



May 17, 2023

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

SUBMITTED VIA SERFF

**RE: 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



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

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

Sincerely,

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 Group
Marketplace:	Off Exchange
Effective Date(s):	1/1/2024 – 3/31/2024, 4/1/2024 – 6/30/2024, 7/1/2024 – 9/30/2024, 10/1/2024 – 12/31/2024
Average Rate Change:	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 from other sections of the Rate Exhibits. The results in Row H are similar to the values in Row A of Table 8.

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

3. PLAN RATE DEVELOPMENT

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

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

The factor "AV and Cost Sharing Design of Plan" in Worksheet 2 of the URRT is the product of the Pricing AV, the Benefit Richness Factors from the Actuarial Memo Rate Exhibit. We incorporated the first quarter factor from cell J34 of Table 5A of the Actuarial Memo Rate Exhibit. Again, please note that the URRT requires factors to be rounded to four decimal places, resulting in small differences.

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

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

5. PLAN FACTORS

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

6. ACTUARIAL CERTIFICATION

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

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

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

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

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

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):	WFO		
Market Segment:	Small Group		
Rate Effective Date:	4/1/2024	to	12/31/2024
Rate Period Start Date:	1/1/2023	to	12/31/2022
Date of Most Recent Membership:	2/1/2023		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (up to 03/31/2023)	Projected Rating Period
Average Age	35.7	35.7	35.7
Total	854,729	74,764	897,168
<18	181,288	14,958	179,496
19-24	39,861	7,753	37,036
25-29	69,789	5,680	70,668
30-34	78,314	6,673	80,076
35-39	75,224	6,195	76,140
40-44	70,134	5,903	70,836
45-49	63,801	5,381	64,596
50-54	77,839	6,337	78,284
55-59	84,339	7,015	84,180
60-63	67,721	5,176	68,172
64+	17,456	2,742	17,444

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member % RBC)	Allowed Claims (Non-Capital)	Non-ERB portion of Allowed Claims	Total Prescription Drug Rebates*	Total ERB Capitalization	Total Non-ERB Capitalization	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 773,754,135.00	\$ 438,754,024.64	\$ 444,484,039.72	894,729	\$ 96,679,232.42	\$ 341,669,272.14	\$	\$ (45,716,255.69)	\$ 8,636,817.94	\$ 5,273,388.04	\$ 12,451,020.83	\$
Experience Period Total Allowed ERB Claims + ERB Capitalization (PMPM) (net of prescription drug rebates)											\$ 566.77
Loss Ratio											76.98%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.13%	3.79%	0.00%	9.13%	18.49%
Outpatient Hospital	4.43%	3.79%	0.00%	8.43%	21.61%
Professional	2.89%	3.79%	0.00%	6.78%	27.89%
Other Medical				6.78%	0.00%
Capitation	2.89%		2.09%		10.40%
Prescription Drugs	-6.54%	3.79%	0.00%	3.22%	23.48%
Total Annual Trend				6.22%	100.00%
Months of Trend	24			24	
Total Applied Trend Projection Factor				1.128	

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

** Should equal UPRF Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factor*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + RBC)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19	\$	\$ 32,421,075.82	1.000%	\$ 32,421,075.82	71,502	\$		\$ (201,827.18)	\$ 40,230,279.24	\$ 982.68
Feb-19	\$	\$ 29,862,427.12	1.000%	\$ 29,862,427.12	71,494	\$		\$ (181,424.72)	\$ 36,548,089.44	\$ 911.20
Mar-19	\$	\$ 31,093,204.66	1.000%	\$ 31,093,204.66	71,746	\$		\$ (187,142.47)	\$ 39,336,449.55	\$ 958.64
Apr-19	\$	\$ 32,013,139.36	1.000%	\$ 32,013,139.36	72,080	\$		\$ (225,076.08)	\$ 38,876,483.20	\$ 939.31
May-19	\$	\$ 32,702,303.85	1.000%	\$ 32,702,303.85	72,184	\$		\$ (178,419.54)	\$ 39,276,460.55	\$ 944.64
Jun-19	\$	\$ 30,031,639.64	1.000%	\$ 30,031,639.64	72,820	\$		\$ (881,221.96)	\$ 36,555,873.16	\$ 899.20
Jul-19	\$	\$ 33,488,145.67	1.000%	\$ 33,488,145.67	73,062	\$		\$ (765,751.44)	\$ 39,749,362.98	\$ 944.05
Aug-19	\$	\$ 33,100,071.96	1.000%	\$ 33,100,071.96	73,492	\$		\$ (766,114.53)	\$ 39,124,402.81	\$ 933.71
Sep-19	\$	\$ 31,554,534.38	1.000%	\$ 31,554,534.38	73,845	\$		\$ (934,761.46)	\$ 37,455,984.05	\$ 907.23
Oct-19	\$	\$ 32,235,999.34	1.000%	\$ 32,235,999.34	76,366	\$		\$ (1,024,856.74)	\$ 42,815,444.66	\$ 980.68
Nov-19	\$	\$ 33,488,586.85	1.000%	\$ 33,488,586.85	74,805	\$		\$ (867,505.88)	\$ 39,456,131.67	\$ 927.03
Dec-19	\$	\$ 35,831,866.67	1.000%	\$ 35,831,866.67	75,918	\$	\$ 89,725,198.54	\$ (1,045,772.99)	\$ 42,581,884.89	\$ 957.67
Jan-20	\$	\$ 36,188,673.75	1.000%	\$ 36,188,673.75	75,879	\$		\$ (2,052,696.26)	\$ 42,993,618.61	\$ 966.61
Feb-20	\$	\$ 35,002,178.60	1.000%	\$ 35,002,178.60	75,588	\$		\$ (1,582,807.19)	\$ 40,668,349.41	\$ 938.03
Mar-20	\$	\$ 30,984,513.39	1.000%	\$ 30,984,513.39	75,488	\$		\$ (1,179,493.09)	\$ 35,424,484.01	\$ 888.27
Apr-20	\$	\$ 21,045,739.87	1.000%	\$ 21,045,739.87	74,056	\$		\$ (1,462,493.70)	\$ 24,966,128.55	\$ 833.09
May-20	\$	\$ 24,450,005.63	1.000%	\$ 24,450,005.63	74,410	\$		\$ (1,443,090.41)	\$ 29,243,866.21	\$ 893.21
Jun-20	\$	\$ 34,067,168.04	1.000%	\$ 34,067,168.04	73,861	\$		\$ (1,448,234.11)	\$ 38,150,058.39	\$ 917.82
Jul-20	\$	\$ 33,791,878.32	1.000%	\$ 33,791,878.32	74,246	\$		\$ (1,739,138.10)	\$ 37,935,099.04	\$ 910.80
Aug-20	\$	\$ 34,288,171.94	1.000%	\$ 34,288,171.94	73,968	\$		\$ (1,748,218.11)	\$ 38,547,117.34	\$ 911.15
Sep-20	\$	\$ 33,644,968.62	1.000%	\$ 33,644,968.62	73,188	\$		\$ (1,731,878.46)	\$ 37,457,131.71	\$ 914.45
Oct-20	\$	\$ 35,286,529.88	1.000%	\$ 35,286,529.88	73,808	\$		\$ (1,813,134.96)	\$ 39,629,517.18	\$ 940.99
Nov-20	\$	\$ 33,796,473.03	1.000%	\$ 33,796,473.03	73,220	\$		\$ (1,813,004.81)	\$ 37,940,145.16	\$ 918.30
Dec-20	\$	\$ 35,403,167.39	1.000%	\$ 35,403,167.39	72,851	\$	\$ 83,707,431.63	\$ (1,796,296.13)	\$ 39,510,440.09	\$ 942.31
Jan-21	\$	\$ 34,724,839.31	1.000%	\$ 34,724,839.31	73,015	\$		\$ (1,052,460.80)	\$ 40,119,777.19	\$ 930.84
Feb-21	\$	\$ 30,466,614.92	1.000%	\$ 30,466,614.92	72,995	\$		\$ (1,025,711.01)	\$ 34,852,202.61	\$ 878.86
Mar-21	\$	\$ 38,500,285.85	1.000%	\$ 38,500,285.85	73,215	\$		\$ (1,063,156.69)	\$ 44,457,066.34	\$ 907.21
Apr-21	\$	\$ 35,438,735.44	1.000%	\$ 35,438,735.44	73,275	\$		\$ (1,305,526.19)	\$ 41,377,812.52	\$ 944.69
May-21	\$	\$ 34,158,520.22	1.000%	\$ 34,158,520.22	73,467	\$		\$ (1,314,463.35)	\$ 38,373,482.87	\$ 932.34
Jun-21	\$	\$ 37,505,453.77	1.000%	\$ 37,505,453.77	73,234	\$		\$ (1,306,750.65)	\$ 42,253,425.67	\$ 976.70
Jul-21	\$	\$ 34,171,389.74	1.000%	\$ 34,171,389.74	72,886	\$		\$ (1,157,007.40)	\$ 36,576,389.61	\$ 901.00
Aug-21	\$	\$ 35,317,126.76	1.000%	\$ 35,317,126.76	73,062	\$		\$ (1,205,629.38)	\$ 39,843,163.18	\$ 946.67
Sep-21	\$	\$ 35,691,571.05	1.000%	\$ 35,691,571.05	73,421	\$		\$ (1,221,007.62)	\$ 39,907,361.46	\$ 943.53
Oct-21	\$	\$ 37,843,069.58	1.000%	\$ 37,843,069.58	73,362	\$		\$ (1,223,322.04)	\$ 42,111,657.36	\$ 974.03
Nov-21	\$	\$ 37,018,465.98	1.000%	\$ 37,018,465.98	73,177	\$		\$ (1,216,311.37)	\$ 40,718,133.12	\$ 954.92
Dec-21	\$	\$ 38,745,404.04	1.000%	\$ 38,745,404.04	74,424	\$	\$ 93,122,049.31	\$ (1,246,408.02)	\$ 42,222,026.81	\$ 974.10
Jan-22	\$	\$ 36,467,324.59	1.000%	\$ 36,467,324.59	73,730	\$		\$ (1,512,128.97)	\$ 40,189,064.08	\$ 945.01
Feb-22	\$	\$ 32,690,101.03	0.998%	\$ 32,692,400.39	74,214	\$		\$ (1,579,139.81)	\$ 36,573,633.71	\$ 898.20
Mar-22	\$	\$ 39,078,648.27	0.998%	\$ 39,222,806.88	74,290	\$		\$ (1,584,011.19)	\$ 44,873,405.70	\$ 983.91
Apr-22	\$	\$ 44,675,202.87	0.999%	\$ 44,860,761.39	74,108	\$		\$ (1,595,701.63)	\$ 50,177,884.54	\$ 1,030.99
May-22	\$	\$ 41,927,784.71	0.999%	\$ 41,810,561.84	74,601	\$		\$ (1,595,433.78)	\$ 46,197,385.01	\$ 921.46
Jun-22	\$	\$ 38,602,395.96	0.991%	\$ 38,345,208.57	75,140	\$		\$ (1,617,789.22)	\$ 42,985,747.91	\$ 972.23
Jul-22	\$	\$ 33,885,292.48	0.988%	\$ 34,726,510.56	75,124	\$		\$ (1,514,355.27)	\$ 38,058,277.59	\$ 906.61
Aug-22	\$	\$ 39,475,754.82	0.988%	\$ 40,009,875.01	74,803	\$		\$ (1,554,057.07)	\$ 44,836,171.69	\$ 988.53
Sep-22	\$	\$ 37,291,199.82	0.987%	\$ 37,506,902.87	74,718	\$		\$ (1,496,062.00)	\$ 42,074,402.14	\$ 961.60
Oct-22	\$	\$ 36,468,727.13	0.978%	\$ 36,947,722.66	74,431	\$		\$ (1,566,497.47)	\$ 41,145,445.11	\$ 932.76
Nov-22	\$	\$ 35,893,004.12	0.972%	\$ 36,900,476.37	74,230	\$		\$ (1,538,700.16)	\$ 40,852,077.51	\$ 951.80
Dec-22	\$	\$ 34,565,475.20	0.965%	\$ 35,560,813.22	74,032	\$	\$ 86,679,322.61	\$ (1,548,758.23)	\$ 40,377,316.92	\$ 941.00

*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 Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + PPO)	Allowed Claims (Non-Capitated)	Non-ENB portion of Allowed Claims	Total Prescription Drug Rebates*	Total ENB Capitation	Total Non-ENB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 1,722,166,438.48	\$ 668,492,081.09	\$ 69,204,108.21	2,047,805	\$ 172,482,818.11	\$ 1,055,686,024.92	\$	\$ 86,679,420.00	\$ 113,138,445.80	\$ 11,148,826.88	\$ (25,809,824.81)	\$
Experience Period Total Allowed ENB Claims + ENB Capitation PMPM (net of prescription drug rebates)											\$ 325.21
Loss Ratio											76.65%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Indexed Demand*	Composite Trend	Weight*
Inpatient/Hospital	5.15%	3.79%	0.00%	9.13%	16.49%
Outpatient Hospital	4.45%	2.79%	0.00%	8.43%	21.65%
Professional	2.89%	3.79%	0.00%	8.38%	27.89%
Other Medical	2.89%	3.79%	0.00%	6.28%	0.00%
Capitation				3.05%	10.48%
Prescription Drugs	-0.54%	3.79%	0.00%	3.22%	23.48%
Total Annual Trend				-0.22%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.128	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factor*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + PPO)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19	\$	\$ 64,842,151.24	1.0000	\$ 64,842,151.24	143,004	\$ 453.43	\$	\$ (1,803,854.76)	\$ 80,461,058.48	\$ 562.66
Feb-19	\$	\$ 59,724,854.24	1.0000	\$ 59,724,854.24	142,989	\$ 417.63	\$	\$ (1,629,049.45)	\$ 73,096,178.87	\$ 513.39
Mar-19	\$	\$ 66,186,409.32	1.0000	\$ 66,186,409.32	143,891	\$ 463.26	\$	\$ (1,773,264.95)	\$ 78,822,688.02	\$ 556.64
Apr-19	\$	\$ 64,026,478.72	1.0000	\$ 64,026,478.72	144,169	\$ 444.13	\$	\$ (1,858,152.46)	\$ 77,733,865.40	\$ 539.35
May-19	\$	\$ 65,404,607.20	1.0000	\$ 65,404,607.20	144,388	\$ 452.98	\$	\$ (1,875,931.66)	\$ 78,552,939.06	\$ 544.64
Jun-19	\$	\$ 60,963,279.28	1.0000	\$ 60,963,279.28	145,638	\$ 424.36	\$	\$ (1,762,441.92)	\$ 72,711,746.32	\$ 499.20
Jul-19	\$	\$ 66,976,311.34	1.0000	\$ 66,976,311.34	146,124	\$ 458.25	\$	\$ (1,931,535.88)	\$ 79,498,565.96	\$ 544.05
Aug-19	\$	\$ 66,211,961.92	1.0000	\$ 66,211,961.92	146,961	\$ 456.61	\$	\$ (1,926,223.86)	\$ 78,444,455.06	\$ 533.72
Sep-19	\$	\$ 63,109,028.76	1.0000	\$ 63,109,028.76	147,699	\$ 427.31	\$	\$ (1,898,122.92)	\$ 74,911,968.10	\$ 507.22
Oct-19	\$	\$ 74,471,999.48	1.0000	\$ 74,471,999.48	148,733	\$ 500.71	\$	\$ (2,049,711.68)	\$ 82,610,888.32	\$ 589.19
Nov-19	\$	\$ 66,927,173.20	1.0000	\$ 66,927,173.20	148,730	\$ 487.32	\$	\$ (1,935,014.77)	\$ 78,912,263.33	\$ 527.03
Dec-19	\$ 1,037,868,058.77	\$ 73,683,711.34	1.0000	\$ 73,683,711.34	151,969	\$ 479.48	\$ 179,450,397.08	\$ (2,051,454.86)	\$ 81,761,869.78	\$ 537.82
Jan-20	\$	\$ 72,877,147.16	1.0000	\$ 72,877,147.16	151,701	\$ 478.93	\$	\$ (1,976,512.11)	\$ 80,967,217.02	\$ 566.61
Feb-20	\$	\$ 70,004,712.20	1.0000	\$ 70,004,712.20	151,176	\$ 463.07	\$	\$ (1,948,613.18)	\$ 81,318,698.82	\$ 538.03
Mar-20	\$	\$ 61,969,026.78	1.0000	\$ 61,969,026.78	150,291	\$ 409.46	\$	\$ (1,578,986.10)	\$ 78,848,268.05	\$ 469.27
Apr-20	\$	\$ 46,091,439.84	1.0000	\$ 46,091,439.84	149,912	\$ 307.46	\$	\$ (1,325,711.87)	\$ 68,932,656.81	\$ 333.08
May-20	\$	\$ 52,990,011.26	1.0000	\$ 52,990,011.26	148,829	\$ 355.46	\$	\$ (1,296,000.82)	\$ 68,524,712.50	\$ 393.25
Jun-20	\$	\$ 68,134,338.08	1.0000	\$ 68,134,338.08	147,722	\$ 461.23	\$	\$ (1,396,448.61)	\$ 76,509,116.79	\$ 517.87
Jul-20	\$	\$ 67,583,756.64	1.0000	\$ 67,583,756.64	148,532	\$ 455.63	\$	\$ (1,518,278.49)	\$ 75,870,188.09	\$ 510.86
Aug-20	\$	\$ 68,573,147.88	1.0000	\$ 68,573,147.88	147,923	\$ 465.54	\$	\$ (1,496,057.02)	\$ 77,094,834.64	\$ 521.15
Sep-20	\$	\$ 67,329,937.24	1.0000	\$ 67,329,937.24	147,176	\$ 457.48	\$	\$ (1,467,951.71)	\$ 75,714,067.47	\$ 514.45
Oct-20	\$	\$ 70,573,059.76	1.0000	\$ 70,573,059.76	147,659	\$ 478.09	\$	\$ (1,606,260.92)	\$ 79,855,114.36	\$ 540.99
Nov-20	\$	\$ 67,950,946.06	1.0000	\$ 67,950,946.06	146,461	\$ 465.62	\$	\$ (1,621,049.81)	\$ 78,889,290.93	\$ 538.10
Dec-20	\$ 1,071,285,076.90	\$ 70,806,334.78	1.0000	\$ 70,806,334.78	145,702	\$ 485.97	\$ 167,414,871.26	\$ (1,592,583.02)	\$ 79,020,880.17	\$ 542.35
Jan-21	\$	\$ 72,921,871.80	1.0000	\$ 72,921,871.80	146,090	\$ 499.36	\$	\$ (1,914,912.79)	\$ 82,068,097.54	\$ 561.99
Feb-21	\$	\$ 64,314,599.86	1.0000	\$ 64,314,599.86	145,990	\$ 440.54	\$	\$ (1,307,040.73)	\$ 71,801,621.87	\$ 491.83
Mar-21	\$	\$ 82,148,339.87	1.0000	\$ 82,148,339.87	146,430	\$ 561.02	\$	\$ (1,314,189.02)	\$ 80,339,305.99	\$ 630.60
Apr-21	\$	\$ 72,271,091.18	1.0000	\$ 72,271,091.18	145,501	\$ 507.35	\$	\$ (1,496,112.16)	\$ 80,114,420.34	\$ 557.19
May-21	\$	\$ 71,707,922.43	1.0000	\$ 71,707,922.43	146,933	\$ 501.64	\$	\$ (1,481,193.51)	\$ 81,101,108.86	\$ 551.97
Jun-21	\$	\$ 75,986,431.81	1.0000	\$ 75,986,431.81	146,100	\$ 521.77	\$	\$ (1,601,381.17)	\$ 81,184,311.83	\$ 574.64
Jul-21	\$	\$ 67,322,995.37	1.0000	\$ 67,322,995.37	145,712	\$ 461.96	\$	\$ (1,503,175.18)	\$ 74,980,271.03	\$ 514.52
Aug-21	\$	\$ 73,204,288.11	1.0000	\$ 73,204,288.11	146,124	\$ 504.46	\$	\$ (1,514,466.47)	\$ 81,345,789.05	\$ 558.05
Sep-21	\$	\$ 73,510,425.12	1.0000	\$ 73,510,425.12	146,841	\$ 503.79	\$	\$ (1,573,829.66)	\$ 81,387,702.81	\$ 560.61
Oct-21	\$	\$ 74,927,387.31	1.0000	\$ 74,927,387.31	146,724	\$ 510.67	\$	\$ (1,678,911.96)	\$ 81,931,350.80	\$ 558.42
Nov-21	\$	\$ 73,072,640.17	1.0000	\$ 73,072,640.17	146,784	\$ 500.74	\$	\$ (1,671,894.27)	\$ 80,206,469.56	\$ 546.14
Dec-21	\$ 1,100,581,061.70	\$ 78,144,246.37	1.0000	\$ 78,144,246.37	148,844	\$ 525.01	\$ 172,029,529.01	\$ (1,636,939.66)	\$ 84,452,662.53	\$ 568.73
Jan-22	\$	\$ 71,360,930.41	1.0000	\$ 71,360,930.41	151,683	\$ 455.70	\$	\$ (1,327,773.44)	\$ 78,552,272.92	\$ 457.60
Feb-22	\$	\$ 67,927,547.55	0.9972	\$ 68,132,494.89	152,691	\$ 396.05	\$	\$ (1,247,124.42)	\$ 74,754,915.84	\$ 454.51
Mar-22	\$	\$ 77,448,957.47	0.9973	\$ 77,659,655.12	151,829	\$ 491.96	\$	\$ (1,339,807.05)	\$ 86,685,888.11	\$ 564.49
Apr-22	\$	\$ 70,030,189.61	0.9964	\$ 70,275,138.01	151,793	\$ 460.21	\$	\$ (1,412,700.86)	\$ 77,613,601.49	\$ 451.95
May-22	\$	\$ 78,547,551.47	0.9950	\$ 78,843,245.39	151,463	\$ 496.41	\$	\$ (1,604,228.83)	\$ 86,261,132.84	\$ 563.10
Jun-22	\$	\$ 74,551,030.46	0.9940	\$ 74,954,424.25	151,833	\$ 496.21	\$	\$ (1,422,989.57)	\$ 82,302,676.80	\$ 478.97
Jul-22	\$	\$ 67,449,636.48	0.9918	\$ 68,286,417.06	151,611	\$ 398.84	\$	\$ (1,112,898.93)	\$ 74,379,444.08	\$ 454.89
Aug-22	\$	\$ 76,043,443.77	0.9896	\$ 76,841,443.48	150,247	\$ 451.35	\$	\$ (1,087,098.49)	\$ 84,589,953.21	\$ 496.87
Sep-22	\$	\$ 74,731,261.05	0.9863	\$ 75,807,416.05	149,761	\$ 446.51	\$	\$ (1,062,713.93)	\$ 82,412,773.90	\$ 485.46
Oct-22	\$	\$ 72,377,764.29	0.9811	\$ 73,976,442.05	148,918	\$ 437.84	\$	\$ (1,066,941.80)	\$ 80,566,941.40	\$ 476.96
Nov-22	\$	\$ 70,444,382.20	0.9740	\$ 72,327,667.89	148,188	\$ 420.02	\$	\$ (1,052,438.03)	\$ 78,951,887.01	\$ 468.11
Dec-22	\$ 1,222,438,438.48	\$ 62,138,973.10	0.9620	\$ 65,738,122.86	148,721	\$ 413.27	\$ 172,482,818.11	\$ (1,026,530.49)	\$ 76,504,066.41	\$ 456.03

*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:	CCC Insurance Company, Inc.
Product(s):	PHO
Market Segment:	Small Group
Rate Effective Date:	1/1/2024

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

Development of the Projected Index Rate	Actual Experience \$Bn	Manual Date
Total Allowed EIB Claims + EIB Cancellation PMPM (net of cancellation drive related PMPM)	\$ 585.77	\$ 525.31
Two year trend projection factor	1.138	1.138
Unadjusted Projected Allowed EIB Claims PMPM	\$ 639.47	\$ 592.58
Market Risk Load Adjustment Factors:		
Change in Mortality - Impact of Reinsurance Program	1.000	1.000
Change in Mortality - All Other	1.000	1.000
Total Non-Mortality Changes	1.000	1.000
Change in Demographics	1.000	1.000
Change in Network	1.000	1.252
Change in Benefits	1.000	1.000
Change in Other	1.000	1.000
Total Adjusted Projected Allowed EIB Claims PMPM	\$ 644.09	\$ 747.81
Credibility Factors	8%	100%
Standard Projected EIB Claims PMPM	\$ 519.29	\$ 747.81
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EIB Claims PMPM	\$ 747.81	Index Rate for Projection Period on UMBT
Projected Pool to Allowed Ratio	8.193	
Projected Incurred EIB Claims PMPM	\$ 540.54	
Market-Rate Adjustments:		
Projected Incurred Risk Adjustment PMPM	\$11.96	
Projected Incurred Exchange User Fee PMPM	\$0.00	
Projected Incurred Reinsurance Recoveries PMPM	\$0.00	
Market-Adjusted Projected Incurred EIB Claims PMPM	\$ 552.50	
Market-Adjusted Projected Allowed EIB Claims PMPM	\$ 729.24	Market-Adjusted Index Rate
Projected Allowed Non-EIB Claims PMPM	\$ 5.00	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 557.50	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 734.24	

Table 6. Retention

Retention Items - Expense in percentage	Percentage	PMPM Amounts
Administrative Expenses	0.18%	\$92.74
General and Claims	8.08%	\$55.46
Agent/Broker Fees and Commissions	8.08%	\$55.05
Quality Improvement Initiatives	8.08%	\$55.43
Taxes and Fees	0.00%	\$17.02
Risk Adjustment User Fee	0.00%	\$0.25
PCDM Fee	0.04%	\$0.25
PA Premium & Other Taxes (If applicable)	2.00%	\$11.08
Federal Income Tax	0.15%	\$5.48
Health Insurance Provider Fee (Provided for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$13.07
Total Retention	18.35%	\$122.83
Projected Required Revenue PMPM		\$ 657.07

Table 8. Components of Rate Change

Rate Components	2023	2024	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 407.61	\$ 437.97	\$ 30.36	7.46%
B. Base period allowed claims before normalization	\$ 526.49	\$ 525.21	\$ (1.28)	-0.2%
C. Normalization factor component of change	\$ (178.89)	\$ (178.22)	\$ (0.68)	0.0%
D. Change in Normalized Allowed Claims Adjustment Components				
01. Base period Allowed Claims after normalization	\$ 348.24	\$ 346.99	\$ (1.25)	-0.3%
02. UMBT Trend	\$ 43.15	\$ 44.15	\$ 1.00	0.3%
03. UMBT Mortality	\$ -	\$ -	\$ -	0.0%
04. UMBT Other	\$ 88.92	\$ 102.42	\$ 13.51	0.8%
05. Normalized UMBT Risk Adjustment on an allowed basis	\$ (20.72)	\$ (21.26)	\$ -0.54	-2.6%
06. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
07. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	0.0%
08. Subtotal - Sum(01-07)	\$ 488.35	\$ 482.72	\$ (5.63)	-1.2%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (128.83)	\$ (133.44)	\$ (4.60)	-3.6%
E3. Benefit Richness	\$ (0.00)	\$ -	\$ 0.00	0.0%
E4. Catastrophic Eligibility	\$ -	\$ 0.00	\$ 0.00	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (128.83)	\$ (133.44)	\$ (4.60)	-3.6%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 60.79	\$ 62.30	\$ 1.50	0.3%
F2. Taxes and Fees	\$ 11.12	\$ 11.39	\$ 0.27	0.3%
F3. Profit and/or Contingency	\$ 8.30	\$ 8.75	\$ 0.45	0.2%
F4. Subtotal - Sum(F1-F3)	\$ 80.40	\$ 82.34	\$ 1.95	0.4%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 421.36	\$ 430.53	\$ 9.17	2.2%

For Informational Purposes only - No input required.

Standard Base Period Unadjusted Claims before Normalization	\$ 525.31
Standard Earned Premium	\$ 1,822,888,88.40
Standard Loss Ratio	78.05%

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

Effective Date	1/1/2024	4/1/2024	7/1/2024	10/1/2024	Total Single Risk Pool
# of Member Months Renewing in Quarter	280,624	486,553	48,556	47,467	485,689
Adjusted Projected Allowed EIB Claims PMPM	\$ 747.81	\$ 747.81	\$ 747.81	\$ 747.81	\$ 747.81
Months of Trend	6.34%	3	6	6	6
Annual Trend	\$ 6.34%	6.34%	6.34%	6.34%	6.34%
Single Risk Pool Projected Allowed Claims	\$ 747.81	\$ 738.83	\$ 732.21	\$ 761.76	\$ 733.86
Quarterly Trend Factor	1.000	0.999	1.000	1.004	1.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2023	2024
Average Age Factor	1.000	1.000
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (Indirect demand)	1.000	1.000
Average Network Factor	0.999	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 738.26	\$ 734.83
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 472.30	\$ 485.46

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

	2023	2024
Paid-to-Allowed	\$ 0.788	\$ 0.773
UMBRT Trend (Total Applied Trend Factor)	1.134	1.138
UMBRT Mortality	1.000	1.000
UMBRT Other	1.252	1.252
Risk Adjustment	\$ (10.36)	\$ (10.36)
Exchange User Fee	\$ -	\$ -
Reinsurance Recoveries	\$ -	\$ -
Captation	\$ -	\$ -
Network	1.000	1.000
Pricing AV	0.780	0.773
Benefit Richness	1.000	1.000
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	14.27%	14.18%
Taxes and Fees	1.00%	2.00%
Profit and/or Contingency	8.00%	2.00%

PA Rate Template Part III

Table 10. Plan Rates

[illegible]

[illegible]

[illegible]

PA Rate Quarterly Template Part V Consumer Factors

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

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

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

Table 14. Network Factors

[illegible]

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

Overview

Initial Requested Average Rate Change:	2.42%
Revised Requested Average Rate Change:	2.42%
Minimum Requested Rate Change:	0.86%
Maximum Requested Rate Change:	2.79%
Mapped Members:	74,764
Available in Rating Areas:	Rating Area 8

Key Information

Jan. 2022 - Dec. 2022 Financial Experience	
Premium	\$ 585,635,158.75
Claims	\$ 415,697,990.01
Administrative Expenses	\$ 26,361,353.00
Taxes & Fees	\$ 58,404,610.00
Company Made After Taxes	\$ 85,171,206.74

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

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2024:	
Claims:	84%
Administrative Expenses:	9%
Taxes & Fees:	5%
Profit:	2%

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

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

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

Company Name:	QCC Insurance Company
Market:	Small Group
Product:	PPO
Effective Date of Rates:	January 1, 2024

Effective Date of Rates: January 1, 2024 Endline date of Rates: March 31, 2024

[illegible]

QCC Insurance Company
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off 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
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31609PA0150052	Personal Choice PPO Gold Preferred \$40/\$80/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

QCC Insurance Company
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off 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
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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:		POS	
Effective Date of Rates:		July 1, 2024	
Endnote Date of Rates:		September 30, 2024	
HHS Plan ID (On Exchange):		HHS-PAID-10000	
HHS Plan ID (Off Exchange):		HHS-PAID-10000	
Plan Marketing Name:		Choice PPO Platinum Preferred	
Form #:		10000-BC-SG-Off Rev. 1.24	
Network >>		Network >>	
Individual >>		Individual >>	
Contribution >>		Contribution >>	
COB Method >>		COB Method >>	
Preferred Dental (Yes/No) >>		Preferred Dental (Yes/No) >>	
Age Band		Age Band	
0-14		0-14	
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QCC Insurance Company
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
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QCC Insurance Company
Small Group
Plan Design Summary

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Summary Report - 602 - Document Grouping									
Report Date: 04/29/2024									
Report Period: 04/01/2024 to 04/29/2024									
Report Type: 602 - Document Grouping									
Report Sub-Type: 602 - Document Grouping									
Report Description: 602 - Document Grouping									
Report Details: 602 - Document Grouping									
Report Summary: 602 - Document Grouping									
Report Footer: 602 - Document Grouping									

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Unified Rate Review v6.0

Company Legal Name:

QCC Insurance Company, Inc.

HIOS Issuer ID:

31609

State:

PA

Effective Date of Rate Change(s):

1/1/2024

Market:

Small Group

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:

1/1/2024

to

12/31/2024

Total

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

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$93.48	1.051	1.038	1.051	1.038	\$111.25
Outpatient Hospital	\$122.70	1.045	1.038	1.045	1.038	\$144.37
Professional	\$158.08	1.029	1.038	1.029	1.038	\$180.34
Other Medical	\$0.00	1.029	1.038	1.029	1.038	\$0.00
Capitation	\$59.41	1.000	1.020	1.000	1.020	\$61.81
Prescription Drug	\$133.09	0.995	1.038	0.995	1.038	\$141.97
Total	\$566.76					\$639.74

Morbidity Adjustment	1.000	
Demographic Shift	1.007	
Plan Design Changes	1.000	
Other	1.000	
Adjusted Trended EHB Allowed Claims PMPM for	1/1/2024	\$644.22

Manual EHB Allowed Claims PMPM	\$747.61
Applied Credibility %	0.00%

Projected Period Totals

Projected Index Rate for	1/1/2024	\$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	

Information Not Releasable to the Public Unless Authorized by Law:

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

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.

1 of 1

Product-Plan Data Collection

Company Legal Name: QCC Insurance Company, Inc.
HIGS Issuer ID: 34089 State: PA
Effective Date of Rate Change(s): 1/1/2024 Market: Small Group

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + V.
To finalize, select the Finalize button or Ctrl + Shift + F.
To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.
To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information																				Personal Choice PPO Small Group										Choice EPO Small Group	Group																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
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1.3	Plan Name																					PPO Platinum	PPO Gold	PPO Silver	PPO Platinum HSA	PPO Gold HSA-25	PPO Gold HSA-25	PPO Silver HSA-0	PPO Silver HSA-0	PPO Silver HSA-0	PPO Bronze HSA-0	PPO Gold HSA-25	PPO Gold	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO 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Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver	PPO Silver</

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level Information																			
1.1	Plan ID (Standard Component ID)	Total	31609PA0150025	31609PA0150026	31609PA0150027	31609PA0150028	31609PA0150029	31609PA0150030	31609PA0150031	31609PA0150032	31609PA0150033	31609PA0150034	31609PA0150035	31609PA0150036	31609PA0150037	31609PA0150038	31609PA0150039	31609PA0150040	31609PA0150041	31609PA0150042
1.2	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	\$7,375,345	\$8,209,896	\$58,43,126	\$18,737,058	\$4,957,702	\$28,444,500	\$15,576,776	\$22,183,197	\$39,282,263	\$0
1.3	Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1.4	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	\$5,689,687	\$1,072,366	\$4,922,390	\$3,952,440	\$6,251,386	\$9,087,285	\$0
1.5	Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
1.6	Risk Adjustment Transfer Amount	\$415,697,990	\$48,130,740	\$80,251,134	\$91,941,059	\$9,215,406	\$11,857,246	\$5,792,785	\$3,644,623	\$10,671,520	\$5,418,130	\$6,049,642	\$40,461,617	\$13,067,373	\$3,885,316	\$23,722,110	\$11,613,393	\$15,913,811	\$30,184,978	\$0
1.7	Risk Adjustment Transfer Amount	\$12,431,024	\$8,995,201	\$7,748,577	\$4,403,573	\$383,204	\$1,744,599	\$729,556	\$345,523	\$2,002,388	\$980,593	\$466,636	\$2,096,840	\$998,044	\$1,351,511	\$537,265	\$2,956,932	\$3,141,357	\$4,953,787	\$0
1.8	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	\$8,734,614	\$9,838,620	\$45,466,623	\$17,025,212	\$4,611,011	\$32,952,082	\$17,178,895	\$25,099,638	\$37,820,829	\$0
1.9	Current Period Member Months	894,729	71,257	132,626	192,816	24,740	35,621	10,237	10,237	35,621	15,444	13,895	107,140	36,156	6,426	51,113	36,720	54,003	62,801	\$0
2.0	Current Period Member Months	74,764	5,810	10,818	16,115	2,094	2,985	897	897	2,985	1,569	1,262	1,000	3,077	3,052	4,360	3,563	4,904	4,904	0
2.1	Current Premium PMM	\$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
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%	71.95%	81.69%	73.22%	70.59%	#DIV/0!
2.13	Allowed Claims	\$572.66	\$739.30	\$674.40	\$557.85	\$489.97	\$463.72	\$641.20	\$496.99	\$672.56	\$471.44	\$599.83	\$545.43	\$518.23	\$726.30	\$552.59	\$424.04	\$410.78	\$625.48	#DIV/0!
2.14	Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.15	Member Cost Sharing	\$108.05	\$65.77	\$101.65	\$81.05	\$115.86	\$130.85	\$102.69	\$140.60	\$119.30	\$125.07	\$155.47	\$167.78	\$156.81	\$157.10	\$96.30	\$107.64	\$115.76	\$144.70	\$123.73
2.16	Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17	Incurred Claims	\$464.63	\$673.53	\$603.74	\$476.80	\$374.11	\$337.87	\$538.51	\$356.40	\$553.26	\$346.36	\$345.38	\$377.63	\$361.47	\$569.20	\$456.29	\$336.40	\$395.07	\$480.79	\$0.00
2.18	Risk Adjustment Transfer Amount	\$13.89	\$125.36	\$58.29	\$27.84	\$14.68	\$48.98	\$67.82	\$34.16	\$103.78	\$37.75	\$53.58	\$25.17	\$27.60	\$197.99	\$101.51	\$80.53	\$61.87	\$78.88	#DIV/0!
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	\$424.98	\$470.88	\$675.51	\$644.69	\$487.83	\$464.78	\$602.21	\$490.42

Section III: Plan Adjustment Factors																				
1.1	Plan ID (Standard Component ID)	31609PA0150025	31609PA0150026	31609PA0150027	31609PA0150028	31609PA0150029	31609PA0150030	31609PA0150031	31609PA0150032	31609PA0150033	31609PA0150034	31609PA0150035	31609PA0150036	31609PA0150037	31609PA0150038	31609PA0150039	31609PA0150040	31609PA0150041	31609PA0150042	31609PA0150043
1.2	Market Adjusted Index Rate																			
1.3	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	0.6632	0.4519	0.5017	0.7494	0.7563	0.5309	0.5503	0.6584	1.0579	0.8188
1.4	Provider Network Adjustment	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	0.9506
1.5	Benefits in Addition to EHB	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
1.6	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%
1.7	Taxes and Fees	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%
1.8	Profit & Risk Load	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
1.9	Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
1.10	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	\$595.41	\$742.57
1.11	Age Calibration Factor	0.6656																		
1.12	Geographic Calibration Factor	1.0000																		
1.13	Tobacco Calibration Factor	0.9926																		
1.14	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

Section IV: Projected Plan Level Information																				
4.1	Plan ID (Standard Component ID)	Total	31609PA0150025	31609PA0150026	31609PA0150027	31609PA0150028	31609PA0150029	31609PA0150030	31609PA0150031	31609PA0150032	31609PA0150033	31609PA0150034	31609PA0150035	31609PA0150036	31609PA0150037	31609PA0150038	31609PA0150039	31609PA0150040	31609PA0150041	31609PA0150042
4.2	Allowed Claims	\$390,012,593	\$33,477,707	\$63,505,299	\$84,606,004	\$10,975,013	\$14,888,205	\$4,895,203	\$4,707,414	\$8,420,425	\$6,252,823	\$5,042,380	\$44,380,949	\$14,807,595	\$2,338,150	\$22,678,429	\$17,483,751	\$24,346,035	\$24,717,816	\$0
4.3	Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4	Member Cost Sharing	\$102,879,706	\$2,115,613	\$5,506,308	\$18,466,140	\$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
4.5	Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6	Incurred Claims	\$287,133,887	\$31,562,096	\$55,998,991	\$66,143,005	\$8,440,552	\$9,620,064	\$4,156,675	\$6,917,235	\$1,961,199	\$3,482,870	\$2,871,959	\$8,079,954	\$2,152,564	\$17,311,399	\$10,028,188	\$14,443,524	\$17,016,742	\$0	\$0
4.7	Risk Adjustment Transfer Amount	\$6,949,034	\$548,023	\$1,005,488	\$1,497,822	\$195,561	\$278,371	\$83,371	\$77,802	\$117,304	\$99,846	\$843,673	\$281,815	\$50,840	\$405,251	\$313,161	\$460,644	\$455,997	\$0	\$85,134
4.8	Premium	\$344,972,058	\$38,195,597	\$67,710,451	\$79,595,188	\$10,155,840	\$15,561,526	\$5,015,259	\$3,882,762	\$8,337,724	\$4,732,770	\$4,175,558	\$28,951,866	\$9,601,800	\$2,587,384	\$20,834,209	\$15,139,709	\$17,215,016	\$20,388,910	\$0
4.9	Projected Member Months	\$50,258	\$0,438	\$6,299	\$11,160	\$2,000	\$2,444	\$784	\$836	\$1,200	\$1,444	\$2,784	\$6,960	\$8,176	\$2,100	\$10,800	\$8,344	\$7,476	\$4,976	\$0
4.10	Loss Ratio	81.48%	81.49%	81.49%	81.49%	81.57%	81.67%	81.53%	81.54%	81.68%	81.63%	81.81%	81.18%	81.28%	81.38%	81.73%	81.73%	81.64%	81.69%	81.69%
Per Member Per Month																				
4.1	Allowed Claims	\$749.51	\$832.82	\$816.88	\$754.34	\$749.45	\$714.23	\$784.11	\$739.38	\$771.10	\$711.85	\$724.48	\$700.91	\$701.68	\$745.51	\$747.33	\$703.80	\$705.80	\$723.88	\$677.58
4.2	Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.3	Member Cost Sharing	\$197.71	\$52.32	\$73.13	\$164.62	\$173.07	\$252.73	\$118.30	\$191.74	\$137.65	\$260.87	\$224.07	\$354.69	\$318.80	\$180.16	\$176.86	\$299.40	\$287.08	\$225.53	\$0.00
4.4	Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4.5	Incurred Claims	\$551.80	\$780.51	\$743.75	\$709.62	\$576.38	\$481.50	\$665.81	\$547.63	\$633.45	\$459.98	\$500.41	\$248.22	\$382.88	\$656.34	\$570.47	\$404.40	\$418.73	\$486.35	\$432.07
4.6	Risk Adjustment Transfer Amount	\$132.35	\$112.35	\$112.35	\$112.35	\$112.35	\$112.35	\$112.35	\$112.35	\$112.35	\$112.35	\$112.35	\$112.35	\$112.35	\$112.35	\$112.35	\$112.35	\$112.35	\$112.35	\$112.35
4.7	Premium	\$662.95	\$944.55	\$899.29	\$759.66	\$607.34	\$551.76	\$803.34	\$657.87	\$750.53	\$538.80	\$599.65	\$449.25	\$596.74	\$679.44	\$685.90	\$481.48	\$499.07	\$597.11	\$551.18

Rating Area Data Collection

Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.
Select only the Rating Areas you are offering plans within and add a factor for each area.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

Rating Area	Rating Factor
Rating Area 8	1.0000

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.

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

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

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

- The projected index rate is:
 - In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102);
 - Developed in compliance with applicable Actuarial Standards of Practice;
 - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
 - Neither excessive nor deficient.
- The index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.
- Geographic rating factors reflect only differences in the costs of delivery of and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. When an alternate methodology was used to calculate the AV Metal Value a copy of the actuarial certification required by 45 CFR Part 156, §156.135 was included.

[REDACTED]
May 17, 2023

Project Information		Financial Summary				Operational Data		Compliance & Reporting	
Project ID	Project Name	Budget (USD)	Actual (USD)	Variance (USD)	Progress (%)	Completion Date	Compliance Score	Report Status	
001	Alpha Project	1000000	980000	20000	95	2023-12-31	98	Complete	
002	Beta Project	2500000	2600000	-100000	80	2024-03-15	92	In Progress	
003	Gamma Project	500000	510000	-10000	100	2023-09-01	100	Complete	
004	Delta Project	750000	730000	20000	70	2024-06-01	85	On Hold	
005	Epsilon Project	1200000	1180000	20000	60	2024-09-30	78	Planning	
006	Zeta Project	3000000	3100000	-100000	40	2025-01-15	65	Initiation	
007	Eta Project	800000	820000	-20000	100	2023-11-01	100	Complete	
008	Theta Project	1500000	1550000	-50000	55	2024-08-01	70	Design	
009	Iota Project	600000	610000	-10000	90	2023-10-15	95	Testing	
010	Kappa Project	900000	920000	-20000	75	2024-04-30	88	Deployment	
011	Lambda Project	1100000	1120000	-20000	65	2024-07-15	75	Analysis	
012	Mu Project	400000	410000	-10000	100	2023-08-01	100	Complete	
013	Nu Project	1800000	1850000	-50000	50	2024-10-01	60	Requirement	
014	Xi Project	700000	710000	-10000	85	2023-12-15	90	Implementation	
015	Omicron Project	1300000	1320000	-20000	60	2024-05-01	72	Validation	
016	Pi Project	2000000	2050000	-50000	45	2025-02-15	55	Concept	
017	Rho Project	550000	560000	-10000	95	2023-11-15	98	Final Review	
018	Sigma Project	1600000	1680000	-80000	50	2024-09-01	62	Procurement	
019	Tau Project	950000	970000	-20000	70	2024-03-01	82	Integration	
020	Upsilon Project	1150000	1170000	-20000	65	2024-06-15	75	Documentation	
021	Phi Project	450000	460000	-10000	100	2023-09-15	100	Complete	
022	Chi Project	1900000	1950000	-50000	40	2025-01-01	50	Strategy	
023	Psi Project	780000	800000	-20000	80	2023-12-01	85	Execution	
024	Omega Project	1400000	1420000	-20000	60	2024-07-01	70	Monitoring	
025	Project A	1000000	1010000	-10000	90	2023-10-01	95	Review	
026	Project B	2000000	2050000	-50000	50	2024-11-01	60	Initiation	
027	Project C	500000	510000	-10000	100	2023-07-01	100	Complete	
028	Project D	1200000	1220000	-20000	60	2024-08-01	70	Design	
029	Project E	800000	810000	-10000	90	2023-11-01	95	Testing	
030	Project F	1500000	1550000	-50000	55	2024-09-01	65	Deployment	
031	Project G	600000	610000	-10000	100	2023-08-01	100	Complete	
032	Project H	1800000	1850000	-50000	40	2025-02-01	50	Analysis	
033	Project I	900000	920000	-20000	75	2024-04-01	88	Validation	
034	Project J	1100000	1120000	-20000	65	2024-06-01	75	Implementation	
035	Project K	400000	410000	-10000	100	2023-09-01	100	Complete	
036	Project L	1600000	1680000	-80000	50	2024-10-01	60	Requirement	
037	Project M	700000	710000	-10000	85	2023-12-01	90	Procurement	
038	Project N	1300000	1320000	-20000	60	2024-05-01	72	Integration	
039	Project O	2000000	2050000	-50000	45	2025-01-01	55	Documentation	
040	Project P	550000	560000	-10000	95	2023-11-01	98	Monitoring	
041	Project Q	1700000	1750000	-50000	40	2025-03-01	50	Review	
042	Project R	850000	870000	-20000	80	2023-12-15	85	Initiation	
043	Project S	1450000	1470000	-20000	60	2024-07-15	70	Design	
044	Project T	650000	660000	-10000	90	2023-10-15	95	Testing	
045	Project U	1950000	2000000	-50000	40	2025-01-15	50	Strategy	
046	Project V	750000	760000	-10000	85	2023-11-15	88	Execution	
047	Project W	1550000	1570000	-20000	55	2024-08-15	65	Monitoring	
048	Project X	580000	590000	-10000	95	2023-10-15	97	Review	
049	Project Y	1850000	1900000	-50000	45	2025-02-15	55	Initiation	
050	Project Z	920000	940000	-20000	70	2024-03-15	80	Design	
051	Project AA	1180000	1200000	-20000	65	2024-06-15	75	Implementation	
052	Project AB	420000	430000	-10000	100	2023-09-15	100	Complete	
053	Project AC	1980000	2030000	-50000	40	2025-01-15	50	Analysis	
054	Project AD	790000	810000	-20000	80	2023-12-01	85	Validation	
055	Project AE	1480000	1500000	-20000	60	2024-07-01	70	Deployment	
056	Project AF	620000	630000	-10000	100	2023-08-01	100	Complete	
057	Project AG	1880000	1930000	-50000	40	2025-02-01	50	Requirement	
058	Project AH	910000	930000	-20000	75	2024-04-01	88	Procurement	
059	Project AI	1120000	1140000	-20000	65	2024-06-01	75	Integration	
060	Project AJ	410000	420000	-10000	100	2023-09-01	100	Documentation	
061	Project AK	1620000	1670000	-50000	50	2024-10-01	60	Monitoring	
062	Project AL	710000	720000	-10000	85	2023-12-01	90	Review	
063	Project AM	1320000	1340000	-20000	60	2024-05-01	72	Initiation	
064	Project AN	2020000	2070000	-50000	45	2025-01-01	55	Design	
065	Project AO	560000	570000	-10000	95	2023-11-01	98	Implementation	
066	Project AP	1720000	1770000	-50000	40	2025-03-01	50	Validation	
067	Project AQ	860000	880000	-20000	80	2023-12-15	85	Deployment	
068	Project AR	1460000	1480000	-20000	60	2024-07-15	70	Monitoring	
069	Project AS	660000	670000	-10000	90	2023-10-15	95	Review	
070	Project AT	1960000	2010000	-50000	40	2025-01-15	50	Initiation	
071	Project AU	760000	780000	-20000	85	2023-11-15	88	Design	
072	Project AV	1560000	1580000	-20000	55	2024-08-15	65	Implementation	
073	Project AW	590000	600000	-10000	95	2023-10-15	97	Complete	
074	Project AX	1860000	1910000	-50000	45	2025-02-15	55	Requirement	
075	Project AY	930000	950000	-20000	70	2024-03-15	80	Procurement	
076	Project AZ	1190000	1210000	-20000	65	2024-06-15	75	Integration	
077	Project BA	430000	440000	-10000	100	2023-09-15	100	Documentation	
078	Project BB	1990000	2040000	-50000	40	2025-01-15	50	Monitoring	
079	Project BC	800000	820000	-20000	80	2023-12-01	85	Review	
080	Project BD	1490000	1510000	-20000	60	2024-07-01	70	Initiation	
081	Project BE	630000	640000	-10000	100	2023-08-01	100	Design	
082	Project BF	1890000	1940000	-50000	40	2025-02-01	50	Implementation	
083	Project BG	940000	960000	-20000	75	2024-04-01	88	Validation	
084	Project BH	1130000	1150000	-20000	65	2024-06-01	75	Deployment	
085	Project BI	440000	450000	-10000	100	2023-09-01	100	Monitoring	
086	Project BJ	1630000	1680000	-50000	50	2024-10-01	60	Review	
087	Project BK	720000	730000	-10000	85	2023-12-01	90	Initiation	
088	Project BL	1330000	1350000	-20000	60	2024-05-01	72	Design	
089	Project BM	2030000	2080000	-50000	45	2025-01-01	55	Implementation	
090	Project BN	570000	580000	-10000	95	2023-11-01	98	Validation	
091	Project BO	1730000	1780000	-50000	40	2025-03-01	50	Deployment	
092	Project BP	870000	890000	-20000	80	2023-12-15	85	Monitoring	
093	Project BQ	1470000	1490000	-20000	60	2024-07-15	70	Review	
094	Project BR	670000	680000	-10000	90	2023-10-15	95	Initiation	
095	Project BS	1970000	2020000	-50000	40	2025-01-15	50	Design	
096	Project BT	770000	790000	-20000	85	2023-11-15	88	Implementation	
097	Project BU	1570000	1590000	-20000	55	2024-08-15	65	Validation	
098	Project BV	600000	610000	-10000	95	2023-10-15	97	Deployment	
099	Project BW	1870000	1920000	-50000	45	2025-02-15	55	Monitoring	
100	Project BX	950000	970000	-20000	70	2024-03-15	80	Review	
101	Project BY	1210000	1230000	-20000	65	2024-06-15	75	Initiation	
102	Project BZ	460000	470000	-10000	100	2023-09-15	100	Design	
103	Project CA	2010000	2060000	-50000	40	2025-01-15	50	Implementation	
104	Project CB	810000	830000	-20000	80	2023-12-01	85	Validation	
105	Project CC	1500000	1520000	-20000	60	2024-07-01	70	Deployment	
106	Project CD	640000	650000	-10000	100	2023-08-01	100	Monitoring	
107	Project CE	1900000	1950000	-50000	40	2025-02-01	50	Review	
108	Project CF	960000	980000	-20000	75	2024-04-01	88	Initiation	
109	Project CG	1140000	1160000	-20000	65	2024-06-01	75	Design	
110	Project CH	470000	480000	-10000	100	2023-09-01	100	Implementation	
111	Project CI	1640000	1690000	-50000	50	2024-10-01	60	Validation	
112	Project CJ	730000	740000	-10000	85	2023-12-01	90	Deployment	
113	Project CK	1340000	1360000	-20000	60	2024-05-01	72	Monitoring	
114	Project CL	2040000	2090000	-50000	45	2025-01-01	55	Review	
115	Project CM	580000	590000	-10000	95	2023-11-01	98	Initiation	
116	Project CN	1740000	1790000	-50000	40	2025-03-01	50	Design	
117	Project CO	880000	900000	-20000	80	2023-12-15	85	Implementation	
118	Project CP	1480000	1500000	-20000	60	2024-07-15	70	Validation	
119	Project CQ	680000	690000	-10000	90	2023-10-15	95	Deployment	
120	Project CR	1980000	2030000	-50000	40	2025-01-15	50	Monitoring	
121	Project CS	780000	800000	-20000	85	2023-11-15	88	Review	
122	Project CT	1580000	1600000	-20000	55	2024-08-15	65	Initiation	
123	Project CU	610000	620000	-10000	95	2023-10-15	97	Design	
124	Project CV	1860000	1910000	-50000	45	2025-02-15	55	Implementation	
125	Project CW	940000	960000	-20000	70	2024-03-15	80	Validation	
126	Project CX	1200000	1220000	-20000	65	2024-06-15	75	Deployment	
127	Project CY	490000	500000	-10000	100	2023-09-15	100	Monitoring	
128	Project CZ	2000000	2050000	-50000	40	2025-01-15	50	Review	
129	Project DA	820000	840000	-20000	80	2023-12-01	85	Initiation	
130	Project DB	1510000	1530000	-20000	60	2024-07-01	70	Design	
131	Project DC	650000	660000	-10000	100	2023-08-01	100	Implementation	
132	Project DD	1910000	1960000	-50000	40	2025-02-01	50	Validation	
133	Project DE	970000	990000	-20000	75	2024-04-01	88	Deployment	
134	Project DF	1150000	1170000	-20000	65	2024-06-01	75	Monitoring	
135	Project DG	480000	490000	-10000	100	2023-09-01	100	Review	
136	Project DH	1650000	1700000	-50000	50	2024-10-01	60	Initiation	
137	Project DI	740000	750000	-10000	85	2023-12-01	90	Design	
138	Project DJ	1350000	1370000	-20000	60	2024-05-01	72	Implementation	
139	Project DK	2050000	2100000	-50000	45	2025-01-01	55	Validation	
140	Project DL	590000	600000	-10000	95	2023-11-01	98	Deployment	
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Project Information		Financial Summary		Operational Data	
Project Name	Project ID	Budget	Actual Cost	Progress %	Completion Date
Detailed Breakdown		Resource Allocation		Risk Assessment	
Task Name	Task ID	Assigned To	Hours	Risk Level	Mitigation Strategy
Task 1.1	101	John Doe	10	Low	Regular Monitoring
Task 1.2	102	Jane Smith	15	Medium	Weekly Updates
Task 1.3	103	Mike Johnson	20	High	Immediate Action
Task 1.4	104	Sarah Brown	25	Critical	Escalation Protocol
Task 1.5	105	David Wilson	30	Very High	Emergency Response
Task 2.1	201	Emily Davis	12	Low	Standard Review
Task 2.2	202	Robert Taylor	18	Medium	Bi-weekly Check-ins
Task 2.3	203	Lisa Anderson	22	High	Proactive Management
Task 2.4	204	James White	28	Critical	Continuous Oversight
Task 2.5	205	Amanda Green	32	Very High	Real-time Monitoring
Task 3.1	301	Christopher Lee	14	Low	Periodic Reviews
Task 3.2	302	Michelle King	19	Medium	Monthly Reports
Task 3.3	303	Kevin Hall	24	High	Quarterly Audits
Task 3.4	304	Nicole Adams	29	Critical	Semi-annual Reviews
Task 3.5	305	Brandon Baker	34	Very High	Annual Evaluations
Task 4.1	401	Stephanie Carter	16	Low	Standard Oversight
Task 4.2	402	Gregory Scott	21	Medium	Bi-monthly Updates
Task 4.3	403	Heather Young	26	High	Quarterly Assessments
Task 4.4	404	Timothy Allen	31	Critical	Semi-annual Audits
Task 4.5	405	Rebecca Martin	36	Very High	Annual Comprehensive Reviews
Task 5.1	501	Jonathan King	17	Low	Regular Check-ins
Task 5.2	502	Karen Wright	23	Medium	Monthly Status Reports
Task 5.3	503	Mark Lopez	27	High	Quarterly Performance Reviews
Task 5.4	504	Christina Hill	33	Critical	Semi-annual Strategic Assessments
Task 5.5	505	Anthony Scott	38	Very High	Annual Comprehensive Evaluations

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Project Information		Financial Summary		Operational Data	
Project ID	Project Name	Budget	Actual Cost	Progress %	Completion Date
001	Project A	1000000	950000	95%	2023-12-31
002	Project B	2000000	1800000	90%	2024-01-15
003	Project C	1500000	1400000	93%	2023-11-30
004	Project D	800000	750000	94%	2024-02-01
005	Project E	1200000	1100000	92%	2023-12-15
006	Project F	900000	850000	94%	2024-01-01
007	Project G	1100000	1050000	95%	2023-12-20
008	Project H	1300000	1200000	92%	2024-01-10
009	Project I	700000	650000	93%	2023-11-25
010	Project J	1600000	1500000	94%	2024-01-20
011	Project K	1400000	1300000	93%	2023-12-05
012	Project L	1800000	1700000	94%	2024-01-05
013	Project M	1000000	900000	90%	2023-12-10
014	Project N	1200000	1150000	96%	2024-01-15
015	Project O	900000	850000	94%	2023-11-20
016	Project P	1100000	1050000	95%	2024-01-01
017	Project Q	1300000	1200000	92%	2023-12-15
018	Project R	700000	650000	93%	2024-01-10
019	Project S	1600000	1500000	94%	2023-12-20
020	Project T	1400000	1300000	93%	2024-01-20
021	Project U	1800000	1700000	94%	2023-12-05
022	Project V	1000000	900000	90%	2024-01-05
023	Project W	1200000	1150000	96%	2023-12-10
024	Project X	900000	850000	94%	2024-01-15
025	Project Y	1100000	1050000	95%	2023-11-20
026	Project Z	1300000	1200000	92%	2024-01-01
027	Project AA	700000	650000	93%	2023-12-15
028	Project AB	1600000	1500000	94%	2024-01-10
029	Project AC	1400000	1300000	93%	2023-12-20
030	Project AD	1800000	1700000	94%	2024-01-20
031	Project AE	1000000	900000	90%	2023-12-05
032	Project AF	1200000	1150000	96%	2024-01-05
033	Project AG	900000	850000	94%	2023-12-10
034	Project AH	1100000	1050000	95%	2024-01-15
035	Project AI	1300000	1200000	92%	2023-11-20
036	Project AJ	700000	650000	93%	2024-01-01
037	Project AK	1600000	1500000	94%	2023-12-15
038	Project AL	1400000	1300000	93%	2024-01-10
039	Project AM	1800000	1700000	94%	2023-12-20
040	Project AN	1000000	900000	90%	2024-01-20
041	Project AO	1200000	1150000	96%	2023-12-05
042	Project AP	900000	850000	94%	2024-01-05
043	Project AQ	1100000	1050000	95%	2023-12-10
044	Project AR	1300000	1200000	92%	2024-01-15
045	Project AS	700000	650000	93%	2023-11-20
046	Project AT	1600000	1500000	94%	2024-01-01
047	Project AU	1400000	1300000	93%	2023-12-15
048	Project AV	1800000	1700000	94%	2024-01-10
049	Project AW	1000000	900000	90%	2023-12-20
050	Project AX	1200000	1150000	96%	2024-01-20
051	Project AY	900000	850000	94%	2023-12-05
052	Project AZ	1100000	1050000	95%	2024-01-05
053	Project BA	1300000	1200000	92%	2023-12-10
054	Project BB	700000	650000	93%	2024-01-15
055	Project BC	1600000	1500000	94%	2023-11-20
056	Project BD	1400000	1300000	93%	2024-01-01
057	Project BE	1800000	1700000	94%	2023-12-15
058	Project BF	1000000	900000	90%	2024-01-10
059	Project BG	1200000	1150000	96%	2023-12-20
060	Project BH	900000	850000	94%	2024-01-20
061	Project BI	1100000	1050000	95%	2023-12-05
062	Project BJ	1300000	1200000	92%	2024-01-05
063	Project BK	700000	650000	93%	2023-12-10
064	Project BL	1600000	1500000	94%	2024-01-15
065	Project BM	1400000	1300000	93%	2023-11-20
066	Project BN	1800000	1700000	94%	2024-01-01
067	Project BO	1000000	900000	90%	2023-12-15
068	Project BP	1200000	1150000	96%	2024-01-10
069	Project BQ	900000	850000	94%	2023-12-20
070	Project BR	1100000	1050000	95%	2024-01-20
071	Project BS	1300000	1200000	92%	2023-12-05
072	Project BT	700000	650000	93%	2024-01-05
073	Project BU	1600000	1500000	94%	2023-12-10
074	Project BV	1400000	1300000	93%	2024-01-15
075	Project BV	1800000	1700000	94%	2023-11-20
076	Project BW	1000000	900000	90%	2024-01-01
077	Project BX	1200000	1150000	96%	2023-12-15
078	Project BY	900000	850000	94%	2024-01-10
079	Project BZ	1100000	1050000	95%	2023-12-20
080	Project CA	1300000	1200000	92%	2024-01-20
081	Project CB	700000	650000	93%	2023-12-05
082	Project CC	1600000	1500000	94%	2024-01-05
083	Project CD	1400000	1300000	93%	2023-12-10
084	Project CE	1800000	1700000	94%	2024-01-15
085	Project CF	1000000	900000	90%	2023-11-20
086	Project CG	1200000	1150000	96%	2024-01-01
087	Project CH	900000	850000	94%	2023-12-15
088	Project CI	1100000	1050000	95%	2024-01-10
089	Project CJ	1300000	1200000	92%	2023-12-20
090	Project CK	700000	650000	93%	2024-01-20
091	Project CL	1600000	1500000	94%	2023-12-05
092	Project CM	1400000	1300000	93%	2024-01-05
093	Project CN	1800000	1700000	94%	2023-12-10
094	Project CO	1000000	900000	90%	2024-01-15
095	Project CP	1200000	1150000	96%	2023-11-20
096	Project CQ	900000	850000	94%	2024-01-01
097	Project CR	1100000	1050000	95%	2023-12-15
098	Project CS	1300000	1200000	92%	2024-01-10
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Project Information		Financial Summary		Operational Data	
Project ID	Project Name	Budget	Actual Cost	Progress (%)	Status
Detailed Project Breakdown					
Task ID	Task Name	Start Date	End Date	Duration (Days)	Completion Status
1.1	Task 1.1.1	2023-01-01	2023-01-15	14	Completed
1.1	Task 1.1.2	2023-01-16	2023-01-30	14	In Progress
1.1	Task 1.1.3	2023-01-31	2023-02-14	14	Not Started
1.2	Task 1.2.1	2023-02-15	2023-02-28	14	Completed
1.2	Task 1.2.2	2023-03-01	2023-03-15	14	In Progress
1.2	Task 1.2.3	2023-03-16	2023-03-30	14	Not Started
1.3	Task 1.3.1	2023-03-31	2023-04-14	14	Completed
1.3	Task 1.3.2	2023-04-15	2023-04-29	14	In Progress
1.3	Task 1.3.3	2023-05-01	2023-05-15	14	Not Started
1.4	Task 1.4.1	2023-05-16	2023-05-30	14	Completed
1.4	Task 1.4.2	2023-06-01	2023-06-15	14	In Progress
1.4	Task 1.4.3	2023-06-16	2023-06-30	14	Not Started
1.5	Task 1.5.1	2023-07-01	2023-07-15	14	Completed
1.5	Task 1.5.2	2023-07-16	2023-07-30	14	In Progress
1.5	Task 1.5.3	2023-08-01	2023-08-15	14	Not Started
1.6	Task 1.6.1	2023-08-16	2023-08-30	14	Completed
1.6	Task 1.6.2	2023-09-01	2023-09-15	14	In Progress
1.6	Task 1.6.3	2023-09-16	2023-09-30	14	Not Started
1.7	Task 1.7.1	2023-10-01	2023-10-15	14	Completed
1.7	Task 1.7.2	2023-10-16	2023-10-30	14	In Progress
1.7	Task 1.7.3	2023-11-01	2023-11-15	14	Not Started
1.8	Task 1.8.1	2023-11-16	2023-11-30	14	Completed
1.8	Task 1.8.2	2023-12-01	2023-12-15	14	In Progress
1.8	Task 1.8.3	2023-12-16	2023-12-30	14	Not Started
1.9	Task 1.9.1	2024-01-01	2024-01-15	14	Completed
1.9	Task 1.9.2	2024-01-16	2024-01-30	14	In Progress
1.9	Task 1.9.3	2024-02-01	2024-02-15	14	Not Started
1.10	Task 1.10.1	2024-02-16	2024-02-28	13	Completed
1.10	Task 1.10.2	2024-03-01	2024-03-15	14	In Progress
1.10	Task 1.10.3	2024-03-16	2024-03-30	14	Not Started
1.11	Task 1.11.1	2024-04-01	2024-04-15	14	Completed
1.11	Task 1.11.2	2024-04-16	2024-04-30	14	In Progress
1.11	Task 1.11.3	2024-05-01	2024-05-15	14	Not Started
1.12	Task 1.12.1	2024-05-16	2024-05-30	14	Completed
1.12	Task 1.12.2	2024-06-01	2024-06-15	14	In Progress
1.12	Task 1.12.3	2024-06-16	2024-06-30	14	Not Started
1.13	Task 1.13.1	2024-07-01	2024-07-15	14	Completed
1.13	Task 1.13.2	2024-07-16	2024-07-30	14	In Progress
1.13	Task 1.13.3	2024-08-01	2024-08-15	14	Not Started
1.14	Task 1.14.1	2024-08-16	2024-08-30	14	Completed
1.14	Task 1.14.2	2024-09-01	2024-09-15	14	In Progress
1.14	Task 1.14.3	2024-09-16	2024-09-30	14	Not Started
1.15	Task 1.15.1	2024-10-01	2024-10-15	14	Completed
1.15	Task 1.15.2	2024-10-16	2024-10-30	14	In Progress
1.15	Task 1.15.3	2024-11-01	2024-11-15	14	Not Started
1.16	Task 1.16.1	2024-11-16	2024-11-30	14	Completed
1.16	Task 1.16.2	2024-12-01	2024-12-15	14	In Progress
1.16	Task 1.16.3	2024-12-16	2024-12-30	14	Not Started
1.17	Task 1.17.1	2025-01-01	2025-01-15	14	Completed
1.17	Task 1.17.2	2025-01-16	2025-01-30	14	In Progress
1.17	Task 1.17.3	2025-02-01	2025-02-15	14	Not Started
1.18	Task 1.18.1	2025-02-16	2025-02-28	13	Completed
1.18	Task 1.18.2	2025-03-01	2025-03-15	14	In Progress
1.18	Task 1.18.3	2025-03-16	2025-03-30	14	Not Started
1.19	Task 1.19.1	2025-04-01	2025-04-15	14	Completed
1.19	Task 1.19.2	2025-04-16	2025-04-30	14	In Progress
1.19	Task 1.19.3	2025-05-01	2025-05-15	14	Not Started
1.20	Task 1.20.1	2025-05-16	2025-05-30	14	Completed
1.20	Task 1.20.2	2025-06-01	2025-06-15	14	In Progress
1.20	Task 1.20.3	2025-06-16	2025-06-30	14	Not Started
1.21	Task 1.21.1	2025-07-01	2025-07-15	14	Completed
1.21	Task 1.21.2	2025-07-16	2025-07-30	14	In Progress
1.21	Task 1.21.3	2025-08-01	2025-08-15	14	Not Started
1.22	Task 1.22.1	2025-08-16	2025-08-30	14	Completed
1.22	Task 1.22.2	2025-09-01	2025-09-15	14	In Progress
1.22	Task 1.22.3	2025-09-16	2025-09-30	14	Not Started
1.23	Task 1.23.1	2025-10-01	2025-10-15	14	Completed
1.23	Task 1.23.2	2025-10-16	2025-10-30	14	In Progress
1.23	Task 1.23.3	2025-11-01	2025-11-15	14	Not Started
1.24	Task 1.24.1	2025-11-16	2025-11-30	14	Completed
1.24	Task 1.24.2	2025-12-01	2025-12-15	14	In Progress
1.24	Task 1.24.3	2025-12-16	2025-12-30	14	Not Started
1.25	Task 1.25.1	2026-01-01	2026-01-15	14	Completed
1.25	Task 1.25.2	2026-01-16	2026-01-30	14	In Progress
1.25	Task 1.25.3	2026-02-01	2026-02-15	14	Not Started
1.26	Task 1.26.1	2026-02-16	2026-02-28	13	Completed
1.26	Task 1.26.2	2026-03-01	2026-03-15	14	In Progress
1.26	Task 1.26.3	2026-03-16	2026-03-30	14	Not Started
1.27	Task 1.27.1	2026-04-01	2026-04-15	14	Completed
1.27	Task 1.27.2	2026-04-16	2026-04-30	14	In Progress
1.27	Task 1.27.3	2026-05-01	2026-05-15	14	Not Started
1.28	Task 1.28.1	2026-05-16	2026-05-30	14	Completed
1.28	Task 1.28.2	2026-06-01	2026-06-15	14	In Progress
1.28	Task 1.28.3	2026-06-16	2026-06-30	14	Not Started
1.29	Task 1.29.1	2026-07-01	2026-07-15	14	Completed
1.29	Task 1.29.2	2026-07-16	2026-07-30	14	In Progress
1.29	Task 1.29.3	2026-08-01	2026-08-15	14	Not Started
1.30	Task 1.30.1	2026-08-16	2026-08-30	14	Completed
1.30	Task 1.30.2	2026-09-01	2026-09-15	14	In Progress
1.30	Task 1.30.3	2026-09-16	2026-09-30	14	Not Started
1.31	Task 1.31.1	2026-10-01	2026-10-15	14	Completed
1.31	Task 1.31.2	2026-10-16	2026-10-30	14	In Progress
1.31	Task 1.31.3	2026-11-01	2026-11-15	14	Not Started
1.32	Task 1.32.1	2026-11-16	2026-11-30	14	Completed
1.32	Task 1.32.2	2026-12-01	2026-12-15	14	In Progress
1.32	Task 1.32.3	2026-12-16	2026-12-30	14	Not Started
1.33	Task 1.33.1	2027-01-01	2027-01-15	14	Completed
1.33	Task 1.33.2	2027-01-16	2027-01-30	14	In Progress
1.33	Task 1.33.3	2027-02-01	2027-02-15	14	Not Started
1.34	Task 1.34.1	2027-02-16	2027-02-28	13	Completed
1.34	Task 1.34.2	2027-03-01	2027-03-15	14	In Progress
1.34	Task 1.34.3	2027-03-16	2027-03-30	14	Not Started
1.35	Task 1.35.1	2027-04-01	2027-04-15	14	Completed
1.35	Task 1.35.2	2027-04-16	2027-04-30	14	In Progress
1.35	Task 1.35.3	2027-05-01	2027-05-15	14	Not Started
1.36	Task 1.36.1	2027-05-16	2027-05-30	14	Completed
1.36	Task 1.36.2	2027-06-01	2027-06-15	14	In Progress
1.36	Task 1.36.3	2027-06-16	2027-06-30	14	Not Started
1.37	Task 1.37.1	2027-07-01	2027-07-15	14	Completed
1.37	Task 1.37.2	2027-07-16	2027-07-30	14	In Progress
1.37	Task 1.37.3	2027-08-01	2027-08-15	14	Not Started
1.38	Task 1.38.1	2027-08-16	2027-08-30	14	Completed
1.38	Task 1.38.2	2027-09-01	2027-09-15	14	In Progress
1.38	Task 1.38.3	2027-09-16	2027-09-30	14	Not Started
1.39	Task 1.39.1	2027-10-01	2027-10-15	14	Completed
1.39	Task 1.39.2	2027-10-16	2027-10-30	14	In Progress
1.39	Task 1.39.3	2027-11-01	2027-11-15	14	Not Started
1.40	Task 1.40.1	2027-11-16	2027-11-30	14	Completed
1.40	Task 1.40.2	2027-12-01	2027-12-15	14	In Progress
1.40	Task 1.40.3	2027-12-16	2027-12-30	14	Not Started
1.41	Task 1.41.1	2028-01-01	2028-01-15	14	Completed
1.41	Task 1.41.2	2028-01-16	2028-01-30	14	In Progress
1.41	Task 1.41.3	2028-02-01	2028-02-15	14	Not Started
1.42	Task 1.42.1	2028-02-16	2028-02-28	13	Completed
1.42	Task 1.42.2	2028-03-01	2028-03-15	14	In Progress
1.42	Task 1.42.3	2028-03-16	2028-03-30	14	Not Started
1.43	Task 1.43.1	2028-04-01	2028-04-15	14	Completed
1.43	Task 1.43.2	2028-04-16	2028-04-30	14	In Progress
1.43	Task 1.43.3	2028-05-01	2028-05-15	14	Not Started
1.44	Task 1.44.1	2028-05-16	2028-05-30	14	Completed
1.44	Task 1.44.2	2028-06-01	2028-06-15	14	In Progress
1.44	Task 1.44.3	2028-06-16	2028-06-30	14	Not Started
1.45	Task 1.45.1	2028-07-01	2028-07-15	14	Completed
1.45	Task 1.45.2	2028-07-16	2028-07-30	14	In Progress
1.45	Task 1.45.3	2028-08-01	2028-08-15	14	Not Started
1.46	Task 1.46.1	2028-08-16	2028-08-30	14	Completed
1.46	Task 1.46.2	2028-09-01	2028-09-15	14	In Progress
1.46	Task 1.46.3	2028-09-16	2028-09-30	14	Not Started
1.47	Task 1.47.1	2028-10-01	2028-10-15	14	Completed
1.47	Task 1.47.2	2028-10-16	2028-10-30	14	In Progress
1.47	Task 1.47.3	2028-11-01	2028-11-15	14	Not Started
1.48	Task 1.48.1	2028-11-16	2028-11-30	14	Completed
1.48	Task 1.48.2	2028-12-01	2028-12-15	14	In Progress
1.48	Task 1.48.3	2028-12-16	2028-12-30	14	Not Started
1.49	Task 1.49.1	2029-01-01	2029-01-15	14	Completed
1.49	Task 1.49.2	2029-01-16	2029-01-30	14	In Progress
1.49	Task 1.49.3	2029-02-01	2029-02-15	14	Not Started
1.50	Task 1.50.1	2029-02-16	2029-02-28	13	Completed
1.50	Task 1.50.2	2029-03-01	2029-03-15	14	In Progress
1.50	Task 1.50.3	2029-03-16	2029-03-30	14	Not Started
1.51	Task 1.51.1	2029-04-01	2029-04-15	14	Completed
1.51	Task 1.51.2	2029-04-16	2029-04-30	14	In Progress
1.51	Task 1.51.3	2029-05-01	2029-05-15	14	Not Started
1.52	Task 1.52.1	2029-05-16	2029-05-30	14	Completed
1.52	Task 1.52.2	2029-06-01	2029-06-15	14	In Progress
1.52	Task 1.52.3	2029-06-16	2029-06-30	14	Not Started
1.53	Task 1.53.1	2029-07-01	2029-07-15	14	Completed
1.53	Task 1.53.2	2029-07-16	2029-07-30	14	In Progress
1.53	Task 1.53.3	2029-08-01	2029-08-15	14	Not Started
1.54	Task 1.54.1	2029-08-16	2029-08-30	14	Completed
1.54	Task 1.54.2	2029-09-01	2029-09-15	14	In Progress
1.54	Task 1.54.3	2029-09-16	2029-09-30	14	Not Started
1.55	Task 1.55.1	2029-10-01	2029-10-15	14	Completed
1.55	Task 1.55.2	2029-10-16	2029-10-30	14	In Progress
1.55	Task 1.55.3	2029-11-01	2029-11-15	14	Not Started
1.56	Task 1.56.1	2029-11-16	2029-11-30	14	Completed
1.56	Task 1.56.2	2029-12-01	2029-12-15	14	In Progress
1.56	Task 1.56.3	2029-12-16	2029-12-30	14	Not Started
1.57	Task 1.57.1	2030-01-01	2030-01-15	14	Completed
1.57	Task 1.57.2	2030-01-16	2030-01-30	14	In Progress
1.57	Task 1.57.3	2030-02-01	2030-02-15	14	Not Started
1.58	Task 1.58.1	2030-02-16	2030-02-28	13	Completed
1.58	Task 1.58.2	2030-03-01	2030-03-15	14	In Progress
1.58	Task 1.58.3	2030-03-16	2030-03-30	14	Not Started
1.59	Task 1.59.1	2030-04-01	2030-04-15	14	Completed
1.59	Task 1.59.2	2030-04-16	2030-		

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Project Information		Financial Summary		Operational Data	
Project Name	Project ID	Budget	Actual Cost	Progress %	Completion Date
Detailed Description		Resource Allocation		Risk Assessment	
Task Name	Task ID	Assigned To	Hours	Risk Level	Mitigation Strategy
Task 1.1	101	John Doe	10	Low	Monitor
Task 1.2	102	Jane Smith	15	Medium	Review
Task 1.3	103	Mike Johnson	20	High	Escalate
Task 1.4	104	Sarah Lee	25	Critical	Immediate Action
Task 1.5	105	David Kim	30	Very High	Emergency Response
Task 2.1	201	Emily White	12	Low	Monitor
Task 2.2	202	Chris Brown	18	Medium	Review
Task 2.3	203	Alex Green	22	High	Escalate
Task 2.4	204	Mia Black	28	Critical	Immediate Action
Task 2.5	205	Noah Grey	32	Very High	Emergency Response
Task 3.1	301	Olivia Blue	14	Low	Monitor
Task 3.2	302	Liam Red	19	Medium	Review
Task 3.3	303	Ava Yellow	24	High	Escalate
Task 3.4	304	Ethan Purple	29	Critical	Immediate Action
Task 3.5	305	Sophia Pink	34	Very High	Emergency Response
Task 4.1	401	Lucas Orange	16	Low	Monitor
Task 4.2	402	Isabella Silver	21	Medium	Review
Task 4.3	403	Mason Gold	26	High	Escalate
Task 4.4	404	Charlotte Bronze	31	Critical	Immediate Action
Task 4.5	405	Benjamin Copper	36	Very High	Emergency Response
Task 5.1	501	Amelia Iron	18	Low	Monitor
Task 5.2	502	William Steel	23	Medium	Review
Task 5.3	503	Harper Aluminum	28	High	Escalate
Task 5.4	504	Elijah Titanium	33	Critical	Immediate Action
Task 5.5	505	Evelyn Carbon	38	Very High	Emergency Response
Task 6.1	601	James Silicon	20	Low	Monitor
Task 6.2	602	Mia Sulfur	25	Medium	Review
Task 6.3	603	Oliver Nitrogen	30	High	Escalate
Task 6.4	604	Charlotte Oxygen	35	Critical	Immediate Action
Task 6.5	605	Benjamin Hydrogen	40	Very High	Emergency Response
Task 7.1	701	Amelia Helium	22	Low	Monitor
Task 7.2	702	William Neon	27	Medium	Review
Task 7.3	703	Harper Argon	32	High	Escalate
Task 7.4	704	Elijah Krypton	37	Critical	Immediate Action
Task 7.5	705	Evelyn Xenon	42	Very High	Emergency Response
Task 8.1	801	James Radon	24	Low	Monitor
Task 8.2	802	Mia Polonium	29	Medium	Review
Task 8.3	803	Oliver Astatine	34	High	Escalate
Task 8.4	804	Charlotte Francium	39	Critical	Immediate Action
Task 8.5	805	Benjamin Actinium	44	Very High	Emergency Response
Task 9.1	901	Amelia Thorium	26	Low	Monitor
Task 9.2	902	William Uranium	31	Medium	Review
Task 9.3	903	Harper Plutonium	36	High	Escalate
Task 9.4	904	Elijah Americium	41	Critical	Immediate Action
Task 9.5	905	Evelyn Curium	46	Very High	Emergency Response
Task 10.1	1001	James Berkelium	28	Low	Monitor
Task 10.2	1002	Mia Californium	33	Medium	Review
Task 10.3	1003	Oliver Einsteinium	38	High	Escalate
Task 10.4	1004	Charlotte Fermium	43	Critical	Immediate Action
Task 10.5	1005	Benjamin Mendelevium	48	Very High	Emergency Response
Task 11.1	1101	Amelia Nobelium	30	Low	Monitor
Task 11.2	1102	William Lawrencium	35	Medium	Review
Task 11.3	1103	Harper Rutherfordium	40	High	Escalate
Task 11.4	1104	Elijah Dubnium	45	Critical	Immediate Action
Task 11.5	1105	Evelyn Seaborgium	50	Very High	Emergency Response
Task 12.1	1201	James Bohrium	32	Low	Monitor
Task 12.2	1202	Mia Hassium	37	Medium	Review
Task 12.3	1203	Oliver Tennessine	42	High	Escalate
Task 12.4	1204	Charlotte Oganesson	47	Critical	Immediate Action
Task 12.5	1205	Benjamin Unbinium	52	Very High	Emergency Response
Task 13.1	1301	Amelia Copernicium	34	Low	Monitor
Task 13.2	1302	William Nihonium	39	Medium	Review
Task 13.3	1303	Harper Flerovium	44	High	Escalate
Task 13.4	1304	Elijah Livermorium	49	Critical	Immediate Action
Task 13.5	1305	Evelyn Tennessine	54	Very High	Emergency Response
Task 14.1	1401	James Oganesson	36	Low	Monitor
Task 14.2	1402	Mia Moscovium	41	Medium	Review
Task 14.3	1403	Oliver Darmstadtium	46	High	Escalate
Task 14.4	1404	Charlotte Tennessine	51	Critical	Immediate Action
Task 14.5	1405	Benjamin Copernicium	56	Very High	Emergency Response
Task 15.1	1501	Amelia Nihonium	38	Low	Monitor
Task 15.2	1502	William Flerovium	43	Medium	Review
Task 15.3	1503	Harper Livermorium	48	High	Escalate
Task 15.4	1504	Elijah Tennessine	53	Critical	Immediate Action
Task 15.5	1505	Evelyn Oganesson	58	Very High	Emergency Response
Task 16.1	1601	James Copernicium	40	Low	Monitor
Task 16.2	1602	Mia Darmstadtium	45	Medium	Review
Task 16.3	1603	Oliver Tennessine	50	High	Escalate
Task 16.4	1604	Charlotte Oganesson	55	Critical	Immediate Action
Task 16.5	1605	Benjamin Unbinium	60	Very High	Emergency Response
Task 17.1	1701	Amelia Copernicium	42	Low	Monitor
Task 17.2	1702	William Nihonium	47	Medium	Review
Task 17.3	1703	Harper Flerovium	52	High	Escalate
Task 17.4	1704	Elijah Livermorium	57	Critical	Immediate Action
Task 17.5	1705	Evelyn Tennessine	62	Very High	Emergency Response
Task 18.1	1801	James Oganesson	44	Low	Monitor
Task 18.2	1802	Mia Copernicium	49	Medium	Review
Task 18.3	1803	Oliver Darmstadtium	54	High	Escalate
Task 18.4	1804	Charlotte Tennessine	59	Critical	Immediate Action
Task 18.5	1805	Benjamin Oganesson	64	Very High	Emergency Response
Task 19.1	1901	Amelia Copernicium	46	Low	Monitor
Task 19.2	1902	William Nihonium	51	Medium	Review
Task 19.3	1903	Harper Flerovium	56	High	Escalate
Task 19.4	1904	Elijah Livermorium	61	Critical	Immediate Action
Task 19.5	1905	Evelyn Tennessine	66	Very High	Emergency Response
Task 20.1	2001	James Oganesson	48	Low	Monitor
Task 20.2	2002	Mia Copernicium	53	Medium	Review
Task 20.3	2003	Oliver Darmstadtium	58	High	Escalate
Task 20.4	2004	Charlotte Tennessine	63	Critical	Immediate Action
Task 20.5	2005	Benjamin Oganesson	68	Very High	Emergency Response
Task 21.1	2101	Amelia Copernicium	50	Low	Monitor
Task 21.2	2102	William Nihonium	55	Medium	Review
Task 21.3	2103	Harper Flerovium	60	High	Escalate
Task 21.4	2104	Elijah Livermorium	65	Critical	Immediate Action
Task 21.5	2105	Evelyn Tennessine	70	Very High	Emergency Response
Task 22.1	2201	James Oganesson	52	Low	Monitor
Task 22.2	2202	Mia Copernicium	57	Medium	Review
Task 22.3	2203	Oliver Darmstadtium	62	High	Escalate
Task 22.4	2204	Charlotte Tennessine	67	Critical	Immediate Action
Task 22.5	2205	Benjamin Oganesson	72	Very High	Emergency Response
Task 23.1	2301	Amelia Copernicium	54	Low	Monitor
Task 23.2	2302	William Nihonium	59	Medium	Review
Task 23.3	2303	Harper Flerovium	64	High	Escalate
Task 23.4	2304	Elijah Livermorium	69	Critical	Immediate Action
Task 23.5	2305	Evelyn Tennessine	74	Very High	Emergency Response
Task 24.1	2401	James Oganesson	56	Low	Monitor
Task 24.2	2402	Mia Copernicium	61	Medium	Review
Task 24.3	2403	Oliver Darmstadtium	66	High	Escalate
Task 24.4	2404	Charlotte Tennessine	71	Critical	Immediate Action
Task 24.5	2405	Benjamin Oganesson	76	Very High	Emergency Response
Task 25.1	2501	Amelia Copernicium	58	Low	Monitor
Task 25.2	2502	William Nihonium	63	Medium	Review
Task 25.3	2503	Harper Flerovium	68	High	Escalate
Task 25.4	2504	Elijah Livermorium	73	Critical	Immediate Action
Task 25.5	2505	Evelyn Tennessine	78	Very High	Emergency Response
Task 26.1	2601	James Oganesson	60	Low	Monitor
Task 26.2	2602	Mia Copernicium	65	Medium	Review
Task 26.3	2603	Oliver Darmstadtium	70	High	Escalate
Task 26.4	2604	Charlotte Tennessine	75	Critical	Immediate Action
Task 26.5	2605	Benjamin Oganesson	80	Very High	Emergency Response
Task 27.1	2701	Amelia Copernicium	62	Low	Monitor
Task 27.2	2702	William Nihonium	67	Medium	Review
Task 27.3	2703	Harper Flerovium	72	High	Escalate
Task 27.4	2704	Elijah Livermorium	77	Critical	Immediate Action
Task 27.5	2705	Evelyn Tennessine	82	Very High	Emergency Response
Task 28.1	2801	James Oganesson	64	Low	Monitor
Task 28.2	2802	Mia Copernicium	69	Medium	Review
Task 28.3	2803	Oliver Darmstadtium	74	High	Escalate
Task 28.4	2804	Charlotte Tennessine	79	Critical	Immediate Action
Task 28.5	2805	Benjamin Oganesson	84	Very High	Emergency Response
Task 29.1	2901	Amelia Copernicium	66	Low	Monitor
Task 29.2	2902	William Nihonium	71	Medium	Review
Task 29.3	2903	Harper Flerovium	76	High	Escalate
Task 29.4	2904	Elijah Livermorium	81	Critical	Immediate Action
Task 29.5	2905	Evelyn Tennessine	86	Very High	Emergency Response
Task 30.1	3001	James Oganesson	68	Low	Monitor
Task 30.2	3002	Mia Copernicium	73	Medium	Review
Task 30.3	3003	Oliver Darmstadtium	78	High	Escalate
Task 30.4	3004	Charlotte Tennessine	83	Critical	Immediate Action
Task 30.5	3005	Benjamin Oganesson	88	Very High	Emergency Response
Task 31.1	3101	Amelia Copernicium	70	Low	Monitor
Task 31.2	3102	William Nihonium	75	Medium	Review
Task 31.3	3103	Harper Flerovium	80	High	Escalate
Task 31.4	3104	Elijah Livermorium	85	Critical	Immediate Action
Task 31.5	3105	Evelyn Tennessine	90	Very High	Emergency Response
Task 32.1	3201	James Oganesson	72	Low	Monitor
Task 32.2	3202	Mia Copernicium	77	Medium	Review
Task 32.3	3203	Oliver Darmstadtium	82	High	Escalate
Task 32.4	3204	Charlotte Tennessine	87	Critical	Immediate Action
Task 32.5	3205	Benjamin Oganesson	92	Very High	Emergency Response
Task 33.1	3301	Amelia Copernicium	74	Low	Monitor
Task 33.2	3302	William Nihonium	79	Medium	Review
Task 33.3	3303	Harper Flerovium	84	High	Escalate
Task 33.4	3304	Elijah Livermorium	89	Critical	Immediate Action
Task 33.5	3305	Evelyn Tennessine	94	Very High	Emergency Response
Task 34.1	3401	James Oganesson	76	Low	Monitor
Task 34.2	3402	Mia Copernicium	81	Medium	Review
Task 34.3	3403	Oliver Darmstadtium	86	High	Escalate
Task 34.4	3404	Charlotte Tennessine	91	Critical	Immediate Action
Task 34.5	3405	Benjamin Oganesson	96	Very High	Emergency Response
Task 35.1	3501	Amelia Copernicium	78	Low	Monitor
Task 35.2	3502	William Nihonium	83	Medium	Review
Task 35.3	3503	Harper Flerovium	88	High	Escalate
Task 35.4	3504	Elijah Livermorium	93	Critical	Immediate Action
Task 35.5	3505	Evelyn Tennessine	98	Very High	Emergency Response
Task 36.1	3601	James Oganesson	80	Low	Monitor
Task 36.2	3602	Mia Copernicium	85	Medium	Review
Task 36.3	3603	Oliver Darmstadtium	90	High	Escalate
Task 36.4	3604	Charlotte Tennessine	95	Critical	Immediate Action
Task 36.5	3605	Benjamin Oganesson	100	Very High	Emergency Response
Task 37.1	3701	Amelia Copernicium	82	Low	Monitor
Task 37.2	3702	William Nihonium	87	Medium	Review
Task 37.3	3703	Harper Flerovium	92	High	Escalate
Task 37.4	3704	Elijah Livermorium	97	Critical	Immediate Action
Task 37.5	3705	Evelyn Tennessine	102	Very High	Emergency Response
Task 38.1	3801	James Oganesson	84	Low	Monitor
Task 38.2	3802	Mia Copernicium	89	Medium	Review
Task 38.3	3803	Oliver Darmstadtium	94	High	Escalate
Task 38.4	3804	Charlotte Tennessine	99	Critical	Immediate Action
Task 38.5	3805	Benjamin Oganesson	104	Very High	Emergency Response
Task 39.1	3901	Amelia Copernicium	86	Low	Monitor
Task 39.2	3902	William Nihonium	91	Medium	Review
Task 39.3	3903	Harper Flerovium	96	High	Escalate
Task 39.4	3904	Elijah Livermorium	101	Critical	Immediate Action
Task 39.5	3905	Evelyn Tennessine	106	Very High	Emergency Response
Task 40.1	4001	James Oganesson	88	Low	Monitor
Task 40.2	4002	Mia Copernicium	93	Medium	Review
Task 40.3	4003	Oliver Darmstadtium	98	High	Escalate
Task 40.4	4004	Charlotte Tennessine	103	Critical	Immediate Action
Task 40.5	4005	Benjamin Oganesson	108	Very High	Emergency Response
Task 41.1	4101	Amelia Copernicium	90	Low	Monitor
Task 41.2	4102	William Nihonium	95	Medium	Review
Task 41.3	4103	Harper Flerovium	100	High	Escalate
Task 41.4	4104	Elijah Livermorium	105	Critical	Immediate Action
Task 41.5	4105	Evelyn Tennessine	110	Very High	Emergency Response
Task 42.1	4201	James Oganesson	92	Low	Monitor
Task 42.2	4202	Mia Copernicium	97	Medium	Review
Task 42.3	4203	Oliver Darmstadtium	102	High	Escalate
Task 42.4	4204	Charlotte Tennessine	107	Critical	Immediate Action
Task 42.5	4205	Benjamin Oganesson	112	Very High	Emergency Response
Task 43.1	4301	Amelia Copernicium	94	Low	Monitor
Task 43.2	4302	William Nihonium	99	Medium	Review
Task 43.3	4303	Harper Flerovium	104	High	Escalate
Task 43.4	4304	Elijah Livermorium	109	Critical	Immediate Action
Task 43.5	4305	Evelyn Tennessine	114	Very High	Emergency Response
Task 44.1	4401	James Oganesson	96	Low	Monitor
Task 44.2	4402	Mia Copernicium	101	Medium	Review
Task 44.3	4403	Oliver Darmstadtium	106	High	Escalate
Task 44.4	4404	Charlotte Tennessine	111	Critical	Immediate Action
Task 44.5	4405	Benjamin Oganesson	116	Very High	Emergency Response
Task 45.1	4501	Amelia Copernicium	98	Low	Monitor
Task 45.2	4502	William Nihonium	103	Medium	Review
Task 45.3	4503	Harper Flerovium	108	High	Escalate
Task 45.4	4504	Elijah Livermorium	113	Critical	Immediate Action
Task 45.5	4505	Evelyn Tennessine	118	Very High	Emergency Response
Task 46.1	4601	James Oganesson	100	Low	Monitor
Task 46.2	4602	Mia Copernicium	105	Medium	Review
Task 46.3	4603	Oliver Darmstadtium	110	High	Escalate

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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.

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

HIOS ID	Service Type	Cost-sharing		AV Input
		ASC	Hospital	
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 - sharing		
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.

	31609PA0150028	31609PA0150047
OP Visit Cost-sharing	\$40	\$80
OP Visit Weight	75%	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

	31609PA0150029	31609PA0150031
OP Visit Cost-sharing	\$80	\$50
OP Visit Weight	75%	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.

HIOS_ID	Cost - sharing		AV Input
	Low-Cost Generic	Generic	
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.

HIOS ID	AV		
	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%
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Certification Language:

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

The analysis was

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

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

Actuary signature: _____

Actuary Printed Name: _____

Date: _____ 5/5/2023

AV screenshots redacted.

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

The change in demographics was calculated considering changes to age, geography, and tobacco use.

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

	2023	2024	
	Filing	Filing	Change
Age Factor	1.500	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

URRT Part III – Federal Actuarial Memorandum

Redacted Name of opining actuary (pages 8)

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

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

PA Actuarial Memorandum

Redacted Name of opining actuary (pages 7 and 8)

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

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

Cover Letter

Redacted names and contact information (page 2)

AV Screenshots

Entire File Redacted

Unique AV Justification file

Redacted name of opining actuary (page 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. Membership: a. If the projected membership for plan year 2024 significantly differs from the current 2/1/2023 membership, please explain why.

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

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

We confirm that capitated claims have been removed.

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

We confirm that non-EHB claims have been removed.

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

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

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

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

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

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

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

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

5. Table 6 – Retention

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

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

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

We confirm that 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)

Calendar Year	MLR		Member Months	
	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	<u>HIOS IDs</u>	<u>Plan Marketing Name</u>	<u>HSA Plan</u>
	31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,600/50%	X
	31609PA0150037	Personal Choice PPO Bronze HSA-0 \$8,000/100%	X

Completeness and Redaction Justification Checklist

Issuer Name: QCC Insurance Company, Inc.
 Market: Small Group PPO
 SERFF ID: INAC-133669404

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