \$1,376.87
53	\$1,331.12 \$1,830.29	\$1,267.33 \$1,742.5				\$1,132.12 \$1,556.66	\$927.06 \$1,274.70				62.03 \$577.56 \$794			\$966.67 \$1,329.18					\$1,352.13 \$1,859.18	\$1,046.50 \$1,438.94
54	\$1,393.11 \$1,915.53 \$1,455.10 \$2,000.76						\$970.23 \$1,334.07 \$1,013.40 \$1,393.43				16.14 \$604.46 \$831 70.26 \$631.36 \$868								\$1,415.10 \$1,945.76 \$1,478.07 \$2,032.34	\$1,095.23 \$1,505.95 \$1,143.97 \$1,572.96
56	\$1,435.10 \$2,000.76 \$1,522.31 \$2,003.12	\$1,383.37 \$1,904.0 \$1,449.35 \$1,992.0					\$1,013.40 \$1,393.43				70.26 5651.56 5868 28.93 5660.52 5908								\$1,546.34 \$2,126.21	\$1,143.97 \$1,572.98 \$1,196.81 \$1,645.61
57	\$1.590.17 \$2.186.40						\$1.107.47 \$1.522.77			247.30 \$1.009.58 \$1.3									\$1,615.27 \$2,220.99	\$1,250.16 \$1,718.97
58	\$1,662.60 \$2,286.0	\$1,582.92 \$2,176.5				\$1,414.04 \$1,944.30	\$1,157.91 \$1,592.13		7.85 \$948.44 \$1,	904.11 \$1,055.56 \$1,4	51.39 \$721.39 \$991	91 \$800.86 \$1,101.	19 \$1,196.29 \$1,644.89	\$1,207.40 \$1,660.17	\$847.46 \$1,165.26	\$878.52 \$1,207.97	\$1,051.10 \$1,445.26	\$907.44 \$1,247.74	\$1,688.84 \$2,322.15	\$1,307.10 \$1,797.26
59	\$1,698.48 \$2,335.4					\$1,444.56 \$1,986.27	\$1,182.91 \$1,626.50				82.72 \$736.96 \$1,013			\$1,233.46 \$1,696.00					\$1,725.29 \$2,372.28	\$1,335.31 \$1,836.06
60	\$1,770.91 \$2,435.00					\$1,506.16 \$2,070.97	\$1,233.35 \$1,695.86				45.95 \$768.39 \$1,056				\$902.68 \$1,241.18		\$1,119.58 \$1,539.4		\$1,798.87 \$2,473.44	\$1,392.25 \$1,914.35
61	\$1.833.55 \$2.521.14 \$1.874.66 \$2.577.69						\$1.276.98 \$1.755.84 \$1.305.61 \$1.795.21				00.64 \$795.57 \$1.093 36.52 \$813.40 \$1.118				\$934.61 \$1.285.08 \$955.56 \$1.313.89				\$1.862.50 \$2.560.93 \$1.904.25 \$2.618.35	\$1.441.50 \$1.982.07 \$1.473.82 \$2.026.50
63	\$1,926.21 \$2,648.54										81.52 \$835.77 \$1,118								\$1,956.62 \$2,690.35	\$1,473.82 \$2,026.50 \$1,514.35 \$2,082.23
64+	\$1,957.53 \$2,691.60										08.86 \$849.36 \$1,167									

#### QCC Insurance Company Small Group Plan Design Summary

				On/Off			
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Network	Rating Area	Counties Covered
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$200	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$250	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150027	Personal Choice PPO Gold Preferred \$40/\$80/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150028	Personal Choice PPO Gold Classic \$1,500/\$20/\$40/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150029	Personal Choice PPO Silver Classic \$3,800/\$40/\$80/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150030	Personal Choice PPO Platinum HSA-50 \$1,800/100%	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/\$25/\$50/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150032	Personal Choice PPO Gold HSA-0 \$2,200/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,400/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150035	Personal Choice PPO Silver HSA-0 \$3,600/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,600/50%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150037	Personal Choice PPO Bronze HSA-0 \$7,450/100%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150039	Personal Choice PPO Gold HRA-20 \$3,700/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150047	Personal Choice PPO Gold Classic \$2,500/\$40/\$80/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150048	Personal Choice PPO Silver Classic \$5,000/\$50/\$100/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150049	Personal Choice PPO Silver Secure \$4,750/\$40/\$80/\$600	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150050	Personal Choice PPO Silver HSA-0 \$4,400/100%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150051	Personal Choice PPO Platinum Preferred \$10/\$20/\$200	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150052	Personal Choice PPO Gold Preferred \$40/\$80/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

В	С	D	E	F	G	Н	I	J	K L M N O P Q
Jnified Rate Review v6.0									To add a product to Worksheet 2 - Plan Product Info, select the Add Product
Company Legal Name:	QCC Insurance Company, Inc.						Ī		To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan butto.  To validate, select the Validate button or Ctrl + Shift + I.
HIOS Issuer ID:	31609	State:	PA				•		To finalize, select the Finalize button or Ctrl + Shift + F.
Effective Date of Rate Change(s):	1/1/2024	Market:	Small Group						
3.17									
Market Level Calculations (Same for a	all Plans)								
Section I: Experience Period Data									
xperience Period:		1/1/202	to Total	12/31/2024 PMPM					
Allowed Claims			\$512,377,222.43	\$572.66					
Reinsurance			\$0.00	\$0.00					
Incurred Claims in Experience Period			\$415,697,990.01	\$464.61					
Risk Adjustment			\$12,431,023.83	\$13.89					
Experience Period Premium			\$573,204,135.92	\$640.65					
Experience Period Member Months			894,729						
Section II: Projections									
		Year	1 Trend	Year 2 Tr	end				
Benefit Category	Experience Period Index	Cost	Utilization		Utilization	Trended EHB Allowed Claims			
patient Hospital	Rate PMPM \$93.48	Cost 1.05		Cost 1.051	Utilization 1.038	PMPM			
Outpatient Hospital	\$122.70	1.05		1.045	1.038	\$111.25 \$144.37			
rofessional	\$158.08	1.02		1.029	1.038	\$180.34			
Other Medical	\$0.00	1.02		1.029	1.038	\$0.00			
Capitation	\$59.41	1.00		1.000	1.020	\$61.81			
Prescription Drug	\$133.09	0.99		0.995	1.038	\$141.97			
otal	\$566.76	5				\$639.74			
Morbidity Adjustment				1.000					
Demographic Shift				1.007					
Plan Design Changes				1.000					
Other	D14D14 (			1.000					
Adjusted Trended EHB Allowed Claim	S PIMPM for	1/1/202	•	\$644.22					
Manual EHB Allowed Claims PMPM				\$747.61					
Applied Credibility %				0.00%					
				_	Projected Period Totals				
Projected Index Rate for		1/1/202	1	\$747.61	\$389,024,844.38				
Reinsurance				\$0.00	\$0.00				
Risk Adjustment Payment/Charge				\$18.47	\$9,611,012.26				
Exchange User Fees				0.00%	\$0.00				
Market Adjusted Index Rate				\$729.14	\$379,413,832.12				
Projected Member Months				520,358					
Tojected Welliber Worldis				320,336					
Information Not Releasable to the D	uhlic Unless Authorized by Lav	w. This information has not been n	ublically disclosed and may be priviled	ed and confidential. It is for internal as	overnment use only and must not	he disseminated distributed or	onied to ners	ons not authori	ized to receive the information. Unauthorized disclosure may result in prosecution
mormation Not releasable to the P	ubiic Oilless Authorized by Lat	w. 1113 illioimation has not been p	adicany disclosed and may be privileg	ed and confidential. It is for internal go to the full exte		pe dissellillated, distributed, of t	opieu to pers	ons Hot authori	ized to receive the information. Oriauthorized disclosure may result in prosecution
				to the full exte	ant or the law.				

Product-Plan Data Collection

Company Legal Name:

4.7 Risk Adjustment Transfer Amount 4.8 Premium

4.16 Risk Adjustment Transfer Amount 4.17 Premium

4.9 Projected Member Months 4.10 Loss Ratio

4.10 Loss Ratio
Per Member Per Month
4.11 Allowed Claims
4.12 Reinsurance
4.13 Member Cost Sharing
4.14 Cost Sharing Reduction
4.15 Incurred Claims

HIOS Issuer ID:

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

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

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

\$0 \$85,134 \$0 \$3,286,801 0 6,375

#DIV/0!

#DIV/0!

#DIV/0!

#DIV/0!

81.69%

\$677.58 \$0.00 \$245.51 \$0.00 \$432.07

\$13.35 \$515.58

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

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

Effective Date of Rate Change(s):	
Product/Plan Level Calculations	

31609 1/1/2024

State: Market:

PA Small Group

\$6,949,034 \$540,023 \$1,005,488 \$1,497,822 \$195,561 \$344,972,058 \$38,195,597 \$67,710,415 \$79,595,168 \$10,151,840

\$816.88

\$0.00 \$73.13

\$743.75

\$13.35 \$899.29

112,160

\$754.34

\$0.00 \$164.62

\$589.72

\$13.35

14,644

\$749.45

\$0.00 \$173.07

\$576.38

\$13.35 \$693.24

40,438

\$832.82

\$0.00 \$52.32

\$0.00 \$780.51

\$13.35

520,358

\$749.51

\$0.00 \$197.71 \$0.00

\$551.80

\$13.35

\$278,371 \$83,371 \$11,501,526 \$5,015,259

\$784.11

\$0.00

\$665.81

\$13.35

\$803.34

20,845

\$714.23

\$0.00 \$252.73

\$461.50

\$13.35

\$77,802 \$3,832,767

\$739.38

\$0.00 \$191.74

\$0.00 \$547.63

\$13.35 \$657.87

\$145,829 \$8,337,724

81.54%

\$0.00 \$633.45

\$13.35

\$4,732,779

8,784

\$711.85

\$0.00 \$260.87

\$450.98

\$13.35

\$92,946 \$843,673 \$4,173,558 \$25,891,596

\$724.48

\$0.00 \$224.07

\$0.00

\$500.41

\$13.35

63,176

81.81%

\$700.91

\$0.00 \$354.69 \$0.00

\$346.22

\$13.35

\$409.83

\$281,816 \$9,601,800

\$701.68

\$0.00

\$13.35

\$50,840 \$405,251 \$2,587,384 \$20,814,209

30,346

\$747.33

\$0.00 \$176.86

\$0.00 \$570.47

\$13.35

3,807

\$745.51

\$0.00 \$180.16

\$0.00 \$565.34

\$13.35 \$679.64

\$331,161 \$460,644 \$11,939,709 \$17,215,016

34,494

\$705.80

\$0.00 \$287.08

\$418.73

\$13.35 \$499.07

24,798

\$703.80

\$0.00 \$299.40

\$404.40

\$13.35

\$455,997 \$20,388,910

34,146

\$723.89

\$0.00 \$225.53

\$0.00 \$498.35

\$13.35 \$597.11

#DIV/01

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	1.2 Product ID	PPO Platinum PPO Gold PPO Gold Classic PPO Silver Classic PPO Silver Classic PPO Silver Classic PPO Plotinum PPO Gold HRA-20 PPO Gold Lassic PPO Silver HRA-0 PPO Florer PPO F														31609PA017						
	1.3 Plan Name		PPO Platinum	PPO Platinum	PPO Gold	PPO Gold Classic	PPO Silver Classic	PPO Platinum HSA	PPO Gold HSA-25	PPO Gold HSA-0	PPO Silver HSA-0	PPO Silver HSA-0	PPO Bronze HSA-0	PPO Bronze HSA-0	PPO Gold HRA-20	PPO Gold Classic	PPO Silver Classic	PPO Silver Secure	PPO Silver HSA-0	PPO Platinum	PPO Gold	EPO Silver HSA-0
	1.4 Plan ID (Standard Component ID)		31609PA0150025	31609PA0150026	31609PA0150027	1609PA0150028	31609PA0150029	31609PA0150030	31609PA0150031	31609PA0150032	31609PA0150034	31609PA0150035	31609PA0150036	31609PA0150037	31609PA0150039	31609PA0150047	31609PA0150048	31609PA0150049 3	1609PA0150050 3:	1609PA0150051 31	1609PA0150052 31	1609PA0170001
	1.5 Metal		Platinum	Platinum	Gold	Gold	Silver	Platinum	Gold	Gold	Silver	Silver	Bronze	Bronze	Gold	Gold	Silver	Silver	Silver	Platinum	Gold	Silver
	1.6 AV Metal Value		0.904	0.886	0.787	0.802	0.720	0.916	0.811	0.817	0.719	0.718	0.637	0.629	0.820	0.794	0.705	0.712	0.719	0.909	0.808	0.718
	1.7 Plan Category		Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New	New	Renewing
	1.8 Plan Type		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	EPO
	1.9 Exchange Plan?		No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
i	1.10 Effective Date of Proposed Rates		1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024
	1.11 Cumulative Rate Change % (over 12 mos prior)		2.79%	2.79%	2.79%	2.79%	2.33%	2.78%	2.27%	1.54%	0.86%	1.19%	1.38%	2.68%	1.19%	2.78%	2.44%	2.58%	0.90%	0.00%	0.00%	1.75%
	1.12 Product Rate Increase %			•	•		•		•	•	•	2.42%	•		•	•	•	•	•	•		1.75%
	1.13 Submission Level Rate Increase %											2.4	1%									
•																						
Worksheet 1 Totals	Section II: Experience Period and Current Plan Leve	el Information																				
	2.1 Plan ID (Standard Component ID)	Total	31609PA0150025	31609PA0150026	31609PA0150027	31609PA0150028	31609PA0150029	31609PA0150030	31609PA0150031	31609PA0150032	31609PA0150034	31609PA0150035	31609PA0150036	31609PA0150037	31609PA0150039	31609PA0150047	31609PA0150048	31609PA0150049 3	31609PA0150050 3	1609PA0150051 3:	1609PA0150052 3	1609PA0170001
\$512,377,222	2.2 Allowed Claims	\$512,377,222	\$53,049,941	\$89,645,137	\$107,575,517	\$12,121,795	\$16,518,186	\$6,897,421	\$5,085,226	\$12,976,367	\$7,375,145	\$8,209,890	\$58,437,126	\$18,737,058	\$4,957,702	\$28,244,500	\$15,570,776	\$22,183,197	\$39,282,263	\$0	\$0	\$5,509,976
\$0	2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2.4 Member Cost Sharing	\$96,679,232	\$4,719,201	\$9,391,803	\$15,630,477	\$2.866,388	\$4,660,920	\$1.104.636	\$1,438,581	\$2,301,847	\$1,956,616	\$2,160,248	\$17,975,499	\$5,669,687	\$1.072.366	\$4,922,390	\$3,952,440	\$6,251,386	\$9.087.285	\$0	\$0	\$1.517.463
	2.5 Cost Sharing Reduction	SO.	SO.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	SO.	SO.
\$415.697.990	2.6 Incurred Claims	\$415.697.990	\$48,330,740	\$80,253,334	\$91,945,039	\$9.255.406	\$11.857.266	\$5,792,785	\$3.646.645	\$10.674.520	\$5,418,530	\$6,049,642	\$40.461.627	\$13.067.372	\$3.885.336	\$23,322,110	\$11.618.335	\$15.931.811	\$30,194,978	SO.	\$0	\$3.992.512
\$12,431,024	2.7 Risk Adjustment Transfer Amount	\$12,431,024	\$8,995,201	\$7,748,577	-\$4,403,573	-\$363,204	-\$1,744,599	\$729,556	\$349,523	\$2,002,388	-\$590,593	-\$466,636	\$2,696,840	-\$998.044	\$1,351,511	-\$537,265	-\$2,956,932	-\$3,341,357	\$4,953,787	\$0	\$0	-\$994.155
\$573 204 136	2.8 Premium	\$573,204,133	\$65,408,943	\$112.826.334	\$127,895,008	\$15,917,489	\$18,927,091	\$8 187 456	\$6,364,966	\$14.092,766	\$8,374,614	\$9,038,620	\$45,468,623	\$17.025.212	\$4,611,001	\$32,952,082	\$17,178,895	\$25,099,638	\$37,820,829	\$0	SO.	\$6,014,566
894,729	2.9 Experience Period Member Months	894,729	71,757	132,926	192,838	24,740	35,621	10,757	10,232	19,294	15,644	13,895	107.140	36.156	6.826	51,113	36,720	54.003	62.803	0	0	12,264
034,723	2.10 Current Enrollment	74.764	5.810	10.818	16.115	2.104	2,995	897	837	1,569	1.262	1,000	9.077	3.032	547	4,360	3,563	4,956	4.906	0	0	916
	2.11 Current Premium PMPM	\$644.85	\$920.52	\$859.96	\$673.22	\$655.19	\$537.59	\$775.05	\$625.58	\$734.53	\$538.37	\$657.06	\$429.07	\$472.04	\$688.23	\$657.27	\$473.51	\$471.60	\$603.73	\$0.00	\$0.00	\$502.58
	2.12 Loss Ratio	70.98%	64.96%	66.56%	74 45%	59.50%	69.01%	64 96%	54 31%	66.32%	69.61%	70.57%	84.01%	81.53%	65.16%		81.69%	73.22%	70.59%	#DIV/0!	#DIV/0!	79,53%
	Per Member Per Month	70.56%	04.30%	00.30%	74.4370	33.30%	05.01%	04.30%	34.31%	00.32%	05.01%	70.57%	84.0176	01.33%	03.10%	/1.73%	61.05%	73.2270	70.3370	#DIV/U:	#DIV/0:	73.33%
	2.13 Allowed Claims	\$572.66	\$739.30	\$674.40	\$557.85	\$489.97	\$463.72	\$641.20	\$496.99	\$672.56	\$471.44	\$590.85	\$545.43	\$518.23	\$726.30	\$552.59	\$424.04	\$410.78	\$625.48	#DIV/01	#DIV/0!	\$449.28
	2.14 Reinsurance	\$572.66	\$739.30	\$674.40	\$557.85	\$489.97	\$463.72	\$0.00	\$496.99	\$672.56	\$471.44	\$590.85	\$0.00	\$518.23	\$726.30	\$0.00	\$424.04	\$410.78	\$0.00	#DIV/0!	#DIV/0!	\$0.00
	2.14 Reinsurance 2.15 Member Cost Sharing	\$108.05	\$65.77	\$70.65			\$130.85		\$140.60	\$119.30	\$125.07	\$155.47	\$167.78		\$157.10	\$96.30	\$107.64	\$115.76	\$144.70			\$123.73
	2.15 Member Cost Snaring 2.16 Cost Sharing Reduction	\$108.05	\$65.77	\$70.65	\$81.05 \$0.00	\$115.86 \$0.00	\$130.85	\$102.69 \$0.00	\$140.60	\$119.30	\$125.07	\$155.47	\$167.78	\$156.81 \$0.00	\$157.10	\$96.30	\$107.64	\$115.76	\$0.00	#DIV/0!	#DIV/0! #DIV/0!	\$0.00
			\$673.53										\$377.65									
	2.17 Incurred Claims 2.18 Risk Adjustment Transfer Amount	\$464.61	\$673.53 \$125.36	\$603.74 \$58.29	\$476.80 -\$22.84	\$374.11 -\$14.68	\$332.87 -\$48.98	\$538.51 \$67.82	\$356.40 \$34.16	\$553.26 \$103.78	\$346.36 -\$37.75	\$435.38 -\$33.58	\$377.65 \$25.17	\$361.42 -\$27.60	\$569.20 \$197.99	\$456.29 -\$10.51	\$316.40 -\$80.53	\$295.02 -\$61.87	\$480.79 \$78.88	#DIV/0!	#DIV/0!	\$325.55 -\$81.06
	2.19 Premium	\$13.89 \$640.65	\$911.53	\$848.79	-522.84 \$663.23	-\$14.68 \$643.39	\$531.35	\$761.13	\$622.06	\$730.42	\$535.32	-\$33.58 \$650.49	\$424.39	-\$27.60 \$470.88	\$675.51	-\$10.51 \$644.69	-\$80.53 \$467.83	-561.87 \$464.78	\$602.21	#DIV/01	#DIV/0!	-\$81.06 \$490.42
	2.19 Premium	\$640.65	\$911.53	\$848.79	\$663.23	\$643.39	\$531.35	\$761.13	\$622.06	\$730.42	\$535.32	\$650.49	\$424.39	\$470.88	\$675.51	\$644.69	\$467.83	\$464.78	\$602.21	#DIV/0!	#DIV/0!	\$490.42
Ī	Section III: Plan Adjustment Factors 3.1 Plan ID (Standard Component ID)		24500040450025	31609PA0150026	24500010450023	24500010450020	24500040450020	24500040450020	24500010450024	24500040450022	24 5000 404 5002 4	24500010450025	24.000040450020		24500040450020	24500040450042	24 5000 404 500 40	31609PA0150049 3	4.00004.04.00000	************		4.0000.404.70004
	3.1 Plan ID (Standard Component ID)  3.2 Market Adjusted Index Rate		31609PA0150025	31609PA0150026	31609PA0150027	31609PA0150028	31609PA0150029	31609PA0150030	31609PA0150031	31609PA0150032	31609PA0150034	\$1609PA0150035		31609PA0150037	31609PA0150039	31609PA0150047	31609PA0150048	31609PA0150049 3	31609PA0150050 3	1609PA0150051 3.	.609PA015005Z 3	1609PA0170001
1	3.2 Market Adjusted Index Rate 3.3 AV and Cost Sharing Design of Plan		1.0415	0.9916	0.7825	0.7644	0.6084	0.8858	0.7254	0.8419	0.5941	0.6612	0.4519	0.5017	0.7494	0.7563	0.5309	0.5503	0.6584	1.0579	0.8188	0.5984
			1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1,0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	0.5984
1	3.4 Provider Network Adjustment 3.5 Benefits in Addition to EHB		1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0006	1.0096
Į.			1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096
Ī	Administrative Costs 3.6 Administrative Expense		14.18%	14.18%	14.18%	14.18%	14.18%	14.18%	14.18%	14.18%	14.18%	14.18%	14.18%	14.18%	14.18%	14.18%	14.18%	14.18%	14.18%	14.18%	14.18%	14.18%
	3.7 Taxes and Fees 3.8 Profit & Risk Load		2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%	2.60%
	3.9 Catastrophic Adjustment		1.0000 \$944.53	1.0000	1.0000 \$709.65	1.0000 \$693.23	1.0000 \$551.76	1.0000 \$803.33	1.0000 \$657.86	1.0000 \$763.52	1.0000 \$538.79	1.0000 \$599.64	1.0000 \$409.83	1.0000 \$454.99	1.0000 \$679.63	1.0000 \$685.89	1.0000 \$481.47	1.0000 \$499.07	1.0000 \$597.10	1.0000 \$959.41	1.0000 \$742.57	1.0000 \$515.57
Į	3.10 Plan Adjusted Index Rate		\$944.53	\$899.28	\$709.65	\$693.23	\$551.76	\$803.33	\$657.86	\$763.52	\$538.79	\$599.64	\$409.83	\$454.99	\$679.63	\$685.89	\$481.47	\$499.07	\$597.10	\$959.41	\$742.57	\$515.57
Ī	A 44 A C-15 15	0.000										0.6										
	3.11 Age Calibration Factor	0.6656 1.0000										1.0										
	3.12 Geographic Calibration Factor																					
	3.13 Tobacco Calibration Factor	0.9926										0.9										****
Į.	3.14 Calibrated Plan Adjusted Index Rate		\$624.03	\$594.13	\$468.85	\$458.00	\$364.53	\$530.74	\$434.63	\$504.44	\$355.96	\$396.17	\$270.76	\$300.60	\$449.01	\$453.15	\$318.10	\$329.72	\$394.49	\$633.86	\$490.60	\$340.62
r	Section IV: Projected Plan Level Information																					
ļ	4.1 Plan ID (Standard Component ID)	Total	31609PA0150025			31609PA0150028												31609PA0150049 3		1609PA0150051 3:	1609PA0150052 3	
	4.2 Allowed Claims	\$390,012,593	\$33,677,707	\$61,505,299	\$84,606,504	\$10,975,011	\$14,888,205	\$4,895,203	\$4,307,614	\$8,420,425	\$6,252,923	\$5,042,380	\$44,280,949	\$14,807,595	\$2,838,150	\$22,678,429	\$17,452,758	\$24,346,035	\$24,717,816	\$0	\$0	\$4,319,590
	4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
ļ	4.4 Member Cost Sharing	\$102,879,706	\$2,115,611	\$5,506,308	\$18,463,499	\$2,534,459	\$5,268,140	\$738,528	\$1,117,096	\$1,503,190	\$2,291,524	\$1,559,510	\$22,407,990	\$6,727,639	\$685,886	\$5,367,031	\$7,424,570	\$9,902,510	\$7,701,074	\$0	\$0	\$1,565,138
	4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4.6. Incurred Claims	\$287 132 887	\$31 562 096	\$55,998,991	\$66 143 005	\$8,440,552	\$9,620,064	\$4 156 675	\$3 190 518	\$6,917,235	\$3,961,399	\$3,482,870	\$21.872.959	\$8,079,956	\$2 152 264	\$17 311 399	\$10 028 188	\$14 443 524	\$17.016.742	SO.	SO.	\$2.754.451

#### Rating Area Data Collection

 $Specify \ the \ total \ number \ of \ Rating \ Areas \ in \ your \ State \ by \ selecting \ the \ Create \ Rating \ Areas \ button \ or \ Ctrl + Shift + R.$ Select only the Rating Areas you are offering plans within and add a factor for each area.

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

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

Rating Factor Rating Area Rating Area 8

## **GENERAL OVERVIEW**

#### **PURPOSES**

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) to provide certain information to support the gross premium for the single risk pool for small group market health care insurance underwritten by QCC Insurance Company, Inc. 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:** QCC Insurance Company, Inc. ("QCC")

State: Pennsylvania

HIOS Issuer ID (5-digit): 31609

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 QCC. 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 2023.

We are projecting that claims will increase by 8.1% in 2024. Nearly 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 QCC plans based on projected membership, inclusive of the impact of benefit and cost sharing changes, is 0.4%. The minimum increase is -2.4% and the maximum increase is 1.3%.

# **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 QCC 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 QCC 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.

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#### **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**

The experience period claims for the single risk pool are determined to be fully credible; therefore no credibility adjustment is required.

#### **RISK ADJUSTMENT AND REINSURANCE**

#### **Projected Risk Adjustment PMPM**

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

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

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

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

## **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 36.

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 QCC 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**

There are no plans 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, 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.

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		Total Inches Administrative Control Inches Inches Administrative Control Inches	=	70.2	
		Total Section Source of the Control		97	
ERMANDIAN ERMANDIAN ERMANDIAN ERMANDIAN ERMANDIAN ERMANDIAN	Part State 5	Total Inches following the transport of		103	
PROPERTY.	Part and 1	THE RESERVE ASSESSMENT		97.5	
	Terrore 1	Total marks following		70.0	
PROPERTY.	Part and 1	THE RESERVE AND THE		76.0	
PROPERTY.				171 E	
PROPERTY		100 100 100 100		100	
FRANCISCO FRANCISCO	Territoria I	Marie Markin Marie Color		200.0	
San Transfer		Topic marks following		900	
PROPERTY.	Table State 5	THE RESERVE AND THE PARTY OF TH		- 11	
FEMALUS	Part and 1	THE RESERVE AND THE		91.9 91.9	
PERSONAL PROPERTY OF THE PERSONAL PROPERTY OF	Part and	Makes Market Makes of the Market Makes Market Makes of the Market Makes of the Market Makes of the Market Makes Makes Makes of the Market Makes		22	
PROPERTY		100 100 100 100		202	
E REPURSION E PROPERTIES E PROP		Total Inches Admirate Total Inches	=	- 01	
		Tages and the tages of		10.5 10.5	
PREPARENTE PREPARENTE PREPARENTE PREPARENTE PREPARENTE PREPARENTE PREPARENTE	Terrore 1	Topic marks following		915 915	
PROPERTY		THE RESERVE ASSESSMENT	=		
PREFATIONS PREFATIONS PREFATIONS PREFATIONS PREFATIONS PREFATIONS PREFATIONS PREFATIONS	Part and	Total Service Adjust the Marie Service Adjust	=	61 61 61	
FRANCISCO FRANCI				80	
PROPERTIES PROPERTIES	Party State 5	Total Inches for the last the		70.0	
PROGRAMMA				11.5 11.5 11.5	
PROPERTY	Part and	Total Inches following		802	
PROPERTY				602	
PROPERTIES CONTROLS	Part and	Total Inches following the control of the control o	=	185	
FRANCISCO FRANCI		THE RESERVE AND THE		100	
	Party State 5	Total Service Service	=	198	
PROPERTY.			=	- 117	
FRANCISCO	Patric State 5	tean make teamore		915	
PROPERTY.				- 100	=
PREFATION	Part and	1000 0000 1000 00	⊨≡	94	
PROPERTY				972 973	
PREFAMILIA PREFAMILIA PREFAMILIA PREFAMILIA PREFAMILIA PREFAMILIA PREFAMILIA	Tarra San S	teen note teen no	=	95	
PROPERTY			==	97	
PREFACIONE PREFACIONE PREFACIONE PREFACIONE PREFACIONE PREFACIONE PREFACIONE PREFACIONE PREFACIONE	Part and Par	tern nete ternor			
PROPERTY				100	
PREFERENCE PREFERENCE PREFERENCE PREFERENCE PREFERENCE PREFERENCE	Party State 5	tean matter team our	=	10.0	=
PROPERTIES PROPERTIES				97.5 97.5	
PROPERTY.	Territoria de la constanta de	tour nate tourne	H	me	
PROPERTY.				762 762 878	
	Terrore 1	teen note teen no	=	- 111	
FERTATION				90.0 90.0	
PROPERTY.	Party State 5	The course the course	==	100	
F88747900			_=	- 22	=
PROPERTY	Party State 5				
FRANCISC	Party State 5	toon make theretoe toon make theretoe		MA MA	
PROFESSION OF THE PROFESSION O	Partie Name II			100 A	
PREFAMILIES PREFAM	Partie Name II	teen nate teen na		\$20.70 \$20.71 \$20.71 \$40.70 \$40.70 \$40.70 \$40.70 \$40.70 \$40.70 \$40.70	
PREFAMILIES PREFAM	Partie Name II	teen nate teen na		\$10.00 \$1	
	Particular III			100 F	
	Particular III			100 PM 10	
	Maria   Mari	Total lands decrease		101 M 101 M 101 M 101 M 101 M 101 M 101 M	
	Maria   Mari	Total lands decrease		100 pt 10	
1 00 00 00 00 00 00 00 00 00 00 00 00 0				101 M 101 M 101 M 101 M 101 M 101 M 101 M	
1 00 00 00 00 00 00 00 00 00 00 00 00 0		Mario Santini Vancona		101 M 101 M 101 M 101 M 101 M 101 M 101 M	
	Section 2012 Secti	Total lands decrease		101 M 101 M 101 M 101 M 101 M 101 M 101 M	
	Section 2012 Secti			101 M 101 M 101 M 101 M 101 M 101 M 101 M	
	Section 2012 Secti	Mario Santini Vancona		100 M	
	Section 2012 Secti			101 M 101 M 101 M 101 M 101 M 101 M 101 M	
				100 M	
				100 M	
				100 M	
				100 M	
				100 M	
				100 M	
				100 M	

PROPERTY.			_	-	-
	Part Part Part Part Part Part Part Part	then make the one		93	- 1
PROPERTY				17.5 17.5	-
	Personal Control	teen meter teen no		909	- 0
PROPERTY AND ADDRESS OF THE PERTY ADDRESS OF THE PERTY AND ADDRESS OF THE PERTY AND ADDRESS OF THE PERTY AND ADDRESS OF THE PERTY ADDRESS OF THE PE				10.0 10.0	90
	Partie State 5	then melts become then melts become		91.0 101.0	-
				10.0	-
	Patro des 5	then metin therefore them metin therefore		200	- 10
PROPERTY.				913	
PROPERTY	Personal Control	then melts become		915	
				30.0 30.0	
PROPERTY	Territoria S	then metin therefor		013 013	-
PROPERTY				966	-
PROPERTY	Part and	tean make team or team make team or		003	- 10
PROPERTY	Territoria I	then melte become		100	- 2
	Participant Communication Comm	town marks town our		013 017	
				10.0	
PROPERTY		then make the one		100	- 2
			=	214	- 8
		team marker team one		-	90
PROPERTY	Table State 5	teen meter teen our		100	9
	Territoria S	then metin therefor		795.5 195.5	-
	Territoria I	then melts become	=	101.0	-
				100.1 100.0	20
-	Patricipa I	teen nette teen ne		003	-
			=	903	
PROPERTY.	Territoria I	then melts become	=	86	-
PROPERTY				97	- 5
PROPERTY OF THE PERSON NAMED IN	Terra con t	toes selve toes or		91	8
			=	- 100	_
PROPERTY AND ADDRESS OF THE PARTY AND ADDRESS	Part and P	team marker team course		99	1
PROPERTY				20.0 20.0 20.0	- 5
-	Terrore 1	teen meter teen no	=	- 11	
PROPERTY				20.0 20.0 20.0	- 5
- INCHES	terran t	teen meter teen no	=	- 111	_
			=	107	-
	Particular	teen meter teen not	=	90	-
PROPERTY			⋿	90.0 90.0	
PARTIE	Party State 5	Manusella Merche Manusella Merche		- 89	- 9
PROPERTY AND PERSONS NAMED IN					-
PROPERTY.	Tarra San S	Total technique	F		
PROPERTY				917	-
	Participant Control	then meta therene		0.1 0.1	- 1
				0.7	
PROPERTY	Patro des 8 Patro des 8	toes selve toes or		22	-
				20.0	-
	Territoria S	then make the one		- 27	-
				10.7 10.8	-
PROPERTY	Participant Communication Comm	teen meter teen ne		900	
				0.0	-
PROPERTY		team marker teammer		100	- 0
PROPERTY	Territoria I	then note therete		90.0 90.0	-
	Participant Communication Comm	then metin therefor		807	90
	Participant 1	then melts become		10.4	-
		then selle there is the same	=	100	97
				18.9	- 2
				700 30 700 30 907 10 907 10 907 10 907 10 907 10 907 10	
	Territoria de la constanta de	teen mette teen ne		918	- 2
				64 64	-
	Party State 5	teen meter teen ne teen meter teen ne		59	- 10
-				-	
PROPERTY.	Party State 5			21.5 20.0 20.0 20.0 20.0 20.0 20.0 20.0 20	- 0
	Part and	then melts become		- 11	25
PROPERTY				10.0	- 2
PROPERTY	Second .	then melts become	⋿	99	- 8
PROPERTY.				200	
	Party State 5	toes note toeste toes note toeste		619 619	- 4
				019 019 019 019	
	Terror and T	team marks teaming	=	10.0	- 1
-			=		_
	Para San S	San sele Serve	==	899	- 1
					_ 2
PROPERTY.	territoria.	toes selte toes oe		24 24	2
PERMIT				- 10 17	
	Tana and	teen mette teen oe	<del>=</del>		
PROPERTY	Terroria .				
	Falls and 1	then make the one			E
PARTITION OF THE PARTITION OF T			Ħ	100 M	
			==		1
	Terrent.	Total Date Sta	=	117	
-		tour suchs tour su		10	- 1
	Terroria .			100	_ :
	Face and 1	teen mete teenne teen mete teenne	=	019 019	
PROPERTY					
	Territoria .			17.4	
	Para sua s Para sua s	team marker team our		100	- 4
	Factor State 5	toes selve teen ne		10.6 10.6 10.2 10.2 10.3 10.4 10.4 10.4	100
	Ratio State 8 Ratio State 8 Ratio State 8 Ratio State 8 Ratio State 9 Ra	teen nette teen ne		10 A 10 A 10 A 10 A 10 A 10 A 10 A 10 A	101 101 101 101 101 101 101 101
CAMPATHING	Marin State S	teen nette teen ne		20 A 70 C 70 C 70 C 70 C 70 C 70 C 70 C 70 C	
		Manus Sauthin Sautional		10 A A A A A A A A A A A A A A A A A A A	200 - 200 -
COMPARTMENT COMPAR	Facilities Control of	Man tarks Marrise		100 A	100 100 100 100 100 100 100 100 100 100
		Marin sarks Marin na		100 A	100 100 100 100 100 100 100 100 100 100
	Section 1992 Secti	Marin sarks Marin na		11.0.0 10.0.0	100 100 100 100 100 100 100 100 100 100
	Section Sectio	Man tarks Marrise		110.6 110.6 110.7 11	125 (125 (125 (125 (125 (125 (125 (125 (
	Section Sectio	Marin sarks Marin na		110.6 110.6 110.7 11	32 32 32 32 32 32 32 32 32 32 32 32 32 3
	Section Sectio			2012 2012 2012 2012 2012 2012 2012 2012	
	Section Sectio			101	
		Marin sarks Marin na		2016 2016 2017 2017 2017 2017 2017 2017 2017 2017	2 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
				10.0 May 10.	2
				10 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
				10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
				10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
				100 100 100 100 100 100 100 100 100 100	

PROFESSION	===			60 to	60
PROPERTY OF THE PROPERTY OF TH		team mater team or		- 100	-
PROPERTY OF THE PROPERTY OF TH	Territoria de la constanta de	team marker beautiful		10.1 10.1	200
F88*44*100				100	2017 2017 2017 2017 2017 2017 2017 2017
PROPERTY	Para sunt Para sunt	toes selve toes ou		102	- 21
PROPERTY		teen meter teen no		10.0 10.0	100
**************************************	Territoria de la constanta de	toes selve toes or		603	90
PROPERTY OF THE PROPERTY OF TH		teen meter teen ne		100	801
PROPERTY OF THE PERSON NAMED IN COLUMN 1				97	-
PROPERTY AND ADDRESS OF THE PARTY AND ADDRESS	Tanana t	There makes become		909 913	35.3 35.3 35.1 35.1 35.1 35.1 35.3 35.3
F-00-0-1004				- 1	-
**************************************	Paramet.	then meta there are			20
F-100*00*0000	Terrores Terrores	teen meter teen ne teen meter teen ne		10.0	124
**************************************				100 100 100 100	21 21 21 21 21 21 21 21 21 21 21
PROPERTY.		then note thereto		810	#5
F100-01-10-0				- 17	
F-00-0-1000		teen meter teen ne		10.5 10.5	97 97
F-100-0-1014	Tarra and	teen meter teen ne		94	
F-00-01-01-0					201 201 201 201 201 201 201 201 201 201
PROPERTY OF	Tarra sun t	team make team or		100	-
F-00-0-1000					-
**************************************	Territoria de la compansión de la compan	then meta there he			90
7 100 A 7 10 A	Para tract	The une to the une		999	501
F-00-0-1000				90.0 90.0	20
PROFESSION OF THE PROFESSION O	Parts and P	team marker team one		1116	- 11
PROPERTY	Territoria I	Total marks for	Ħ	90 N	- 5
PROPERTY		team made become		- 17	- 2
PROPERTY OF THE PROPERTY OF TH	Face track	teen meta teen oo		900 900	201 201 201 201 201 201 201 201 201 201
PROPERTY OF THE PROPERTY OF TH					
PROPERTY	-	teen meter teen no	Ħ	915	#1
PROFESSION OF THE PROFESSION O					81.5 97.5
PROPERTIES	Party State S	team make team or		- 17	
PROFESSION OF THE PROFESSION O	Part and	town make town our		- 21	-
PROPARES PROPARES					
PROPERTY OF THE PROPERTY OF TH	Territoria de la constanta de	teen marker transmiss		10.7 10.7 10.7 10.7	-
PROPERTIES PROPERTY AND ADDRESS OF THE PROPERTY ADDRESS OF THE				- 100	21 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
7 AND AL THICK	Maria Sana S	then meta therene		11.5 11.5 11.5 11.5	-
PROPERTY OF THE PROPERTY OF TH	Terrore 1	team marks team one		913	
PROPERTY OF THE PERSON NAMED IN COLUMN 1				- 110	
0.000 ACT 0.000 0.000 ACT 0.000 0.000 ACT 0.000	Para sunt	toes selve toes ou		- 112	20
PROPERTY OF THE PROPERTY OF TH				100	
PROPERTY OF THE PROPERTY OF TH				100	100
PROPAGATION PROPAGATION	Tarrana 1	teen meter teen ne		21	324
PROPERTY OF THE PROPERTY OF TH				010 010	
PRODUCTION OF THE PROPERTY OF	Part and	then be to the rise		913	271 271
PROPERTY OF THE PERSON NAMED IN COLUMN 1	Terrore 1	toes sets toesne toes sets toesne		111 M	20.0
F 885 ACT SHIP F 885 ACT SHIP F 885 ACT SHIP				100	100
0.000 ACT 0.000 0.000 ACT 0.000 0.000 ACT 0.000	Territoria de la constanta de	teen meter teen ne		80.5	1011
F 886*AF 1000 F 886*AF 1000 F 886*AF 1000	===	teen meter teen no		100	
7 000 000 000 000 000 000 000 000 000 0	1	1		200	20
**************************************	Para sua s Para sua s	tean mater team or		- 11	200
F88040000				015 015 015	-
F100*4470000 F100*4470000	Territoria de la constanta de	team mater teaming		- 17	- 20
10000000000000000000000000000000000000	Territoria de la constanta de	tone meter tone or		11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	21
F100-01-0100					PC 201
THE PARTY OF THE P		then note thereto		99	#1
PRODUCTION CONTRACTOR					
2000-0-000 2000-0-000 2000-0-000	Part and	team made team or		10.0	
F880400000 F880400000 F880400000	Part State 1	team marks become		018 018 018 018 018	- 1
# 100 A 1 A 1 A 1 A 1 A 1 A 1 A 1 A 1 A 1				- 10	977
# 100 A 1 TO 100 A	East State S	teen meter teen no		212	-
2000-00-000 2000-00-000 2000-00-000				- 27	- 20
9 100 A 1 100 A 10				-	201
PROFESSION OF STREET	Party Start	town make town our		100	-
PROPERTY OF THE PROPERTY OF TH				93	
2 000 A 1000 2 000 A 1000 2 000 A 1000	Parts that I	Man safe Sarries		- 111	70.1 70.1
PROFESSION OF THE PROFESSION O				10.7 20.0	81
PROPARENT PROPARENT PROPARENT		teles make the con-		- 1	
PROPERTY OF THE PROPERTY OF TH	Table State S	team marker beauting		- 81	
PROFESSION PROFESSION				- 1	- 1
PROPARENT PROPARENT PROPARENT	Party State Party State	team made team or		800	-
PROFESSION OF THE PROFESSION O	Terre trans	town make top you			80.2 10.2
PROPARENT PROPARENT PROPARENT		teles make the con-	=	107	-
PROPERTY OF THE PROPERTY OF TH	Table State S	team mades become		810	-
PROFACTION PROFACTION				-	200
PROFESSION OF THE PROFESSION O	Para State	team made team or		00 to	9015 9015 9015 9015 9015 9015 9015 9015
7 100 A 100	Total State	teen meter teen no		216 211	- 1
PROFESSION OF THE PROFESSION O				27	- 1
PROPAGED	Patro State	then make the one			- 1
PART AT THE PART A				111	
PROPERTY OF THE PROPERTY OF TH		team make the con-			811 311 312 313 313 313 313 313 313 313 3
PROPERTY OF THE PROPERTY OF TH	Terro and	teen meter teen no		90.0	-
PROFESSION OF THE PROFESSION O				100	- 2
PROPARENT PROPARENT PROPARENT	Patricipa de la Constantina del Constantina de la Constantina del Constantina de la	town mater town on		- 101	- 1
PARTATION PARTATION PARTATION	Face and	teen meter teen no		-	- 1
PROFESSION CONTRACTORS				- 8	- 9
PARAL TURNS PARAL TURNS PARAL TURNS	Face and	then make the one		- 61	-
FEMALES				72.0 70.0 50.0	100
PROPERTY					
	Para State S	team make team or		100	97

			CARLE AND CO.	D. The returns	0.00	
				CONTRACTOR		
	And the second					
	ner .	**************************************	Name -	*	nameter'	1000700010
		Append to the Control of the Control	Regional State of the Control of the	Region	State de Control de San Lineau et la Control de Control	Name and Address of
	PROPERTY AND ADDRESS OF THE PARTY AND ADDRESS	Annual Control of the	Total to the time to the	hos.	0.0 0.1	and a replace
	PROPERTIES	Terrorian I	Total Inches South Con-		107	
	PERMITTER	Tarra Start	Total Section Sections Total Section Sections Total Section Sections			
	PROPERTY	Participant Control	Total technical con-		10.7	
	PROPERTY	Tarra State S	THE RESERVE AND THE			
	PROFESSION		Total Section Sections Total Section Sections	=	705	
	PROPERTIES.		Total Section Sold Con-		70.7	
	PROPERTIES	Participant Control	THE RESERVE AND THE STREET CO.		21	
	PROPERTY.		THE RESERVE AND THE	_	27	
	PROPERTY	Participant .	Total Section Sections	=	10.0	
	PROFESSION		Total Section Sold Con-			
	PROPERTY	Party Start	Total market feet our		10.3	
	PROPERTY		THE RESERVE AND THE			
	PROPERTY	Participant .	Total marks format	=	594	*
	PROPERTY		Total Section Sections Total Section Sections Total Section Sections			
	PROPERTIES	Tarra State S	Total tracks the road	_	100	- 2
	PROPERTY.		Total Section Section	_	27	
	PROPERTY	Patro Stat 5	THE RESERVE AND THE		97	
	PROPERTIES		THE RESERVE ASSESSMENT			
	PROPERTY	Party State 5	Total tracks the role  total tracks the role	==	100	
	PROPERTY.		THE RESERVE AND THE	=		
	PROPERTY	Tarra State S	Total marks there are		103	
	PROPERTIES		THE RESERVE AND THE		10.9	
	PROPERTY	Tarra Start	Total Section Sections Total Section Sections Total Section Sections		10.0 70.0	
	PROPERTY		Total Section Sections Total Section Sections Total Section Sections		20.0	
	PROPERTY		THE RESERVE AND THE	<del>=</del> ∓	- 11	
	PROPERTY	Terrana I	THE RESERVE AND THE	=	10.5	
	PROPERTY.	Personal Control	Man marks for the later than the lat	=	10.0	
	PROPERTY		Man marks there are then marks the con-		10.4	
	PROPERTIES PROPERTIES	Maria desart	Many States States over Many States States over Many States States over		- 1	
	PROPERTY		Marie Sarbin Marrison Marie Sarbin Marrison Marie Sarbin Marrison			
	PROPERTY	Participant Control of the Control o	THE RESERVE AND THE		10.2	
	11000000		100000000000000000000000000000000000000		-	
	PARTICIPATION CONTRACTOR CONTRACT	Personal Control	Many market fellers may be an inches fellers may be an inches fellers	=	20.5 20.5	
	1000 ATOM	Terrorea C	Total Service Service		10.6	
	E SERVICIONO PER CALIFORNIA PER CALI	Participant Control of the Control o	THE RESERVE AND THE		10.8	
	**********		THE RESERVE		27	
	PROPERTY				975	
	PROPERTY	Terrorian I	Total Inches South Con-		- 21	
	PROPERTY		Total Section Sections Total Section Sections Total Section Sections		011	
	PROGRAM	Part and	THE RESERVE AND THE STREET CO.		10.2	
	PROPERTY		10011 10070 10011 100		100 N	
	PROPERTY	Participant .	Total Section Sections Total Section Sections	=	192	
	1000 ATTOC		THE RESERVE AND THE PARTY OF		100	
	PROPERTY.	Terroria I	Total Section Sections Total Section Sections Total Section Sections		100	
	PROPERTY		Total Section Sections Total Section Sections Total Section Sections		100	
	PROGRAM	Part and	THE RESERVE AND THE STREET CO.		6019	
	PROPERTY		1001 10010 1001100	=		
	PROPERTIES.	Terrorest Terrorest	THE RESERVE AND THE			
	PROPERTY.		THE RESERVE AND THE PARTY OF		27.0	
	PROPERTY	Party Start	Total market feet our			
	PROPERTY		THE RESERVE AND THE			
	PROPERTY	Part and	term makes terminal			
	PROPERTY.		THE RESERVE AND THE PARTY OF			
	PROPERTIES.	Terrorian Control	Total technical control of their technical control of the technical control of their technical control			
	PROPERTIES		THE RESERVE AND THE PARTY NAMED TO BE THE PA		90.0	
	PROPERTY	Patro State 5	town makes town our	=	80	
	F100000000		THE RESERVE AND THE PARTY OF		10.4	
	PROPERTY	Patro Start	topic market topic con-		16.6	
	PROPERTY		Total Section Sections Total Section Sections Total Section Sections		202	
	PROPERTY	Tarra State S	Total market feet over			
	PROPERTY		THE RESERVE AND THE		10.5	
	PROPERTY	Terrores 1	town makes town our	=	Oli S	
	PROPERTY		1001 10010 1001100		-	
	FIRST STREET	Part State	Man harts become		303	
	PROPERTY				- 23	
	PROPERTY.	Malia das S Malia das S	Manufacture Manufa			
	PROPERTY.				91	
	PROPERTIES	Terroria Constitution of the Constitution of t	then be to the one		95	
	PROPERTIES PROPERTIES			=	- 100	
	PROPERTY OF THE PROPERTY OF TH	Personal Control	teen meter teen no	=		
	PROPERTY				21	
		Talla bas t	Man meter teaming team meter teaming		- 27	
	PROPERTIES PROPERTIES			==	- 11	
	PROPERTY OF THE PROPERTY OF TH	Personal Control	then have become	=		
	PROPERTY					
		Mallo State S	Manufacture Manufac			
	PROPERTY				10.1 10.1	
	PROPERTY.	Tanada I			- 17	
	PROPERTY.	Terrana I	tone make the		704	
	FANCAS DE LA CONTRACTOR	Part State	then he'to become		103 103 103	
	PROPERTY		team marker begunner		- 25 - 25	
		Mallo State S	Manufacture Manufacture		- 40	
	PROPERTY				- 44	
	PROPERTY	Territoria de la compansión de la compan	Manufacture Manufacture	=	975	
	F10000000	Terrana I		=	912	
	70000000000000000000000000000000000000			=		
	PROPERTY	Terrore Control	Manufacture Sauce		- 22	
	PROPERTY	Mallo State S	Manufacture Manufacture			
	F100*47*1100		teau mater teau mar		71.5	
		Mallo State S	Manufacture Manufacture		- 61	
	PROPERTY					
		Maria desart	Man meter teaming			
	PROPERTY					
				<del>=</del> ₹	100.0	
	FRACTURE	Terrana I	Manufacture San	==	101	
	FRANCISCO	Personal Control	Man harts become		97	
	PROPAGES PROPAGES PROPAGES				- 2	
	PROPARENT PROPARENT PROPARENT PROPARENT PROPARENT PROPARENT	Patrick State 5	State marks beauty			
Marie   Mari	E ANTALISME E ANTALISME	Patricipa I Patricipa I	teen meter teen not			
	# 000 A 1 1000 B 1 100 A 1000 B 1 1000	Patrick State 5			211 211 211	
FEMALES AND STATE OF THE STATE	I MANAGEMENT PROPERTY OF THE P	Participant	teen marke teen no		201 10 201 10 201 10 201 10 201 10 201 10 201 10 201 10 201 10	
	If an advantage of the control of th	Patin Stat 5	teen marke teen no		201 M 201 M	

FRANCIS					
		team makes become		W.C	
PROPERTY OF THE PERTY OF T				800	- 1
	terrent 	team mater teamour		100	÷
PROPERTY.	Terrore 1	tages marker tages over		***	-
	terrent 	team make team no		100	95
LINGUIS .	Part and a second	team make teamour		10.7	- 2
				900	,
PROPERTY OF THE PROPERTY OF TH	Manual State	teen meter teen ne	=	91	- 2
PROPERTY				100	-
PROPERTY	Paramet .	team marker beautiful			- 1
PROPERTY				111	-
	Marin Anni P Marin Anni P	tages marker tages over		U13	- 1
	Maria San S Maria San S	team marker beautiful		101	
PROPERTY				07.5 07.5	- 1
	Service Servic	team marker beautiful		111	-
PROPERTY				10.0	- 2
PROPERTY OF THE PROPERTY OF T	Name and a second	team make teamour		97 97 97	- 9
				- 10.7	- 2
PROPERTY	Tall and Tall and	team marks tour mar		721.0	- 1
	Marin State S	teen meter teen no	=	10.0	- 2
PROPERTY				112	- 20
710-2-11	Tarra State S	tern nate terms			
				0.0	- 1
	Territoria de la constanta de	team marker beautiful	=	- 81	-
-		tour name tour our			_ 1
	Terrores Terrores	teen meter teen ne		-	
-		Land Control of Contro		- 27	
	Territoria de la constanta de	team marker beautiful		510	-
	Ratio State S				
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# **Cover Page**

**HIOS Issuer ID:** 31609

**HIOS Product ID:** 31609PA015, 31609PA017

# Unique Plan Design Supporting Documentation and Justification

#### **ACTUARIAL MEMORANDUM**

**HIOS Issuer ID:** 31609

HIOS Product IDs: 31609PA015, 31609PA017

**Applicable HIOS Plan IDs (Standard Component):** 31609PA0150025, 31609PA0150051, 31609PA0150026, 31609PA0150027, 31609PA0150052, 31609PA0150028, 31609PA0150047, 31609PA0150049, 31609PA0150048, 31609PA0150029, 31609PA0170001, 31609PA0150030, 31609PA0150039, 31609PA0150031, 31609PA0150032, 31609PA0150050, 31609PA0150034, 31609PA0150035, 31609PA0150036, 31609PA0150037

# **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 laboratory outpatient and professional services for a subset of these plans varies by site of service. Lab work done at the office or a free-standing facility has zero cost-sharing, while lab work done by a hospital has 50% coinsurance after deductible (if applicable). Laboratory outpatient and professional services account for roughly 3% of allowed costs in the AV calculation.

The cost-sharing for occupational and physical therapy for a subset of these plans varies by site of service. Occupational and physical therapy accounts for roughly 2% of allowed costs in the AV calculation.

The cost-sharing for x-rays and diagnostic imaging for a subset of these plans varies by site of service. X-rays and diagnostic imaging accounts for roughly 4% of allowed costs in the AV calculation.

The cost-sharing for imaging (CT/PET scans, MRIs) for a subset of these plans varies by site of service. Imaging accounts for roughly 2% 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 of primary care for a subset of 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 of specialist care for a subset of 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 a subset of these plans varies between low-cost Generics and normal Generics. Generic Drugs accounts for about 5% of allowed costs in the AV calculation.

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

Method 156.135(b)(2) was used for laboratory site of service (for plans with no deductible), outpatient facility, primary care, specialist care, occupational and physical therapy, x-rays, imaging, outpatient mental health and substance abuse, and generic drugs cost-sharing.

Method 156.135(b)(3) was used for laboratory site of service cost-sharing (for plans with deductibles).

# 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 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 freestanding and hospital utilization data for laboratory services, we considered our commercial PPO data incurred between January 2022 and December 2022.

For the physical therapy and radiology site-of-service utilization, we considered our commercial PPO 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 PPO 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:

# Laboratory Site-of-service Differential for Plans with No Deductible

For the lab site of service cost-sharing, our recent data suggested that 15% of units are at a hospital setting with an average unit cost of \$59.22, while 85% of units are at a freestanding setting with an average unit cost of \$22.51. Taking a weighted average of a 50% issuer coinsurance applied to \$59.22 and a 100% issuer coinsurance applied to \$22.51 produced an average issuer paid amount of \$23.57 out of an average cost of \$28.01, giving an effective issuer coinsurance of 84.1% which was entered into the AV calculator. This applies to plans 31609PA0150025, 31609PA0150051, 31609PA0150026, 31609PA0150027, and 31609PA0150052 only.

# Occupational and Physical Therapy Site-of-service Differential

For the physical therapy site of service cost-sharing, our recent data indicated that 80% of utilization came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of the copays at each site.

# X-rays and Diagnostic Imaging Site-of-service Copay Differential

For the x-ray site of service cost-sharing, our recent data indicated that 30% of utilization came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

# X-rays and Diagnostic Imaging Site-of-service Coinsurance Differential

For the x-ray site of service cost-sharing, our recent data indicated that 30% of claims came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of coinsurance based on claims at each site.

#### Imaging (CT/PET scans, MRIs) Site-of-service Copay Differential

For the imaging site of service cost-sharing, our recent data indicated that 30% of utilization came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

## Imaging (CT/PET scans, MRIs) Site-of-service Coinsurance Differential

For the imaging site of service cost-sharing, our recent data indicated that 20% of claims came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of coinsurance based on claims at each site.

		Cos	t-sharing	
HIOS ID	Service Type	Preferred Site	Non-preferred Site	AV Input
	Phys. Ther.	\$20	\$50	\$26.00
31609PA0150025	X-rays	\$40	\$80	\$68.00
	Imaging	\$125	\$250	\$212.50
	Phys. Ther.	\$40	\$70	\$46.00
31609PA0150026	X-rays	\$40	\$80	\$68.00
	Imaging	\$125	\$250	\$212.50
	Phys. Ther.	\$20	\$50	\$26.00
31609PA0150051	X-rays	\$40	\$80	\$68.00
	Imaging	\$125	\$250	\$212.50
	Phys. Ther.	\$80	\$110	\$86.00
31609PA0150027	X-rays	\$70	\$175	\$143.50
	Imaging	\$150	\$300	\$255.00
	Phys. Ther.	\$80	\$110	\$86.00
31609PA0150052	X-rays	\$70	\$175	\$143.50
	Imaging	\$150	\$300	\$255.00
	Phys. Ther.	\$40	\$80	\$48.00
31609PA0150028	X-rays	20%	40%	66%
310031 A0130028	Imaging	20%	40%	64%
	Phys. Ther.	\$80	\$110	\$86.00
31609PA0150047	X-rays	\$70	\$175	\$143.50
310031 A0130047	Imaging	\$150	\$300	\$255.00
	Phys. Ther.	\$80	\$110	\$86.00
31609PA0150049	X-rays	\$80	\$200	\$164.00
	Imaging	\$200	\$400	\$340.00
	Phys. Ther.	\$100	\$130	\$106.00
31609PA0150048	X-rays	\$80	\$200	\$164.00
310031 A0130048	Imaging	\$200	\$400	\$340.00
	Phys. Ther.	\$80	\$110	\$86.00
31609PA0150029	X-rays	30%	50%	56%
210021 A0130023	Imaging	30%	50%	54%

# Outpatient Facility Fee Site-of-service Differential

For the outpatient facility site of service cost-sharing, 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. 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.

The cost-sharing entered into the AV calculator is a weighted average of the coinsurance or copay at a hospital and the coinsurance or copay at an ambulatory surgery center.

		Cost-sh	aring	
HIOS ID	Service Type	ASC	Hospital	AV Input
31609PA0150025	OP Facility	\$50	\$100	\$77.50
31609PA0150026	OP Facility	\$50	\$100	\$77.50
31609PA0150051	OP Facility	\$50	\$100	\$77.50
31609PA0150027	OP Facility	\$300	\$700	\$520.00
31609PA0150052	OP Facility	\$150	\$350	\$260.00
31609PA0150028	OP Facility	20%	50%	56%
31609PA0150047	OP Facility	0%	30%	76%
31609PA0150048	OP Facility	\$400	\$750	\$592.50
31609PA0150029	OP Facility	30%	50%	54%

# 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.

	Cost -	sharing	
HIOS_ID	PCP	Virtual PCP	AV Input
31609PA0150025	\$10	\$5	\$ 9.00
31609PA0150051	\$10	\$5	\$ 9.00
31609PA0150026	\$20	\$15	\$ 19.00
31609PA0150027	\$40	\$30	\$ 38.00
31609PA0150052	\$40	\$30	\$ 38.00
31609PA0150028	\$20	\$15	\$ 19.00
31609PA0150047	\$40	\$30	\$ 38.00
31609PA0150049	\$40	\$30	\$ 38.00
31609PA0150048	\$50	\$35	\$ 47.00
31609PA0150029	\$40	\$30	\$ 38.00
31609PA0150031	\$25	\$20	\$ 24.00

# Specialist Copay Differential

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

	Cost -	sharing	
HIOS_ID	SP	Virtual SP	AV Input
31609PA0150025	\$20	\$10	\$ 19.50
31609PA0150051	\$20	\$10	\$ 19.50
31609PA0150026	\$40	\$25	\$ 39.25
31609PA0150027	\$80	\$55	\$ 78.75
31609PA0150052	\$80	\$55	\$ 78.75
31609PA0150028	\$40	\$25	\$ 39.25
31609PA0150047	\$80	\$55	\$ 78.75
31609PA0150049	\$80	\$55	\$ 78.75
31609PA0150048	\$100	\$70	\$ 98.50
31609PA0150029	\$80	\$55	\$ 78.75
31609PA0150031	\$50	\$35	\$ 49.25

### 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 75% of outpatient mental health utilization came from office visits. The cost-sharing entered into the AV calculator is a blend of the cost-sharing for outpatient mental health office visits and the cost-sharing for all other outpatient mental health services. For plans where this cost-sharing is a combination of copay and coinsurance, a separate exhibit has been included to show the development of the effective copay that was used in the AV calculator.

	Cost - s	haring	
HIOS_ID	MH/SA Office	MH/SA Other	AV Input
31609PA0150025	\$20	\$20	\$ 20.00
31609PA0150051	\$20	\$20	\$ 20.00
31609PA0150026	\$40	\$40	\$ 40.00
31609PA0150027	\$80	\$80	\$ 80.00
31609PA0150052	\$80	\$80	\$ 80.00
31609PA0150049	\$80	\$80	\$ 80.00
31609PA0150048	\$100	\$100	\$ 100.00
31609PA0170001	20%	20%	80%
31609PA0150030	0%	0%	100%
31609PA0150039	0%	0%	100%
31609PA0150032	0%	0%	100%
31609PA0150050	0%	0%	100%
31609PA0150034	30%	30%	70%
31609PA0150035	10%	10%	90%
31609PA0150036	50%	50%	50%
31609PA0150037	0%	0%	100%

For plans 31609PA0150028, 31609PA0150047, 31609PA0150029, and 31609PA0150031, 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. For plans 31609PA0150028 and 31609PA0150031, the coinsurance for all other outpatient mental health services was effective after the deductible. Accordingly, the effective copays for these plans were developed to recognize separate costs for when the member was in the deductible. We determined a utilization split for services in the deductible using the plan's deductible value and our CPD model.

OP Visit Cost-sharing OP Visit Weight	31609PA0150028 \$40 75%	31609PA0150047 \$80 75%
Avg Cost/Unit OP Other	\$241.79	\$241.79
OP Other Cost-sharing in Deductible	100%	N/A
OP Other Weight in Deductible	7%	N/A
OP Other Cost-sharing after Deductible	20%	0%
OP Other Weight after Deductible	18%	25%
Effective Copay (AV Input)	\$54.73	\$60.00

OP Visit Cost-sharing OP Visit Weight	31609PA0150029 \$80 75%	31609PA0150031 \$50 75%
Avg Cost/Unit OP Other	\$241.79	\$241.79
OP Other Cost-sharing in Deductible	N/A	100%
OP Other Weight in Deductible	N/A	11%
OP Other Cost-sharing after Deductible	30%	10%
OP Other Weight after Deductible	25%	14%
Effective Copay (AV Input)	\$78.13	\$66.64

# 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 - sha	ring	
HIOS_ID	Low-Cost Generic	Generic	AV Input
31609PA0150025	\$3	\$10	\$ 7.20
31609PA0150051	\$3	\$10	\$ 7.20
31609PA0150026	\$3	\$10	\$ 7.20
31609PA0150027	\$3	\$15	\$ 10.20
31609PA0150052	\$3	\$15	\$ 10.20
31609PA0150028	\$3	\$15	\$ 10.20
31609PA0150047	\$3	\$15	\$ 10.20
31609PA0150049	\$3	\$20	\$ 13.20
31609PA0150048	\$3	\$20	\$ 13.20
31609PA0150029	\$3	\$20	\$ 13.20
31609PA0170001	\$3	\$20	\$ 13.20
31609PA0150030	\$3	\$10	\$ 7.20
31609PA0150039	\$3	\$15	\$ 10.20
31609PA0150031	\$3	\$15	\$ 10.20
31609PA0150032	\$3	\$15	\$ 10.20
31609PA0150050	\$3	\$20	\$ 13.20
31609PA0150034	\$3	\$20	\$ 13.20
31609PA0150035	\$3	\$20	\$ 13.20
31609PA0150036	\$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:

# Laboratory Site-of-service Differential for Plans with Deductible

For the lab site of service cost-sharing, our recent data indicated that 15% of lab claims came from the hospital setting.

Using the AV calculation resulting from method 156.135(b)(2), two separate AVs were calculated; the first AV was calculated with zero lab cost-sharing to reflect lab work done by an office or free-standing facility, and the second AV was calculated with 50% coinsurance after deductible to reflect lab work done by a hospital. The final AV for the plan was then calculated by taking a weighted average of the two AVs using the utilizations by lab site. The following exhibit details this calculation.

	AV				
HIOS ID	Free-standing	Hospital	Average		
31609PA0150028	80.36%	79.05%	80.16%		
31609PA0150047	79.66%	78.06%	79.42%		
31609PA0150049	71.44%	69.77%	71.18%		
31609PA0150048	70.74%	69.00%	70.48%		
31609PA0150029	72.24%	70.58%	71.99%		

Utilization	85%	15%

#### **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 signa	nture:		
Actuary Print	ted Name:		
Data	5/5/2022		

AV screenshots redacted.

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

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

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

	2023	2024	
	Filing	Filing C	hange
Age Factor	1.500	1.502	1.001
Geographic Factor	1.000	1.000	1.000
Tobacco Factor	1.007	1.007	1.000
Total change			1.002

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 PPO was 1.000.

The network factor used for EPO was 0.950.

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: PPO 1.001

EPO 0.951

## **REDACTION JUSTIFICATION – QCC SMALL GROUP**

#### **DOCUMENT**

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

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 13) Redacted AV Screenshots (all)

# 2023 and 2024 Service Area

**Issuer: QCC Insurance Company** 

**Market: Small Group** 



**Key** (modify as needed)

: On-exchange service area

: Off-exchange only service area

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

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

We do not project that 2024 membership will differ significantly from the current membership when combined with enrollments into plans offered by IAC.

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

We confirm that capitated claims have been removed.

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

We confirm that non-EHB claims have been removed.

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

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

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

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

#### 4. Trend

a. [SG. Only] If the Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate quarterly rates in Table 5A differ, please provide an explanation and exhibit in support of the variation.

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. <u>Table 6 – Retention</u>

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

We confirm that we used a Federal Income Tax rate of 21% in this calculation.

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

We confirm that these factors are consistent.

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

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

## 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)

	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2019	78.2%	88.2%	877,473	857,076
2020	71.7%	81.4%	891,890	859,104
2021	70.0%	83.7%	879,733	905,808

- 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:

QCC	HIOS IDs	Plan Marketing Name	<b>HSA Plan</b>
	31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,600/50%	Χ
	31609PA0150037	Personal Choice PPO Bronze HSA-0 \$8,000/100%	Χ

## Completeness and Redaction Justification Checklist

Issuer Name: QCC Insurance Company, Inc.

Market: Small Group PPO SERFF ID: INAC-133669404

		T	Redaction Justification			
TOC#	Description	Completed (Mark with "X")	Redacted (Y/N)	Page # in Public PDF	Justification submitted (Y/NA)	
Federal Do	cuments Required to Be Filed with PID					
	RFJ Part I - Unified Rate Review Template	Х				
A.2.	RFJ Part II – Consumer Friendly Justification					
A.Z.	RFJ Part III – Actuarial Memorandum	Х	Υ	36-43	Υ	
	Federal Rates Template	Х				
Summary I	Documents/Confirmation of HIOS & SERFF Submissions					
A.2.B.	HIOS Submission	Х				
A.2.C.	SERFF Submission	Х				
A.2.D.	SERFF Rate/Rule Schedule Tab	Х				
В.	Cover Letter & PA Bulletin Information	Х				
PA Actuari	al Memorandum and Rate Exhibits					
D.1.A.	Company Information	Х	N	4	N/A	
D.1.B.	Rate History & Proposed Variation in Rate Changes	Х	N	5	N/A	
D.1.C.	Average Rate Change	Х	N	5	N/A	
D.1.D.	Membership Count	Х	N	5	N/A	
D.1.D.	PA Act. Exhibits Table 1	Х	N	12	N/A	
D.1.E.	Benefit Changes	Х	N	5	N/A	
D.1.F.	Experience Period Claims & Premium	Х	N	5-6	N/A	
D.1.i .	PA Act. Exhibits Table 2	Х	N	12	N/A	
D.1.G.	Credibility of Data	Х	N	6	N/A	
D.1.0.	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	Х	N	13	N/A	
D.1.H.	Trend Identification	Х	N	6-7	N/A	
D.1.11.	PA Act. Exhibits Table 3	Х	N	12	N/A	
D.1.I.	Historical Experience	Х	N	7	N/A	
	PA Act. Exhibits Table 4	Х	N	12	N/A	
D.2.A.	Development of PAIR, MAIR and Total Allowed Claims	Х	N	7-8	N/A	
	PA Act. Exhibits Table 5	Х	N	14	N/A	
D.2.B.	Retention Items	Х	N	8-9	N/A	
	PA Act. Exhibits Table 6	Х	N	14	N/A	
D.2.C.	Normalized Market-Adjusted Projected Allowed Total Claims	Х	N	9	N/A	
	PA Act. Exhibits Table 7	Х	N	14	N/A	
	Components of Rate Change	Х	N	9	N/A	
D.2.D.	PA Act. Exhibits Table 8	Х	N	14	N/A	
	PA Act. Exhibits Table 9	Х	N	14	N/A	
D.3.	Plan Rate Development	Х	N	9	N/A	
	PA Act. Exhibits Table 10	Х	N	16	N/A	
D.4.	Plan Premium Development for 21-Year-Old Non-Tobacco User	Х	N	9-10	N/A	
	PA Act. Exhibits Table 11	Х	N	17-18	N/A	
D.5.A.	Age and Tobacco Factors	Х	N	10	N/A	
	PA Act. Exhibits Table 12	Х	N	19	N/A	
D.5.B.	Geographic Factors	Х	N	10	N/A	
	PA Act. Exhibits Table 13	Х	N	19	N/A	
D.5.C.	Network Factors	Х	N	10	N/A	
	PA Act. Exhibits Table 14	Х	N	19	N/A	
D.5.D	Rate Change Request Summary	X	N	20	N/A	
	PA Act. Exhibits Table 15	Х	N	20	N/A	
D.5.E.	Service Area Composition	Х	N	10	N/A	
D.5.F	Composite Rating	Х	N	10	N/A	
D.6.	Actuarial Certifications	Х	Υ	10-11	Y	
Additional					T	
E.	Department Plan Design Summary & Rate Tables	Х	N	21-32	N/A	
	Service Area Map	Х	N	78	N/A	
Summary I	Documents/Confirmation of HIOS & SERFF Submissions	Х			Υ	