

Geisinger Health Plan
100 N. Academy Ave.
Danville, PA 17822-3220
GeisingerHealthPlan.com



May 12th, 2023

Lindi Swartz, MBA, MCM, Director
Accident and Health Rate and Policy Form Review
Pennsylvania Insurance Department
Email linswartz@pa.gov
Phone: 717-265-3123

Dear Ms. Swartz:

The following is in response to the Department's guidance as of March 21, 2023:

1. Company Name & NAIC Number: Geisinger Quality Options – NAIC# 12743
2. Market: Individual
3. On and Off Exchange
4. Effective date of coverage: January 1, 2024
5. Average rate change: 12.9%
6. Range of rate change requested: 4.6% to 16.3%
7. Total additional annual revenue generated from the proposed rate change: \$4,335,415
8. Products: PPO
9. Rating areas: 2, 3, 5, 6, 7, and 9 (no changes from 2023)
10. Metal Levels & Catastrophic Plans: Bronze, Silver, and Gold plans
11. As of February 1, 2023: 3,771 covered lives and 2,718 policyholders
12. Number of plans offered in 2024: 4 gold plans, 8 silver plans, and 8 bronze plans (for a total of 20 plans). There are no changes from 2023.
13. Contract form #: M-152-115-F Rev. 1/24, M-152-392-F Rev. 1/24; SERFF #: GSHP-133664950; Binder ID #: GSHP-PA24-125116269
14. HIOS issuer ID: 75729

For a detailed explanation of our rate development, please refer to the “actuarial memorandum and attestation” uploaded in SERFF under the “supporting documentation” tab.

Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,

A handwritten signature in black ink that reads "Mark A. McCullough".

Mark McCullough
Chief Financial and Operating Officer Insurance Operations
Geisinger Health Plan

cc. Sarah MacDerment, FSA, MAAA, Senior Director Actuarial Services
Devon Nole, ASA, MAAA, Manager Actuarial Services
Kevin Moss, Actuarial Analyst Senior

Geisinger Health Plan may refer collectively to health care coverage sponsors Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company, unless otherwise noted. Geisinger Health Plan is part of Geisinger, an integrated health care delivery and coverage organization.

Discrimination is against the law

Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company (the "Health Plan") comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation.

The Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call the Health Plan at 800-447-4000 or TTY: 711.

If you believe that the Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with:

Civil Rights Grievance Coordinator
Geisinger Health Plan Appeals Department
100 North Academy Avenue
Danville, PA 17822-3220
Phone: 866-577-7733, TTY: 711
Fax: 570-271-7225
GHPCivilRights@thehealthplan.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Grievance Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW., Room 509F
HHH Building, Washington, DC 20201
Phone: 800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 800-447-4000 or TTY: 711.

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CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-447-4000 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-447-4000 (телетайп: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-447-4000 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-447-4000 (TTY: 711) 번으로 전화해 주십시오.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-447-4000 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-447-4000 (رقم هاتف الصم والبكم: 711).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-447-4000 (ATS : 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-447-4000 (TTY: 711).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 800-447-4000 (TTY: 711).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-447-4000 (TTY: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 800-447-4000 (TTY: 711).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយភាសាដោយមិនគិតថ្លៃ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 800-447-4000 (TTY: 711)។

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Actuarial Memorandum – Individual GQO

1. Basic Information and Data

General Information

Company Identifying Information (as included in Table 0)

Company Legal Name: Geisinger Quality Options

State: Pennsylvania

HIOS Issuer ID: 75729

NAIC Number: 12743

Market: Individual

Effective Date: 1/1/2024

Company Contact Information

Primary Contact Name: Sarah MacDerment

Primary Contact Phone: 570-214-2348

Primary Contact email address: smmacderment@thehealthplan.com

Filing Information

HIOS Submission Tracking Number: NA

Contract Form Number: M-152-115-F Rev. 1/24, M-152-392-F Rev. 1/24

SERFF Number: GSHP-133664950

Binder ID Number: GSHP-PA24-125116269

Rate History and Proposed Variations in Rate Changes

Rate History

The recent historical rate increases based on Table 11 are summarized in the table below.

<u>Year</u>	<u>SERFF ID</u>	<u>Average Increase</u>	<u>Minimum Increase</u>	<u>Maximum Increase</u>
2020	GSHP-131915677	8.5%	-2.9%	10.9%
2021	GSHP-132364636	-14.8%	-24.6%	5.0%
2022	GSHP-132824666	0.3%	-16.8%	11.7%
2023	GSHP-133251210	16.8%	-2.1%	25.1%

For every year 2020-2023, the increases were not uniform but varied by plan.

Proposed Rate Increase

This filing applies to PPO products, sold on and off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 4 gold plans, 8 silver plans, and 8 bronze plans for a total of 20 plans offered in 2024. For every county in our service area, we will continue to have one silver plan offered Off-Exchange only. These plans do not include the adjustment of the defunding of CSR and therefore are lower priced than a similar plan offered On-Exchange. As of February 2023, 3,771 covered lives and 2,718 policyholders will be impacted by this filing. The proposed overall rate increase is 12.9% but is not uniform by plan. The increases range from 4.6% to 16.3%. Table 11 shows the increases at the plan level. These increases vary by plan due to benefit changes necessary to maintain the desired metal level as well as changes in pricing and induced demand factors.

Average Rate Change

The average rate change from Table 11, cell AN13 is 12.9% and is entered as the “percent rate change requested” in the SERFF Rate Review Detail Screen. It is the change in 21-year-old non-tobacco premium PMPM (as instructed by the Department).

Membership Count

Table 1 shows the average age and the member months in the experience period of calendar year 2022, as well as the average age and the current members as of February 1, 2023 by age range. The projected member months for the rating period are also included.

Benefit Changes

Several plan's cost sharing elements were adjusted to maintain the current metal tier. The 'Benefit Changes' tab in the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx" summarizes the significant changes made by HIOS ID.

Reason for Rate Increase

The primary components of this rate increase are:

- Normalized Risk Pool Experience: -5.4%, row 77 on Table 8
- Trend: -5.3%, row 78 on Table 8
- Reinsurance Recoveries: 6.2%, row 83 on Table 8
- Pricing AV: 8.1%, row 87 on Table 8
- Benefit Richness: 5.0%, row 88 on Table 8

These components are discussed later in this document and are displayed in Table 8 of the exhibits.

Experience Period Claims and Premium

Paid Through Date

The Experience Period data provided in the URRT Worksheet 1, Section I and in Table 2 is incurred in calendar year 2022 and paid through February 2023. The data in Table 2 of the exhibits is consistent with the data provided in the URRT in Worksheet 1, Section 1, except the Allowed Claims and Incurred Claims, explained below. This includes only experience for ACA compliant plans and does not include experience for transitional business.

Premiums (net of MLR Rebate) in Experience Period

Premiums include earned premiums for calendar year 2022 for the Single Risk Pool. Premiums are not reduced by taxes and/or assessments. MLR rebates are not expected to be paid for this block of business. Initial estimates of rebates have been completed utilizing the methodology required for the CY 2022 rebate filing. Estimates suggest that the individual market MLR will be above the minimum MLR target of 80%.

Allowed and Incurred Claims Incurred During the Experience Period

The Experience Period Claims are based on individual ACA compliant business incurred and paid claims with IBNR added for the tail of claims incurred but not reported. Allowed claims are calculated by combining paid claims and estimated member cost share. The Incurred and Allowed Claims in Section I of Worksheet 1 of the URRT are the Incurred or Allowed from Table 2, but also include the Rx Rebates and Capitation. Estimated Reinsurance Recoveries are included in the Incurred Claims in Section 1 of Worksheet 1 of the URRT. The same IBNR factors were used for both paid and allowed claims. The IBNR factors were based on legal-entity and market segment level claim lag tables. This method is appropriate to assure proper credibility and because timing of claims payment to providers does not vary by market or product.

There were no non-EHB benefits in the experience period.

Geisinger outsources one benefit and therefore has capitation expenses. The capitated expenses cover nurse line. The capitation amount for the experience period is displayed on Table 2 and is included in both the Incurred Claims and Allowed Claims on Worksheet 1 of the URRT. The capitation charges are uniform and do not vary by age. Row 80 of Table 9 shows the capitation PMPM's for 2023 and 2024.

Pharmacy rebates are listed on Table 2. These rebate dollars would be removed from the Ultimate Incurred Claim liability to the insurer and are removed from the Incurred Claims and the Allowed Claims on Worksheet 1 of the URRT.

The reinsurance recoveries on Table 2 for the experience period is the final 2022 reimbursements amount confirmed by the Pennsylvania Insurance Department on May 5, 2023.

The estimated risk adjustment for the experience period is the estimate calculated by the Pennsylvania Insurance Department which we received on May 8, 2023.

The calendar year 2022 loss ratio, as displayed on Table 2 is 97.62%. The Federal MLR calculation that determines if a rebate is necessary is more complex than the MLR displayed on Table 2. For example, the Federal MLR calculation requires issuers to combine 3 years of experience when determining if a rebate is necessary.

Benefit Categories

Benefit categories are determined by the classification of claims in the Milliman Health Cost Guidelines.

Credibility of Data

The Credibility Manual Rate is a combination of our individual GHP and GQO experience, giving us a more credible manual rate than if we determined them separately by product. Combining the GHP and GQO experience also aids in consistency between the products. Historically, we have seen enrollment move between our GHP and GQO products. It is very important that our premium rates are consistent between products.

To avoid double counting the Experience Period and avoid complicated adjustments to reflect the expected distribution of enrollment in each segment, the credibility of the Experience Period is set to 0.0%. This approach is consistent with the Actuarial Standard of Practice #25. The credibility manual data is shown in Table 2b. Since the credibility manual data is given a weight of 100%, the "blended" data would be the same as the data in Table 2b. The experience period data in Table 2 or 4 does not include data for any transitional business.

Adjustments Made to the Data

The Projected Allowed Experience Claims are adjusted for changes as described in the section below. The Single Risk Pool Adjustment Factors on Table 5 match those on Worksheet 1 of the URRT.

Morbidity Adjustments

We are applying a morbidity adjustment of 0.98 to account for the influx of members moving from Medicaid to the ACA individual market with the ending of the Public Health Emergency. We expect the Medicaid members entering the ACA individual market will be slightly healthier than the current ACA population. We peer reviewed this assumption with actuaries outside Geisinger and this was aligned with their assumptions. The morbidity factor of 0.98 in cell D16 of Table 5 reflects the overall improved health of the statewide ACA individual population due to the addition of the population previously on

Medicaid. The data on members moving to the individual ACA market due to Medicaid redetermination is not yet available as of the date of our initial ACA filings. Therefore, our assumption is just based on our best estimate and is expected to evolve before the final filings are approved.

Changes in Benefits

We have no planned changes to the scope of benefits covered.

Changes in Demographics

We are applying a -0.5% adjustment factor to account for the favorable demographic shift between CY2022 and our projected 2024 enrollment. This adjustment factor is developed on the 'Manual_Age_Factor' tab of file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx". The Change in Demographics factor on Table 5 is 0.995 and is 1.925/1.935.

Change in Other

The only item captured in the "Change in Other" adjustment is our private reinsurance coverage. The Reinsurance adjustment is developed on the 'Reinsurance' tab in the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx".

CSR Defunding Adjustment

We estimate that a CSR Defunding Factor of 1.217 will be required to account for the lack of federal CSR funding, as supported by the exhibit titled "ACA CSR – IA Survey 20230227" provided to the PID on February 28th, 2023. To adhere to the PID's recommended range of CSR defunding factors, we will use 1.22 as our factor. This factor is displayed in column P on Table 10.

Trend Identification

Experience data was trended using an annual trend of 6.8%. Table 3b shows the breakdown between service category and cost vs. utilization. Table 3b uses the PMPM by service category as weight to develop the total composite trend.

Our trends are analyzed at a higher level than these individual segments and are the same for the experience data and the credibility manual data. We have combined our individual GHP and GQO experience to develop the trend to apply to both Individual ACA pools. Looking at the COVID adjusted prior 3 years annual allowed trend, we weighted each year equally as shown on the 'Trend' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx". Weighting trend equally across the last three years helps to remove trend volatility that may occur year to year when reviewing smaller books of business such as the ACA block. Additionally, we have seen more fluctuation in our trends over the past three years than we would traditionally expect. We believe this is largely due to impacts from the COVID pandemic. Although we do our best to adjust the historical experience for COVID, there is still a lot of uncertainty about the impacts of COVID on trends. Therefore, we believe it is best to use a longer-term average until the COVID experience period begins to roll-off of our historical experience.

The Allowed PMPMs shown on the "Trend" exhibit are normalized for cost-sharing since they are on an allowed basis and not on a paid basis. In an attempt to normalize the historical experience for morbidity, we analyzed the average PLRS for each year's membership and experience data. Each year the coefficients used in the risk adjustment model are updated by CMS. This means that we cannot directly compare the average PLRS from each year to any other year. Therefore, we do not adjust our historical trend data to normalize for morbidity, as in prior year's filings. The data used to develop trend has been

adjusted to remove the effects of COVID on 2020 and 2021 claims experience. The COVID adjustment is explained further below.

The breakdown between cost and utilization is based on the average of the prior 3 years of component trends. The development of the component trends for each service category is shown on the 'Trend Components' sheet of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx". The component trends are all adjusted equally so that the total equates to the 6.8% trend. Historical data accurately measures utilization trend. Historical data for cost trend would be the combination of unit cost, provider mix, services mix, advances in technology, induced demand and many additional components of trend that are not possible to breakdown. Since we are relying on historical data, there is no separate Induced Demand component of trend.

The Composite URR Trend in Table 5, Cell C12 is 1.14 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is $994.20 / 869.61 = 1.14$ and matches the Composite Trend in Table 3 of the Department's rate exhibits.

Adjustment for COVID

Our 2020 and 2021 COVID adjustment factors are consistent with the prior year's filing. The 'COVID' tab of the "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx" file shows the adjustment factors applied to the manual data to remove the effects of COVID in 2020 and 2021. For 2020 we calculated and applied separate factors for inpatient, outpatient, and professional claims. For 2021, rather than applying separate monthly factors for different cost categories as was done in 2020, we assessed COVID related costs as a percentage of total costs to determine an adjustment factor for 2021 claims experience. We applied a COVID factor of .954 to claims in 2021 to account for the projected difference between COVID claims costs in 2021 and subsequent years. The COVID Adjustments for 2021 are shown on the 'COVID' tab of the "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx" file. Based on discussion with other actuaries, we do not anticipate COVID related costs to change drastically from year to year after 2021. Therefore, no COVID adjustment is applied to the 2022 claims experience used in trend development. The COVID adjustments to 2020 and 2021 experience are only used to develop trend accurately. Table 2 and Table 4 show our actual experience without any COVID adjustments.

Historical Experience

Table 4 includes the most recent 48 months of data with run out through February 2023. Allowed claims are calculated by combining paid claims and estimated member cost share. Table 4b displays the combined GHP and GQO Individual ACA data and does not include any adjustments for COVID.

2. Rate Development & Change

Development of Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims

Single Risk Pool

The Single Risk Pool has been established in accordance with the requirements in 45 CFR 156.80(d) as was discussed previously in the Experience Period Premium and Claims section.

Index Rate

The Experience Period Index Rate is based on the manual Allowed Claims PMPM and is the starting value on Table 5. The Credibility Manual Rate is a combination of our individual GHP and GQO experience, giving us a more credible manual rate. No benefits were covered in addition to Essential Health benefits in the policies being offered.

The Projected Index Rate for this Single Risk Pool is the Adjusted Projected Allowed EHB Claims PMPM and is the manual rate. The projected claims reflect the trend and benefits described earlier in this memorandum. As discussed above, the Manual Data is weighted 100% since it includes the Actual Experience Data as well as the experience data for our ACA compliant GHP business. If we gave any weight to the Actual Experience Data, it would be double counted since it is also in the Manual Data.

Market Adjusted Index Rate

The Market Adjusted Index Rate and Market Adjusted Total Allowed Claims are calculated in Table 5. The Projected Index Rate is converted to a paid basis by multiplying by the Projected Paid to Allowed ratio.

Paid to Allowed Ratio

The Projected Paid to Allowed Average Ratio is 0.850 and is displayed on Table 5. It is determined for the Projection Period based on the member weighted average Pricing AV for each plan times the CSR Adjustment factor for each plan and the projected member months in each plan. This is consistent with the calculation on Table 10 in cell K16. There are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator.

Projected Risk Adjustments PMPM

Our Individual Exchange population has a less healthy risk profile than the state average in 2022 resulting in payment transfers from the Risk Adjustment program. Premium levels for 2024 need to incorporate the expected payment from the Risk Adjustment program. We have used the PID's estimated 2022 Risk Adjustment as explained above, as the starting point for 2024. We combine our individual GHP and GQO experience together for this estimate, using the same estimate for both entities.

The risk adjustment model applied to the 2024 contract year will be an updated version of what was used for 2022. Specifically, the coefficients will be changing. We have used a 3rd party consultant's estimate of the impact on our population. The result is an expected decrease in transfer payment and is applied to the starting point for 2024 as described above. We also used the 3rd party consultant's estimate for the average charge for the High-Cost Risk Pool (HCRP). The development of the expected payment transfer for 2024 is shown on the 'Risk Adjustment' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx". The expected payment transfer for 2024 is shown on Table 5 as \$36.92.

The Exchange user fee is 3.0% times the projected premium, times the portion of the enrollment expected to be sold On-Exchange. Due to a circular reference, the formula in cell C32 in Table 5 has a hard-coded value for the projected premium. The formula is $.030 * 833.80 * .88 = \$22.01$. As of February 2023, individual GHP and GQO combined had 19,840 members. 17,514 of these members were sold On-Exchange, so approx. 88% of members we sold On-Exchange.

The impact of the reinsurance program in Pennsylvania is calculated on tabs II.a. and II.b. Tab II.a. has the experience period data for 2022 while tab II.b. has the projected continuance table for 2024. Following the 2024 rate filing guidance issued by the PID, we are submitting our initial filing using a \$60,000 attachment point, 0% coinsurance and a reinsurance cap of \$100,000 as a placeholder until final parameters are developed. Geisinger does not have credible experience at these high claim levels to develop trend projections. We utilized a Leveraged Trend Report published by a 3rd party for these trend projections. This report was used for all claims over \$50,000, with higher trends applied for claims over \$250k vs \$500k vs \$1mil. Two years of trend was applied to project the combined GHP and GQO experience from 2022 to 2024. The projected impact of the reinsurance recoveries is on Table 5, cell

C33. We await guidance from the PID on any program that may be implemented in place of the reinsurance program.

The allowable market-wide modifiers (Risk Adjustment of \$36.92, Exchange User Fees of \$22.01 and Reinsurance Recoveries of \$0) are combined with Projected Incurred EHB Claims PMPM on a paid basis. The Exchange User Fees PMPM is added while the Risk Adjustment and Reinsurance Recovery PMPM are subtracted. This PMPM is then converted back to an allowed basis, again using the projected paid to allowed ratio. Any non-EHB claims would then be added to this value if we had some, but we don't so this PMPM is the Market-Adjusted Projected Total Allowed Claims PMPM, \$876.41 as shown on Table 5 in cell C42.

Retention Items

Administration Expense

Administration expenses are based on activity-based allocation by product for calendar year 2024. This methodology applies for all variable costs and all fixed costs. We are combining the individual GHP and GQO estimates to create one overall PMPM estimate. This helps maintain appropriate relativities between the GHP and GQO plans. The historical administrative expenses are displayed on the 'Administrative_Expense' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx". Table 6 provides a breakdown of the administrative expenses, as well as the taxes and fees. The administrative expenses are developed as a PMPM expense but applied as a consistent percentage of premium and do not vary by plan. The proposed percentage of premium for 2024 is 7.83% and is shown in both Tables 6 and 10.

Agent/Broker Fees and Commissions

Commissions for Individual ACA business are paid based on the schedules in the file "Broker Commissions CY 2023.pdf". Broker commissions do not vary by geographic location, metal level, plan or enrollment type (open enrollment vs SEP enrollment). The development of the broker commission is displayed on the 'Commission' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx".

Quality Improvement Initiatives

The Quality Initiatives amount is based on the latest estimate for this product. They are reported on line 6.6 of the Supplement Health Care Exhibit of the Annual Statement. The estimated % of premium is 1.35% and is calculated on the 'Quality Improvement' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx".

Profit & Risk Margin

The risk margin is set at 2% of premium. This risk margin is applied consistently across all plans.

Taxes, Fees, and Subsidies

The Risk Adjustment User Fee for plan year 2024 was finalized as \$0.21 PMPM.

The Patient-Centered Outcomes Research Institute Fee (PCORI fee) is estimated as \$0.28 PMPM for plan years that will end 12/31/2024.

Geisinger Quality Options does not pay PA Premium tax. Geisinger Quality Options does pay PA State Income Taxes and the estimated amount is shown in the "Taxes" tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx".

Geisinger Quality Options does pay Federal Income tax and the estimated amount is shown in the "Taxes" tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx". The federal

government will no longer collect the Health Insurance Provider Fee.

Projected Loss Ratio

The anticipated loss ratio is 91.2% in aggregate as shown below using the federally prescribed MLR methodology:

MLR Numerator = Projected Claims - Reinsurance Recoveries + Quality Initiatives - Risk Adjustment = 760.24 – 0.00 + 11.25 – 36.92 = 734.57

MLR Denominator = Projected Premiums – Taxes and Fees = 833.80 – 6.48 – 22.01 = 805.31

Federal MLR = 734.57 / 805.31 = 91.2%

Normalized Market-Adjusted Projected Allowed Total Claims

The Market-Adjusted Projected Allowed Total Claims is normalized using the projected average factors for age, geography, tobacco, benefit richness (induced demand) and network. These average factors for 2023 and 2024 are displayed on Table 7.

Projected Membership

Our membership within the ACA individual market is expected to increase in 2024 compared to current levels. With the ending of the Public Health Emergency, we estimate that 1,000 members losing Medicaid eligibility will purchase a GHP or GQO plan through the individual ACA exchange. This estimation is based on our internal data about the number of members expected to lose their Medicaid eligibility and our current individual ACA market share. We anticipate this membership will primarily purchase bronze and silver plans. Therefore, we split the projected overall membership growth proportionately based on our February 2023 membership in bronze and silver plans. This resulted in a projected increase of 798 members on the GHP individual block and 202 members on the GQO individual block. Our projected 2024 membership reflects this expected growth relative to our February 2023 membership. Projected membership is used to calculate the normalization factors discussed below.

Normalization Factors

Age Factor

The federal age curve, as shown in Table 12, is used to determine a normalization factor to account for the age mix of business used in generating the Index Rate. The average age factor includes a factor of 0 for non-billable members. The average factors for 2023 and 2024 are shown on Table 7 and are developed on the 'Age_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx".

Geographic Factor

The geographic rating area factors used to determine premium rates are shown on Table 13. These factors are consistent with the current approved factors. The geographic normalization factor in Table 7 is determined using these factors weighted using projected membership by area and is shown on the 'Area_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx".

Tobacco Factor

A standard 10% load is applied for applicants who indicate tobacco usage by affirmatively answering the question— "Have you used tobacco at least four times a week for the past six months?" We utilized the February 2023 ACA compliant population to determine the percentage of members that admit to the use of tobacco. The average tobacco factor is shown on Table 7 and developed on the 'Tobacco_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx". Table 12 shows the age bands, age factors and tobacco factors where it demonstrates that the tobacco factors are uniform across all age bands (for 21+).

Benefit Richness (Induced Demand)

Induced Demand factors are applied to each plan to reflect the expected utilization, not the expected health status. The PID has instructed carriers to use the formula $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$. The Plan AV is the Pricing AV times the CSR Defunding Adjustment. To ensure revenue neutrality, a normalization factor is applied, as instructed. This is developed on the 'Induced_Util_Exhibit' tab of the file "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx". The average benefit richness factor is shown on Table 7. The Benefit Richness factors in column L of Table 10 are calculated using the prescribed formula and divided by the normalization factor.

Network Factors

There is only one network shown on Table 14.

Connectivity Factors

The products in this filing do not have any connectivity features that impact rates.

Components of Rate Change

Table 8 shows the components of the Rate Change developed in this filing. The key drivers of this increase are changes in the Normalized Risk Pool Experience, Trend, Reinsurance Recoveries, Pricing AV, and Benefit Richness. Table 9 supports the calculations in Table 8. Row A approximately equals Row H.

The amounts shown in the 2023 column for B, C, D, and E match those entered in the 2023 column in the plan year 2023 rate filing. The amounts shown in the 2023 column for A, F and H do not match those entered in the 2023 rate filing due to the shift in enrollment between what was projected in the 2023 rate filing and the actual Feb 2023 enrollment.

3. Plan Rate Development

The projected market-adjusted index rate is used to develop the calibrated plan adjusted index rates in column AA of Table 10. Each plan's rate is developed as the product of the market-adjusted index rate, the allowable factors and calibration for age, geography and tobacco.

The cost model used to calculate the pricing AVs used in column K of table 10 was updated this year to be based on 2022 individual market experience instead of individual and small group combined experience as was used in prior years. This enhancement was discussed with the PID over an email exchange on March 21st, 2023 regarding the 2023 filing. The 'Pricing AV' tab of the "PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx" file shows some sample pricing AV calculations using this updated cost model. The sample plans included are the HIOS plan IDs with the largest membership for each metallic level.

Column P of Table 10 has the CSR Defunding Adjustment of 1.22 applied to the on-Exchange silver plans, as instructed by the PID and explained above.

Each renewing plan is identified as existing or modified. We have no new or discontinued plans for 2024. Column G lists the metallic tier. Column H is the value we calculated using the HHS Actuarial Value Calculator. Screen shots of this calculation are provided in the file "AV_Screenshots_GQO_Indiv_050423.pdf." The Actuarial Certification, at the end of this document, includes attestation that the Federal AV calculator was used to determine the metallic values. Please also refer to the document "AV_UniquePlanDesignJust_GQO_Indiv.pdf" for further details. Columns L and N were normalized using projected (CY2024) membership.

For the GQO Individual market there are 2 expanded bronze plans. An expanded bronze plan is defined as a bronze plan that *“either covers and pays for at least one major service, other than preventive services, before the deductible or meets the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2)”* as stated at 45 CFR 156.140(c).

1. The plan named “Geisinger Marketplace All-Access PPO 40/80/8400” covers several major services before the deductible, including primary care and specialty care visits with a copay.
2. The plan named “Geisinger Marketplace All-Access QHDHP PPO 7050 – HSA Eligible” meets the high deductible health plan definition at 26 U.S.C. 223(c)(2).

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

The projected calibrated plan-adjusted index rate is used to develop the 21-year-old non-tobacco premium in the individual market. These rates are displayed on Table 10, column AA. Table 11 uses the 21-year-old non-tobacco premiums from Table 10, adjusted by the proposed geographic factors (from Table 13), to develop the 21-year-old non-tobacco premiums by rating area.

5. Plan Factors

The Consumer Adjusted Premium Rates are developed by applying the following allowable rating factors to the calibrated Plan Adjusted Index Rates:

1. Age – reflecting the HHS defined age curve
2. Geographic – as discussed above
3. Tobacco status – as discussed above.

The final Premium rates for all filed benefit plans are displayed in the QHP Rating Template.

Network Factors

Only one network factor for this market is used and is shown on Table 14.

Service Area Composition

Bedford county is being added to GQO’s service area for 2024. All the counties of operation from 2023 will also still be included in 2024. To preserve flexibility and align with unique regional and network characteristics, counties are grouped with similarly situated geographies. All counties and service areas are defined in the QHP Service Area template. These service areas are defined on the ‘Service Areas’ tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx”.

Composite Rating

Composite rating is not used.

Plan Type

All plan offerings meet the plan type definitions available in the URRT Worksheet 2, Section I.

Terminated Plans and Products

No products are being terminated in this market.

Changes to URRT

We acknowledge that each time the URRT is changed it will be updated on the URRT tab in SERFF.

Reliance

We relied on Milliman for their classification of benefit categories in the claim data. We have relied on a 3rd party’s risk adjustment estimates for the changes to the model as well as the adjustment for the cost of the High Cost Risk Pool. We used a different 3rd party’s Leveraged Trend Report to trend the high dollar claim estimates on tab II b. We peer-reviewed our COVID-adjustments approach with multiple 3rd parties. We have relied on the PID’s risk adjustment estimates for 2022. We have also relied on a 3rd

party vendor's data mart. Checks for reasonableness were applied. When practical, steps were taken to improve the data when necessary.

Additional Exhibits

The following required exhibits have been uploaded in SERFF under the tabs noted next to the exhibit:

- Department Plan Design Summary – submitted under the “Rate/Rule Schedule” tab;
- Service Area Map – submitted under the “Supporting Documentation” tab.

.....
Actuarial Certification

I certify that:

1. I am a member of the American Academy of Actuaries, meet the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform this work.
2. The projected Index Rate is:
 - a. In compliance with all applicable state and Federal regulations including 45 CFR 156.80(d)(1)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Is reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Is neither excessive nor deficient based on available information.
3. The Index Rate is used to develop the plan level rates using only the allowable modifiers in accordance with 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2).
4. The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
5. The Federal AV Calculator was utilized, with an acceptable alternative methodology when appropriate, to determine the AV Metal Values shown on Table 10 and in Worksheet 2, Section I of the URRT, following ASOP 50. Please refer to the "AV_UniquePlanDesignJust_GQO_Indiv.pdf" document for further details.
6. All factor, benefit and other changes from the prior (2023) approved filing have been disclosed in the actuarial memorandum.
7. New plans have not been considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
8. 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.

I confirm that the rates submitted comply with the ACA rating requirements and with the Single Risk Pool per market requirement. The URRT does not demonstrate the process used to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

This actuarial certification applies to the rates calculated for the 2024 plan year.



Sarah MacDerment
FSA, MAAA
Attesting Actuary

5/11/2023

Date

**Geisinger Quality Options
Individual Filing for 2024
Standard Questions
SERFF Tracking Number: GSHP-133664950**

1. Membership:

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

As discussed in the 'Projected Membership' section of our memorandum, we are projecting higher membership in 2024 compared to 2/1/2023 membership. We have copied the language from the memorandum below for reference:

Our membership within the ACA individual market is expected to increase in 2024 compared to current levels. With the ending of the Public Health Emergency, we estimate that 1,000 members losing Medicaid eligibility will purchase a GHP or GQO plan through the individual ACA exchange. This estimation is based on our internal data about the number of members expected to lose their Medicaid eligibility and our current individual ACA market share. We anticipate this membership will primarily purchase bronze and silver plans. Therefore, we split the projected overall membership growth proportionately based on our February 2023 membership in bronze and silver plans. This resulted in a projected increase of 798 members on the GHP individual block and 202 members on the GQO individual block. Our projected 2024 membership reflects this expected growth relative to our February 2023 membership.

2. Experience Period Claims:

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

Yes, all capitated claims have been removed from the experience period claims.

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

Yes, this is confirmed.

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?

Our rebate vendor has confirmed that we expect no significant differences between the actual 2022 rebates and the projected rebates for 2024. Therefore, no adjustments related to drug rebates have been made to 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.

Confirmed. Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. We do not believe a COVID adjustment is needed for the 2022 experience period claims. Therefore, no adjustment was reflected on Table 5.

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

The COVID adjustment factor utilized is 1.0.

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.

Not applicable.

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

Not applicable.

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.

Yes, the federal income tax is calculated using a Federal Income Tax Rate of 21%. Our estimated federal income taxes paid in 2024 are calculated on the “Taxes” tab of the file “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx”.

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.

Yes, the Risk Adjustment User Fee PMPM of \$0.21 is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2024.

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

Please refer to the ‘Commissions’ sheet of the “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx” file for the different PMPM commissions that we provide to brokers for new and renewing individuals. We provide a higher PMPM commission for new enrollees due to the added administrative work to the broker for transitioning the member to a new carrier. Broker commissions do not vary by enrollment type (open enrollment vs SEP enrollment).

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).

Yes, our Pricing AV’s were calculated using a single risk pool (claims experience is not separated by metal level).

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

Please refer to the ‘Pricing AV vs Metallic AV’ sheet of the “PA_Act_Memo_Additional_Exhibits_GQO_Indiv_051123.xlsx” file. All of our Pricing AV’s are between 12.4% and 14.6% higher than the Metallic AV’s of the same plan. This difference in magnitude between the Pricing and Metallic AV’s is due to the higher paid to allowed ratios that our plans exhibit. The specific differences between Pricing and Metallic AV’s by plan are likely due to different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator. We are a small regional carrier and we think it is reasonable that our experience varies from the national data used in the AV calculator.

7. Expanded Bronze Plans:

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

The criteria for expanded bronze plans is discussed in the '3. Plan Rate Development' section of our memorandum. We have copied the language from the memorandum below for reference:

For the GQO Individual market there are 2 expanded bronze plans. An expanded bronze plan is defined as a bronze plan that *“either covers and pays for at least one major service, other than preventive services, before the deductible or meets the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2)”* as stated at 45 CFR 156.140(c).

1. The plan named “Geisinger Marketplace All-Access PPO 40/80/8400” covers several major services before the deductible, including primary care and specialty care visits with a copay.
2. The plan named “Geisinger Marketplace All-Access QHDHP PPO 7050 – HSA Eligible” meets the high deductible health plan definition at 26 U.S.C. 223(c)(2).

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.

Our geographic rating area factors are the same factors from the previous year.

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

There is only one network shown on Table 14, and it is the same as the network factor from the previous year.

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.

The adjustment applied to account for the end of the Public Health Emergency is discussed in the 'Morbidity Adjustments' section of our memorandum. We have copied the language from the memorandum below for reference:

We are applying a morbidity adjustment of 0.98 to account for the influx of members moving from Medicaid to the ACA individual market with the ending of the Public Health Emergency. We expect the Medicaid members entering the ACA individual market will be slightly healthier than the current ACA population. We peer reviewed this assumption with actuaries outside Geisinger and this was aligned with their assumptions. The morbidity factor of 0.98 in cell D16 of Table 5 reflects the overall improved health of the statewide ACA individual population due to the addition of the population previously on Medicaid. The data on members moving to the individual ACA market due to Medicaid redetermination is not yet available as of the date of our initial ACA filings. Therefore, our assumption is just based on our best estimate and is expected to evolve before the final filings are approved.

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?

Please refer to the answer provided for question 9a.

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

COVID vaccines will fall under the vaccine benefit, which is considered preventative and covered at 100% for participating providers. COVID testing will fall under the applicable setting in which the test took place, and the corresponding cost sharing will apply.

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)

Our 'Actual' values are based on the corresponding year's official Annual Reporting Form submitted by Geisinger's finance team. See the completed table below:

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2019	91.5%	93.8%	89,520	68,148
2020	80.6%	93.3%	61,078	63,912
2021	96.8%	91.6%	71,735	41,712

b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.

The difference between the actual MLR and the pricing MLR is attributable primarily to the notable difference between actual and projected membership. In 2019, 2020, and 2021 our competitive position in the market led to enrollment changes which were not expected when the rate filing was drafted. This dramatic shift in membership leads to significantly different results than projected. In 2020, although our membership projection was fairly accurate, our actual MLR was much lower than expected due to COVID.

c. Does the insurer expect to pay MLR rebates for the 3-year period above?

No, we do not expect to pay any MLR rebates for the 3-year period above.

11. Plan of Withdrawal:

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

No plans are being discontinued this year.

b. For further information regarding the Plan of Withdrawal process, click here. Please send all Plan of Withdrawals to Jeffery Rohaly, wrohaly@pa.gov.

No plans are being discontinued this year.

Carrier Name: Geisinger Quality Options
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2024

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 166,784,789.49	\$ 180,276,214.48	\$ 182,083,475.57	252,340	\$ 50,474,274.22	\$ 212,557,749.79	\$ -	\$ (10,303,231.23)	\$ 10,088.84	\$ -	\$ 12,093,554.51	\$ 11,572,701.47
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 801.56
Loss Ratio											\$ 89.57%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.00%	-1.80%	0.00%	2.36%	19.30%
Outpatient Hospital	6.30%	2.80%	0.00%	9.28%	42.83%
Professional	1.40%	1.00%	0.00%	2.41%	17.86%
Other Medical	0.10%	2.40%	0.00%	2.50%	1.77%
Capitation				0.00%	0.00%
Prescription Drugs	4.80%	4.60%	0.00%	9.62%	18.53%
Total Annual Trend				6.84%	99.99%
Months of Trend				24	
Total Applied Trend Projection Factor				1.141	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19	\$18,450,215.85	\$20,814,980.64	1.0000	\$ 20,814,980.64	42,721	\$ 487.23	\$43,758,087.25	(5507,381.39)	\$25,840,346.46	\$ 604.86
Feb-19		\$19,926,560.92	1.0000	\$ 19,926,560.92	40,156	\$ 496.22		(5507,381.39)	\$23,684,273.58	\$ 589.80
Mar-19		\$21,704,575.50	1.0000	\$ 21,704,575.50	38,408	\$ 565.11		(5507,381.39)	\$25,527,173.38	\$ 664.64
Apr-19		\$23,536,358.04	1.0000	\$ 23,536,358.04	37,275	\$ 623.07		(5542,912.20)	\$27,292,309.57	\$ 722.50
May-19		\$22,007,161.60	1.0000	\$ 22,007,161.60	37,131	\$ 592.68		(5455,735.60)	\$25,488,326.44	\$ 686.43
Jun-19		\$18,936,785.10	1.0000	\$ 18,936,785.10	36,720	\$ 515.71		(5503,295.65)	\$21,804,635.15	\$ 593.81
Jul-19		\$19,743,223.38	1.0000	\$ 19,743,223.38	35,797	\$ 551.53		(5532,075.85)	\$22,561,614.23	\$ 630.26
Aug-19		\$21,605,589.69	1.0000	\$ 21,605,589.69	35,322	\$ 611.67		(5510,036.15)	\$24,152,041.40	\$ 683.76
Sep-19		\$19,942,439.51	1.0000	\$ 19,942,439.51	34,671	\$ 575.19		(5552,907.40)	\$22,446,716.08	\$ 647.42
Oct-19		\$22,384,882.73	1.0000	\$ 22,384,882.73	34,057	\$ 657.28		(5683,494.55)	\$24,016,258.40	\$ 731.61
Nov-19		\$20,248,321.67	1.0000	\$ 20,248,321.67	33,492	\$ 604.57		(5543,614.60)	\$22,504,817.13	\$ 671.95
Dec-19		\$21,281,348.21	1.0000	\$ 21,281,348.21	33,010	\$ 646.84		(5566,057.75)	\$23,345,928.30	\$ 709.47
Jan-20	\$18,946,354.73	\$15,173,815.18	1.0000	\$ 15,173,815.18	23,768	\$ 638.40	\$26,201,523.86	(5371,577.05)	\$18,827,524.54	\$ 792.12
Feb-20		\$16,027,999.47	1.0000	\$ 16,027,999.47	22,482	\$ 712.92		(5341,742.57)	\$18,769,715.20	\$ 834.88
Mar-20		\$14,971,135.07	1.0000	\$ 14,971,135.07	22,185	\$ 674.84		(5417,032.95)	\$16,939,916.09	\$ 763.59
Apr-20		\$14,471,655.85	1.0000	\$ 14,471,655.85	21,945	\$ 652.76		(5343,835.87)	\$12,435,614.15	\$ 566.68
May-20		\$12,324,079.87	1.0000	\$ 12,324,079.87	21,699	\$ 567.94		(5329,252.19)	\$13,583,030.27	\$ 626.96
Jun-20		\$13,411,993.00	1.0000	\$ 13,411,993.00	21,443	\$ 625.48		(5371,278.31)	\$15,207,664.41	\$ 709.23
Jul-20		\$14,672,833.81	1.0000	\$ 14,672,833.81	21,200	\$ 692.11		(5418,800.08)	\$16,541,070.13	\$ 780.24
Aug-20		\$15,387,196.88	1.0000	\$ 15,387,196.88	20,898	\$ 736.30		(5407,740.99)	\$16,997,279.96	\$ 813.34
Sep-20		\$16,099,608.92	1.0000	\$ 16,099,608.92	20,540	\$ 783.80		(5524,172.83)	\$17,608,247.83	\$ 857.25
Oct-20		\$15,546,842.13	1.0000	\$ 15,546,842.13	20,305	\$ 765.66		(5580,574.95)	\$16,987,446.17	\$ 836.61
Nov-20		\$15,122,261.41	1.0000	\$ 15,122,261.41	19,980	\$ 756.87		(5426,198.30)	\$16,415,114.66	\$ 821.57
Dec-20		\$16,381,227.21	1.0000	\$ 16,381,227.21	19,551	\$ 837.89		(5417,824.14)	\$17,529,543.02	\$ 896.62
Jan-21	\$17,241,154.52	\$12,468,776.70	1.0000	\$ 12,468,776.70	20,547	\$ 606.85	\$28,996,359.99	(5373,996.92)	\$15,005,869.86	\$ 730.33
Feb-21		\$12,014,239.50	1.0000	\$ 12,014,239.50	21,132	\$ 568.54		(5369,027.55)	\$14,115,067.77	\$ 667.96
Mar-21		\$14,810,118.63	1.0000	\$ 14,810,118.63	21,029	\$ 704.26		(5442,806.28)	\$17,348,419.40	\$ 824.96
Apr-21		\$16,383,202.46	1.0000	\$ 16,383,202.46	21,257	\$ 770.72		(5428,595.58)	\$18,715,710.18	\$ 880.45
May-21		\$14,174,846.24	1.0000	\$ 14,174,846.24	21,524	\$ 658.55		(5413,074.50)	\$16,380,540.77	\$ 751.73
Jun-21		\$15,911,041.29	1.0000	\$ 15,911,041.29	21,741	\$ 731.85		(5462,707.24)	\$18,000,723.99	\$ 827.96
Jul-21		\$16,236,132.02	0.9999	\$ 16,237,321.92	21,932	\$ 740.36		(5440,404.16)	\$18,163,415.85	\$ 828.18
Aug-21		\$16,738,461.08	0.9999	\$ 16,759,798.60	22,164	\$ 756.17		(5449,563.56)	\$18,500,970.91	\$ 834.73
Sep-21		\$18,142,538.83	0.9999	\$ 18,143,679.38	22,348	\$ 811.89		(5472,577.73)	\$19,895,658.83	\$ 890.28
Oct-21		\$17,305,744.15	0.9999	\$ 17,311,417.93	22,258	\$ 777.77		(5438,745.22)	\$18,935,569.96	\$ 850.92
Nov-21		\$19,181,091.89	0.9999	\$ 19,182,949.42	22,018	\$ 871.25		(5495,050.83)	\$20,867,465.32	\$ 947.75
Dec-21		\$16,920,485.64	0.9991	\$ 16,936,268.21	21,735	\$ 779.23		(5514,510.62)	\$18,295,538.24	\$ 841.77
Jan-22	\$16,784,789.49	\$13,341,834.70	0.9992	\$ 13,352,230.50	21,514	\$ 620.83	\$30,474,274.22	(5717,583.94)	\$16,254,455.81	\$ 755.52
Feb-22		\$13,893,616.73	0.9990	\$ 13,907,490.65	21,794	\$ 638.16		(5702,095.29)	\$16,481,103.31	\$ 756.22
Mar-22		\$16,340,866.26	0.9993	\$ 16,352,370.53	21,501	\$ 760.54		(5778,252.50)	\$18,958,434.30	\$ 881.75
Apr-22		\$14,449,423.62	0.9989	\$ 14,465,492.50	21,159	\$ 683.66		(5730,596.91)	\$16,569,364.48	\$ 783.09
May-22		\$14,078,592.03	0.9987	\$ 14,096,595.38	20,984	\$ 671.79		(5776,655.06)	\$15,988,485.36	\$ 761.95
Jun-22		\$14,477,405.46	0.9983	\$ 14,502,488.02	21,448	\$ 678.17		(5939,375.30)	\$15,990,245.53	\$ 745.54
Jul-22		\$14,045,999.42	0.9953	\$ 14,112,472.84	21,201	\$ 665.66		(5882,752.40)	\$15,531,266.70	\$ 732.58
Aug-22		\$17,000,540.74	0.9967	\$ 17,057,439.50	21,028	\$ 811.18		(51,022,638.16)	\$18,471,158.26	\$ 878.41
Sep-22		\$16,124,726.59	0.9903	\$ 16,282,161.15	20,845	\$ 781.13		(5935,494.75)	\$17,581,393.86	\$ 843.43
Oct-22		\$15,773,831.24	0.9884	\$ 15,954,565.22	20,585	\$ 775.27		(5938,658.97)	\$17,145,339.11	\$ 822.92
Nov-22		\$15,259,128.99	0.9810	\$ 15,555,267.30	20,272	\$ 767.35		(5935,684.94)	\$16,306,534.04	\$ 804.41
Dec-22		\$15,490,548.69	0.9422	\$ 16,440,181.97	20,010	\$ 821.60		(5996,443.01)	\$16,976,737.80	\$ 848.41

*Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

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

Carrier Name: Geisinger Quality Options
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2024
 Incurred Dates: 1/1/2022 to 12/31/2022

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

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2022 to 12/31/2022					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	5,407	48,607	\$10,448,347	\$10,448,347
\$30,000	\$34,999	32	314	\$1,055,972	\$1,055,972
\$35,000	\$39,999	34	322	\$1,271,208	\$1,271,208
\$40,000	\$44,999	21	244	\$892,442	\$892,442
\$45,000	\$49,999	18	197	\$864,984	\$864,984
\$50,000	\$54,999	18	175	\$942,005	\$942,005
\$55,000	\$59,999	8	88	\$464,114	\$464,114
\$60,000	\$64,999	15	163	\$937,517	\$937,517
\$65,000	\$69,999	12	133	\$806,256	\$806,256
\$70,000	\$74,999	14	154	\$1,020,832	\$1,020,832
\$75,000	\$79,999	6	69	\$458,868	\$458,868
\$80,000	\$84,999	12	137	\$995,545	\$995,545
\$85,000	\$89,999	11	114	\$965,335	\$965,335
\$90,000	\$94,999	6	70	\$556,555	\$556,555
\$95,000	\$99,999	6	65	\$585,689	\$585,689
\$100,000	\$109,999	8	81	\$835,011	\$835,011
\$110,000	\$119,999	9	107	\$1,031,916	\$1,031,916
\$120,000	\$129,999	5	60	\$626,995	\$626,995
\$130,000	\$139,999	5	50	\$677,991	\$677,991
\$140,000	\$149,999	3	31	\$434,407	\$434,407
\$150,000	\$159,999	4	39	\$613,374	\$613,374
\$160,000	\$169,999	5	60	\$820,045	\$820,045
\$170,000	\$179,999	3	32	\$533,081	\$533,081
\$180,000	\$189,999	3	35	\$558,838	\$558,838
\$190,000	\$199,999	2	21	\$383,141	\$383,141
\$200,000	\$209,999	3	32	\$609,170	\$609,170
\$210,000	\$219,999	1	12	\$215,914	\$215,914
\$220,000	\$229,999	0	0	\$0	\$0
\$230,000	\$239,999	2	21	\$467,513	\$467,513
\$240,000	\$249,999	3	26	\$741,330	\$741,330
\$250,000	\$259,999	0	0	\$0	\$0
\$260,000	\$269,999	1	7	\$260,587	\$260,587
\$270,000	\$279,999	3	35	\$824,809	\$824,809
\$280,000	\$289,999	2	15	\$569,540	\$569,540
\$290,000	\$299,999	1	7	\$291,376	\$291,376
\$300,000	\$324,999	2	24	\$627,408	\$627,408
\$325,000	\$349,999	1	8	\$328,830	\$328,830
\$350,000	\$374,999	2	24	\$712,407	\$712,407
\$375,000	\$399,999	1	12	\$397,285	\$397,285
\$400,000	\$424,999	0	0	\$0	\$0
\$425,000	\$449,999	2	24	\$880,984	\$880,984
\$450,000	\$474,999	0	0	\$0	\$0
\$475,000	\$499,999	0	0	\$0	\$0
\$500,000	\$599,999	1	10	\$596,486	\$596,486
\$600,000	\$699,999	2	24	\$1,278,588	\$1,278,588
\$700,000	\$799,999	1	12	\$785,993	\$785,993
\$800,000	\$899,999	2	24	\$1,634,129	\$1,634,129
\$900,000	\$999,999	0	0	\$0	\$0
\$1,000,000+		0	0	\$0	\$0
Total		5,697	51,685	\$40,002,819	\$40,002,819

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

Carrier Name:	Geisinger Quality Options	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	0%
Rate Effective Date:	1/1/2024	Proj. Incurred Claim Impact:	0.0%
		Proj. Morbidity Impact:	0.0%

Reinsurance Program Impact Continuance Table Development - Plan Year 2024					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999	25,953	236,775	\$63,346,814	\$63,346,814
\$30,000	\$34,999	162	1,739	\$5,253,424	\$5,253,424
\$35,000	\$39,999	147	1,591	\$5,510,861	\$5,510,861
\$40,000	\$44,999	103	1,022	\$4,341,838	\$4,341,838
\$45,000	\$49,999	106	1,162	\$5,004,460	\$5,004,460
\$50,000	\$54,999	67	736	\$3,504,225	\$3,504,225
\$55,000	\$59,999	74	812	\$4,248,515	\$4,248,515
\$60,000	\$64,999	70	782	\$4,350,387	\$4,350,387
\$65,000	\$69,999	61	661	\$4,123,995	\$4,123,995
\$70,000	\$74,999	54	596	\$3,898,663	\$3,898,663
\$75,000	\$79,999	48	532	\$3,700,456	\$3,700,456
\$80,000	\$84,999	44	495	\$3,639,710	\$3,639,710
\$85,000	\$89,999	41	452	\$3,583,911	\$3,583,911
\$90,000	\$94,999	37	415	\$3,408,777	\$3,408,777
\$95,000	\$99,999	30	328	\$2,934,530	\$2,934,530
\$100,000	\$109,999	52	573	\$5,444,570	\$5,444,570
\$110,000	\$119,999	38	393	\$4,348,159	\$4,348,159
\$120,000	\$129,999	31	340	\$3,886,539	\$3,886,539
\$130,000	\$139,999	33	360	\$4,441,512	\$4,441,512
\$140,000	\$149,999	21	242	\$3,033,487	\$3,033,487
\$150,000	\$159,999	18	187	\$2,792,384	\$2,792,384
\$160,000	\$169,999	12	131	\$1,959,485	\$1,959,485
\$170,000	\$179,999	11	123	\$1,912,094	\$1,912,094
\$180,000	\$189,999	17	181	\$3,147,919	\$3,147,919
\$190,000	\$199,999	11	126	\$2,130,702	\$2,130,702
\$200,000	\$209,999	15	166	\$3,050,045	\$3,050,045
\$210,000	\$219,999	15	155	\$3,218,176	\$3,218,176
\$220,000	\$229,999	9	106	\$2,041,364	\$2,041,364
\$230,000	\$239,999	7	79	\$1,638,280	\$1,638,280
\$240,000	\$249,999	6	72	\$1,464,589	\$1,464,589
\$250,000	\$259,999	5	45	\$1,260,920	\$1,260,920
\$260,000	\$269,999	6	72	\$1,592,759	\$1,592,759
\$270,000	\$279,999	5	53	\$1,363,773	\$1,363,773
\$280,000	\$289,999	7	73	\$1,978,673	\$1,978,673
\$290,000	\$299,999	2	19	\$592,109	\$592,109
\$300,000	\$324,999	11	119	\$3,440,342	\$3,440,342
\$325,000	\$349,999	4	39	\$1,327,217	\$1,327,217
\$350,000	\$374,999	8	93	\$2,913,640	\$2,913,640
\$375,000	\$399,999	2	9	\$768,941	\$768,941
\$400,000	\$424,999	7	69	\$2,856,254	\$2,856,254
\$425,000	\$449,999	1	12	\$438,313	\$438,313
\$450,000	\$474,999	5	60	\$2,300,251	\$2,300,251
\$475,000	\$499,999	4	46	\$1,964,621	\$1,964,621
\$500,000	\$599,999	5	54	\$2,720,791	\$2,720,791
\$600,000	\$699,999	6	62	\$3,970,244	\$3,970,244
\$700,000	\$799,999	7	84	\$5,112,751	\$5,112,751
\$800,000	\$899,999	2	24	\$1,703,011	\$1,703,011
\$900,000	\$999,999	4	48	\$3,780,566	\$3,780,566
\$1,000,000+		2	24	\$2,399,336	\$2,399,336
Total		27,386	252,340	\$207,844,384	\$207,844,384

PA Rate Template Part II
Rate Development and Change

Carrier Name: Geisinger Quality Options
 Product(s): PPD
 Market Segment: Individual
 Rate Effective Date: 1/1/2024

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 869.62	\$ 801.56
Two year trend projection factor	1.143	1.141
Unadjusted Projected Allowed EHB Claims PMPM	\$ 994.21	\$ 914.94
Single Risk Pool Adjustment Factors		
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000
Change in Morbidity - All Other	1.000	0.980
Total Non-Morbidity Changes	1.000	0.997
Change in Demographics	1.000	0.995
Change in Network	1.000	1.000
Change in Benefits	1.000	1.000
Change in Other	1.000	1.002
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 994.21	\$ 893.94
Credibility Factors	0%	100%
Blended Projected EHB Claims PMPM	\$	\$ 893.94
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EHB Claims PMPM	\$ 893.94	Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.850	
Projected Incurred EHB Claims PMPM	\$ 760.24	
Market-wide Adjustments		
Projected Incurred Risk Adjustment PMPM	\$ 236.89	
Projected Incurred Exchange User Fees PMPM	\$ 222.03	
Projected Incurred Reinsurance Recoveries PMPM	\$ 50.00	
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 745.33	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 876.41	<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 50.00	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 745.33	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 876.41	

<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 801.56	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 166,784,789.49	
Blended Loss Ratio	89.57%	

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

# of Member Months Reviewing in Quarter	Effective Date				Total Single Risk Pool
	1/1/2024	4/1/2024	7/1/2024	10/1/2024	
Adjusted Projected Allowed EHB Claims PMPM	\$ 893.94	\$ 893.94	\$ 893.94	\$ 893.94	\$ 893.94
Months of Trend	-	3	6	9	-
Annual Trend	6.84%	6.84%	6.84%	6.84%	6.84%
Single Risk Pool Projected Allowed Claims	\$ 893.94	\$ 908.85	\$ 924.01	\$ 939.42	-
Quarterly Trend Factor	1.000	1.011	1.024	1.031	0.000

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	7.81%	\$66.31
General and Claims	6.28%	\$52.40
Agent/Broker Fees and Commissions	0.20%	\$1.07
Quality Improvement Initiatives	1.38%	\$11.24
Taxes and Fees	0.78%	\$6.48
Risk Adjustment User Fee	0.03%	\$0.23
PCORI Fee	0.03%	\$0.28
PA Premium & Other Taxes (if applicable)	0.19%	\$1.55
Federal Income Tax	0.53%	\$4.44
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$16.68
Total Retention	10.61%	\$88.47
Projected Required Revenue PMPM		\$ 833.80

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2023	2024
Average Age Factor	1.010	1.010
Average Geographic Factor	1.014	1.000
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.072	1.121
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$864.59	\$ 876.41
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 402.37	\$ 400.70

Table 8. Components of Rate Change

Rate Components	2023	2024	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 381.51	\$ 430.62	\$ 49.10	12.9%
B. Base period allowed claims before normalization	\$ 582.15	\$ 801.56	\$ 209.59	-5.4%
C. Normalization factor component of change	\$ (435.05)	\$ (435.08)	\$ (0.03)	0.0%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 387.10	\$ 366.48	\$ 20.62	-5.4%
D2. URRT Trend	\$ 72.34	\$ 52.84	\$ 19.40	-5.3%
D3. URRT Morbidity	\$ (21.13)	\$ (8.37)	\$ 12.76	3.3%
D4. URRT Other	\$ 2.19	\$ (1.29)	\$ 3.43	-0.9%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (16.64)	\$ (18.85)	\$ 6.80	1.8%
D6. Normalized Exchange User Fee on an allowed basis	\$ 12.31	\$ 11.83	\$ (0.48)	-0.1%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (23.69)	\$ -	\$ 23.69	6.2%
D8. Subtotal - Sum(D1-D7)	\$ 400.70	\$ 400.70	\$ (1.67)	-0.4%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (90.43)	\$ (59.63)	\$ 30.80	8.1%
E3. Benefit Richness	\$ 22.52	\$ 41.42	\$ 18.90	5.0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (67.91)	\$ (18.21)	\$ 49.70	13.0%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 34.02	\$ 33.73	\$ (0.29)	-0.1%
F2. Taxes and Fees	\$ 3.12	\$ 3.35	\$ 0.23	0.1%
F3. Profit and/or Contingency	\$ 7.63	\$ 8.63	\$ 0.98	0.3%
F4. Subtotal - Sum(F1-F3)	\$ 44.77	\$ 45.69	\$ 0.92	0.2%
G. Change in Miscellaneous Items				
	\$ 50.00	\$ 50.00	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 379.23	\$ 428.18	\$ 48.95	12.8%

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

	2023	2024
Paid-to-Allowed	0.77%	0.85%
URRT Trend (Total Applied Trend Factor)	1.181	1.143
URRT Morbidity	0.954	0.980
URRT "Other"	1.069	0.997
Risk Adjustment	(\$43.87)	\$ (36.92)
Exchange User Fee	\$20.27	\$ 22.02
Reinsurance Recoveries	\$39.01	\$ -
Capitation	\$0.04	\$0.04
Network	1.000	1.000
Pricing AV	0.77%	0.85%
Benefit Richness	0.072	0.121
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	8.92%	7.83%
Taxes and Fees	0.82%	0.78%
Profit and/or Contingency	1.00%	2.00%

<- For 2023 in cell B81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment

PA Rate Template Part III
 Table 10. Plan Rates

Carrier Name: Geisinger Quality Options
 Product(s): PPO
 Market Segment: Individual
 Rate Effective Date: 1/1/2024
 Base Period Start Date: 1/1/2022
 Date of Most Recent Membership: 2/1/2023
 Market Adjusted Index Rate: 5 876.41

Calibration	
Age Calibration Factor	1.928
Geographic Calibration Factor	1.005
Tobacco Calibration Factor	1.008
Aggregate Calibration Factor	1.951

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2023 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2024	1/1/2024 HIOS Plan ID (If 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1)	Exchange On/Off or Off	45 CFR Part 156.8 (d) (2) Allowable Factors												
										Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency			
Totals - Current Membership							0.709				0.851	1.000	1.000	1.000	1.000	1.010	\$	751.04	7.8%	0.8%	2.0%	
Totals - Projected Membership							0.706				0.850	1.000	1.000	1.000	1.000	1.012	\$	750.19	7.8%	0.8%	2.0%	
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	75729PA0012630	PPO	Geisinger Marketplace All-Access PPO 30/50/5500	E	75729PA0012630	Silver	0.705	Approach (1)	Off	0.834	0.983	1.000	1.000	1.000	1.000	1.000		\$718.25	7.8%	0.8%	2.0%	
Plan 2	75729PA0012631	PPO	Geisinger Marketplace All-Access PPO 30/50/5500	E	75729PA0012631	Silver	0.705	Approach (1)	Off	0.834	0.983	1.000	1.000	1.000	1.000	1.000		\$718.25	7.8%	0.8%	2.0%	
Plan 3	75729PA0012635	PPO	Geisinger Marketplace All-Access PPO 30/50/5500	E	75729PA0012635	Silver	0.705	Approach (1)	Off	0.834	0.983	1.000	1.000	1.000	1.000	1.000		\$718.25	7.8%	0.8%	2.0%	
Plan 4	75729PA0012640	PPO	Geisinger Marketplace All-Access PPO 30/50/5500	E	75729PA0012640	Silver	0.705	Approach (1)	Off	0.834	0.983	1.000	1.000	1.000	1.000	1.000		\$718.25	7.8%	0.8%	2.0%	
Plan 5	75729PA0012647	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	E	75729PA0012647	Gold	0.8152	Approach (1)	On/Off	0.959	1.071	1.000	1.000	1.000	1.000	1.000		\$900.22	7.8%	0.8%	2.0%	
Plan 6	75729PA0012651	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	E	75729PA0012651	Gold	0.8152	Approach (1)	On/Off	0.959	1.071	1.000	1.000	1.000	1.000	1.000		\$900.22	7.8%	0.8%	2.0%	
Plan 7	75729PA0012655	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	E	75729PA0012655	Gold	0.8152	Approach (1)	On/Off	0.959	1.071	1.000	1.000	1.000	1.000	1.000		\$900.22	7.8%	0.8%	2.0%	
Plan 8	75729PA0012657	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	E	75729PA0012657	Gold	0.8152	Approach (1)	On/Off	0.959	1.071	1.000	1.000	1.000	1.000	1.000		\$900.22	7.8%	0.8%	2.0%	
Plan 9	75729PA0012664	PPO	Geisinger Marketplace All-Access PPO 30/60/7000	M	75729PA0012664	Silver	0.7009	Approach (1)	On/Off	0.831	1.119	1.000	1.000	1.000	1.000	1.220		\$993.95	7.8%	0.8%	2.0%	
Plan 10	75729PA0012668	PPO	Geisinger Marketplace All-Access PPO 30/60/7000	M	75729PA0012668	Silver	0.7009	Approach (1)	On/Off	0.831	1.119	1.000	1.000	1.000	1.220	1.000		\$993.95	7.8%	0.8%	2.0%	
Plan 11	75729PA0012672	PPO	Geisinger Marketplace All-Access PPO 30/60/7000	M	75729PA0012672	Silver	0.7009	Approach (1)	On/Off	0.831	1.119	1.000	1.000	1.000	1.220	1.000		\$993.95	7.8%	0.8%	2.0%	
Plan 12	75729PA0012674	PPO	Geisinger Marketplace All-Access PPO 30/60/7000	M	75729PA0012674	Silver	0.7009	Approach (1)	On/Off	0.831	1.119	1.000	1.000	1.000	1.220	1.000		\$993.95	7.8%	0.8%	2.0%	
Plan 13	75729PA0012681	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PA0012681	Expanded Bronze	0.6495	Approach (1)	On/Off	0.773	0.950	1.000	1.000	1.000	1.000	1.000		\$643.34	7.8%	0.8%	2.0%	
Plan 14	75729PA0012685	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PA0012685	Expanded Bronze	0.6495	Approach (1)	On/Off	0.773	0.950	1.000	1.000	1.000	1.000	1.000		\$643.34	7.8%	0.8%	2.0%	
Plan 15	75729PA0012689	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PA0012689	Expanded Bronze	0.6495	Approach (1)	On/Off	0.773	0.950	1.000	1.000	1.000	1.000	1.000		\$643.34	7.8%	0.8%	2.0%	
Plan 16	75729PA0012691	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PA0012691	Expanded Bronze	0.6495	Approach (1)	On/Off	0.773	0.950	1.000	1.000	1.000	1.000	1.000		\$643.34	7.8%	0.8%	2.0%	
Plan 17	75729PA0012702	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	M	75729PA0012702	Expanded Bronze	0.6494	Approach (1)	On/Off	0.795	0.961	1.000	1.000	1.000	1.000	1.000		\$669.42	7.8%	0.8%	2.0%	
Plan 18	75729PA0012706	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	M	75729PA0012706	Expanded Bronze	0.6494	Approach (1)	On/Off	0.795	0.961	1.000	1.000	1.000	1.000	1.000		\$669.42	7.8%	0.8%	2.0%	
Plan 19	75729PA0012710	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	M	75729PA0012710	Expanded Bronze	0.6494	Approach (1)	On/Off	0.795	0.961	1.000	1.000	1.000	1.000	1.000		\$669.42	7.8%	0.8%	2.0%	
Plan 20	75729PA0012712	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850- HSA Eligible	M	75729PA0012712	Expanded Bronze	0.6494	Approach (1)	On/Off	0.795	0.961	1.000	1.000	1.000	1.000	1.000		\$669.42	7.8%	0.8%	2.0%	

Total Covered Lives @ 02-01-2023
3,771

Total Covered Lives Mapped into 2024 Plans @ 02-01-2023
Total Projected Lives

3,771	3,973
-	-
107	107
2	2
8	8
1	1
61	61
119	119
1,025	1,025
48	48
10	13
18	23
130	169
7	9
57	61
301	322
1,053	1,126
150	160
22	23
110	118
496	530
46	49

2023 Calibrated Plan Adjusted Index Rate PMPM
2024 Calibrated Plan Adjusted Index Rate PMPM

\$ 381.51	\$ 430.62
N/A	N/A
\$393.87	\$ 411.82
\$393.87	\$ 411.82
\$393.87	\$ 411.82
\$393.87	\$ 411.82
\$443.71	\$ 516.15
\$443.71	\$ 516.15
\$443.71	\$ 516.15
\$508.88	\$ 569.89
\$508.88	\$ 569.89
\$508.88	\$ 569.89
\$532.88	\$ 368.87
\$532.88	\$ 368.87
\$532.88	\$ 368.87
\$532.88	\$ 368.87
\$345.18	\$ 383.82
\$345.18	\$ 383.82
\$345.18	\$ 383.82

Proposed Rate Change Compared to Prior 12 months

12.9%
N/A
4.6%
4.6%
4.6%
4.6%
16.3%
16.3%
16.3%
12.0%
12.0%
12.0%
10.8%
10.8%
10.8%
10.8%
11.2%
11.2%
11.2%

% of Total Covered Lives

N/A
1.2%
0.1%
0.2%
0.0%
1.6%
3.2%
27.2%
1.3%
0.3%
12.0%
3.4%
0.2%
1.5%
8.0%
27.9%
4.0%
0.6%
2.9%
13.2%
1.2%

02-01-2023 Number of Covered Lives by Rating Area

1	2	3	4	5	6	7	8	9	Total	2024 Continued/Discontinued Plans Indicator	De Minimis Check
-	27	2,145	-	121	899	362	-	217	3,771		
-	-	-	-	-	-	-	-	-	-	0	
-	-	87	-	-	20	-	-	-	107	1	yes
-	-	-	-	2	-	-	-	-	2	1	yes
-	-	-	-	-	-	3	-	5	8	1	yes
-	-	-	-	-	1	-	-	-	1	1	yes
-	14	1	-	43	3	-	-	-	61	1	yes
-	-	-	-	-	-	91	-	28	119	1	yes
-	-	795	-	3	221	-	-	6	1,025	1	yes
-	-	-	-	-	48	-	-	-	48	1	yes
-	2	-	-	8	-	-	-	-	10	1	yes
-	-	-	-	-	-	11	-	7	18	1	yes
-	-	99	-	-	30	-	-	1	130	1	yes
-	-	-	-	-	7	-	-	-	7	1	yes
-	9	-	-	46	2	-	-	-	57	1	yes
-	-	-	-	-	-	190	-	111	301	1	yes
-	-	824	-	-	220	-	-	9	1,053	1	yes
-	-	-	-	-	150	-	-	-	150	1	yes
-	2	-	-	19	1	-	-	-	22	1	yes
-	-	-	-	-	67	-	-	43	110	1	yes
-	-	339	-	-	150	-	-	7	496	1	yes
-	-	-	-	-	46	-	-	-	46	1	yes

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	6.186200%
Revised Requested Average Rate Change:	12.96%
Minimum Requested Rate Change:	4.50%
Maximum Requested Rate Change:	16.25%
Missed Members:	3,771
Available Rating Areas:	Rating Areas 2, 3, 5, 6, 7, and 9

Carrier Name: **Colinger Quality Options**
 Product(s): **PPD**
 Market Segment: **Individual**
 Rate Effective Date: **1/1/2024**

Rating Area	Active Rating Areas	Count of Remaining Active Rating Areas	Test
1	-	0	0
2	2	0	0, 2
3	3	0	0, 3
4	5	0	4, 5
5	6	0	5, 6
6	6	0	5, 6
7	7	0	2, 7
8	-	1	8
9	9	0	1, 9 and 9

Key Information

Jan 2023 - Dec 2023 Historical Experience	
Premium	\$26,300,713.70
Claims	\$26,075,451.90
Administrative Expenses	\$26,037,107.20
Taxes & Fees	\$26,048,111.10
Company Made After Taxes	\$ (1,994,187.50)

How It Plans to Spend Your Premium
 This is how the company plans to spend the premium it collects in 2024:
 Claims: 97%
 Administrative Expenses: 1%
 Taxes & Fees: 1%
 Profit: 1%

The company expects its annual medical costs to increase **6.5%**

Explanation of requested rate change: **Colinger Quality Options has proposed an 12.96%** of base rate increase of 12.9% for individual PPD members renewing in the Marketplace effective January 1, 2024 through December 1, 2024. The actual range of proposed rate changes vary from 4.6% to 16.3%. The key drivers of this increase are changes in the normalized risk pool experience, trend, reinsurance, pricing AHA, and benefit richness. The total projected 2024 administrative costs are slightly lower than those used for the current 2023 rates. As required by federal regulations and using the Federally prescribed MSA reworkings, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2024 to maintain the desired medical level.

**Geisinger Quality Options
Individual Filing for 2024
Calibration of Age Factors**

	(2)	(1) X (2)	(1) X (2) (2)
	Proj Members	Factor X Members	Calibration Factor:
Total members with premium:	3,966	7,639.66	1.926
Members in 0-20 age with no premium:	7		
Total:	3,973		

Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members
0	14	0.765	210	160.65
15	16	0.833	16	13.33
16	17	0.859	17	14.60
17	18	0.885	11	9.74
18	19	0.913	19	17.35
19	20	0.941	31	29.17
20	21	0.970	31	30.07
21	22	1.000	27	27.00
22	23	1.000	45	45.00
23	24	1.000	24	24.00
24	25	1.000	27	27.00
25	26	1.004	31	31.12
26	27	1.024	53	54.27
27	28	1.048	46	48.21
28	29	1.087	45	48.92
29	30	1.119	48	53.71
30	31	1.135	39	44.27
31	32	1.159	46	53.31
32	33	1.183	59	69.80
33	34	1.198	56	67.09
34	35	1.214	61	74.05
35	36	1.222	55	67.21
36	37	1.230	58	71.34
37	38	1.238	50	61.90
38	39	1.246	52	64.79
39	40	1.262	47	59.31
40	41	1.278	76	97.13
41	42	1.302	66	85.93
42	43	1.325	59	78.18
43	44	1.357	68	92.28
44	45	1.397	84	117.35
45	46	1.444	55	79.42
46	47	1.500	72	108.00
47	48	1.563	65	101.60
48	49	1.635	59	96.47
49	50	1.706	51	87.01
50	51	1.786	76	135.74
51	52	1.865	65	121.23
52	53	1.952	98	191.30
53	54	2.040	97	197.88
54	55	2.135	111	236.99
55	56	2.230	95	211.85
56	57	2.333	106	247.30
57	58	2.437	117	285.13
58	59	2.548	110	280.28
59	60	2.603	137	356.61
60	61	2.714	177	480.38
61	62	2.810	166	466.46
62	63	2.873	203	583.22
63	64	2.952	255	752.76
64	200	3.000	294	882.00
Min	Max	(1) HHS defined age curve	(2) Members	(1) X (2) Factor X Members

Geisinger Quality Options
 Individual Filing for 2024
 Average Age Factor in Manual Rate

	(2) Proj Members	(1) X (2) Factor X Proj Members	(3) 2022 Member Months	(1) X (3) Factor X 2022 Member Months
Total members:	20,840	40,123.43	252,340	488,174.59

Factor X Member Months	
Member Months	
Experience Period Enrollment Factor:	1.935
Projected Enrollment Factor:	1.925
Table 5 Factor:	0.995

Min	Max	(1) HHS defined age curve	(2) Proj Members	(1) X (2) Factor X Proj Members	(3) 2022 Member Months	(1) X (3) Factor X 2022 Member Months
0	14	0.765	932	712.98	11,402	8,722.44
15	16	0.833	84	69.97	1,083	902.30
16	17	0.859	88	75.59	1,159	995.58
17	18	0.885	86	76.11	948	839.24
18	19	0.913	92	84.00	1,235	1,127.56
19	20	0.941	143	134.56	1,299	1,222.36
20	21	0.970	140	135.80	1,697	1,646.25
21	22	1.000	149	149.00	2,021	2,021.38
22	23	1.000	183	183.00	2,196	2,196.08
23	24	1.000	164	164.00	1,966	1,966.35
24	25	1.000	154	154.00	2,040	2,040.00
25	26	1.004	179	179.72	2,138	2,147.00
26	27	1.024	269	275.46	2,883	2,952.64
27	28	1.048	250	262.00	3,227	3,381.45
28	29	1.087	259	281.53	3,219	3,498.85
29	30	1.119	278	311.08	3,502	3,918.22
30	31	1.135	271	307.59	3,398	3,856.66
31	32	1.159	293	339.59	3,562	4,127.98
32	33	1.183	306	362.00	3,821	4,520.72
33	34	1.198	306	366.59	3,613	4,328.21
34	35	1.214	289	350.85	3,355	4,072.67
35	36	1.222	287	350.71	3,324	4,062.07
36	37	1.230	332	408.36	3,619	4,451.57
37	38	1.238	309	382.54	3,570	4,420.22
38	39	1.246	295	367.57	3,196	3,981.99
39	40	1.262	285	359.67	3,881	4,897.70
40	41	1.278	343	438.35	3,733	4,770.98
41	42	1.302	320	416.64	3,555	4,628.40
42	43	1.325	296	392.20	3,933	5,211.64
43	44	1.357	362	491.23	3,922	5,322.07
44	45	1.397	359	501.52	4,266	5,960.05
45	46	1.444	345	498.18	4,072	5,879.53
46	47	1.500	353	529.50	3,823	5,735.09
47	48	1.563	329	514.23	4,249	6,641.19
48	49	1.635	329	537.92	3,921	6,410.79
49	50	1.706	380	648.28	4,252	7,253.91
50	51	1.786	369	659.03	5,211	9,307.49
51	52	1.865	465	867.23	5,761	10,743.95
52	53	1.952	520	1,015.04	5,711	11,148.81
53	54	2.040	469	956.76	5,895	12,026.27
54	55	2.135	484	1,033.34	5,596	11,946.56
55	56	2.230	524	1,168.52	6,582	14,677.86
56	57	2.333	556	1,297.15	6,895	16,085.83
57	58	2.437	618	1,506.07	7,630	18,593.53
58	59	2.548	674	1,717.35	8,192	20,872.20
59	60	2.603	736	1,915.81	9,315	24,246.61
60	61	2.714	790	2,144.06	9,212	25,002.59
61	62	2.810	857	2,408.17	10,851	30,490.75
62	63	2.873	1,061	3,048.25	12,382	35,572.91
63	64	2.952	1,243	3,669.34	15,148	44,716.19
64	200	3.000	1,635	4,905.00	20,877	62,631.96
Min	Max	(1) HHS defined age curve	(2) Proj Members	(1) X (2) Factor X Proj Members	(3) 2022 Member Months	(1) X (3) Factor X 2022 Member Months

**Geisinger Quality Options
Individual Filing for 2024
Calibration of Area Factors**

	(1)	(2)	(1) X (2)	<u>(1) X (2)</u> (2)
Region	Area Factors	Proj Members	Factor X Members	Calibration Factor:
2	1.000	28	28.00	
3	0.950	2,260	2,147.00	
5	0.950	128	121.60	
6	1.000	947	947.00	
7	1.250	381	476.25	
9	1.200	229	274.80	
		3,973	3,994.65	1.005

**Geisinger Quality Options
Individual Filing for 2024
Calibration of Tobacco Factor**

	(1)	(2)	(1) X (2)	(1) X (2) (2)
	Tobacco Factors	Proj Members	Factor X Members	Calibration Factor:
Non-Tobacco Users:	1.000	3,655	3,655.00	
Tobacco Users:	1.100	318	349.80	
Total:		3,973	4,004.80	1.008

**Geisinger Quality Options
Individual Filing for 2024
Trend Exhibit**

12 month rolling Allowed Claims PMPM for Individual.

Period	Member Months	Allowed PMPM*	Annual Change	Weight
Jan 2019 - Dec 2019	439,161	\$659.36		
Jan 2020 - Dec 2020	255,996	\$728.72	10.5%	33%
Jan 2021 - Dec 2021	259,683	\$785.34	7.8%	33%
Jan 2022 - Dec 2022	252,340	\$801.52	2.1%	33%

*Includes COVID adjustment for 2020 and 2021 experience

Percentage Annual Trend

6.8%

**Geisinger Quality Options
Individual Filing for 2024
Trend Components**

Cost Components

Service Category	2020 Annual Change	2021 Annual Change	2022 Annual Change	Average
Inpatient Hospital	10.6%	0.6%	0.9%	4.0%
Outpatient Hospital	4.3%	-3.1%	17.7%	6.3%
Professional	13.3%	1.0%	-10.3%	1.4%
Prescription Drugs	13.3%	0.3%	0.8%	4.8%
Other Medical	0.9%	-8.7%	8.0%	0.1%

Utilization Components

Service Category	2020 Annual Change	2021 Annual Change	2022 Annual Change	Average
Inpatient Hospital	-7.2%	12.6%	-8.4%	-1.0%
Outpatient Hospital	2.1%	12.8%	-6.7%	2.8%
Professional	-8.8%	12.3%	-0.4%	1.0%
Prescription Drugs	13.7%	-9.4%	9.4%	4.6%
Other Medical	13.6%	3.1%	-9.4%	2.4%

**Geisinger Quality Options
Individual Filing for 2024
Projected Reinsurance Calculation**

	PMPM
Reinsurance Premium July 2022 - June 2023	\$2.21
Assumed Reinsurance Premium July 2023 - June 2024	\$2.65
Assumed Reinsurance Premium July 2024 - June 2025	\$3.18
Estimated Reinsurance Premium Jan 2024 - Dec 2024	\$2.92
Estimated Reinsurance Recoveries	\$0.71
Net Reinsurance	\$2.20
Other Factor - Other	1.002
Total Adjusted Projected Allowed EHB Claims PMPM	\$893.94

**Geisinger Quality Options
Individual Filing for 2024
Administrative Expense Exhibit**

	2019	2020	2021	2022
Actual PMPM:	\$38.17	\$70.80	\$60.19	\$66.74
Projected PMPM:	\$38.51	\$38.75	\$50.81	\$62.38

**Geisinger Quality Options
Individual Filing for 2024
Projected Tax Estimates**

Federal Income Tax

Projected Margin: 2%

Projected Federal Income Tax Rate: 21%

Estimated Federal Income Tax:	0.53%
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PA Premium & Other Taxes (if applicable)

Projected Margin: 2%

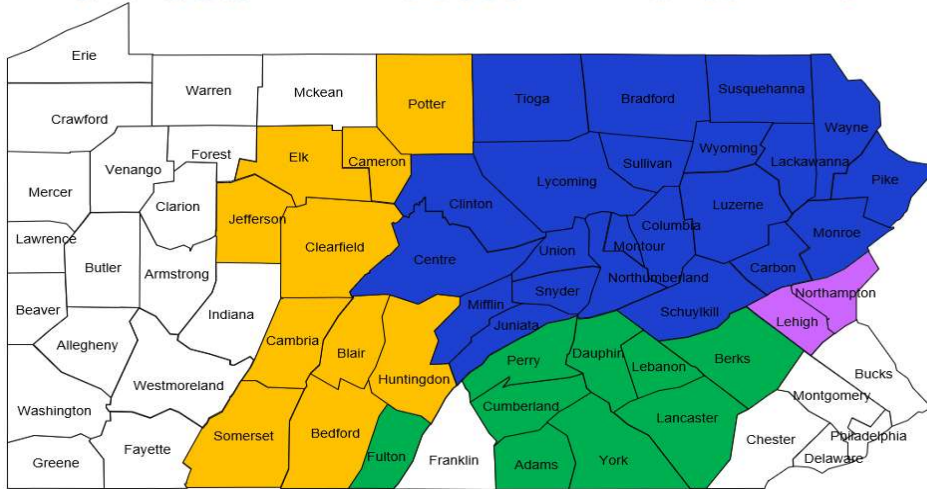
Projected State Income Tax Rate: 8.49%

Estimated State Income Tax:	0.19%
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**Geisinger Quality Options
Individual Filing for 2024
Induced Utilization Exhibit**

Plan ID	Metal Level	Projected Membership	Pricing AV * CSR Factor	Induced Demand
(1)	(2)	(3)	(4)	(5)
75729PA0012630	Silver	107	0.8340	1.10156
75729PA0012631	Silver	2	0.8340	1.10156
75729PA0012635	Silver	8	0.8340	1.10156
75729PA0012640	Silver	1	0.8340	1.10156
75729PA0012647	Gold	61	0.9590	1.20068
75729PA0012651	Gold	119	0.9590	1.20068
75729PA0012655	Gold	1,025	0.9590	1.20068
75729PA0012657	Gold	48	0.9590	1.20068
75729PA0012664	Silver	13	1.0138	1.25401
75729PA0012668	Silver	23	1.0138	1.25401
75729PA0012672	Silver	169	1.0138	1.25401
75729PA0012674	Silver	9	1.0138	1.25401
75729PA0012681	Expanded Bronze	61	0.7730	1.06453
75729PA0012685	Expanded Bronze	322	0.7730	1.06453
75729PA0012689	Expanded Bronze	1,125	0.7730	1.06453
75729PA0012691	Expanded Bronze	160	0.7730	1.06453
75729PA0012702	Expanded Bronze	23	0.7950	1.07703
75729PA0012706	Expanded Bronze	118	0.7950	1.07703
75729PA0012710	Expanded Bronze	530	0.7950	1.07703
75729PA0012712	Expanded Bronze	49	0.7950	1.07703
Total		3,973	0.8504	1.1210

2024 Marketplace Service Areas Individual All-Access HMO & PPO



- PAS001
- PAS002
- PAS003
- PAS004

**Geisinger Quality Options
 Individual Filing for 2024
 Quality Improvement Initiatives Estimates**

**ANNUAL STATEMENT FOR THE YEAR 2022
 SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1**

**Business Subject to MLR
 Comprehensive Health Coverage
 Individual**

	Geisinger Health Plan	Geisinger Quality Options	Combined
Line 1.1 Health premiums earned (From Part 2, Line 1.11)	145,862,941	38,678,013	184,540,954
Line 6.6 TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5)	1,997,224	491,493	2,488,717

Estimated Percentage:	1.35%
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**Geisinger Quality Options
Individual Filing for 2024
Benefit Changes**

2024 HIOS Plan ID	2024 Plan Name	Benefit Changes
75729PA0012664	Geisinger Marketplace All-Access PPO 30/60/5500	Deductible from 7000 to 5500
75729PA0012668	Geisinger Marketplace All-Access PPO 30/60/5500	Deductible from 7000 to 5500
75729PA0012672	Geisinger Marketplace All-Access PPO 30/60/5500	Deductible from 7000 to 5500
75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/5500	Deductible from 7000 to 5500
75729PA0012681	Geisinger Marketplace All-Access PPO 40/80/8400	MOOP from 8550 to 9100
75729PA0012685	Geisinger Marketplace All-Access PPO 40/80/8400	MOOP from 8550 to 9100
75729PA0012689	Geisinger Marketplace All-Access PPO 40/80/8400	MOOP from 8550 to 9100
75729PA0012691	Geisinger Marketplace All-Access PPO 40/80/8400	MOOP from 8550 to 9100
75729PA0012702	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	MOOP and Deductible from 6850 to 7050
75729PA0012706	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	MOOP and Deductible from 6850 to 7050
75729PA0012710	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	MOOP and Deductible from 6850 to 7050
75729PA0012712	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	MOOP and Deductible from 6850 to 7050

**Geisinger Quality Options
Individual Filing for 2024
COVID Adjustment**

2020 COVID Adjustment

Month	Inpatient Factor	Outpatient Factor	Professional Factor
Mar-20	0.924	0.947	0.943
Apr-20	1.219	1.605	1.304
May-20	0.951	1.184	1.037
Jun-20	0.909	1.005	0.878
Jul-20	0.720	0.918	0.782
Aug-20	0.861	0.884	0.803
Sep-20	0.883	0.782	0.706
Oct-20	0.974	0.854	0.769
Nov-20	0.766	0.884	0.779
Dec-20	0.724	0.925	0.792

2021 COVID Adjustment

Portion of Claims from COVID in 2021: 5.6%

Estimated Portion of Claims from COVID in 2024: 1.0%

COVID Adjustment for 2021:	0.9542
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**Geisinger Quality Options
Individual Filing for 2024
Pricing AV vs Metallic AV**

2024 Plan Name	2024 Pricing AV	2024 Metallic AV	Difference
Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	79.5%	64.9%	14.6%
Geisinger Marketplace All-Access PPO 40/80/8400	77.3%	65.0%	12.4%
Geisinger Marketplace All-Access PPO 30/60/5500	83.1%	70.1%	13.0%
Geisinger Marketplace All-Access PPO 30/50/5500	83.4%	70.5%	12.9%
Geisinger Marketplace All-Access PPO 20/50/3250	95.9%	81.5%	14.4%

**Geisinger Quality Options
Individual Filing for 2024
Pricing AV Examples**

Plan Name:	Geisinger Marketplace All-Access PPO 20/50/3250	Geisinger Marketplace All-Access PPO 30/60/5500	Geisinger Marketplace All-Access PPO 40/80/8400
HIOS ID:	75729PA0012655	75729PA0012672	75729PA0012689
Metallic Level:	Gold	Silver	Bronze
Pricing AV Table 10:	95.9%	83.1%	77.3%

Benefit Component	Cost Sharing Value	Cost Sharing Value	Cost Sharing Value
PCP	0.4%	1.6%	1.6%
SPC	0.5%	1.7%	1.6%
ER	0.6%	0.0%	0.0%
IP (inc MH)	0.0%	0.0%	0.0%
OP Facility	0.0%	0.0%	0.0%
MRI/CAT/PET	0.0%	0.0%	0.0%
OP Surgery	0.0%	0.0%	0.0%
Lab	0.0%	0.0%	0.0%
Infusion	0.0%	0.0%	0.0%
SNF	0.0%	0.0%	0.0%
Select Injectibles	0.1%	0.2%	0.1%
Pharmacy Deductible	0.0%	0.8%	0.0%
Pharmacy Generic Preferred Copay	0.1%	0.3%	0.0%
Pharmacy Generic Non-Preferred Copay	0.9%	2.5%	0.0%
Pharmacy Brand Preferred Copay	0.3%	0.0%	0.0%
Pharmacy Brand Preferred Coinsurance	0.0%	0.0%	0.0%
Pharmacy Brand Non-Preferred Copay	0.0%	0.0%	0.0%
Pharmacy Brand Non-Preferred Coinsurance	0.0%	0.0%	0.0%
Pharmacy Specialty Coinsurance	0.0%	4.7%	0.0%
Pharmacy Specialty Maximum	0.1%	0.0%	0.0%
Coinsurance	2.9%	6.0%	0.0%
Deductible	3.6%	18.2%	21.8%
MOOP	-4.3%	-15.9%	-0.2%
Out-of-Network	-1.1%	-3.0%	-2.2%
Total Estimated Cost Sharing	4.1%	16.9%	22.7%
Pricing AV	95.9%	83.1%	77.3%

**Geisinger Quality Options
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
75729PA0012630	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 2, Rating Area 5	Bradford, Carbon, Clinton, Lackawanna, Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012631	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry
75729PA0012635	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012640	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012647	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry
75729PA0012651	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
75729PA0012655	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012657	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012664	Geisinger Marketplace All-Access PPO 30/60/5500	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry
75729PA0012668	Geisinger Marketplace All-Access PPO 30/60/5500	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
75729PA0012672	Geisinger Marketplace All-Access PPO 30/60/5500	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/5500	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012681	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry
75729PA0012685	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
75729PA0012689	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012691	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2, Rating Area 5	Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012702	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 7, Rating Area 9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Lebanon, Perry
75729PA0012706	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 3, Rating Area 6, Rating Area 9	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Centre, Columbia, Mifflin, Montour, Northumberland, Schuylkill, Snyder, Union, Juniata
75729PA0012710	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012712	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton

RATING AREA 5

1	17	41	5	51	6	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

\$391.23	\$391.23	\$391.23	\$391.23	\$391.23	\$391.23	\$391.23
\$490.35	\$490.35	\$490.35	\$490.35	\$490.35	\$490.35	\$490.35
\$541.40	\$541.40	\$541.40	\$541.40	\$541.40	\$541.40	\$541.40
\$350.43	\$350.43	\$350.43	\$350.43	\$350.43	\$350.43	\$350.43
\$364.63	\$364.63	\$364.63	\$364.63	\$364.63	\$364.63	\$364.63

RATING AREA 6

146	112	122	50	23	130	73	110	58	75
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

\$411.82	\$411.82	\$411.82	\$411.82	\$411.82	\$411.82	\$411.82	\$411.82	\$411.82	\$411.82
		\$411.82			\$411.82				
\$516.16	\$516.16	\$516.16	\$516.16	\$516.16	\$516.16	\$516.16	\$516.16	\$516.16	\$516.16
		\$516.16			\$516.16				
\$569.90	\$569.90	\$569.90	\$569.90	\$569.90	\$569.90	\$569.90	\$569.90	\$569.90	\$569.90
		\$569.90			\$569.90				
\$368.87	\$368.87	\$368.87	\$368.87	\$368.87	\$368.87	\$368.87	\$368.87	\$368.87	\$368.87
		\$368.87			\$368.87				
\$383.82	\$383.82	\$383.82	\$383.82	\$383.82	\$383.82	\$383.82	\$383.82	\$383.82	\$383.82
		\$383.82			\$383.82				

RATING AREA 7

59	38	70	195
Adams	Berks	Lancaster	York

\$514.78	\$514.78	\$514.78	\$514.78
\$645.20	\$645.20	\$645.20	\$645.20
\$712.37	\$712.37	\$712.37	\$712.37
\$461.09	\$461.09	\$461.09	\$461.09
\$479.78	\$479.78	\$479.78	\$479.78

RATING AREA 8

0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

RATING AREA 9

70	48	2	8	23	52	14
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

				\$494.19		
\$494.19	\$494.19		\$494.19		\$494.19	\$494.19
\$619.39	\$619.39		\$619.39		\$619.39	\$619.39
				\$619.39		
\$683.88	\$683.88		\$683.88		\$683.88	\$683.88
				\$683.88		
\$442.65	\$442.65		\$442.65		\$442.65	\$442.65
				\$442.65		
\$460.59	\$460.59		\$460.59		\$460.59	\$460.59
				\$460.59		

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1	Unified Rate Review v6.0																		
2																			
3	Company Legal Name:	Geisinger Quality Options																	
4	HIOS Issuer ID:	75729	State:	PA															
5	Effective Date of Rate Change(s):	1/1/2024	Market:	Individual															
6																			
7																			
8	Market Level Calculations (Same for all Plans)																		
9																			
10																			
11	Section I: Experience Period Data																		
12	Experience Period:	1/1/2022		to	12/31/2022														
13				Total	PMPM														
14	Allowed Claims			\$44,946,440.29			\$869.62												
15	Reinsurance			\$2,802,412.69			\$54.22												
16	Incurred Claims in Experience Period			\$35,075,355.98			\$678.64												
17	Risk Adjustment			\$2,959,196.56			\$57.25												
18	Experience Period Premium			\$32,971,557.22			\$637.93												
19	Experience Period Member Months			51,685															
20																			
21	Section II: Projections																		
22			Year 1 Trend				Year 2 Trend												
23	Benefit Category	Experience Period Index Rate PMPM	Cost	Utilization	Cost	Utilization	Cost	Utilization	Trended EHB Allowed Claims PMPM										
24	Inpatient Hospital	\$158.17	1.040	0.990	1.040	0.990			\$167.67										
25	Outpatient Hospital	\$398.65	1.063	1.028	1.063	1.028			\$476.04										
26	Professional	\$151.28	1.014	1.010	1.014	1.010			\$158.67										
27	Other Medical	\$14.93	1.001	1.024	1.001	1.024			\$15.69										
28	Capitation	\$0.04	1.000	1.000	1.000	1.000			\$0.04										
29	Prescription Drug	\$146.54	1.048	1.046	1.048	1.046			\$176.09										
30	Total	\$869.61							\$994.20										
31																			
32	Morbidity Adjustment					1.000													
33	Demographic Shift					1.000													
34	Plan Design Changes					1.000													
35	Other					1.000													
36	Adjusted Trended EHB Allowed Claims PMPM for	1/1/2024				\$994.20													
37																			
38	Manual EHB Allowed Claims PMPM					\$893.94													
39	Applied Credibility %					0.00%													
40																			
41	Projected Period Totals																		
42	Projected Index Rate for	1/1/2024				\$893.94		\$42,619,483.44											
43	Reinsurance					\$0.00		\$0.00											
44	Risk Adjustment Payment/Charge					\$43.41		\$2,069,615.16											
45	Exchange User Fees					2.95%		\$1,232,582.29											
46	Market Adjusted Index Rate					\$876.38		\$41,782,450.57											
47																			
48	Projected Member Months					47,676													
49																			
50	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.																		
51																			

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.

Product-Plan Data Collection

Product Info, select the Add Product button or Ctrl + Shift + P.
Product Info, select the Add Plan button or Ctrl + Shift + L.
Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):
Product/Plan Level Calculations

Section I: General Product and Plan Information

Table with 14 columns (Plan IDs) and 13 rows (Product Name, Plan Name, Plan ID, etc.) containing general product and plan information.

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level

Table with 14 columns (Plan IDs) and 25 rows (Plan ID, Allowed Claims, Reinsurance, etc.) containing experience period and current plan level data.

Section III: Plan Adjustment Factors

Table with 14 columns (Plan IDs) and 15 rows (Plan ID, Market Adjusted Index Rate, AV and Cost Sharing, etc.) containing plan adjustment factors.

Section IV: Projected Plan Level Information

Table with 14 columns (Plan IDs) and 17 rows (Plan ID, Allowed Claims, Reinsurance, etc.) containing projected plan level information.

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information														
1.1 Product Name	Geisinger Quality Options PPO														
1.2 Product ID	75729PA001														
1.3 Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
1.4 Plan ID (Standard Component ID)	75729PA0012667	75729PA0012668	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682	75729PA0012683	75729PA0012684	75729PA0012685	
1.5 Metal	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	
1.6 AV Metal Value	0.719	0.701	0.719	0.719	0.719	0.701	0.719	0.701	0.719	0.650	0.650	0.650	0.650	0.650	
1.7 Plan Category	Terminated	Renewing	Terminated	Terminated	Terminated	Renewing	Terminated	Renewing	Terminated	Renewing	Terminated	Terminated	Terminated	Renewing	
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	
1.9 Exchange Plan?	No	Yes	No	No	No	Yes	No	Yes	No	Yes	No	No	No	Yes	
1.10 Effective Date of Proposed Rates	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	11.99%	0.00%	0.00%	0.00%	11.99%	0.00%	11.99%	0.00%	11.99%	10.81%	10.81%	0.00%	10.81%	
1.12 Product Rate Increase %	12.87%														
1.13 Submission Level Rate Increase %	12.87%														

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level														
2.1 Plan ID (Standard Component ID)	75729PA0012667	75729PA0012668	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682	75729PA0012683	75729PA0012684	75729PA0012685	
2.2 Allowed Claims	\$61,301	\$199,950	\$505,744	\$433,906	\$90,714	\$916,499	\$553,694	\$328,792	\$28,129	\$143,489	\$8,890	\$89,427	\$249,821	\$1,127,127	
2.3 Reinsurance	\$3,822	\$12,467	\$31,533	\$27,054	\$5,656	\$57,144	\$34,523	\$20,500	\$1,754	\$8,947	\$554	\$5,576	\$15,576	\$70,276	
2.4 Member Cost Sharing	\$10,110	\$12,318	\$37,793	\$37,596	\$7,783	\$107,335	\$66,474	\$4,641	\$1,128	\$40,536	\$5,503	\$25,750	\$44,477	\$183,505	
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2.6 Incurred Claims	\$47,369	\$175,165	\$436,418	\$369,256	\$77,275	\$752,020	\$452,697	\$303,651	\$25,247	\$94,007	\$2,833	\$58,110	\$189,767	\$873,346	
2.7 Risk Adjustment Transfer Amount	\$7,500	\$6,527	\$11,362	\$10,081	\$4,809	\$55,938	\$23,245	\$3,664	\$1,374	\$34,524	\$9,103	\$9,733	\$23,818	\$95,206	
2.8 Premium	\$120,213	\$104,613	\$181,696	\$161,507	\$77,083	\$896,550	\$372,568	\$58,730	\$22,024	\$327,728	\$86,416	\$92,394	\$226,095	\$903,835	
2.9 Experience Period Member Months	131	114	198	176	84	977	406	64	24	603	159	170	416	1,663	
2.10 Current Enrollment	0	18	0	0	0	130	0	7	0	57	0	0	0	301	
2.11 Current Premium PMPM	\$0.00	\$992.88	\$0.00	\$0.00	\$0.00	\$992.88	\$0.00	\$992.88	\$0.00	\$649.49	\$0.00	\$0.00	\$0.00	\$649.49	
2.12 Loss Ratio	37.09%	157.61%	226.60%	215.20%	94.36%	78.95%	114.37%	486.67%	107.90%	25.95%	2.97%	56.89%	75.93%	87.42%	
Per Member Per Month															
2.13 Allowed Claims	\$467.95	\$1,753.95	\$2,554.26	\$2,465.37	\$1,079.93	\$938.07	\$1,363.78	\$5,137.38	\$1,172.04	\$237.96	\$55.91	\$526.04	\$600.53	\$677.77	
2.14 Reinsurance	\$29.18	\$109.36	\$159.26	\$153.72	\$67.33	\$58.49	\$83.03	\$320.32	\$73.08	\$14.84	\$3.49	\$32.80	\$37.44	\$42.26	
2.15 Member Cost Sharing	\$77.18	\$108.05	\$190.88	\$213.61	\$92.65	\$109.86	\$163.73	\$72.51	\$47.01	\$67.22	\$34.61	\$115.47	\$106.92	\$110.35	
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	
2.17 Incurred Claims	\$361.59	\$1,536.54	\$2,204.13	\$2,098.05	\$919.94	\$769.72	\$1,115.02	\$4,744.55	\$1,051.96	\$155.90	\$17.82	\$341.77	\$456.17	\$525.16	
2.18 Risk Adjustment Transfer Amount	\$57.25	\$57.25	\$57.38	\$57.28	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	
2.19 Premium	\$917.66	\$917.66	\$917.66	\$917.66	\$917.66	\$917.66	\$917.66	\$917.66	\$917.66	\$543.50	\$543.50	\$543.50	\$543.50	\$543.50	

Section III: Plan Adjustment Factors															
3.1 Plan ID (Standard Component ID)	75729PA0012667	75729PA0012668	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682	75729PA0012683	75729PA0012684	75729PA0012685	
3.2 Market Adjusted Index Rate	\$876.38														
3.3 AV and Cost Sharing Design of Plan	0.0000	1.1341	0.0000	0.0000	0.0000	1.1341	0.0000	1.1341	0.0000	0.7341	0.0000	0.0000	0.0000	0.7341	
3.4 Provider Network Adjustment	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	
3.5 Benefits in Addition to EHB	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	
Administrative Costs															
3.6 Administrative Expense	0.00%	7.83%	0.00%	0.00%	0.00%	7.83%	0.00%	7.83%	0.00%	7.83%	0.00%	0.00%	0.00%	7.83%	
3.7 Taxes and Fees	0.00%	0.78%	0.00%	0.00%	0.00%	0.78%	0.00%	0.78%	0.00%	0.78%	0.00%	0.00%	0.00%	0.78%	
3.8 Profit & Risk Load	0.00%	2.00%	0.00%	0.00%	0.00%	2.00%	0.00%	2.00%	0.00%	2.00%	0.00%	0.00%	0.00%	2.00%	
3.9 Catastrophic Adjustment	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	
3.10 Plan Adjusted Index Rate	\$0.00	\$1,111.88	\$0.00	\$0.00	\$0.00	\$1,111.88	\$0.00	\$1,111.88	\$0.00	\$719.71	\$0.00	\$0.00	\$0.00	\$719.71	
3.11 Age Calibration Factor	0.5192														
3.12 Geographic Calibration Factor	0.9950														
3.13 Tobacco Calibration Factor	0.9921														
3.14 Calibrated Plan Adjusted Index Rate	\$0.00	\$569.86	\$0.00	\$0.00	\$0.00	\$569.86	\$0.00	\$569.86	\$0.00	\$368.87	\$0.00	\$0.00	\$0.00	\$368.87	

Section IV: Projected Plan Level Information															
4.1 Plan ID (Standard Component ID)	75729PA0012667	75729PA0012668	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682	75729PA0012683	75729PA0012684	75729PA0012685	
4.2 Allowed Claims	\$0	\$241,890	\$0	\$0	\$0	\$1,777,369	\$0	\$94,653	\$0	\$641,536	\$0	\$0	\$0	\$3,386,466	
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.4 Member Cost Sharing	\$0	\$36,179	\$0	\$0	\$0	\$265,840	\$0	\$14,157	\$0	\$95,954	\$0	\$0	\$0	\$506,512	
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.6 Incurred Claims	\$0	\$205,711	\$0	\$0	\$0	\$1,511,529	\$0	\$80,496	\$0	\$545,581	\$0	\$0	\$0	\$2,879,954	
4.7 Risk Adjustment Transfer Amount	\$0	\$10,190	\$0	\$0	\$0	\$74,874	\$0	\$3,987	\$0	\$27,025	\$0	\$0	\$0	\$142,659	
4.8 Premium	\$0	\$306,878	\$0	\$0	\$0	\$2,254,885	\$0	\$120,083	\$0	\$526,831	\$0	\$0	\$0	\$2,780,978	
4.9 Projected Member Months	0	276	0	0	0	2,028	0	108	0	732	0	0	0	3,864	
4.10 Loss Ratio	#DIV/0!	64.88%	#DIV/0!	#DIV/0!	#DIV/0!	64.88%	#DIV/0!	64.88%	#DIV/0!	98.51%	#DIV/0!	#DIV/0!	#DIV/0!	98.51%	
Per Member Per Month															
4.11 Allowed Claims	#DIV/0!	\$876.41	#DIV/0!	#DIV/0!	#DIV/0!	\$876.41	#DIV/0!	\$876.41	#DIV/0!	\$876.41	#DIV/0!	#DIV/0!	#DIV/0!	\$876.41	
4.12 Reinsurance	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	
4.13 Member Cost Sharing	#DIV/0!	\$131.08	#DIV/0!	#DIV/0!	#DIV/0!	\$131.08	#DIV/0!	\$131.08	#DIV/0!	\$131.08	#DIV/0!	#DIV/0!	#DIV/0!	\$131.08	
4.14 Cost Sharing Reduction	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	
4.15 Incurred Claims	#DIV/0!	\$745.33	#DIV/0!	#DIV/0!	#DIV/0!	\$745.33	#DIV/0!	\$745.33	#DIV/0!	\$745.33	#DIV/0!	#DIV/0!	#DIV/0!	\$745.33	
4.16 Risk Adjustment Transfer Amount	#DIV/0!	\$36.92	#DIV/0!	#DIV/0!	#DIV/0!	\$36.92	#DIV/0!	\$36.92	#DIV/0!	\$36.92	#DIV/0!	#DIV/0!	#DIV/0!	\$36.92	
4.17 Premium	#DIV/0!	\$1,111.88	#DIV/0!	#DIV/0!	#DIV/0!	\$1,111.88	#DIV/0!	\$1,111.88	#DIV/0!	\$719.71	#DIV/0!	#DIV/0!	#DIV/0!	\$719.71	

Product-Plan Data Collection

Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name										
1.2 Product ID										
1.3 Plan Name	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger	Geisinger
1.4 Plan ID (Standard Component ID)	75729PA0012705	75729PA0012706	75729PA0012707	75729PA0012708	75729PA0012709	75729PA0012710	75729PA0012711	75729PA0012712	75729PA0012713	75729PA0012714
1.5 Metal	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
1.6 AV Metal Value	0.649	0.649	0.649	0.649	0.649	0.649	0.649	0.649	0.649	0.649
1.7 Plan Category	Terminated	Renewing	Terminated	Terminated	Terminated	Renewing	Terminated	Renewing	Terminated	Terminated
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9 Exchange Plan?	No	Yes	No	No	No	Yes	No	Yes	No	No
1.10 Effective Date of Proposed Rates	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	11.19%	0.00%	0.00%	0.00%	11.19%	0.00%	11.19%	0.00%	0.00%
1.12 Product Rate Increase %										
1.13 Submission Level Rate Increase %										

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level

2.1 Plan ID (Standard Component ID)	75729PA0012705	75729PA0012706	75729PA0012707	75729PA0012708	75729PA0012709	75729PA0012710	75729PA0012711	75729PA0012712	75729PA0012713	75729PA0012714
2.2 Allowed Claims	\$144,788	\$385,932	\$525,479	\$947,428	\$538,341	\$1,434,523	\$283,453	\$558,180	\$841,878	\$579,417
2.3 Reinsurance	\$9,028	\$24,063	\$32,764	\$59,072	\$33,566	\$89,443	\$17,673	\$34,803	\$52,491	\$36,127
2.4 Member Cost Sharing	\$40,516	\$103,367	\$60,653	\$138,483	\$103,838	\$337,304	\$108,043	\$115,853	\$19,031	\$92,845
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$95,244	\$258,502	\$432,062	\$749,872	\$400,938	\$1,007,777	\$157,737	\$407,524	\$770,356	\$450,445
2.7 Risk Adjustment Transfer Amount	\$16,661	\$35,498	\$21,470	\$51,930	\$43,742	\$157,337	\$51,013	\$38,324	\$7,386	\$23,876
2.8 Premium	\$164,581	\$350,654	\$212,089	\$512,972	\$432,096	\$1,554,187	\$503,923	\$378,367	\$72,959	\$235,843
2.9 Experience Period Member Months	291	620	375	907	764	2,748	891	669	129	417
2.10 Current Enrollment	0	110	0	0	0	496	0	46	0	0
2.11 Current Premium PMPM	\$0.00	\$673.48	\$0.00	\$0.00	\$0.00	\$673.48	\$0.00	\$673.48	\$0.00	\$0.00
2.12 Loss Ratio	52.55%	66.94%	184.99%	132.74%	84.26%	58.88%	28.42%	97.80%	958.82%	173.44%
Per Member Per Month										
2.13 Allowed Claims	\$497.55	\$622.47	\$1,401.28	\$1,044.57	\$704.64	\$522.02	\$318.13	\$834.35	\$6,526.19	\$1,389.49
2.14 Reinsurance	\$31.02	\$38.81	\$87.37	\$65.13	\$43.93	\$32.55	\$19.84	\$52.02	\$406.91	\$86.63
2.15 Member Cost Sharing	\$139.23	\$166.72	\$161.74	\$152.68	\$135.91	\$122.75	\$121.26	\$173.17	\$147.53	\$222.65
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
2.17 Incurred Claims	\$327.30	\$416.94	\$1,152.16	\$826.76	\$524.79	\$366.73	\$177.03	\$609.15	\$5,971.75	\$1,080.20
2.18 Risk Adjustment Transfer Amount	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.28	\$57.25	\$57.26
2.19 Premium	\$565.57	\$565.57	\$565.57	\$565.57	\$565.57	\$565.57	\$565.57	\$565.57	\$565.57	\$565.57

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	75729PA0012705	75729PA0012706	75729PA0012707	75729PA0012708	75729PA0012709	75729PA0012710	75729PA0012711	75729PA0012712	75729PA0012713	75729PA0012714
3.2 Market Adjusted Index Rate										
3.3 AV and Cost Sharing Design of Plan	0.0000	0.7638	0.0000	0.0000	0.0000	0.7638	0.0000	0.7638	0.0000	0.0000
3.4 Provider Network Adjustment	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000
3.5 Benefits in Addition to EHB	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000
Administrative Costs										
3.6 Administrative Expense	0.00%	7.83%	0.00%	0.00%	0.00%	7.83%	0.00%	7.83%	0.00%	0.00%
3.7 Taxes and Fees	0.00%	0.78%	0.00%	0.00%	0.00%	0.78%	0.00%	0.78%	0.00%	0.00%
3.8 Profit & Risk Load	0.00%	2.00%	0.00%	0.00%	0.00%	2.00%	0.00%	2.00%	0.00%	0.00%
3.9 Catastrophic Adjustment	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000
3.10 Plan Adjusted Index Rate	\$0.00	\$748.83	\$0.00	\$0.00	\$0.00	\$748.83	\$0.00	\$748.83	\$0.00	\$0.00

3.11 Age Calibration Factor										
3.12 Geographic Calibration Factor										
3.13 Tobacco Calibration Factor										
3.14 Calibrated Plan Adjusted Index Rate	\$0.00	\$383.79	\$0.00	\$0.00	\$0.00	\$383.79	\$0.00	\$383.79	\$0.00	\$0.00

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	75729PA0012705	75729PA0012706	75729PA0012707	75729PA0012708	75729PA0012709	75729PA0012710	75729PA0012711	75729PA0012712	75729PA0012713	75729PA0012714
4.2 Allowed Claims	\$0	\$1,241,003	\$0	\$0	\$0	\$5,573,997	\$0	\$515,332	\$0	\$0
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$0	\$185,616	\$0	\$0	\$0	\$833,700	\$0	\$77,078	\$0	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$0	\$1,055,387	\$0	\$0	\$0	\$4,740,298	\$0	\$438,254	\$0	\$0
4.7 Risk Adjustment Transfer Amount	\$0	\$52,279	\$0	\$0	\$0	\$234,811	\$0	\$21,709	\$0	\$0
4.8 Premium	\$0	\$1,060,347	\$0	\$0	\$0	\$4,762,576	\$0	\$440,314	\$0	\$0
4.9 Projected Member Months	0	1,416	0	0	0	6,360	0	588	0	0
4.10 Loss Ratio	#DIV/0!	94.86%	#DIV/0!	#DIV/0!	#DIV/0!	94.86%	#DIV/0!	94.86%	#DIV/0!	#DIV/0!
Per Member Per Month										
4.11 Allowed Claims	#DIV/0!	\$876.41	#DIV/0!	#DIV/0!	#DIV/0!	\$876.41	#DIV/0!	\$876.41	#DIV/0!	#DIV/0!
4.12 Reinsurance	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	#DIV/0!	\$131.08	#DIV/0!	#DIV/0!	#DIV/0!	\$131.08	#DIV/0!	\$131.08	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!
4.15 Incurred Claims	#DIV/0!	\$745.33	#DIV/0!	#DIV/0!	#DIV/0!	\$745.33	#DIV/0!	\$745.33	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	#DIV/0!	\$36.92	#DIV/0!	#DIV/0!	#DIV/0!	\$36.92	#DIV/0!	\$36.92	#DIV/0!	#DIV/0!
4.17 Premium	#DIV/0!	\$748.83	#DIV/0!	#DIV/0!	#DIV/0!	\$748.83	#DIV/0!	\$748.83	#DIV/0!	#DIV/0!

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 2	1.0000
Rating Area 3	0.9500
Rating Area 5	0.9500
Rating Area 6	1.0000
Rating Area 7	1.2500
Rating Area 9	1.2000

RFJ Part II - Consumer Friendly Justification
Geisinger Quality Options
Individual

Geisinger Quality Options has proposed an overall base rate increase of 12.9% for Individual PPO members renewing in the Marketplace effective January 1, 2024 through December 1, 2024. The actual range of proposed rate changes vary from 4.6% to 16.3%. The key drivers of this increase are changes in the normalized risk pool experience, trend, reinsurance, pricing AVs, and benefit richness. The total projected 2024 administrative costs are slightly lower than those used for the current 2023 rates. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2024 to maintain the desired metallic level.

75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	25	496.16	545.58
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	26	506.04	556.45
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	27	517.90	569.79
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	28	537.18	591.04
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	29	552.99	608.34
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	30	560.90	617.23
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	31	572.76	630.08
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	32	584.62	642.93
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	33	592.03	651.33
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	34	599.94	659.73
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	35	603.89	664.18
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	36	607.84	668.63
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	37	611.80	673.08
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	38	615.75	677.52
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	39	623.66	685.92
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	40	631.56	694.82
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	41	643.42	707.67
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	42	654.79	720.52
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	43	670.60	737.81
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	44	690.37	759.56
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	45	713.60	784.76
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	46	741.27	815.40
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	47	772.41	849.50
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	48	807.99	889.03
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	49	843.07	927.58
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	50	882.61	971.07
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	51	921.65	1014.06
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	52	964.64	1061.01
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	53	1008.13	1108.94
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	54	1055.08	1160.34
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	55	1102.02	1212.23
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	56	1152.93	1268.07
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	57	1204.32	1324.90
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	58	1259.17	1385.19
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	59	1286.35	1414.84
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	60	1341.21	1475.13
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	61	1388.65	1527.52
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	62	1419.78	1561.61
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	63	1458.82	1604.61
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1482.54	1630.80
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	315.04	315.04
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	15	343.04	343.04
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	16	353.75	353.75
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	17	364.46	364.46
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	18	375.99	375.99
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	19	387.52	387.52
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	20	399.46	399.46
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	21	411.82	453.00
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	22	411.82	453.00
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	23	411.82	453.00
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	24	411.82	453.00
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	25	413.47	454.65
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	26	421.70	463.71
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	27	431.59	474.83
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	28	447.65	492.53
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	29	460.82	506.95
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	30	467.41	514.36
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	31	477.30	525.07
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	32	487.18	535.78
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	33	493.36	542.78
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	34	499.95	549.78
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	35	503.24	553.48
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	36	506.54	557.19
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	37	509.83	560.90
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	38	513.13	564.60
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	39	519.71	571.60
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	40	526.30	579.02
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	41	536.19	589.72
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	42	545.66	600.43
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	43	558.84	614.84
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	44	575.31	632.96
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	45	594.67	653.97
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	46	617.73	679.50
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	47	643.67	707.92
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	48	673.32	740.86
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	49	702.56	772.98
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	50	735.51	809.22
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	51	768.04	845.05
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	52	803.87	884.17
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	53	840.11	924.12
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	54	879.23	966.95
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	55	918.35	1010.19
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	56	960.77	1056.72
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	57	1003.60	1104.08
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	58	1049.31	1154.33
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	59	1071.96	1179.03
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	60	1117.67	1229.28
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	61	1157.21	1272.93
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	62	1183.15	1301.34
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	63	1215.69	1337.17
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1235.45	1359.00
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	299.29	299.29
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	15	325.89	325.89
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	16	336.06	336.06
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	17	346.24	346.24
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	18	357.19	357.19
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	19	368.14	368.14
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	20	379.49	379.49
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	21	391.23	430.35
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	22	391.23	430.35
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	23	391.23	430.35
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	24	391.23	430.35
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	25	392.79	431.91
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	26	400.62	440.52
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	27	410.01	451.08
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	28	425.26	467.91
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	29	437.78	481.60
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	30	444.04	488.64
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	31	453.43	498.81
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	32	462.82	508.99
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	33	468.69	515.64

75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	34	474.95	522.29
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	35	478.08	525.81
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	36	481.21	529.33
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	37	484.34	532.85
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	38	487.47	536.37
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	39	493.73	543.02
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	40	499.99	550.07
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	41	509.38	560.24
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	42	518.38	570.41
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	43	530.90	584.10
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	44	546.54	601.32
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	45	564.93	621.27
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	46	586.84	645.52
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	47	611.49	672.52
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	48	639.66	703.82
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	49	667.43	734.33
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	50	698.73	768.76
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	51	729.64	802.80
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	52	763.68	839.96
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	53	798.10	877.91
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	54	835.27	918.60
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	55	872.44	959.68
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	56	912.73	1003.89
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	57	953.42	1048.88
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	58	996.85	1096.61
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	59	1018.36	1120.08
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	60	1061.79	1167.81
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	61	1099.35	1209.28
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	62	1124.00	1236.28
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	63	1154.90	1270.31
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1173.68	1291.05
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	393.80	393.80
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	15	428.81	428.81
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	16	442.19	442.19
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	17	455.57	455.57
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	18	469.99	469.99
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	19	484.40	484.40
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	20	499.33	499.33
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	21	514.78	566.25
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	22	514.78	566.25
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	23	514.78	566.25
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	24	514.78	566.25
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	25	516.83	568.31
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	26	527.13	579.63
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	27	539.48	593.53
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	28	559.56	615.67
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	29	576.03	633.68
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	30	584.27	642.95
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	31	596.62	656.33
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	32	608.98	669.72
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	33	616.70	678.47
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	34	624.93	687.22
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	35	629.05	691.85
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	36	633.17	696.49
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	37	637.29	701.12
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	38	641.41	705.75
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	39	649.64	714.50
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	40	657.88	723.77
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	41	670.23	737.15
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	42	682.07	750.54
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	43	698.55	768.56
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	44	719.14	791.21
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	45	743.33	817.46
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	46	772.16	849.37
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	47	804.59	884.89
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	48	841.65	926.08

75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	49	878.20	966.23
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	50	919.38	1011.53
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	51	960.05	1056.31
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	52	1004.84	1105.22
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	53	1050.14	1155.15
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	54	1099.04	1208.69
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	55	1147.94	1262.74
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	56	1200.96	1320.91
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	57	1254.50	1380.11
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	58	1311.64	1442.91
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	59	1339.95	1473.79
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	60	1397.09	1536.60
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	61	1446.51	1591.16
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	62	1478.94	1626.68
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	63	1519.61	1671.47
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1544.32	1698.75
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	378.05	378.05
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	15	411.65	411.65
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	16	424.50	424.50
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	17	437.35	437.35
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	18	451.19	451.19
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	19	465.02	465.02
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	20	479.36	479.36
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	21	494.19	543.60
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	22	494.19	543.60
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	23	494.19	543.60
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	24	494.19	543.60
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	25	496.16	545.58
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	26	506.04	556.45
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	27	517.90	569.79
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	28	537.18	591.04
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	29	552.99	608.34
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	30	560.90	617.23
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	31	572.76	630.08
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	32	584.62	642.93
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	33	592.03	651.33
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	34	599.94	659.73
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	35	603.89	664.18
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	36	607.84	668.63
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	37	611.80	673.08
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	38	615.75	677.52
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	39	623.66	685.92
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	40	631.56	694.82
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	41	643.42	707.67
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	42	654.79	720.52
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	43	670.60	737.81
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	44	690.37	759.56
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	45	713.60	784.76
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	46	741.27	815.40
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	47	772.41	849.50
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	48	807.99	889.03
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	49	843.07	927.58
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	50	882.61	971.07
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	51	921.65	1014.06
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	52	964.64	1061.01
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	53	1008.13	1108.94
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	54	1055.08	1160.34
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	55	1102.02	1212.23
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	56	1152.93	1268.07
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	57	1204.32	1324.90
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	58	1259.17	1385.19
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	59	1286.35	1414.84
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	60	1341.21	1475.13
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	61	1388.65	1527.52
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	62	1419.78	1561.61
75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	63	1458.82	1604.61

75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1482.54	1630.80
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	315.04	315.04
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	15	343.04	343.04
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	16	353.75	353.75
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	17	364.46	364.46
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	18	375.99	375.99
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	19	387.52	387.52
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	20	399.46	399.46
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	21	411.82	453.00
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	22	411.82	453.00
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	23	411.82	453.00
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	24	411.82	453.00
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	25	413.47	454.65
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	26	421.70	463.71
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	27	431.59	474.83
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	28	447.65	492.53
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	29	460.82	506.95
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	30	467.41	514.36
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	31	477.30	525.07
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	32	487.18	535.78
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	33	493.36	542.78
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	34	499.95	549.78
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	35	503.24	553.48
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	36	506.54	557.19
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	37	509.83	560.90
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	38	513.13	564.60
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	39	519.71	571.60
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	40	526.30	579.02
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	41	536.19	589.72
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	42	545.66	600.43
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	43	558.84	614.84
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	44	575.31	632.96
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	45	594.67	653.97
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	46	617.73	679.50
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	47	643.67	707.92
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	48	673.32	740.86
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	49	702.56	772.98
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	50	735.51	809.22
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	51	768.04	845.05
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	52	803.87	884.17
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	53	840.11	924.12
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	54	879.23	966.95
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	55	918.35	1010.19
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	56	960.77	1056.72
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	57	1003.60	1104.08
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	58	1049.31	1154.33
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	59	1071.96	1179.03
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	60	1117.67	1229.28
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	61	1157.21	1272.93
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	62	1183.15	1301.34
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	63	1215.69	1337.17
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1235.45	1359.00
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	394.86	394.86
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	15	429.96	429.96
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	16	443.38	443.38
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	17	456.80	456.80
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	18	471.25	471.25
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	19	485.70	485.70
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	20	500.67	500.67
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	21	516.16	567.77
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	22	516.16	567.77
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	23	516.16	567.77
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	24	516.16	567.77
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	25	518.22	569.83
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	26	528.54	581.19
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	27	540.93	595.12

75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	28	561.06	617.32
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	29	577.58	635.38
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	30	585.83	644.68
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	31	598.22	658.10
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	32	610.61	671.52
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	33	618.35	680.29
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	34	626.61	689.06
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	35	630.74	693.71
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	36	634.87	698.36
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	37	639.00	703.00
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	38	643.13	707.65
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	39	651.39	716.42
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	40	659.64	725.71
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	41	672.03	739.13
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	42	683.90	752.55
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	43	700.42	770.62
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	44	721.07	793.33
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	45	745.32	819.65
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	46	774.23	851.65
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	47	806.75	887.27
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	48	843.91	928.56
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	49	880.56	968.82
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	50	921.85	1014.24
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	51	962.63	1059.15
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	52	1007.53	1108.18
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	53	1052.95	1158.25
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	54	1101.99	1211.93
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	55	1151.02	1266.12
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	56	1204.18	1324.45
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	57	1257.86	1383.81
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	58	1315.16	1446.78
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	59	1343.55	1477.75
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	60	1400.84	1540.72
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	61	1450.39	1595.43
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	62	1482.91	1631.04
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	63	1523.68	1675.95
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1548.46	1703.30
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	375.11	375.11
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	15	408.46	408.46
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	16	421.21	421.21
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	17	433.96	433.96
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	18	447.69	447.69
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	19	461.41	461.41
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	20	475.63	475.63
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	21	490.35	539.38
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	22	490.35	539.38
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	23	490.35	539.38
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	24	490.35	539.38
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	25	492.31	541.34
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	26	502.11	552.13
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	27	513.88	565.37
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	28	533.01	586.45
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	29	548.70	603.62
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	30	556.54	612.44
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	31	568.31	625.19
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	32	580.08	637.94
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	33	587.43	646.28
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	34	595.28	654.61
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	35	599.20	659.02
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	36	603.12	663.44
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	37	607.05	667.85
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	38	610.97	672.26
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	39	618.82	680.60
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	40	626.66	689.43
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	41	638.43	702.17
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	42	649.71	714.92

75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	43	665.40	732.09
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	44	685.01	753.66
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	45	708.06	778.67
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	46	735.52	809.07
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	47	766.41	842.90
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	48	801.71	882.13
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	49	836.53	920.38
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	50	875.76	963.53
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	51	914.49	1006.19
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	52	957.15	1052.77
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	53	1000.30	1100.33
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	54	1046.89	1151.33
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	55	1093.47	1202.82
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	56	1143.98	1258.23
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	57	1194.97	1314.62
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	58	1249.40	1374.44
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	59	1276.37	1403.86
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	60	1330.80	1463.68
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	61	1377.87	1515.66
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	62	1408.76	1549.49
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	63	1447.50	1592.15
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1471.04	1618.14
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	493.57	493.57
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	15	537.44	537.44
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	16	554.22	554.22
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	17	570.99	570.99
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	18	589.06	589.06
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	19	607.12	607.12
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	20	625.84	625.84
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	21	645.20	709.72
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	22	645.20	709.72
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	23	645.20	709.72
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	24	645.20	709.72
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	25	647.77	712.29
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	26	660.68	726.49
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	27	676.16	743.91
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	28	701.32	771.65
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	29	721.97	794.23
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	30	732.29	805.84
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	31	747.78	822.62
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	32	763.26	839.39
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	33	772.94	850.36
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	34	783.26	861.33
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	35	788.42	867.14
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	36	793.59	872.94
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	37	798.75	878.75
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	38	803.91	884.56
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	39	814.23	895.53
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	40	824.55	907.14
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	41	840.04	923.91
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	42	854.88	940.69
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	43	875.52	963.27
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	44	901.33	991.66
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	45	931.66	1024.56
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	46	967.79	1064.57
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	47	1008.43	1109.08
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	48	1054.89	1160.70
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	49	1100.70	1211.02
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	50	1152.31	1267.80
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	51	1203.28	1323.93
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	52	1259.41	1385.23
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	53	1316.19	1447.81
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	54	1377.48	1514.91
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	55	1438.78	1582.65
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	56	1505.23	1655.56
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	57	1572.33	1729.76

75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	58	1643.95	1808.47
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	59	1679.43	1847.18
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	60	1751.05	1925.90
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	61	1812.99	1994.29
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	62	1853.63	2038.80
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	63	1904.60	2094.94
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1935.57	2129.13
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	473.83	473.83
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	15	515.95	515.95
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	16	532.05	532.05
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	17	548.15	548.15
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	18	565.50	565.50
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	19	582.84	582.84
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	20	600.80	600.80
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	21	619.39	681.33
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	22	619.39	681.33
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	23	619.39	681.33
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	24	619.39	681.33
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	25	621.86	683.80
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	26	634.25	697.43
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	27	649.11	714.15
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	28	673.27	740.78
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	29	693.09	762.46
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	30	703.00	773.61
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	31	717.87	789.71
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	32	732.73	805.82
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	33	742.02	816.35
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	34	751.93	826.88
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	35	756.89	832.45
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	36	761.84	838.03
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	37	766.80	843.60
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	38	771.75	849.17
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	39	781.66	859.70
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	40	791.57	870.85
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	41	806.44	886.96
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	42	820.68	903.06
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	43	840.50	924.74
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	44	865.28	951.99
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	45	894.39	983.58
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	46	929.08	1021.98
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	47	968.10	1064.72
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	48	1012.69	1114.27
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	49	1056.67	1162.58
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	50	1106.22	1217.09
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	51	1155.15	1270.98
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	52	1209.04	1329.82
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	53	1263.54	1389.90
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	54	1322.38	1454.31
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	55	1381.23	1519.35
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	56	1445.02	1589.34
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	57	1509.44	1660.57
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	58	1578.19	1736.13
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	59	1612.26	1773.30
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	60	1681.01	1848.86
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	61	1740.47	1914.51
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	62	1779.49	1957.25
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	63	1828.42	2011.14
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1858.15	2043.97
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	375.11	375.11
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	15	408.46	408.46
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	16	421.21	421.21
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	17	433.96	433.96
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	18	447.69	447.69
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	19	461.41	461.41
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	20	475.63	475.63
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	21	490.35	539.38

75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	22	490.35	539.38
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	23	490.35	539.38
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	24	490.35	539.38
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	25	492.31	541.34
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	26	502.11	552.13
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	27	513.88	565.37
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	28	533.01	586.45
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	29	548.70	603.62
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	30	556.54	612.44
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	31	568.31	625.19
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	32	580.08	637.94
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	33	587.43	646.28
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	34	595.28	654.61
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	35	599.20	659.02
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	36	603.12	663.44
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	37	607.05	667.85
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	38	610.97	672.26
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	39	618.82	680.60
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	40	626.66	689.43
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	41	638.43	702.17
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	42	649.71	714.92
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	43	665.40	732.09
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	44	685.01	753.66
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	45	708.06	778.67
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	46	735.52	809.07
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	47	766.41	842.90
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	48	801.71	882.13
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	49	836.53	920.38
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	50	875.76	963.53
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	51	914.49	1006.19
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	52	957.15	1052.77
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	53	1000.30	1100.33
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	54	1046.89	1151.33
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	55	1093.47	1202.82
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	56	1143.98	1258.23
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	57	1194.97	1314.62
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	58	1249.40	1374.44
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	59	1276.37	1403.86
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	60	1330.80	1463.68
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	61	1377.87	1515.66
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	62	1408.76	1549.49
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	63	1447.50	1592.15
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1471.04	1618.14
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	394.86	394.86
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	15	429.96	429.96
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	16	443.38	443.38
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	17	456.80	456.80
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	18	471.25	471.25
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	19	485.70	485.70
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	20	500.67	500.67
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	21	516.16	567.77
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	22	516.16	567.77
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	23	516.16	567.77
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	24	516.16	567.77
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	25	518.22	569.83
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	26	528.54	581.19
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	27	540.93	595.12
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	28	561.06	617.32
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	29	577.58	635.38
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	30	585.83	644.68
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	31	598.22	658.10
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	32	610.61	671.52
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	33	618.35	680.29
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	34	626.61	689.06
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	35	630.74	693.71
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	36	634.87	698.36

75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	37	639.00	703.00
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	38	643.13	707.65
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	39	651.39	716.42
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	40	659.64	725.71
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	41	672.03	739.13
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	42	683.90	752.55
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	43	700.42	770.62
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	44	721.07	793.33
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	45	745.32	819.65
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	46	774.23	851.65
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	47	806.75	887.27
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	48	843.91	928.56
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	49	880.56	968.82
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	50	921.85	1014.24
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	51	962.63	1059.15
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	52	1007.53	1108.18
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	53	1052.95	1158.25
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	54	1101.99	1211.93
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	55	1151.02	1266.12
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	56	1204.18	1324.45
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	57	1257.86	1383.81
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	58	1315.16	1446.78
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	59	1343.55	1477.75
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	60	1400.84	1540.72
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	61	1450.39	1595.43
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	62	1482.91	1631.04
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	63	1523.68	1675.95
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1548.46	1703.30
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	473.83	473.83
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	15	515.95	515.95
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	16	532.05	532.05
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	17	548.15	548.15
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	18	565.50	565.50
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	19	582.84	582.84
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	20	600.80	600.80
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	21	619.39	681.33
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	22	619.39	681.33
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	23	619.39	681.33
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	24	619.39	681.33
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	25	621.86	683.80
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	26	634.25	697.43
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	27	649.11	714.15
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	28	673.27	740.78
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	29	693.09	762.46
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	30	703.00	773.61
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	31	717.87	789.71
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	32	732.73	805.82
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	33	742.02	816.35
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	34	751.93	826.88
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	35	756.89	832.45
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	36	761.84	838.03
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	37	766.80	843.60
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	38	771.75	849.17
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	39	781.66	859.70
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	40	791.57	870.85
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	41	806.44	886.96
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	42	820.68	903.06
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	43	840.50	924.74
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	44	865.28	951.99
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	45	894.39	983.58
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	46	929.08	1021.98
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	47	968.10	1064.72
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	48	1012.69	1114.27
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	49	1056.67	1162.58
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	50	1106.22	1217.09
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	51	1155.15	1270.98

75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	52	1209.04	1329.82
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	53	1263.54	1389.90
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	54	1322.38	1454.31
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	55	1381.23	1519.35
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	56	1445.02	1589.34
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	57	1509.44	1660.57
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	58	1578.19	1736.13
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	59	1612.26	1773.30
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	60	1681.01	1848.86
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	61	1740.47	1914.51
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	62	1779.49	1957.25
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	63	1828.42	2011.14
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1858.15	2043.97
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	394.86	394.86
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	15	429.96	429.96
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	16	443.38	443.38
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	17	456.80	456.80
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	18	471.25	471.25
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	19	485.70	485.70
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	20	500.67	500.67
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	21	516.16	567.77
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	22	516.16	567.77
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	23	516.16	567.77
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	24	516.16	567.77
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	25	518.22	569.83
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	26	528.54	581.19
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	27	540.93	595.12
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	28	561.06	617.32
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	29	577.58	635.38
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	30	585.83	644.68
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	31	598.22	658.10
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	32	610.61	671.52
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	33	618.35	680.29
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	34	626.61	689.06
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	35	630.74	693.71
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	36	634.87	698.36
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	37	639.00	703.00
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	38	643.13	707.65
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	39	651.39	716.42
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	40	659.64	725.71
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	41	672.03	739.13
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	42	683.90	752.55
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	43	700.42	770.62
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	44	721.07	793.33
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	45	745.32	819.65
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	46	774.23	851.65
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	47	806.75	887.27
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	48	843.91	928.56
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	49	880.56	968.82
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	50	921.85	1014.24
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	51	962.63	1059.15
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	52	1007.53	1108.18
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	53	1052.95	1158.25
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	54	1101.99	1211.93
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	55	1151.02	1266.12
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	56	1204.18	1324.45
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	57	1257.86	1383.81
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	58	1315.16	1446.78
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	59	1343.55	1477.75
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	60	1400.84	1540.72
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	61	1450.39	1595.43
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	62	1482.91	1631.04
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	63	1523.68	1675.95
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1548.46	1703.30
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	435.97	435.97
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	15	474.72	474.72

75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	16	489.54	489.54
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	17	504.36	504.36
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	18	520.31	520.31
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	19	536.27	536.27
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	20	552.80	552.80
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	21	569.90	626.89
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	22	569.90	626.89
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	23	569.90	626.89
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	24	569.90	626.89
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	25	572.17	629.16
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	26	583.57	641.70
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	27	597.25	657.09
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	28	619.47	681.59
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	29	637.71	701.54
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	30	646.83	711.80
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	31	660.51	726.61
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	32	674.18	741.43
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	33	682.73	751.12
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	34	691.85	760.81
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	35	696.41	765.94
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	36	700.97	771.07
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	37	705.53	776.20
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	38	710.09	781.32
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	39	719.21	791.01
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	40	728.32	801.27
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	41	742.00	816.09
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	42	755.11	830.91
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	43	773.35	850.85
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	44	796.14	875.93
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	45	822.93	904.99
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	46	854.84	940.33
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	47	890.74	979.65
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	48	931.78	1025.24
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	49	972.24	1069.69
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	50	1017.83	1119.84
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	51	1062.85	1169.42
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	52	1112.43	1223.56
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	53	1162.58	1278.84
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	54	1216.72	1338.11
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	55	1270.86	1397.95
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	56	1329.56	1462.35
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	57	1388.83	1527.89
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	58	1452.09	1597.41
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	59	1483.43	1631.61
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	60	1546.69	1701.13
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	61	1601.40	1761.54
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	62	1637.31	1800.87
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	63	1682.33	1850.45
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1709.68	1880.65
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	414.17	414.17
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	15	450.99	450.99
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	16	465.06	465.06
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	17	479.14	479.14
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	18	494.30	494.30
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	19	509.46	509.46
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	20	525.16	525.16
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	21	541.40	595.54
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	22	541.40	595.54
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	23	541.40	595.54
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	24	541.40	595.54
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	25	543.56	597.70
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	26	554.39	609.62
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	27	567.39	624.23
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	28	588.50	647.51
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	29	605.83	666.46
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	30	614.49	676.21

75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	31	627.48	690.28
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	32	640.48	704.36
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	33	648.60	713.56
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	34	657.26	722.77
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	35	661.59	727.64
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	36	665.92	732.51
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	37	670.25	737.39
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	38	674.58	742.26
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	39	683.25	751.46
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	40	691.91	761.21
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	41	704.90	775.28
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	42	717.35	789.36
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	43	734.68	808.31
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	44	756.33	832.13
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	45	781.78	859.74
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	46	812.10	893.31
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	47	846.21	930.67
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	48	885.19	973.98
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	49	923.63	1016.21
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	50	966.94	1063.85
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	51	1009.71	1110.95
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	52	1056.81	1162.38
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	53	1104.45	1214.90
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	54	1155.89	1271.21
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	55	1207.32	1328.05
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	56	1263.08	1389.23
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	57	1319.39	1451.49
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	58	1379.49	1517.54
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	59	1409.26	1550.03
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	60	1469.36	1616.08
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	61	1521.33	1673.47
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	62	1555.44	1710.82
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	63	1598.21	1757.92
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1624.20	1786.62
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	544.96	544.96
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	15	593.40	593.40
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	16	611.92	611.92
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	17	630.45	630.45
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	18	650.39	650.39
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	19	670.34	670.34
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	20	691.00	691.00
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	21	712.37	783.61
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	22	712.37	783.61
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	23	712.37	783.61
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	24	712.37	783.61
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	25	715.22	786.45
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	26	729.46	802.13
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	27	746.56	821.36
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	28	774.34	851.99
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	29	797.14	876.92
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	30	808.54	889.75
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	31	825.63	908.27
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	32	842.73	926.79
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	33	853.42	938.90
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	34	864.81	951.01
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	35	870.51	957.42
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	36	876.21	963.83
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	37	881.91	970.24
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	38	887.61	976.66
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	39	899.01	988.77
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	40	910.41	1001.59
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	41	927.50	1020.11
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	42	943.89	1038.63
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	43	966.68	1063.56
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	44	995.18	1094.91
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	45	1028.66	1131.24

75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	46	1068.55	1175.41
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	47	1113.43	1224.56
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	48	1164.72	1281.55
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	49	1215.30	1337.11
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	50	1272.29	1399.80
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	51	1328.57	1461.78
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	52	1390.54	1529.45
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	53	1453.23	1598.55
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	54	1520.90	1672.64
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	55	1588.58	1747.44
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	56	1661.95	1827.94
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	57	1736.04	1909.86
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	58	1815.11	1996.77
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	59	1854.29	2039.51
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	60	1933.37	2126.42
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	61	2001.75	2201.93
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	62	2046.63	2251.08
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	63	2102.91	2313.06
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	2137.10	2350.81
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	523.16	523.16
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	15	569.67	569.67
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	16	587.45	587.45
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	17	605.23	605.23
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	18	624.38	624.38
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	19	643.52	643.52
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	20	663.36	663.36
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	21	683.88	752.27
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	22	683.88	752.27
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	23	683.88	752.27
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	24	683.88	752.27
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	25	686.61	755.00
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	26	700.29	770.04
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	27	716.70	788.51
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	28	743.37	817.91
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	29	765.25	841.85
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	30	776.20	854.16
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	31	792.61	871.94
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	32	809.02	889.72
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	33	819.28	901.34
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	34	830.22	912.97
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	35	835.69	919.13
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	36	841.16	925.28
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	37	846.63	931.43
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	38	852.11	937.59
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	39	863.05	949.22
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	40	873.99	961.53
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	41	890.40	979.31
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	42	906.13	997.09
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	43	928.02	1021.02
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	44	955.37	1051.11
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	45	987.51	1085.99
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	46	1025.81	1128.39
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	47	1068.89	1175.58
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	48	1118.13	1230.29
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	49	1166.69	1283.63
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	50	1221.40	1343.81
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	51	1275.42	1403.31
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	52	1334.92	1468.27
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	53	1395.10	1534.61
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	54	1460.07	1605.73
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	55	1525.04	1677.54
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	56	1595.48	1754.82
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	57	1666.60	1833.46
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	58	1742.51	1916.90
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	59	1780.12	1957.93
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	60	1856.03	2041.36

75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	61	1921.68	2113.85
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	62	1964.77	2161.04
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	63	2018.79	2220.53
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2051.62	2256.78
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	414.17	414.17
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	15	450.99	450.99
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	16	465.06	465.06
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	17	479.14	479.14
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	18	494.30	494.30
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	19	509.46	509.46
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	20	525.16	525.16
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	21	541.40	595.54
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	22	541.40	595.54
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	23	541.40	595.54
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	24	541.40	595.54
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	25	543.56	597.70
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	26	554.39	609.62
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	27	567.39	624.23
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	28	588.50	647.51
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	29	605.83	666.46
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	30	614.49	676.21
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	31	627.48	690.28
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	32	640.48	704.36
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	33	648.60	713.56
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	34	657.26	722.77
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	35	661.59	727.64
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	36	665.92	732.51
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	37	670.25	737.39
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	38	674.58	742.26
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	39	683.25	751.46
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	40	691.91	761.21
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	41	704.90	775.28
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	42	717.35	789.36
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	43	734.68	808.31
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	44	756.33	832.13
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	45	781.78	859.74
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	46	812.10	893.31
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	47	846.21	930.67
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	48	885.19	973.98
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	49	923.63	1016.21
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	50	966.94	1063.85
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	51	1009.71	1110.95
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	52	1056.81	1162.38
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	53	1104.45	1214.90
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	54	1155.89	1271.21
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	55	1207.32	1328.05
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	56	1263.08	1389.23
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	57	1319.39	1451.49
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	58	1379.49	1517.54
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	59	1409.26	1550.03
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	60	1469.36	1616.08
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	61	1521.33	1673.47
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	62	1555.44	1710.82
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	63	1598.21	1757.92
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1624.20	1786.62
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	435.97	435.97
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	15	474.72	474.72
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	16	489.54	489.54
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	17	504.36	504.36
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	18	520.31	520.31
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	19	536.27	536.27
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	20	552.80	552.80
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	21	569.90	626.89
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	22	569.90	626.89
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	23	569.90	626.89
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	24	569.90	626.89

75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	25	572.17	629.16
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	26	583.57	641.70
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	27	597.25	657.09
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	28	619.47	681.59
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	29	637.71	701.54
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	30	646.83	711.80
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	31	660.51	726.61
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	32	674.18	741.43
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	33	682.73	751.12
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	34	691.85	760.81
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	35	696.41	765.94
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	36	700.97	771.07
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	37	705.53	776.20
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	38	710.09	781.32
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	39	719.21	791.01
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	40	728.32	801.27
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	41	742.00	816.09
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	42	755.11	830.91
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	43	773.35	850.85
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	44	796.14	875.93
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	45	822.93	904.99
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	46	854.84	940.33
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	47	890.74	979.65
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	48	931.78	1025.24
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	49	972.24	1069.69
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	50	1017.83	1119.84
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	51	1062.85	1169.42
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	52	1112.43	1223.56
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	53	1162.58	1278.84
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	54	1216.72	1338.11
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	55	1270.86	1397.95
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	56	1329.56	1462.35
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	57	1388.83	1527.89
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	58	1452.09	1597.41
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	59	1483.43	1631.61
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	60	1546.69	1701.13
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	61	1601.40	1761.54
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	62	1637.31	1800.87
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	63	1682.33	1850.45
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1709.68	1880.65
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	523.16	523.16
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	15	569.67	569.67
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	16	587.45	587.45
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	17	605.23	605.23
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	18	624.38	624.38
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	19	643.52	643.52
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	20	663.36	663.36
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	21	683.88	752.27
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	22	683.88	752.27
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	23	683.88	752.27
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	24	683.88	752.27
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	25	686.61	755.00
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	26	700.29	770.04
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	27	716.70	788.51
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	28	743.37	817.91
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	29	765.25	841.85
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	30	776.20	854.16
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	31	792.61	871.94
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	32	809.02	889.72
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	33	819.28	901.34
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	34	830.22	912.97
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	35	835.69	919.13
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	36	841.16	925.28
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	37	846.63	931.43
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	38	852.11	937.59
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	39	863.05	949.22

75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	40	873.99	961.53
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	41	890.40	979.31
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	42	906.13	997.09
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	43	928.02	1021.02
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	44	955.37	1051.11
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	45	987.51	1085.99
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	46	1025.81	1128.39
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	47	1068.89	1175.58
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	48	1118.13	1230.29
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	49	1166.69	1283.63
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	50	1221.40	1343.81
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	51	1275.42	1403.31
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	52	1334.92	1468.27
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	53	1395.10	1534.61
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	54	1460.07	1605.73
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	55	1525.04	1677.54
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	56	1595.48	1754.82
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	57	1666.60	1833.46
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	58	1742.51	1916.90
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	59	1780.12	1957.93
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	60	1856.03	2041.36
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	61	1921.68	2113.85
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	62	1964.77	2161.04
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	63	2018.79	2220.53
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	2051.62	2256.78
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	435.97	435.97
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	15	474.72	474.72
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	16	489.54	489.54
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	17	504.36	504.36
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	18	520.31	520.31
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	19	536.27	536.27
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	20	552.80	552.80
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	21	569.90	626.89
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	22	569.90	626.89
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	23	569.90	626.89
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	24	569.90	626.89
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	25	572.17	629.16
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	26	583.57	641.70
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	27	597.25	657.09
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	28	619.47	681.59
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	29	637.71	701.54
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	30	646.83	711.80
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	31	660.51	726.61
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	32	674.18	741.43
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	33	682.73	751.12
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	34	691.85	760.81
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	35	696.41	765.94
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	36	700.97	771.07
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	37	705.53	776.20
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	38	710.09	781.32
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	39	719.21	791.01
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	40	728.32	801.27
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	41	742.00	816.09
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	42	755.11	830.91
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	43	773.35	850.85
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	44	796.14	875.93
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	45	822.93	904.99
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	46	854.84	940.33
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	47	890.74	979.65
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	48	931.78	1025.24
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	49	972.24	1069.69
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	50	1017.83	1119.84
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	51	1062.85	1169.42
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	52	1112.43	1223.56
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	53	1162.58	1278.84
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	54	1216.72	1338.11

75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	55	1270.86	1397.95
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	56	1329.56	1462.35
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	57	1388.83	1527.89
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	58	1452.09	1597.41
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	59	1483.43	1631.61
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	60	1546.69	1701.13
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	61	1601.40	1761.54
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	62	1637.31	1800.87
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	63	1682.33	1850.45
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1709.68	1880.65
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	282.18	282.18
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	15	307.27	307.27
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	16	316.86	316.86
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	17	326.45	326.45
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	18	336.78	336.78
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	19	347.10	347.10
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	20	357.80	357.80
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	21	368.87	405.76
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	22	368.87	405.76
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	23	368.87	405.76
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	24	368.87	405.76
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	25	370.34	407.23
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	26	377.72	415.34
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	27	386.57	425.30
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	28	400.96	441.16
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	29	412.76	454.08
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	30	418.66	460.71
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	31	427.52	470.31
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	32	436.37	479.90
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	33	441.90	486.17
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	34	447.80	492.44
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	35	450.76	495.76
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	36	453.71	499.08
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	37	456.66	502.40
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	38	459.61	505.72
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	39	465.51	511.99
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	40	471.41	518.63
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	41	480.26	528.22
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	42	488.75	537.81
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	43	500.55	550.72
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	44	515.31	566.95
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	45	532.64	585.76
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	46	553.30	608.63
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	47	576.54	634.08
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	48	603.10	663.59
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	49	629.29	692.36
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	50	658.80	724.82
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	51	687.94	756.92
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	52	720.03	791.96
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	53	752.49	827.74
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	54	787.53	866.10
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	55	822.57	904.83
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	56	860.57	946.51
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	57	898.93	988.93
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	58	939.87	1033.93
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	59	960.16	1056.07
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	60	1001.11	1101.07
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	61	1036.52	1140.17
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	62	1059.75	1165.62
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	63	1088.90	1197.71
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1106.60	1217.26
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	268.07	268.07
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	15	291.90	291.90
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	16	301.01	301.01
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	17	310.12	310.12
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	18	319.94	319.94

75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	19	329.75	329.75
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	20	339.91	339.91
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	21	350.43	385.47
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	22	350.43	385.47
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	23	350.43	385.47
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	24	350.43	385.47
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	25	351.83	386.87
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	26	358.83	394.58
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	27	367.24	404.04
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	28	380.91	419.11
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	29	392.12	431.37
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	30	397.73	437.68
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	31	406.14	446.79
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	32	414.55	455.90
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	33	419.81	461.86
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	34	425.41	467.82
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	35	428.22	470.97
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	36	431.02	474.12
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	37	433.82	477.28
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	38	436.63	480.43
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	39	442.23	486.39
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	40	447.84	492.70
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	41	456.25	501.81
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	42	464.31	510.92
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	43	475.52	523.18
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	44	489.54	538.60
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	45	506.01	556.47
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	46	525.64	578.20
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	47	547.71	602.38
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	48	572.94	630.41
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	49	597.82	657.75
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	50	625.86	688.58
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	51	653.54	719.07
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	52	684.03	752.36
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	53	714.86	786.35
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	54	748.15	822.79
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	55	781.44	859.59
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	56	817.54	899.19
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	57	853.98	939.49
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	58	892.88	982.24
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	59	912.15	1003.26
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	60	951.05	1046.01
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	61	984.69	1083.16
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	62	1006.77	1107.34
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	63	1034.45	1137.83
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1051.27	1156.40
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	352.73	352.73
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	15	384.08	384.08
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	16	396.07	396.07
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	17	408.06	408.06
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	18	420.97	420.97
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	19	433.88	433.88
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	20	447.25	447.25
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	21	461.09	507.20
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	22	461.09	507.20
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	23	461.09	507.20
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	24	461.09	507.20
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	25	462.93	509.04
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	26	472.15	519.18
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	27	483.22	531.63
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	28	501.20	551.46
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	29	515.95	567.59
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	30	523.33	575.89
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	31	534.40	587.88
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	32	545.46	599.87
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	33	552.38	607.71

75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	34	559.76	615.55
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	35	563.44	619.70
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	36	567.13	623.85
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	37	570.82	628.00
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	38	574.51	632.15
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	39	581.89	639.98
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	40	589.27	648.28
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	41	600.33	660.27
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	42	610.94	672.26
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	43	625.69	688.40
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	44	644.13	708.69
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	45	665.80	732.20
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	46	691.63	760.79
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	47	720.67	792.60
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	48	753.87	829.49
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	49	786.61	865.45
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	50	823.50	906.03
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	51	859.92	946.14
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	52	900.04	989.95
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	53	940.61	1034.67
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	54	984.41	1082.62
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	55	1028.22	1131.04
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	56	1075.71	1183.14
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	57	1123.66	1236.17
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	58	1174.84	1292.42
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	59	1200.20	1320.08
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	60	1251.38	1376.33
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	61	1295.65	1425.21
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	62	1324.69	1457.02
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	63	1361.12	1497.14
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1383.25	1521.58
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	338.62	338.62
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	15	368.72	368.72
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	16	380.23	380.23
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	17	391.74	391.74
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	18	404.13	404.13
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	19	416.52	416.52
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	20	429.36	429.36
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	21	442.65	486.91
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	22	442.65	486.91
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	23	442.65	486.91
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	24	442.65	486.91
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	25	444.41	488.68
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	26	453.26	498.41
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	27	463.89	510.36
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	28	481.15	529.40
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	29	495.31	544.89
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	30	502.40	552.86
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	31	513.02	564.37
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	32	523.64	575.88
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	33	530.28	583.40
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	34	537.37	590.92
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	35	540.91	594.91
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	36	544.45	598.89
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	37	547.99	602.88
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	38	551.53	606.86
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	39	558.61	614.38
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	40	565.69	622.35
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	41	576.32	633.86
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	42	586.50	645.37
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	43	600.66	660.86
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	44	618.37	680.34
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	45	639.17	702.91
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	46	663.96	730.36
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	47	691.85	760.90
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	48	723.72	796.31

75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	49	755.14	830.84
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	50	790.56	869.79
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	51	825.52	908.30
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	52	864.03	950.35
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	53	902.99	993.29
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	54	945.04	1039.32
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	55	987.09	1085.80
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	56	1032.68	1135.82
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	57	1078.71	1186.72
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	58	1127.85	1240.72
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	59	1152.19	1267.28
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	60	1201.33	1321.28
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	61	1243.82	1368.20
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	62	1271.71	1398.74
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	63	1306.67	1437.25
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1327.92	1460.71
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	268.07	268.07
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	15	291.90	291.90
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	16	301.01	301.01
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	17	310.12	310.12
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	18	319.94	319.94
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	19	329.75	329.75
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	20	339.91	339.91
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	21	350.43	385.47
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	22	350.43	385.47
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	23	350.43	385.47
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	24	350.43	385.47
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	25	351.83	386.87
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	26	358.83	394.58
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	27	367.24	404.04
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	28	380.91	419.11
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	29	392.12	431.37
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	30	397.73	437.68
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	31	406.14	446.79
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	32	414.55	455.90
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	33	419.81	461.86
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	34	425.41	467.82
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	35	428.22	470.97
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	36	431.02	474.12
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	37	433.82	477.28
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	38	436.63	480.43
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	39	442.23	486.39
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	40	447.84	492.70
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	41	456.25	501.81
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	42	464.31	510.92
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	43	475.52	523.18
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	44	489.54	538.60
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	45	506.01	556.47
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	46	525.64	578.20
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	47	547.71	602.38
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	48	572.94	630.41
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	49	597.82	657.75
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	50	625.86	688.58
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	51	653.54	719.07
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	52	684.03	752.36
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	53	714.86	786.35
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	54	748.15	822.79
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	55	781.44	859.59
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	56	817.54	899.19
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	57	853.98	939.49
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	58	892.88	982.24
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	59	912.15	1003.26
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	60	951.05	1046.01
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	61	984.69	1083.16
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	62	1006.77	1107.34
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	63	1034.45	1137.83

75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1051.27	1156.40
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	282.18	282.18
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	15	307.27	307.27
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	16	316.86	316.86
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	17	326.45	326.45
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	18	336.78	336.78
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	19	347.10	347.10
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	20	357.80	357.80
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	21	368.87	405.76
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	22	368.87	405.76
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	23	368.87	405.76
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	24	368.87	405.76
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	25	370.34	407.23
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	26	377.72	415.34
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	27	386.57	425.30
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	28	400.96	441.16
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	29	412.76	454.08
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	30	418.66	460.71
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	31	427.52	470.31
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	32	436.37	479.90
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	33	441.90	486.17
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	34	447.80	492.44
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	35	450.76	495.76
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	36	453.71	499.08
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	37	456.66	502.40
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	38	459.61	505.72
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	39	465.51	511.99
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	40	471.41	518.63
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	41	480.26	528.22
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	42	488.75	537.81
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	43	500.55	550.72
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	44	515.31	566.95
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	45	532.64	585.76
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	46	553.30	608.63
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	47	576.54	634.08
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	48	603.10	663.59
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	49	629.29	692.36
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	50	658.80	724.82
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	51	687.94	756.92
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	52	720.03	791.96
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	53	752.49	827.74
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	54	787.53	866.10
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	55	822.57	904.83
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	56	860.57	946.51
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	57	898.93	988.93
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	58	939.87	1033.93
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	59	960.16	1056.07
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	60	1001.11	1101.07
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	61	1036.52	1140.17
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	62	1059.75	1165.62
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	63	1088.90	1197.71
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1106.60	1217.26
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	338.62	338.62
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	15	368.72	368.72
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	16	380.23	380.23
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	17	391.74	391.74
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	18	404.13	404.13
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	19	416.52	416.52
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	20	429.36	429.36
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	21	442.65	486.91
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	22	442.65	486.91
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	23	442.65	486.91
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	24	442.65	486.91
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	25	444.41	488.68
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	26	453.26	498.41
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	27	463.89	510.36

75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	28	481.15	529.40
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	29	495.31	544.89
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	30	502.40	552.86
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	31	513.02	564.37
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	32	523.64	575.88
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	33	530.28	583.40
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	34	537.37	590.92
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	35	540.91	594.91
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	36	544.45	598.89
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	37	547.99	602.88
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	38	551.53	606.86
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	39	558.61	614.38
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	40	565.69	622.35
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	41	576.32	633.86
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	42	586.50	645.37
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	43	600.66	660.86
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	44	618.37	680.34
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	45	639.17	702.91
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	46	663.96	730.36
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	47	691.85	760.90
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	48	723.72	796.31
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	49	755.14	830.84
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	50	790.56	869.79
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	51	825.52	908.30
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	52	864.03	950.35
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	53	902.99	993.29
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	54	945.04	1039.32
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	55	987.09	1085.80
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	56	1032.68	1135.82
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	57	1078.71	1186.72
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	58	1127.85	1240.72
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	59	1152.19	1267.28
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	60	1201.33	1321.28
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	61	1243.82	1368.20
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	62	1271.71	1398.74
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	63	1306.67	1437.25
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1327.92	1460.71
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	282.18	282.18
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	15	307.27	307.27
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	16	316.86	316.86
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	17	326.45	326.45
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	18	336.78	336.78
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	19	347.10	347.10
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	20	357.80	357.80
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	21	368.87	405.76
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	22	368.87	405.76
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	23	368.87	405.76
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	24	368.87	405.76
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	25	370.34	407.23
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	26	377.72	415.34
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	27	386.57	425.30
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	28	400.96	441.16
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	29	412.76	454.08
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	30	418.66	460.71
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	31	427.52	470.31
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	32	436.37	479.90
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	33	441.90	486.17
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	34	447.80	492.44
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	35	450.76	495.76
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	36	453.71	499.08
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	37	456.66	502.40
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	38	459.61	505.72
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	39	465.51	511.99
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	40	471.41	518.63
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	41	480.26	528.22
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	42	488.75	537.81

75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	43	500.55	550.72
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	44	515.31	566.95
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	45	532.64	585.76
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	46	553.30	608.63
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	47	576.54	634.08
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	48	603.10	663.59
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	49	629.29	692.36
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	50	658.80	724.82
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	51	687.94	756.92
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	52	720.03	791.96
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	53	752.49	827.74
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	54	787.53	866.10
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	55	822.57	904.83
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	56	860.57	946.51
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	57	898.93	988.93
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	58	939.87	1033.93
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	59	960.16	1056.07
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	60	1001.11	1101.07
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	61	1036.52	1140.17
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	62	1059.75	1165.62
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	63	1088.90	1197.71
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1106.60	1217.26
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	293.62	293.62
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	15	319.72	319.72
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	16	329.70	329.70
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	17	339.68	339.68
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	18	350.43	350.43
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	19	361.17	361.17
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	20	372.30	372.30
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	21	383.82	422.20
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	22	383.82	422.20
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	23	383.82	422.20
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	24	383.82	422.20
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	25	385.35	423.74
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	26	393.03	432.18
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	27	402.24	442.54
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	28	417.21	459.05
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	29	429.49	472.48
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	30	435.63	479.39
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	31	444.85	489.37
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	32	454.06	499.35
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	33	459.81	505.87
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	34	465.96	512.40
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	35	469.03	515.85
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	36	472.10	519.31
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	37	475.17	522.76
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	38	478.24	526.21
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	39	484.38	532.74
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	40	490.52	539.65
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	41	499.73	549.63
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	42	508.56	559.61
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	43	520.84	573.04
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	44	536.19	589.93
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	45	554.23	609.50
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	46	575.73	633.30
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	47	599.91	659.78
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	48	627.54	690.49
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	49	654.79	720.43
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	50	685.50	754.20
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	51	715.82	787.59
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	52	749.21	824.06
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	53	782.99	861.29
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	54	819.45	901.20
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	55	855.91	941.51
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	56	895.45	984.88
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	57	935.36	1029.02

75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	58	977.97	1075.84
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	59	999.08	1098.87
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	60	1041.68	1145.70
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	61	1078.53	1186.38
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	62	1102.71	1212.86
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	63	1133.03	1246.26
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1151.45	1266.60
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	278.94	278.94
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	15	303.73	303.73
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	16	313.21	313.21
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	17	322.69	322.69
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	18	332.90	332.90
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	19	343.11	343.11
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	20	353.69	353.69
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	21	364.63	401.09
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	22	364.63	401.09
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	23	364.63	401.09
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	24	364.63	401.09
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	25	366.09	402.55
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	26	373.38	410.57
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	27	382.13	420.42
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	28	396.35	436.09
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	29	408.02	448.86
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	30	413.85	455.42
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	31	422.60	464.90
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	32	431.35	474.38
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	33	436.82	480.58
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	34	442.66	486.78
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	35	445.57	490.06
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	36	448.49	493.34
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	37	451.41	496.62
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	38	454.33	499.90
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	39	460.16	506.10
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	40	465.99	512.67
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	41	474.74	522.15
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	42	483.13	531.63
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	43	494.80	544.39
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	44	509.38	560.43
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	45	526.52	579.03
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	46	546.94	601.63
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	47	569.91	626.79
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	48	596.17	655.96
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	49	622.05	684.41
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	50	651.22	716.49
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	51	680.03	748.21
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	52	711.75	782.85
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	53	743.84	818.22
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	54	778.48	856.14
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	55	813.12	894.43
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	56	850.68	935.63
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	57	888.60	977.57
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	58	929.07	1022.05
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	59	949.12	1043.93
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	60	989.60	1088.41
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	61	1024.60	1127.06
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	62	1047.57	1152.22
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	63	1076.38	1183.94
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1093.88	1203.27
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	367.03	367.03
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	15	399.65	399.65
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	16	412.12	412.12
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	17	424.60	424.60
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	18	438.03	438.03
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	19	451.47	451.47
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	20	465.38	465.38
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	21	479.78	527.75

75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	22	479.78	527.75
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	23	479.78	527.75
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	24	479.78	527.75
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	25	481.69	529.67
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	26	491.29	540.22
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	27	502.80	553.18
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	28	521.51	573.81
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	29	536.87	590.60
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	30	544.54	599.24
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	31	556.06	611.71
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	32	567.57	624.18
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	33	574.77	632.34
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	34	582.44	640.50
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	35	586.28	644.81
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	36	590.12	649.13
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	37	593.96	653.45
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	38	597.80	657.77
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	39	605.47	665.92
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	40	613.15	674.56
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	41	624.66	687.03
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	42	635.70	699.51
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	43	651.05	716.30
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	44	670.24	737.41
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	45	692.79	761.88
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	46	719.66	791.62
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	47	749.88	824.73
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	48	784.43	863.11
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	49	818.49	900.53
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	50	856.87	942.75
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	51	894.78	984.49
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	52	936.52	1030.07
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	53	978.74	1076.61
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	54	1024.31	1126.51
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	55	1069.89	1176.88
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	56	1119.31	1231.10
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	57	1169.21	1286.27
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	58	1222.46	1344.80
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	59	1248.85	1373.59
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	60	1302.10	1432.12
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	61	1348.16	1482.98
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	62	1378.39	1516.08
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	63	1416.29	1557.82
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1439.32	1583.25
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	352.34	352.34
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	15	383.66	383.66
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	16	395.64	395.64
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	17	407.61	407.61
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	18	420.51	420.51
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	19	433.41	433.41
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	20	446.76	446.76
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	21	460.59	506.64
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	22	460.59	506.64
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	23	460.59	506.64
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	24	460.59	506.64
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	25	462.42	508.48
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	26	471.64	518.61
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	27	482.69	531.05
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	28	500.65	550.86
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	29	515.39	566.98
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	30	522.76	575.27
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	31	533.81	587.24
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	32	544.87	599.22
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	33	551.78	607.05
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	34	559.15	614.88
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	35	562.83	619.02
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	36	566.52	623.17

75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	37	570.20	627.31
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	38	573.88	631.46
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	39	581.25	639.29
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	40	588.62	647.58
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	41	599.68	659.55
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	42	610.27	671.53
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	43	625.01	687.65
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	44	643.43	707.91
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	45	665.08	731.40
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	46	690.87	759.96
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	47	719.89	791.74
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	48	753.05	828.59
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	49	785.75	864.51
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	50	822.60	905.04
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	51	858.98	945.11
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	52	899.06	988.87
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	53	939.59	1033.55
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	54	983.34	1081.45
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	55	1027.10	1129.81
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	56	1074.54	1181.85
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	57	1122.44	1234.82
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	58	1173.56	1291.01
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	59	1198.89	1318.65
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	60	1250.02	1374.84
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	61	1294.23	1423.66
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	62	1323.25	1455.44
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	63	1359.64	1495.51
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1381.74	1519.92
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	278.94	278.94
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	15	303.73	303.73
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	16	313.21	313.21
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	17	322.69	322.69
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	18	332.90	332.90
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	19	343.11	343.11
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	20	353.69	353.69
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	21	364.63	401.09
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	22	364.63	401.09
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	23	364.63	401.09
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	24	364.63	401.09
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	25	366.09	402.55
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	26	373.38	410.57
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	27	382.13	420.42
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	28	396.35	436.09
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	29	408.02	448.86
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	30	413.85	455.42
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	31	422.60	464.90
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	32	431.35	474.38
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	33	436.82	480.58
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	34	442.66	486.78
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	35	445.57	490.06
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	36	448.49	493.34
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	37	451.41	496.62
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	38	454.33	499.90
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	39	460.16	506.10
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	40	465.99	512.67
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	41	474.74	522.15
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	42	483.13	531.63
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	43	494.80	544.39
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	44	509.38	560.43
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	45	526.52	579.03
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	46	546.94	601.63
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	47	569.91	626.79
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	48	596.17	655.96
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	49	622.05	684.41
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	50	651.22	716.49
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	51	680.03	748.21

75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	52	711.75	782.85
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	53	743.84	818.22
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	54	778.48	856.14
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	55	813.12	894.43
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	56	850.68	935.63
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	57	888.60	977.57
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	58	929.07	1022.05
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	59	949.12	1043.93
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	60	989.60	1088.41
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	61	1024.60	1127.06
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	62	1047.57	1152.22
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	63	1076.38	1183.94
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1093.88	1203.27
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	293.62	293.62
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	15	319.72	319.72
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	16	329.70	329.70
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	17	339.68	339.68
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	18	350.43	350.43
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	19	361.17	361.17
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	20	372.30	372.30
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	21	383.82	422.20
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	22	383.82	422.20
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	23	383.82	422.20
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	24	383.82	422.20
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	25	385.35	423.74
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	26	393.03	432.18
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	27	402.24	442.54
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	28	417.21	459.05
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	29	429.49	472.48
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	30	435.63	479.39
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	31	444.85	489.37
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	32	454.06	499.35
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	33	459.81	505.87
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	34	465.96	512.40
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	35	469.03	515.85
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	36	472.10	519.31
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	37	475.17	522.76
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	38	478.24	526.21
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	39	484.38	532.74
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	40	490.52	539.65
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	41	499.73	549.63
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	42	508.56	559.61
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	43	520.84	573.04
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	44	536.19	589.93
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	45	554.23	609.50
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	46	575.73	633.30
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	47	599.91	659.78
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	48	627.54	690.49
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	49	654.79	720.43
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	50	685.50	754.20
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	51	715.82	787.59
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	52	749.21	824.06
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	53	782.99	861.29
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	54	819.45	901.20
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	55	855.91	941.51
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	56	895.45	984.88
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	57	935.36	1029.02
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	58	977.97	1075.84
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	59	999.08	1098.87
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	60	1041.68	1145.70
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	61	1078.53	1186.38
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	62	1102.71	1212.86
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	63	1133.03	1246.26
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1151.45	1266.60
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	352.34	352.34
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	15	383.66	383.66

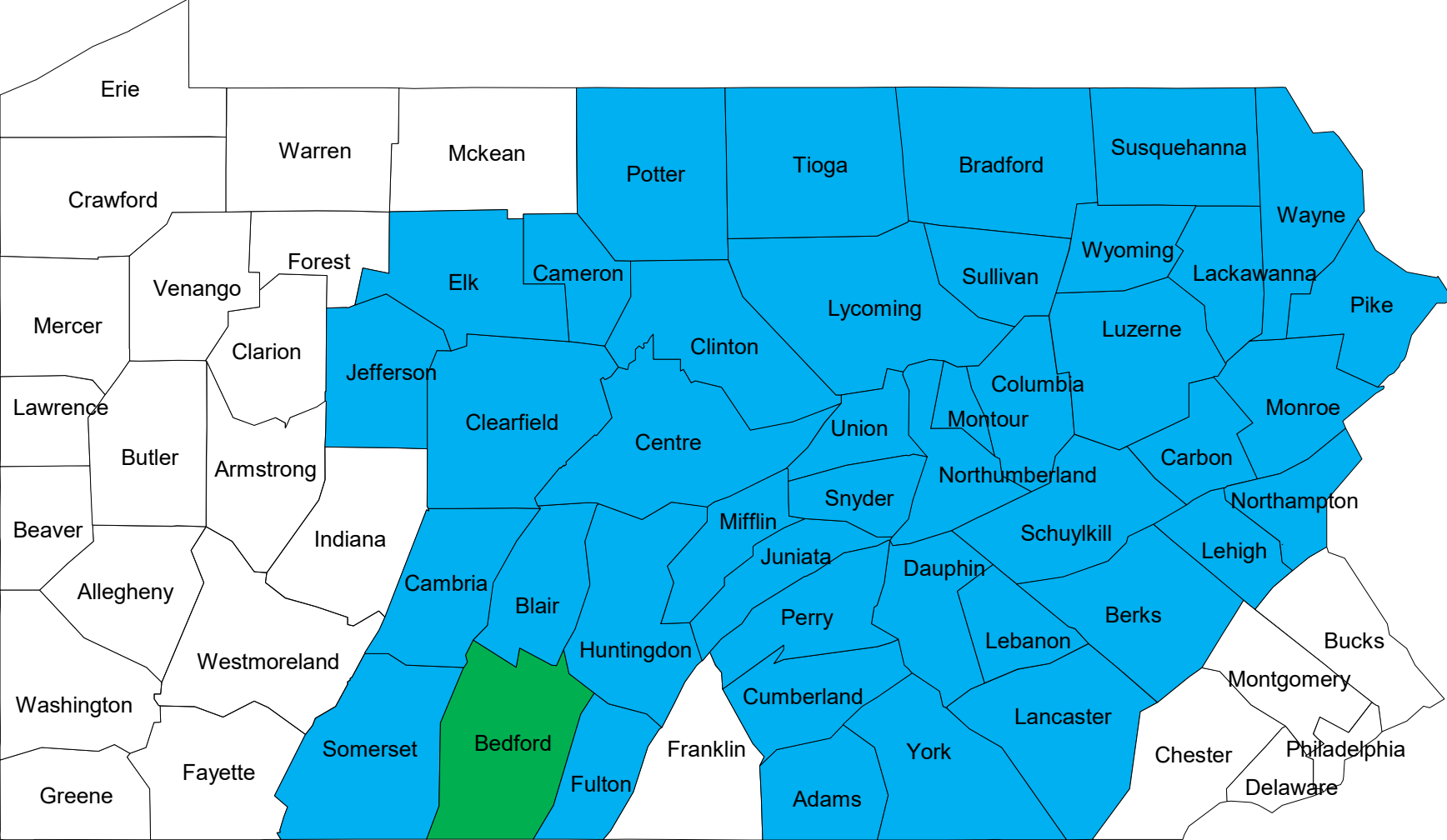
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	16	395.64	395.64
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	17	407.61	407.61
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	18	420.51	420.51
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	19	433.41	433.41
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	20	446.76	446.76
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	21	460.59	506.64
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	22	460.59	506.64
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	23	460.59	506.64
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	24	460.59	506.64
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	25	462.42	508.48
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	26	471.64	518.61
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	27	482.69	531.05
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	28	500.65	550.86
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	29	515.39	566.98
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	30	522.76	575.27
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	31	533.81	587.24
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	32	544.87	599.22
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	33	551.78	607.05
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	34	559.15	614.88
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	35	562.83	619.02
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	36	566.52	623.17
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	37	570.20	627.31
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	38	573.88	631.46
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	39	581.25	639.29
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	40	588.62	647.58
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	41	599.68	659.55
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	42	610.27	671.53
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	43	625.01	687.65
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	44	643.43	707.91
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	45	665.08	731.40
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	46	690.87	759.96
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	47	719.89	791.74
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	48	753.05	828.59
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	49	785.75	864.51
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	50	822.60	905.04
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	51	858.98	945.11
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	52	899.06	988.87
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	53	939.59	1033.55
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	54	983.34	1081.45
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	55	1027.10	1129.81
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	56	1074.54	1181.85
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	57	1122.44	1234.82
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	58	1173.56	1291.01
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	59	1198.89	1318.65
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	60	1250.02	1374.84
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	61	1294.23	1423.66
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	62	1323.25	1455.44
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	63	1359.64	1495.51
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1381.74	1519.92
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	293.62	293.62
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	15	319.72	319.72
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	16	329.70	329.70
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	17	339.68	339.68
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	18	350.43	350.43
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	19	361.17	361.17
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	20	372.30	372.30
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	21	383.82	422.20
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	22	383.82	422.20
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	23	383.82	422.20
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	24	383.82	422.20
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	25	385.35	423.74
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	26	393.03	432.18
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	27	402.24	442.54
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	28	417.21	459.05
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	29	429.49	472.48
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	30	435.63	479.39

75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	31	444.85	489.37
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	32	454.06	499.35
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	33	459.81	505.87
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	34	465.96	512.40
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	35	469.03	515.85
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	36	472.10	519.31
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	37	475.17	522.76
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	38	478.24	526.21
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	39	484.38	532.74
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	40	490.52	539.65
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	41	499.73	549.63
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	42	508.56	559.61
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	43	520.84	573.04
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	44	536.19	589.93
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	45	554.23	609.50
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	46	575.73	633.30
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	47	599.91	659.78
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	48	627.54	690.49
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	49	654.79	720.43
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	50	685.50	754.20
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	51	715.82	787.59
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	52	749.21	824.06
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	53	782.99	861.29
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	54	819.45	901.20
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	55	855.91	941.51
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	56	895.45	984.88
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	57	935.36	1029.02
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	58	977.97	1075.84
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	59	999.08	1098.87
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	60	1041.68	1145.70
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	61	1078.53	1186.38
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	62	1102.71	1212.86
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	63	1133.03	1246.26
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1151.45	1266.60

2023 to 2024 Service Area

Issuer: Geisinger Quality Options (75729)

Market: Individual – On and Off Exchange



Key:

- 2023 and 2024 On and Off exchange counties
- New county added in 2024 On and Off exchange