

July 13th, 2023

Lindsay Swartz, MBA, MCM, Director  
Accident and Health Rate and Policy Form Review  
Pennsylvania Insurance Department  
Email [linswartz@pa.gov](mailto:linswartz@pa.gov)  
Phone: 717-265-3123

Dear Ms. Swartz:

The following is in response to the Department's questions as of July 7th, 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: 7.1%
6. Range of rate change requested: -0.8% to 10.4%
7. Total additional annual revenue generated from the proposed rate change: \$2,383,833
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
15. Summary of changes made in response to questions dated July 7, 2023:
  - a. Revisions were made to the Actuarial Memorandum Exhibits
    - i. In response to #9, Cell E5 of the II.a. Reins Table – Exp tab
    - ii. As a result of this change, the following changes were also necessary:
      1. Table 5, cell C32
      2. Table 6, cells C50, C54, and C55
      3. Table 10, columns R and S
      4. Table 15, cells B23, I15, and I16
  - b. Revisions were made to the Actuarial Memorandum (changes highlighted in yellow)
    - i. In response to #7, pages 3 and 6
    - ii. In response to #9, page 7
    - iii. As a result of these changes, the following changes were also necessary:
      1. The Proposed Rate Increase on page 1
      2. The Average Rate Change on page 2
      3. The Reason for Rate Increase on page 2
      4. The Exchange user fee calculation on page 6
      5. The Market-Adjusted Projected Total Allowed Claims on page 7
      6. The Administration Expense on page 7
      7. The Projected Loss Ratio on page 8
      8. The Components of Rate Change on page 9

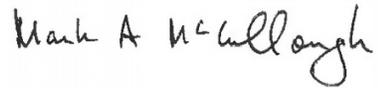
Geisinger Health Plan may refer collectively to health care coverage sponsors Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company, unless otherwise noted. Geisinger Health Plan is part of Geisinger, an integrated health care delivery and coverage organization.

9. The Reliances on page 11

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,

Handwritten signature of Mark A. McCullough in black ink.

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

# Discrimination is against the law

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  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
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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

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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)

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



May 12th, 2023

Lindsay Swartz, MBA, MCM, Director  
Accident and Health Rate and Policy Form Review  
Pennsylvania Insurance Department  
Email [linswartz@pa.gov](mailto: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.
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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

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U.S. Department of Health and Human Services  
200 Independence Avenue SW., Room 509F  
HHH Building, Washington, DC 20201  
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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](mailto: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 7.1% but is not uniform by plan. The increases range from -0.8% to 10.4%. 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 7.1% 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: 8.9%, row 87 on Table 8
- Benefit Richness: 4.3%, 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 **final CMS risk adjustment amount released on June 30th.**

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 28<sup>th</sup>, 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 final CMS 2022 Risk Adjustment amount** 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 3<sup>rd</sup> 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 3<sup>rd</sup> 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  $.030 * 791.00 * .88 = \$20.88$ . 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. 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. The reinsurance program for 2024 will have a \$60,000 attachment point, 50% coinsurance and a reinsurance cap of \$100,000. The maximum recovery, per claimant is \$20,000. Geisinger does not have credible experience at these high claim levels to develop trend projections. We utilized a Leveraged Trend Report published by a 3<sup>rd</sup> 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 \$20.88 and Reinsurance Recoveries of \$40.42) 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, \$827.56 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 8.25% 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 **90.8%** in aggregate as shown below using the federally prescribed MLR methodology:

MLR Numerator = Projected Claims - Reinsurance Recoveries + Quality Initiatives - Risk Adjustment =  
 $760.24 - 40.42 + 10.67 - 36.92 = 693.57$

MLR Denominator = Projected Premiums – Taxes and Fees =  $791.00 - 6.17 - 20.88 = 763.95$

Federal MLR =  $693.57 / 763.95 = 90.8\%$

## **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 21<sup>st</sup>, 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 3<sup>rd</sup> 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 3<sup>rd</sup> 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 3<sup>rd</sup> parties. ~~We have relied on the PID's risk adjustment estimates for 2022.~~ We have also relied on a 3<sup>rd</sup> 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**

7/13/2023  
**Date**

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

**Table 0. Identifying Information**

Carrier Name:	Gensinger Quality Options		
Product/Segment:	PPD Individual	to	12/31/2024
Rate Effective Date:	1/1/2024	to	12/31/2022
Base Period Start Date:	1/1/2022		
Date of Most Recent Membership:	2/1/2023		

**Table 1. Number of Members**

Average Age	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2023)	Projected Rating Period
Total	51,685	3,771	47,676
<18	3,058	248	3,132
18-24	2,780	199	2,448
25-29	3,160	212	2,676
30-34	3,610	248	3,132
35-39	3,480	249	3,144
40-44	4,072	335	4,236
45-49	3,883	287	3,624
50-54	3,535	428	3,364
55-59	7,666	536	6,780
60-63	10,022	760	9,612
64+	4,998	279	3,528

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

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 22,971,557.21	\$ 39,718,289.80	\$ 40,002,818.53	51,685	\$ 7,058,671.62	47,071,490.17	\$ -	(2,127,116.36)	\$ 2,066.48	\$ -	\$ 2,859,196.56	\$ 2,802,417.69
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 859.62
Loss Ratio											\$ 87.62%

\*Express Prescription Drug Rebates as a negative number

**Table 3. Trend Components**

Service Category	Cost*	Utilization*	Induced Demands*	Composite Trend	Weight*
Inpatient Hospital	4.00%	1.00%	0.00%	2.96%	18.19%
Outpatient Hospital	6.30%	2.80%	0.00%	9.28%	45.84%
Professional	1.40%	1.00%	0.00%	2.41%	17.40%
Other Medical	0.10%	2.40%	0.00%	2.50%	1.2%
Capitation				0.00%	0.00%
Prescription Drugs	4.80%	4.60%	0.00%	9.62%	16.85%
Total Annual Trend				6.92%	100.00%
Months of Trend					
Total Applied Trend Projection Factor				1.143	

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

\*\* Should equal UNRT Trend

**Table 4. Historical Experience**

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19		\$1,730,090.50	1.000%	\$ 1,730,090.50	5,272	\$ 327.08			\$2,338,015.97	\$ 476.88
Feb-19		\$1,505,452.88	1.000%	\$ 1,505,452.88	5,438	\$ 276.86			\$2,097,864.72	\$ 385.81
Mar-19		\$2,412,728.88	1.000%	\$ 2,412,728.88	5,375	\$ 448.85			\$3,126,173.94	\$ 581.62
Apr-19		\$1,946,744.21	1.000%	\$ 1,946,744.21	5,375	\$ 362.38			\$2,617,135.25	\$ 490.61
May-19		\$2,005,885.85	1.000%	\$ 2,005,885.85	5,406	\$ 371.96			\$2,460,802.81	\$ 492.76
Jun-19		\$2,072,133.74	1.000%	\$ 2,072,133.74	5,440	\$ 380.94			\$2,723,402.72	\$ 500.67
Jul-19		\$2,649,703.32	1.000%	\$ 2,649,703.32	5,382	\$ 492.37			\$3,262,633.62	\$ 606.26
Aug-19		\$2,816,474.45	1.000%	\$ 2,816,474.45	5,309	\$ 530.55			\$3,374,774.88	\$ 635.72
Sep-19		\$2,638,879.45	1.000%	\$ 2,638,879.45	5,262	\$ 501.52			\$3,198,146.19	\$ 607.81
Oct-19		\$2,787,023.33	1.000%	\$ 2,787,023.33	5,204	\$ 535.52			\$3,318,044.75	\$ 637.55
Nov-19		\$2,547,653.83	1.000%	\$ 2,547,653.83	5,185	\$ 491.32			\$3,006,544.57	\$ 578.77
Dec-19	\$44,443,686.66	\$3,284,680.81	1.000%	\$ 3,284,680.81	5,097	\$ 644.48	\$7,887,262.58		\$3,710,096.51	\$ 727.95
Jan-20		\$2,503,089.89	1.000%	\$ 2,503,089.89	3,432	\$ 729.35			\$3,180,192.64	\$ 926.65
Feb-20		\$2,831,783.50	1.000%	\$ 2,831,783.50	3,287	\$ 861.52			\$3,372,965.79	\$ 1,026.28
Mar-20		\$2,136,644.21	1.000%	\$ 2,136,644.21	3,254	\$ 656.68			\$2,523,602.06	\$ 775.60
Apr-20		\$2,329,423.38	1.000%	\$ 2,329,423.38	3,250	\$ 716.82			\$2,503,301.87	\$ 770.33
May-20		\$2,258,698.89	1.000%	\$ 2,258,698.89	3,238	\$ 698.52			\$2,419,341.96	\$ 739.24
Jun-20		\$2,084,726.86	1.000%	\$ 2,084,726.86	3,232	\$ 645.01			\$2,433,188.25	\$ 732.24
Jul-20		\$2,804,249.16	1.000%	\$ 2,804,249.16	3,211	\$ 873.38			\$3,200,121.92	\$ 996.67
Aug-20		\$2,893,772.18	1.000%	\$ 2,893,772.18	3,207	\$ 902.21			\$3,193,633.98	\$ 995.20
Sep-20		\$2,433,484.43	1.000%	\$ 2,433,484.43	3,205	\$ 760.47			\$2,720,330.81	\$ 832.90
Oct-20		\$3,171,929.37	1.000%	\$ 3,171,929.37	3,166	\$ 1,001.89			\$3,302,444.75	\$ 1,106.36
Nov-20		\$2,746,654.75	1.000%	\$ 2,746,654.75	3,107	\$ 883.96			\$3,057,063.11	\$ 983.85
Dec-20	\$29,749,061.95	\$3,699,827.39	1.000%	\$ 3,699,827.39	3,046	\$ 1,185.23	\$5,002,416.40		\$3,848,741.88	\$ 1,263.67
Jan-21		\$2,825,895.52	1.000%	\$ 2,825,895.52	3,049	\$ 925.66			\$3,487,654.35	\$ 883.25
Feb-21		\$2,388,312.95	1.000%	\$ 2,388,312.95	4,174	\$ 572.15			\$2,915,260.26	\$ 698.39
Mar-21		\$2,841,442.99	1.000%	\$ 2,841,442.99	4,181	\$ 679.68			\$3,191,099.12	\$ 817.67
Apr-21		\$3,672,972.29	1.000%	\$ 3,672,972.29	4,291	\$ 855.95			\$4,313,808.77	\$ 1,005.29
May-21		\$2,830,460.15	1.000%	\$ 2,830,460.15	4,404	\$ 643.77			\$3,316,947.08	\$ 733.25
Jun-21		\$3,508,329.99	1.000%	\$ 3,508,329.99	4,491	\$ 781.17			\$4,441,865.66	\$ 922.54
Jul-21		\$2,923,145.34	1.000%	\$ 2,923,145.33	4,559	\$ 641.21			\$3,406,966.46	\$ 747.34
Aug-21		\$3,309,305.20	1.000%	\$ 3,309,305.29	4,622	\$ 712.91			\$3,828,061.62	\$ 824.67
Sep-21		\$4,304,448.11	1.000%	\$ 4,304,449.09	4,727	\$ 908.74			\$4,802,732.64	\$ 1,015.60
Oct-21		\$3,641,737.19	1.000%	\$ 3,641,736.94	4,698	\$ 775.25			\$4,108,108.43	\$ 874.53
Nov-21		\$4,495,441.57	1.000%	\$ 4,495,441.66	4,643	\$ 968.22			\$4,956,877.37	\$ 1,067.60
Dec-21	\$34,249,767.45	\$3,394,014.62	1.000%	\$ 3,394,014.84	4,634	\$ 732.65	\$7,264,113.43		\$3,733,454.88	\$ 805.80
Jan-22		\$3,091,999.73	1.000%	\$ 3,092,130.99	4,491	\$ 688.50			\$3,922,952.36	\$ 873.40
Feb-22		\$3,007,023.30	0.999%	\$ 3,007,350.61	4,470	\$ 672.78			\$3,443,424.75	\$ 815.08
Mar-22		\$3,382,897.29	0.997%	\$ 3,383,961.84	4,409	\$ 767.44			\$4,015,077.52	\$ 910.57
Apr-22		\$3,104,622.88	0.998%	\$ 3,103,131.77	4,312	\$ 721.26			\$3,602,960.49	\$ 835.55
May-22		\$3,084,197.21	0.998%	\$ 3,090,004.05	4,308	\$ 717.30			\$3,508,504.25	\$ 814.45
Jun-22		\$3,342,357.90	0.997%	\$ 3,350,908.82	4,159	\$ 788.78			\$3,737,194.98	\$ 872.40
Jul-22		\$3,461,099.55	0.997%	\$ 3,470,204.53	4,109	\$ 839.24			\$3,802,734.64	\$ 890.21
Aug-22		\$4,278,192.81	0.997%	\$ 4,290,807.48	4,293	\$ 999.38			\$4,637,213.77	\$ 1,080.00
Sep-22		\$3,553,854.85	0.994%	\$ 3,574,528.07	4,284	\$ 834.45			\$3,976,108.47	\$ 948.86
Oct-22		\$3,418,000.63	0.992%	\$ 3,443,424.84	4,231	\$ 813.81			\$3,760,061.01	\$ 888.63
Nov-22		\$3,051,253.29	0.982%	\$ 3,106,082.73	4,138	\$ 750.55			\$3,292,897.18	\$ 795.69
Dec-22	\$32,971,557.22	\$2,942,030.16	0.954%	\$ 3,083,314.82	4,069	\$ 757.74	\$7,068,671.62		\$3,345,235.80	\$ 772.95

\* Express Completion Factor as a percentage

\*\* Express Prescription Drug Rebates as a negative number

Carrier Name: Geisinger Quality Options  
 Product(s): PPO  
 Market Segment: Individual  
 Rate Effective Date: 3/1/2024

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
\$ 186,784,789.49	\$ 180,276,214.48	\$ 182,083,475.57	252,340	\$ 30,474,274.22	\$ 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)											
Loss Ratio											\$ 801.56
											\$ 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%	-1.00%	0.00%	2.96%	19.00%
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		\$20,814,980.64	1.0000	\$ 20,814,980.64	42,721	\$ 487.23		(\$507,381.39)	\$25,840,346.46	\$ 604.86
Feb-19		\$19,926,560.92	1.0000	\$ 19,926,560.92	40,156	\$ 496.22		(\$507,381.39)	\$23,684,273.58	\$ 589.80
Mar-19		\$21,705,575.50	1.0000	\$ 21,705,575.50	38,498	\$ 565.11		(\$510,016.13)	\$25,527,173.38	\$ 664.64
Apr-19		\$23,536,358.04	1.0000	\$ 23,536,358.04	37,775	\$ 623.07		(\$455,735.60)	\$27,292,309.57	\$ 722.50
May-19		\$22,007,161.60	1.0000	\$ 22,007,161.60	37,131	\$ 592.68		(\$503,295.65)	\$25,488,326.44	\$ 686.43
Jun-19		\$18,936,785.10	1.0000	\$ 18,936,785.10	36,720	\$ 515.71		(\$532,075.85)	\$21,804,635.15	\$ 593.81
Jul-19		\$19,743,223.38	1.0000	\$ 19,743,223.38	35,797	\$ 551.53		(\$510,987.79)	\$22,361,614.23	\$ 630.26
Aug-19		\$21,605,589.69	1.0000	\$ 21,605,589.69	35,322	\$ 611.67		(\$552,907.40)	\$24,132,241.60	\$ 683.76
Sep-19		\$19,942,439.51	1.0000	\$ 19,942,439.51	34,671	\$ 575.19		(\$683,494.55)	\$22,446,716.08	\$ 647.42
Oct-19		\$22,384,882.73	1.0000	\$ 22,384,882.73	34,057	\$ 657.28		(\$543,614.60)	\$24,916,258.40	\$ 731.61
Nov-19		\$20,248,321.67	1.0000	\$ 20,248,321.67	33,492	\$ 604.57		(\$566,657.79)	\$22,504,817.13	\$ 671.95
Dec-19	\$318,450,215.85	\$21,281,348.21	1.0000	\$ 21,281,348.21	32,910	\$ 646.64	\$43,758,087.25	(\$371,577.05)	\$23,348,928.30	\$ 709.47
Jan-20		\$15,173,819.18	1.0000	\$ 15,173,819.18	23,768	\$ 638.40		(\$341,742.57)	\$18,827,544.54	\$ 792.12
Feb-20		\$16,027,999.47	1.0000	\$ 16,027,999.47	22,482	\$ 712.92		(\$417,032.95)	\$18,769,715.20	\$ 834.88
Mar-20		\$14,971,135.07	1.0000	\$ 14,971,135.07	22,185	\$ 674.84		(\$343,835.87)	\$16,939,916.09	\$ 763.59
Apr-20		\$11,471,655.85	1.0000	\$ 11,471,655.85	21,945	\$ 522.76		(\$329,252.39)	\$12,435,614.15	\$ 566.68
May-20		\$12,324,079.87	1.0000	\$ 12,324,079.87	21,699	\$ 567.94		(\$418,800.08)	\$13,583,920.27	\$ 625.96
Jun-20		\$13,413,953.00	1.0000	\$ 13,413,953.00	21,443	\$ 625.48		(\$418,800.08)	\$15,207,664.41	\$ 709.23
Jul-20		\$14,672,833.81	1.0000	\$ 14,672,833.81	21,200	\$ 692.11		(\$407,730.99)	\$16,541,070.13	\$ 780.24
Aug-20		\$15,387,196.88	1.0000	\$ 15,387,196.88	20,898	\$ 736.30		(\$524,172.83)	\$16,997,279.96	\$ 813.34
Sep-20		\$16,099,608.92	1.0000	\$ 16,099,608.92	20,540	\$ 783.80		(\$580,374.95)	\$17,608,247.83	\$ 857.25
Oct-20		\$15,546,842.13	1.0000	\$ 15,546,842.13	20,205	\$ 769.66		(\$426,198.30)	\$16,987,446.17	\$ 836.61
Nov-20		\$15,122,261.41	1.0000	\$ 15,122,261.41	19,980	\$ 756.87		(\$417,824.14)	\$16,415,114.66	\$ 821.57
Dec-20	\$198,946,354.73	\$16,381,227.21	1.0000	\$ 16,381,227.21	19,551	\$ 837.89	\$26,201,523.86	(\$373,996.92)	\$17,529,543.02	\$ 896.62
Jan-21		\$12,468,776.70	1.0000	\$ 12,468,776.70	20,547	\$ 606.85		(\$369,027.59)	\$15,005,869.86	\$ 730.33
Feb-21		\$12,014,239.50	1.0000	\$ 12,014,239.50	21,132	\$ 568.54		(\$442,806.28)	\$14,115,067.77	\$ 667.96
Mar-21		\$14,810,118.63	1.0000	\$ 14,810,118.63	21,029	\$ 704.26		(\$428,595.58)	\$17,348,419.40	\$ 824.96
Apr-21		\$16,383,202.46	1.0000	\$ 16,383,202.46	21,257	\$ 770.72		(\$413,074.50)	\$18,715,710.18	\$ 880.45
May-21		\$14,174,846.24	1.0000	\$ 14,174,846.24	21,524	\$ 658.55		(\$462,707.24)	\$16,180,549.77	\$ 751.73
Jun-21		\$15,911,041.29	1.0000	\$ 15,911,041.29	21,741	\$ 731.85		(\$440,404.16)	\$18,000,723.99	\$ 827.96
Jul-21		\$16,236,132.02	0.9999	\$ 16,237,321.92	21,932	\$ 749.36		(\$449,563.56)	\$18,163,415.85	\$ 828.18
Aug-21		\$16,758,461.08	0.9999	\$ 16,759,798.60	22,164	\$ 756.17		(\$472,577.73)	\$18,500,970.91	\$ 834.73
Sep-21		\$18,142,538.83	0.9999	\$ 18,143,679.38	22,348	\$ 811.89		(\$438,745.22)	\$19,895,658.83	\$ 890.28
Oct-21		\$17,309,744.15	0.9999	\$ 17,311,417.93	22,258	\$ 777.77		(\$495,050.83)	\$18,939,569.96	\$ 850.92
Nov-21		\$19,183,091.89	0.9999	\$ 19,182,949.42	22,018	\$ 871.25		(\$514,510.62)	\$20,867,465.32	\$ 947.75
Dec-21	\$172,241,154.52	\$16,920,465.64	0.9991	\$ 16,956,208.21	21,735	\$ 779.23	\$28,996,359.99	(\$717,583.94)	\$18,295,538.24	\$ 841.77
Jan-22		\$13,341,834.70	0.9992	\$ 13,352,330.50	21,514	\$ 620.63		(\$702,095.29)	\$16,254,455.81	\$ 755.52
Feb-22		\$13,893,616.73	0.9990	\$ 13,907,490.65	21,794	\$ 638.14		(\$778,252.50)	\$16,481,103.31	\$ 756.22
Mar-22		\$16,340,866.26	0.9993	\$ 16,352,370.53	21,501	\$ 760.54		(\$720,596.91)	\$18,958,434.30	\$ 881.75
Apr-22		\$14,449,423.62	0.9989	\$ 14,465,892.50	21,159	\$ 683.66		(\$726,655.06)	\$16,569,364.48	\$ 783.09
May-22		\$14,078,592.03	0.9987	\$ 14,096,595.38	20,984	\$ 671.79		(\$882,752.40)	\$15,988,485.36	\$ 761.95
Jun-22		\$14,477,405.46	0.9983	\$ 14,502,488.02	21,448	\$ 676.17		(\$5,027,638.16)	\$15,990,245.53	\$ 745.54
Jul-22		\$14,045,999.42	0.9953	\$ 14,112,472.84	21,201	\$ 665.66		(\$935,658.97)	\$15,531,266.70	\$ 732.58
Aug-22		\$17,000,540.74	0.9967	\$ 17,057,439.50	21,028	\$ 811.18		(\$935,684.94)	\$18,471,138.26	\$ 878.41
Sep-22		\$16,124,725.99	0.9903	\$ 16,282,761.15	20,845	\$ 781.13		(\$935,684.94)	\$17,581,393.86	\$ 843.43
Oct-22		\$15,773,531.24	0.9884	\$ 15,958,585.22	20,585	\$ 775.27		(\$935,658.97)	\$17,145,339.11	\$ 832.92
Nov-22		\$15,259,128.99	0.9810	\$ 15,555,267.30	20,272	\$ 767.35		(\$996,443.01)	\$16,306,534.04	\$ 804.41
Dec-22	\$166,784,789.49	\$15,490,548.66	0.9422	\$ 16,440,181.97	20,010	\$ 821.60	\$30,474,274.22	(\$596,443.01)	\$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: 50%  
 Proj. Incurred Claim Impact: -5.6%

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	\$918,758
\$65,000	\$69,999	12	133	\$806,256	\$763,128
\$70,000	\$74,999	14	154	\$1,020,832	\$930,416
\$75,000	\$79,999	6	69	\$458,868	\$409,434
\$80,000	\$84,999	12	137	\$995,545	\$857,772
\$85,000	\$89,999	11	114	\$965,335	\$812,667
\$90,000	\$94,999	6	70	\$556,555	\$458,278
\$95,000	\$99,999	6	65	\$585,689	\$472,844
\$100,000	\$109,999	8	81	\$835,011	\$675,011
\$110,000	\$119,999	9	107	\$1,031,916	\$851,916
\$120,000	\$129,999	5	60	\$626,995	\$526,995
\$130,000	\$139,999	5	50	\$677,991	\$577,991
\$140,000	\$149,999	3	31	\$434,407	\$374,407
\$150,000	\$159,999	4	39	\$613,374	\$533,374
\$160,000	\$169,999	5	60	\$820,045	\$720,045
\$170,000	\$179,999	3	32	\$533,081	\$473,081
\$180,000	\$189,999	3	35	\$558,838	\$498,838
\$190,000	\$199,999	2	21	\$383,141	\$343,141
\$200,000	\$209,999	3	32	\$609,170	\$549,170
\$210,000	\$219,999	1	12	\$215,914	\$195,914
\$220,000	\$229,999	0	0	\$0	\$0
\$230,000	\$239,999	2	21	\$467,513	\$427,513
\$240,000	\$249,999	3	26	\$741,330	\$681,330
\$250,000	\$259,999	0	0	\$0	\$0
\$260,000	\$269,999	1	7	\$260,587	\$240,587
\$270,000	\$279,999	3	35	\$824,809	\$764,809
\$280,000	\$289,999	2	15	\$569,540	\$529,540
\$290,000	\$299,999	1	7	\$291,376	\$271,376
\$300,000	\$324,999	2	24	\$627,408	\$587,408
\$325,000	\$349,999	1	8	\$328,830	\$308,830
\$350,000	\$374,999	2	24	\$712,407	\$672,407
\$375,000	\$399,999	1	12	\$397,285	\$377,285
\$400,000	\$424,999	0	0	\$0	\$0
\$425,000	\$449,999	2	24	\$880,984	\$840,984
\$450,000	\$474,999	0	0	\$0	\$0
\$475,000	\$499,999	0	0	\$0	\$0
\$500,000	\$599,999	1	10	\$596,486	\$576,486
\$600,000	\$699,999	2	24	\$1,278,588	\$1,238,588
\$700,000	\$799,999	1	12	\$785,993	\$765,993
\$800,000	\$899,999	2	24	\$1,634,129	\$1,594,129
\$900,000	\$999,999	0	0	\$0	\$0
\$1,000,000+		0	0	\$0	\$0
<b>Total</b>		<b>5,697</b>	<b>51,685</b>	<b>\$40,002,819</b>	<b>\$37,759,520</b>

**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:	50%
Rate Effective Date:	1/1/2024	Proj. Incurred Claim Impact:	-5.3%
		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	\$4,275,193
\$65,000	\$69,999	61	661	\$4,123,995	\$3,891,997
\$70,000	\$74,999	54	596	\$3,898,663	\$3,569,332
\$75,000	\$79,999	48	532	\$3,700,456	\$3,290,228
\$80,000	\$84,999	44	495	\$3,639,710	\$3,139,855
\$85,000	\$89,999	41	452	\$3,583,911	\$3,021,956
\$90,000	\$94,999	37	415	\$3,408,777	\$2,814,388
\$95,000	\$99,999	30	328	\$2,934,530	\$2,367,265
\$100,000	\$109,999	52	573	\$5,444,570	\$4,404,570
\$110,000	\$119,999	38	393	\$4,348,159	\$3,588,159
\$120,000	\$129,999	31	340	\$3,886,539	\$3,266,539
\$130,000	\$139,999	33	360	\$4,441,512	\$3,781,512
\$140,000	\$149,999	21	242	\$3,033,487	\$2,613,487
\$150,000	\$159,999	18	187	\$2,792,384	\$2,432,384
\$160,000	\$169,999	12	131	\$1,959,485	\$1,719,485
\$170,000	\$179,999	11	123	\$1,912,094	\$1,692,094
\$180,000	\$189,999	17	181	\$3,147,919	\$2,807,919
\$190,000	\$199,999	11	126	\$2,130,702	\$1,910,702
\$200,000	\$209,999	15	166	\$3,050,045	\$2,750,045
\$210,000	\$219,999	15	155	\$3,218,176	\$2,918,176
\$220,000	\$229,999	9	106	\$2,041,364	\$1,861,364
\$230,000	\$239,999	7	79	\$1,638,280	\$1,498,280
\$240,000	\$249,999	6	72	\$1,464,589	\$1,344,589
\$250,000	\$259,999	5	45	\$1,260,920	\$1,160,920
\$260,000	\$269,999	6	72	\$1,592,759	\$1,472,759
\$270,000	\$279,999	5	53	\$1,363,773	\$1,263,773
\$280,000	\$289,999	7	73	\$1,978,673	\$1,838,673
\$290,000	\$299,999	2	19	\$592,109	\$552,109
\$300,000	\$324,999	11	119	\$3,440,342	\$3,220,342
\$325,000	\$349,999	4	39	\$1,327,217	\$1,247,217
\$350,000	\$374,999	8	93	\$2,913,640	\$2,753,640
\$375,000	\$399,999	2	9	\$768,941	\$728,941
\$400,000	\$424,999	7	69	\$2,856,254	\$2,716,254
\$425,000	\$449,999	1	12	\$438,313	\$418,313
\$450,000	\$474,999	5	60	\$2,300,251	\$2,200,251
\$475,000	\$499,999	4	46	\$1,964,621	\$1,884,621
\$500,000	\$599,999	5	54	\$2,720,791	\$2,620,791
\$600,000	\$699,999	6	62	\$3,970,244	\$3,850,244
\$700,000	\$799,999	7	84	\$5,112,751	\$4,972,751
\$800,000	\$899,999	2	24	\$1,703,011	\$1,663,011
\$900,000	\$999,999	4	48	\$3,780,566	\$3,700,566
\$1,000,000+		2	24	\$2,399,336	\$2,359,336
<b>Total</b>		<b>27,386</b>	<b>252,340</b>	<b>\$207,844,384</b>	<b>\$196,794,169</b>

**PA Rate Template Part II  
Rate Development and Change**

Carrier Name: Geisinger Quality Options  
 Product(s): PPO  
 Market Segment: Individual  
 Rate Effective Date: 7/1/2024

**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	< Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor	1.143	1.141	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 994.21	\$ 914.94	
<b>Single Risk Pool Adjustment Factors</b>			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.000	0.980	< See URRT Instructions
Total Non-Morbidity Changes	1.000	0.997	
Change in Demographics	1.000	0.995	< See URRT Instructions
Change in Network	1.000	1.000	< See URRT Instructions
Change in Benefits	1.000	1.000	< See URRT Instructions
Change in Other	1.000	1.002	< See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 994.21	\$ 893.94	
Credibility Factors	0%	100%	< See Instructions
Blended Projected EHB Claims PMPM	\$ -	\$ 893.94	< Projected Index Rate
<b>Development of the Market-Adjusted Index Rate and Total Allowed Claims</b>			
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		
<b>Market-wide Adjustments</b>			
Projected Incurred Risk Adjustment PMPM	\$ 536.92		
Projected Incurred Exchange User Fees PMPM	\$ 520.88		
Projected Incurred Reinsurance Recoveries PMPM	\$ 540.62		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 703.78		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 827.56		< Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 50.00		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 703.78		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 827.56		

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**

Effect Date	1/1/2024	4/1/2024	7/1/2024	10/1/2024	Total Single Risk Pool
# of Member Months Renewing in Quarter					
Adjusted Projected Allowed 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%	
Single Risk Pool Projected Allowed Claims	\$ 893.94	\$ 928.85	\$ 924.01	\$ 929.42	\$ -
Quarterly Trend Factor	1.000	1.017	1.034	1.051	0.000

**Table 6. Retention**

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.25%	\$65.23
General and Claims	6.70%	\$52.97
Agent/Broker Fees and Commissions	0.20%	\$1.58
Quality Improvement Initiatives	1.85%	\$10.67
Taxes and Fees	0.78%	\$6.17
Risk Adjustment User Fee	0.03%	\$0.21
PCORI Fee	0.04%	\$0.28
PA Premium & Other Taxes (if applicable)	0.29%	\$1.47
Federal Income Tax	0.53%	\$4.21
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$15.82
Total Retention	11.03%	\$87.22
Projected Required Revenue PMPM		\$ 791.00

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

Normalization Factors	2023	2024
Average Age Factor	1.138	1.020
Average Geographic Factor	1.014	1.000
Average Tobacco Factor	1.008	1.008
Average Benefit Richness (induced demand)	1.072	1.111
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$854.59	\$ 827.56
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 402.37	\$ 378.36

**Table 8. Components of Rate Change**

Rate Components	2023	2024	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 381.51	\$ 408.51	\$ 27.00	7.1%
B. Base period allowed claims before normalization	\$ 827.15	\$ 801.56	\$ (20.59)	-2.5%
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	\$ 72.24	\$ 51.84	\$ (20.40)	-28.1%
D3. URRT Morbidity	\$ (21.13)	\$ (8.37)	\$ 12.76	60.4%
D4. URRT Other	\$ 2.19	\$ (1.23)	\$ (3.43)	-156.2%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (26.64)	\$ (19.85)	\$ 6.80	25.5%
D6. Normalized Exchange User Fee on an allowed basis	\$ 12.32	\$ 11.33	\$ (0.98)	-8.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (23.69)	\$ (21.73)	\$ 1.96	8.3%
D8. Subtotal - Sum(D1-D7)	\$ 402.37	\$ 378.36	\$ (24.01)	-6.0%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (90.43)	\$ (56.31)	\$ 34.13	37.7%
E3. Benefit Richness	\$ 22.52	\$ 39.11	\$ 16.59	73.7%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (67.91)	\$ (17.19)	\$ 50.72	74.7%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 34.02	\$ 33.69	\$ (0.33)	-1.0%
F2. Taxes and Fees	\$ 3.12	\$ 3.19	\$ 0.07	2.3%
F3. Profit and/or Contingency	\$ 7.63	\$ 8.17	\$ 0.54	7.1%
F4. Subtotal - Sum(F1-F3)	\$ 44.77	\$ 45.04	\$ 0.28	0.6%
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	\$ 406.21	\$ 26.98	7.1%

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

	2023	2024	
Paid-to-Allowed	0.77%	0.850	
URRT Trend (Total Acquired Trend Factor)	1.187	1.141	< URRT W1, S2
URRT Morbidity	0.954	0.980	< URRT W1, S2
URRT "Other"	1.005	0.997	< URRT W1, S2
Risk Adjustment	(543.87)	(36.92)	< URRT W1, S3
Exchange User Fee	\$20.27	\$ 20.88	< URRT W1, S3
Reinsurance Recoveries	\$39.01	\$ 40.42	< URRT W1, S3
Capitation	\$0.04	\$0.04	< URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.77%	0.851	< For 2023 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.072	1.111	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	8.25%	8.25%	
Taxes and Fees	0.82%	0.78%	
Profit and/or Contingency	2.00%	2.00%	

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: \$ 827.56

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 Actual Value	Standard AV, Approach (1), Approach (2)	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																	
Total - Projected Membership							0.706																	
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	0.851	1.000	1.000	1.000	1.000	1.010	\$	709.17	8.2%	0.8%	2.0%				
Plan 1	75729PAD012630	PPO	Geisinger Marketplace All-Access PPO 30/50/5500	E	75729PAD012630	Silver	0.705	Approach (1)	Off	0.834	0.983	1.000	1.000	1.000	1.000		\$678.21	8.2%	0.8%	2.0%				
Plan 2	75729PAD012631	PPO	Geisinger Marketplace All-Access PPO 30/50/5500	E	75729PAD012631	Silver	0.705	Approach (1)	Off	0.834	0.983	1.000	1.000	1.000	1.000		\$678.21	8.2%	0.8%	2.0%				
Plan 3	75729PAD012635	PPO	Geisinger Marketplace All-Access PPO 30/50/5500	E	75729PAD012635	Silver	0.705	Approach (1)	Off	0.834	0.983	1.000	1.000	1.000	1.000		\$678.21	8.2%	0.8%	2.0%				
Plan 4	75729PAD012640	PPO	Geisinger Marketplace All-Access PPO 30/50/5500	E	75729PAD012640	Silver	0.705	Approach (1)	Off	0.834	0.983	1.000	1.000	1.000	1.000		\$678.21	8.2%	0.8%	2.0%				
Plan 5	75729PAD012647	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	E	75729PAD012647	Gold	0.8152	Approach (1)	On/Off	0.959	1.071	1.000	1.000	1.000	1.000		\$850.04	8.2%	0.8%	2.0%				
Plan 6	75729PAD012651	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	E	75729PAD012651	Gold	0.8152	Approach (1)	On/Off	0.959	1.071	1.000	1.000	1.000	1.000		\$850.04	8.2%	0.8%	2.0%				
Plan 7	75729PAD012655	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	E	75729PAD012655	Gold	0.8152	Approach (1)	On/Off	0.959	1.071	1.000	1.000	1.000	1.000		\$850.04	8.2%	0.8%	2.0%				
Plan 8	75729PAD012657	PPO	Geisinger Marketplace All-Access PPO 20/50/3250	E	75729PAD012657	Gold	0.8152	Approach (1)	On/Off	0.959	1.071	1.000	1.000	1.000	1.000		\$850.04	8.2%	0.8%	2.0%				
Plan 9	75729PAD012664	PPO	Geisinger Marketplace All-Access PPO 30/60/7000	M	75729PAD012664	Silver	0.7009	Approach (1)	On/Off	0.831	1.119	1.000	1.000	1.000	1.220		\$938.55	8.2%	0.8%	2.0%				
Plan 10	75729PAD012668	PPO	Geisinger Marketplace All-Access PPO 30/60/7000	M	75729PAD012668	Silver	0.7009	Approach (1)	On/Off	0.831	1.119	1.000	1.000	1.000	1.220		\$938.55	8.2%	0.8%	2.0%				
Plan 11	75729PAD012672	PPO	Geisinger Marketplace All-Access PPO 30/60/7000	M	75729PAD012672	Silver	0.7009	Approach (1)	On/Off	0.831	1.119	1.000	1.000	1.000	1.220		\$938.55	8.2%	0.8%	2.0%				
Plan 12	75729PAD012674	PPO	Geisinger Marketplace All-Access PPO 30/60/7000	M	75729PAD012674	Silver	0.7009	Approach (1)	On/Off	0.831	1.119	1.000	1.000	1.000	1.220		\$938.55	8.2%	0.8%	2.0%				
Plan 13	75729PAD012681	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PAD012681	Expanded Bronze	0.6495	Approach (1)	On/Off	0.773	0.950	1.000	1.000	1.000	1.000		\$607.48	8.2%	0.8%	2.0%				
Plan 14	75729PAD012685	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PAD012685	Expanded Bronze	0.6495	Approach (1)	On/Off	0.773	0.950	1.000	1.000	1.000	1.000		\$607.48	8.2%	0.8%	2.0%				
Plan 15	75729PAD012689	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PAD012689	Expanded Bronze	0.6495	Approach (1)	On/Off	0.773	0.950	1.000	1.000	1.000	1.000		\$607.48	8.2%	0.8%	2.0%				
Plan 16	75729PAD012691	PPO	Geisinger Marketplace All-Access PPO 40/80/8400	M	75729PAD012691	Expanded Bronze	0.6495	Approach (1)	On/Off	0.773	0.950	1.000	1.000	1.000	1.000		\$607.48	8.2%	0.8%	2.0%				
Plan 17	75729PAD012702	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	M	75729PAD012702	Expanded Bronze	0.6494	Approach (1)	On/Off	0.795	0.961	1.000	1.000	1.000	1.000		\$632.10	8.2%	0.8%	2.0%				
Plan 18	75729PAD012706	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	M	75729PAD012706	Expanded Bronze	0.6494	Approach (1)	On/Off	0.795	0.961	1.000	1.000	1.000	1.000		\$632.10	8.2%	0.8%	2.0%				
Plan 19	75729PAD012710	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	M	75729PAD012710	Expanded Bronze	0.6494	Approach (1)	On/Off	0.795	0.961	1.000	1.000	1.000	1.000		\$632.10	8.2%	0.8%	2.0%				
Plan 20	75729PAD012712	PPO	Geisinger Marketplace All-Access QHDHP PPO 6850 - HSA Eligible	M	75729PAD012712	Expanded Bronze	0.6494	Approach (1)	On/Off	0.795	0.961	1.000	1.000	1.000	1.000		\$632.10	8.2%	0.8%	2.0%				











PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

**Overview**

Initial Requested Average Rate Change:	0.00%
Revised Requested Average Rate Change:	-7.00%
Maximum Requested Rate Change:	-2.00%
Minimum Requested Rate Change:	10.00%
Mapped Members:	5,171
Available Rating Areas:	Rating Areas Z, S, G, F, and 0

Carrier Name:	Chalange Quality Options
Product:	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2024

Rating Area	Active Rating Area	Count of Remaining Active Rating Areas	Test
1		6	
2	2	6, 2	
2	2	5, 2	
4	2	4, 1	
5	5	4, 5	
6	6	3, 6	
7	7	2, 7	
8		1	
9	9	1 #N/A	

**Key Information**

Jan. 2022 - Dec. 2022 Financial Experience Premium:	\$4,000,151.78
Claims:	\$5,275,255.87
Administrative Expenses:	\$43,124,122.22
Taxes & Fees:	\$2,000,000.00
Company Made After Taxes:	\$1,761,887.50

**How It Plans to Spend Your Premium**

This is how the company plans to spend the premium it collects in 2024:

Claims:	60%
Administrative Expenses:	20%
Taxes & Fees:	2%
Profit:	2%

The company expects its annual medical costs to increase **8.50%**.

Explanation of requested rate change: **Chalange Quality Options has proposed a 7.00% base rate increase of 7.00% 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 -2.00% to 10.00%. The key drivers of this increase are changes in the normalized risk pool experience, trend, 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 M&R methodology, 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		
<b>Total:</b>	<b>3,973</b>		

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	<b>1.005</b>

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

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

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

12 month rolling Allowed Claims PMPM for Individual.

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

<b>Service Category</b>	<b>2020 Annual Change</b>	<b>2021 Annual Change</b>	<b>2022 Annual Change</b>	<b>Average</b>
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**

<b>Service Category</b>	<b>2020 Annual Change</b>	<b>2021 Annual Change</b>	<b>2022 Annual Change</b>	<b>Average</b>
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**

	<b>PMPM</b>
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
<b>Other Factor - Other</b>	<b>1.002</b>
Total Adjusted Projected Allowed EHB Claims PMPM	\$893.94

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

	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>Actual PMPM:</b>	\$38.17	\$70.80	\$60.19	\$66.74
<b>Projected PMPM:</b>	\$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%

<b>Estimated Federal Income Tax:</b>	<b>0.53%</b>
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**PA Premium & Other Taxes (if applicable)**

Projected Margin: 2%

Projected State Income Tax Rate: 8.49%

<b>Estimated State Income Tax:</b>	<b>0.19%</b>
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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
<b>Total</b>		<b>3,973</b>	<b>0.8504</b>	<b>1.1210</b>



**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

<b>Estimated Percentage:</b>	<b>1.35%</b>
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**Geisinger Quality Options  
Individual Filing for 2024  
Benefit Changes**

<b>2024 HIOS Plan ID</b>	<b>2024 Plan Name</b>	<b>Benefit Changes</b>
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**

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

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

<b>2024 Plan Name</b>	<b>2024 Pricing AV</b>	<b>2024 Metallic AV</b>	<b>Difference</b>
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**

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

<b>Benefit Component</b>	<b>Cost Sharing Value</b>	<b>Cost Sharing Value</b>	<b>Cost Sharing Value</b>
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%
<b>Total Estimated Cost Sharing</b>	<b>4.1%</b>	<b>16.9%</b>	<b>22.7%</b>
<b>Pricing AV</b>	<b>95.9%</b>	<b>83.1%</b>	<b>77.3%</b>

Company Name: Geisinger Quality Options  
 Market: Individual  
 Product: PPO  
 Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	75729PA0012630		75729PA0012630		75729PA0012630		75729PA0012631		75729PA0012631		75729PA0012635		75729PA0012635		75729PA0012640		75729PA0012647		75729PA0012647	
HIOS Plan ID (Off Exchange)=>	75729PA0012630		75729PA0012630		75729PA0012630		75729PA0012631		75729PA0012631		75729PA0012635		75729PA0012635		75729PA0012640		75729PA0012647		75729PA0012647	
Plan Marketing Name =>	Geisinger Marketplace All-Access PPO 30/50/5500		Geisinger Marketplace All-Access PPO 30/50/5500		Geisinger Marketplace All-Access PPO 30/50/5500		Geisinger Marketplace All-Access PPO 30/50/5500		Geisinger Marketplace All-Access PPO 30/50/5500		Geisinger Marketplace All-Access PPO 30/50/5500		Geisinger Marketplace All-Access PPO 30/50/5500		Geisinger Marketplace All-Access PPO 30/50/5500		Geisinger Marketplace All-Access PPO 20/50/3250		Geisinger Marketplace All-Access PPO 20/50/3250	
Form # =>	M-152-115-F Rev. 1/24		M-152-115-F Rev. 1/24		M-152-115-F Rev. 1/24		M-152-115-F Rev. 1/24		M-152-115-F Rev. 1/24		M-152-115-F Rev. 1/24		M-152-115-F Rev. 1/24		M-152-115-F Rev. 1/24		M-152-115-F Rev. 1/24		M-152-115-F Rev. 1/24	
Rating Area =>	Rating Area 3		Rating Area 6		Rating Area 9		Rating Area 2		Rating Area 5		Rating Area 7		Rating Area 9		Rating Area 6		Rating Area 2		Rating Area 5	
Network =>	Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO		Geisinger Marketplace All-Access PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver		Gold		Gold	
Deductible =>	Med: \$5,500 / Rx: \$500		Med: \$5,500 / Rx: \$500		Med: \$5,500 / Rx: \$500		Med: \$5,500 / Rx: \$500		Med: \$5,500 / Rx: \$500		Med: \$5,500 / Rx: \$500		Med: \$5,500 / Rx: \$500		Med: \$5,500 / Rx: \$500		Med: \$3,250 / Rx: \$0		Med: \$3,250 / Rx: \$0	
Coinurance =>	30%		30%		30%		30%		30%		30%		30%		30%		30%		30%	
Copays =>	\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$20 / \$50		\$20 / \$50	
OOP Maximum =>	\$9,000		\$9,000		\$9,000		\$9,000		\$9,000		\$9,000		\$9,000		\$9,000		\$8,700		\$8,700	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$283.93	\$298.93	\$298.87	\$298.87	\$358.64	\$358.64	\$298.87	\$298.87	\$283.93	\$283.93	\$373.59	\$373.59	\$358.64	\$358.64	\$298.87	\$298.87	\$374.59	\$374.59	\$355.86	\$355.86
15	\$309.16	\$309.16	\$325.44	\$325.44	\$390.52	\$390.52	\$325.44	\$325.44	\$309.16	\$309.16	\$406.79	\$406.79	\$390.52	\$390.52	\$325.44	\$325.44	\$407.89	\$407.89	\$387.49	\$387.49
16	\$318.81	\$318.81	\$335.59	\$335.59	\$402.71	\$402.71	\$335.59	\$335.59	\$318.81	\$318.81	\$419.49	\$419.49	\$402.71	\$402.71	\$335.59	\$335.59	\$420.62	\$420.62	\$399.59	\$399.59
17	\$328.46	\$328.46	\$345.75	\$345.75	\$414.90	\$414.90	\$345.75	\$345.75	\$328.46	\$328.46	\$432.19	\$432.19	\$414.90	\$414.90	\$345.75	\$345.75	\$433.35	\$433.35	\$411.68	\$411.68
18	\$338.86	\$338.86	\$356.69	\$356.69	\$428.03	\$428.03	\$356.69	\$356.69	\$338.86	\$338.86	\$445.86	\$445.86	\$428.03	\$428.03	\$356.69	\$356.69	\$447.06	\$447.06	\$424.71	\$424.71
19	\$349.25	\$349.25	\$367.63	\$367.63	\$441.15	\$441.15	\$367.63	\$367.63	\$349.25	\$349.25	\$459.54	\$459.54	\$441.15	\$441.15	\$367.63	\$367.63	\$460.77	\$460.77	\$437.73	\$437.73
20	\$360.01	\$360.01	\$378.96	\$378.96	\$454.75	\$454.75	\$378.96	\$378.96	\$360.01	\$360.01	\$473.70	\$473.70	\$454.75	\$454.75	\$378.96	\$378.96	\$474.97	\$474.97	\$451.22	\$451.22
21	\$371.15	\$408.26	\$390.68	\$429.75	\$468.82	\$515.70	\$390.68	\$429.75	\$371.15	\$408.26	\$488.35	\$537.19	\$468.82	\$515.70	\$390.68	\$429.75	\$489.66	\$538.63	\$465.18	\$511.70
22	\$371.15	\$408.26	\$390.68	\$429.75	\$468.82	\$515.70	\$390.68	\$429.75	\$371.15	\$408.26	\$488.35	\$537.19	\$468.82	\$515.70	\$390.68	\$429.75	\$489.66	\$538.63	\$465.18	\$511.70
23	\$371.15	\$408.26	\$390.68	\$429.75	\$468.82	\$515.70	\$390.68	\$429.75	\$371.15	\$408.26	\$488.35	\$537.19	\$468.82	\$515.70	\$390.68	\$429.75	\$489.66	\$538.63	\$465.18	\$511.70
24	\$371.15	\$408.26	\$390.68	\$429.75	\$468.82	\$515.70	\$390.68	\$429.75	\$371.15	\$408.26	\$488.35	\$537.19	\$468.82	\$515.70	\$390.68	\$429.75	\$489.66	\$538.63	\$465.18	\$511.70
25	\$372.63	\$409.74	\$392.24	\$431.31	\$470.69	\$517.57	\$392.24	\$431.31	\$372.63	\$409.74	\$490.30	\$539.14	\$470.69	\$517.57	\$392.24	\$431.31	\$491.62	\$540.58	\$467.04	\$513.55
26	\$380.05	\$417.91	\$400.06	\$439.90	\$480.07	\$527.89	\$400.06	\$439.90	\$380.05	\$417.91	\$500.07	\$549.88	\$480.07	\$527.89	\$400.06	\$439.90	\$501.41	\$551.36	\$476.34	\$523.79
27	\$388.96	\$427.93	\$409.43	\$450.45	\$491.32	\$540.54	\$409.43	\$450.45	\$388.96	\$427.93	\$511.79	\$563.07	\$491.32	\$540.54	\$409.43	\$450.45	\$513.16	\$564.58	\$487.50	\$536.35
28	\$403.43	\$443.89	\$424.67	\$467.25	\$509.60	\$560.70	\$424.67	\$467.25	\$403.43	\$443.89	\$530.84	\$584.07	\$467.25	\$509.60	\$424.67	\$467.25	\$532.26	\$585.63	\$505.65	\$556.35
29	\$415.31	\$456.88	\$437.17	\$480.93	\$524.60	\$577.11	\$437.17	\$480.93	\$415.31	\$456.88	\$546.46	\$601.16	\$524.60	\$577.11	\$437.17	\$480.93	\$547.93	\$602.77	\$520.53	\$572.63
30	\$421.25	\$463.56	\$443.42	\$487.96	\$532.10	\$585.55	\$443.42	\$487.96	\$421.25	\$463.56	\$554.28	\$609.95	\$532.10	\$585.55	\$443.42	\$487.96	\$555.76	\$611.58	\$527.97	\$581.00
31	\$430.16	\$473.21	\$452.80	\$498.12	\$543.36	\$597.74	\$452.80	\$498.12	\$430.16	\$473.21	\$566.00	\$622.64	\$498.12	\$543.36	\$452.80	\$498.12	\$567.51	\$624.32	\$539.14	\$593.10
32	\$439.06	\$482.86	\$462.17	\$508.27	\$554.61	\$609.93	\$462.17	\$508.27	\$439.06	\$482.86	\$577.72	\$635.34	\$554.61	\$609.93	\$462.17	\$508.27	\$579.27	\$637.05	\$550.30	\$605.19
33	\$444.63	\$489.17	\$468.03	\$514.91	\$561.64	\$617.90	\$468.03	\$514.91	\$444.63	\$489.17	\$585.04	\$643.64	\$561.64	\$617.90	\$468.03	\$514.91	\$584.63	\$636.61	\$567.28	\$613.10
34	\$450.57	\$495.48	\$474.28	\$521.56	\$569.14	\$625.87	\$474.28	\$521.56	\$450.57	\$495.48	\$592.86	\$651.95	\$569.14	\$625.87	\$474.28	\$521.56	\$594.45	\$653.69	\$564.72	\$621.01
35	\$453.54	\$498.82	\$477.41	\$525.07	\$572.89	\$630.09	\$477.41	\$525.07	\$453.54	\$498.82	\$596.76	\$656.34	\$572.89	\$630.09	\$477.41	\$525.07	\$598.36	\$658.10	\$568.45	\$625.20
36	\$456.51	\$502.16	\$480.54	\$528.59	\$576.64	\$634.31	\$480.54	\$528.59	\$456.51	\$502.16	\$600.67	\$660.74	\$576.64	\$634.31	\$480.54	\$528.59	\$602.28	\$662.51	\$572.17	\$629.38
37	\$459.48	\$505.50	\$483.66	\$532.10	\$580.39	\$638.53	\$483.66	\$532.10	\$459.48	\$505.50	\$604.58	\$665.13	\$580.39	\$638.53	\$483.66	\$532.10	\$606.20	\$666.92	\$575.89	\$633.57
38	\$462.45	\$508.84	\$486.79	\$535.62	\$584.14	\$642.75	\$486.79	\$535.62	\$462.45	\$508.84	\$608.48	\$669.53	\$584.14	\$642.75	\$486.79	\$535.62	\$610.12	\$671.32	\$579.61	\$637.76
39	\$468.39	\$515.15	\$493.04	\$542.26	\$591.64	\$650.71	\$493.04	\$542.26	\$468.39	\$515.15	\$616.30	\$677.83	\$591.64	\$650.71	\$493.04	\$542.26	\$617.95	\$679.65	\$587.05	\$645.66
40	\$474.32	\$521.83	\$499.29	\$549.29	\$599.15	\$659.15	\$499.29	\$549.29	\$474.32	\$521.83	\$624.11	\$686.62	\$599.15	\$659.15	\$499.29	\$549.29	\$625.78	\$688.46	\$594.49	\$654.04
41	\$483.23	\$531.48	\$508.66	\$559.45	\$610.40	\$671.34	\$508.66	\$559.45	\$483.23	\$531.48	\$635.83	\$699.32	\$610.40	\$671.34	\$508.66	\$559.45	\$637.54	\$701.19	\$605.66	\$666.13
42	\$491.77	\$541.13	\$517.65	\$569.61	\$621.18	\$683.53	\$517.65	\$569.61	\$491.77	\$541.13	\$647.06	\$712.01	\$621.18	\$683.53	\$517.65	\$569.61	\$648.80	\$713.92	\$616.36	\$678.23
43	\$503.64	\$554.12	\$530.15	\$583.28	\$636.18	\$699.94	\$530.15	\$583.28	\$503.64	\$554.12	\$662.69	\$729.10	\$636.18	\$699.94	\$530.15	\$583.28	\$664.47	\$731.06	\$631.24	\$694.51
44	\$518.49	\$570.45	\$545.78	\$600.47	\$654.93	\$720.57	\$545.78	\$600.47	\$518.49	\$570.45	\$682.22	\$750.59	\$654.93	\$720.57	\$545.78	\$600.47	\$684.05	\$752.61	\$649.85	\$714.98
45	\$535.93	\$589.38	\$564.14	\$620.40	\$676.97	\$744.48	\$564.14	\$620.40	\$535.93	\$589.38	\$705.18	\$775.50	\$676.97	\$744.48	\$564.14	\$620.40	\$707.07	\$777.58	\$671.71	\$738.70
46	\$556.72	\$612.39	\$586.02	\$644.62	\$703.22	\$773.54	\$586.02	\$644.62	\$556.72	\$612.39	\$732.52	\$805.78	\$703.22	\$773.54	\$586.02	\$644.62	\$734.49	\$807.94	\$697.76	\$767.54
47	\$580.10	\$638.00	\$610.63	\$671.58	\$732.76	\$805.89	\$610.63	\$671.58	\$580.10	\$638.00	\$763.29	\$839.47	\$732.76	\$805.89	\$610.63	\$671.58	\$763.49	\$841.72	\$727.07	\$799.64
48	\$606.82	\$667.69	\$638.76	\$702.83	\$766.51	\$843.40	\$638.76	\$702.83	\$606.82	\$667.69	\$798.45	\$878.54	\$766.51	\$843.40	\$638.76	\$702.83	\$800.59	\$880.90	\$760.56	\$836.85
49	\$633.17	\$696.64	\$666.50	\$733.30	\$799.80	\$879.97	\$666.50	\$733.30	\$633.17	\$696.64	\$833.12	\$916.63	\$799.80	\$879.97	\$666.50	\$733.30	\$835.36	\$919.00	\$793.59	\$873.14
50	\$662.87	\$729.30	\$697.75	\$767.68	\$837.30	\$921.22	\$697.75	\$767.68	\$662.87	\$729.30	\$872.19	\$959.61	\$837.30	\$921.22	\$697.75	\$767.68	\$874.53	\$962.18	\$830.80	\$914.07
51	\$692.19	\$761.59	\$728.62	\$801.67	\$874.34	\$962.01	\$728.62	\$801.67	\$692.19	\$761.59	\$910.77	\$1,002.09	\$874.34	\$962.01	\$728.62	\$801.67	\$913.21	\$1,004.78	\$867.55	\$954.54
52	\$724.48	\$796.85	\$762.61	\$838.79	\$915.13	\$1,006.55	\$762.61	\$838.79	\$724.48	\$796.85	\$953.26	\$1,048.48	\$915.13	\$1,006.55	\$762.61	\$838.79	\$955.81	\$1,051.30	\$908.02	\$998.73
53	\$757.14	\$832.85	\$796.99	\$876.68	\$956.38	\$1,052.02	\$796.99	\$876.68	\$757.14	\$832.85	\$996.23	\$1,095.85	\$956.38	\$1,052.02	\$796.99	\$876.68	\$998.90	\$1,098.79	\$948.96	\$1,043.86
54	\$792.39	\$871.45	\$834.10	\$917.31	\$1,000.92	\$1,100.78	\$834.10	\$917.31	\$792.39	\$871.45	\$1,042.62	\$1,146.64	\$1,000.92	\$1,100.78	\$834.10	\$917.31	\$1,045.42	\$1,149.72	\$993.15	\$1,092.23
55	\$827.65	\$910.42	\$871.21	\$958.34	\$1,045.46	\$1,150.00	\$871.21	\$958.34												

Company Name:  
Market:  
Product:  
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	75729PA0012651	75729PA0012651	75729PA0012655	75729PA0012655	75729PA0012655	75729PA0012655	75729PA0012657	75729PA0012664	75729PA0012664	75729PA0012668	75729PA0012668	
HIOS Plan ID (Off Exchange)=>	75729PA0012651	75729PA0012651	75729PA0012655	75729PA0012655	75729PA0012655	75729PA0012655	75729PA0012657	75729PA0012664	75729PA0012664	75729PA0012668	75729PA0012668	
Plan Marketing Name =>	Geisinger Marketplace All-Access PPO 20/50/3250	Geisinger Marketplace All-Access PPO 30/60/5500										
Form # =>	M-152-115-F Rev. 1/24											
Rating Area =>	Rating Area 7	Rating Area 9	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 9	Rating Area 6	Rating Area 2	Rating Area 5	Rating Area 7	Rating Area 9	
Network =>	Geisinger Marketplace All-Access PPO											
Metal =>	Gold	Silver	Silver	Silver	Silver							
Deductible =>	Med: \$3,250 / Rx: \$0	Med: \$5,500 / Rx: \$500										
Coinurance =>	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	
Copays =>	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$20 / \$50	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	
OOP Maximum =>	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$9,100	\$9,100	\$9,100	\$9,100	
Pediatric Dental (Yes/No) =>	Yes											
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco								
0 - 14	\$468.24	\$468.24	\$449.51	\$449.51	\$355.86	\$355.86	\$374.59	\$374.59	\$449.51	\$449.51	\$374.59	\$374.59
15	\$509.86	\$509.86	\$489.46	\$489.46	\$387.49	\$387.49	\$407.89	\$407.89	\$489.46	\$489.46	\$407.89	\$407.89
16	\$525.77	\$525.77	\$504.74	\$504.74	\$399.59	\$399.59	\$420.62	\$420.62	\$504.74	\$504.74	\$420.62	\$420.62
17	\$541.69	\$541.69	\$520.02	\$520.02	\$411.68	\$411.68	\$433.35	\$433.35	\$520.02	\$520.02	\$433.35	\$433.35
18	\$558.82	\$558.82	\$536.47	\$536.47	\$424.71	\$424.71	\$447.06	\$447.06	\$536.47	\$536.47	\$447.06	\$447.06
19	\$575.96	\$575.96	\$552.92	\$552.92	\$437.73	\$437.73	\$460.77	\$460.77	\$552.92	\$552.92	\$460.77	\$460.77
20	\$593.71	\$593.71	\$569.96	\$569.96	\$451.22	\$451.22	\$474.97	\$474.97	\$569.96	\$569.96	\$474.97	\$474.97
21	\$612.08	\$612.08	\$587.60	\$587.60	\$465.18	\$465.18	\$489.66	\$489.66	\$587.60	\$587.60	\$489.66	\$489.66
22	\$612.08	\$612.08	\$587.60	\$587.60	\$465.18	\$465.18	\$489.66	\$489.66	\$587.60	\$587.60	\$489.66	\$489.66
23	\$612.08	\$612.08	\$587.60	\$587.60	\$465.18	\$465.18	\$489.66	\$489.66	\$587.60	\$587.60	\$489.66	\$489.66
24	\$612.08	\$612.08	\$587.60	\$587.60	\$465.18	\$465.18	\$489.66	\$489.66	\$587.60	\$587.60	\$489.66	\$489.66
25	\$614.52	\$614.52	\$589.94	\$589.94	\$464.70	\$464.70	\$491.62	\$491.62	\$589.94	\$589.94	\$491.62	\$491.62
26	\$626.76	\$626.76	\$601.69	\$601.69	\$476.34	\$476.34	\$501.41	\$501.41	\$601.69	\$601.69	\$501.41	\$501.41
27	\$641.45	\$641.45	\$615.80	\$615.80	\$487.50	\$487.50	\$513.16	\$513.16	\$615.80	\$615.80	\$513.16	\$513.16
28	\$665.32	\$665.32	\$732.04	\$732.04	\$638.71	\$638.71	\$702.76	\$702.76	\$732.04	\$732.04	\$702.76	\$702.76
29	\$684.91	\$684.91	\$753.46	\$753.46	\$657.51	\$657.51	\$723.32	\$723.32	\$753.46	\$753.46	\$723.32	\$723.32
30	\$694.70	\$694.70	\$764.48	\$764.48	\$666.92	\$666.92	\$733.90	\$733.90	\$764.48	\$764.48	\$733.90	\$733.90
31	\$709.39	\$709.39	\$780.39	\$780.39	\$681.02	\$681.02	\$749.18	\$749.18	\$780.39	\$780.39	\$749.18	\$749.18
32	\$724.08	\$724.08	\$796.31	\$796.31	\$695.12	\$695.12	\$764.46	\$764.46	\$796.31	\$796.31	\$764.46	\$764.46
33	\$733.26	\$733.26	\$806.71	\$806.71	\$703.93	\$703.93	\$774.44	\$774.44	\$806.71	\$806.71	\$774.44	\$774.44
34	\$743.06	\$743.06	\$817.12	\$817.12	\$713.34	\$713.34	\$784.43	\$784.43	\$817.12	\$817.12	\$784.43	\$784.43
35	\$747.95	\$747.95	\$822.63	\$822.63	\$718.04	\$718.04	\$789.72	\$789.72	\$822.63	\$822.63	\$789.72	\$789.72
36	\$752.85	\$752.85	\$828.14	\$828.14	\$722.74	\$722.74	\$795.01	\$795.01	\$828.14	\$828.14	\$795.01	\$795.01
37	\$757.75	\$757.75	\$833.64	\$833.64	\$727.44	\$727.44	\$800.30	\$800.30	\$833.64	\$833.64	\$800.30	\$800.30
38	\$762.64	\$762.64	\$839.15	\$839.15	\$732.14	\$732.14	\$805.59	\$805.59	\$839.15	\$839.15	\$805.59	\$805.59
39	\$772.44	\$772.44	\$849.56	\$849.56	\$741.54	\$741.54	\$815.58	\$815.58	\$849.56	\$849.56	\$815.58	\$815.58
40	\$782.23	\$782.23	\$860.58	\$860.58	\$750.94	\$750.94	\$826.15	\$826.15	\$860.58	\$860.58	\$826.15	\$826.15
41	\$796.92	\$796.92	\$876.49	\$876.49	\$765.04	\$765.04	\$841.43	\$841.43	\$876.49	\$876.49	\$841.43	\$841.43
42	\$811.00	\$811.00	\$892.40	\$892.40	\$778.56	\$778.56	\$856.71	\$856.71	\$892.40	\$892.40	\$856.71	\$856.71
43	\$830.58	\$830.58	\$913.83	\$913.83	\$797.36	\$797.36	\$877.27	\$877.27	\$913.83	\$913.83	\$877.27	\$877.27
44	\$855.07	\$855.07	\$940.76	\$940.76	\$820.86	\$820.86	\$903.13	\$903.13	\$940.76	\$940.76	\$903.13	\$903.13
45	\$883.83	\$883.83	\$971.97	\$971.97	\$848.48	\$848.48	\$933.09	\$933.09	\$971.97	\$971.97	\$933.09	\$933.09
46	\$918.11	\$918.11	\$1,009.92	\$1,009.92	\$881.39	\$881.39	\$969.52	\$969.52	\$1,009.92	\$1,009.92	\$969.52	\$969.52
47	\$956.67	\$956.67	\$1,052.15	\$1,052.15	\$918.40	\$918.40	\$1,010.07	\$1,010.07	\$1,052.15	\$1,052.15	\$1,010.07	\$1,010.07
48	\$1,000.74	\$1,000.74	\$1,101.12	\$1,101.12	\$960.71	\$960.71	\$1,057.08	\$1,057.08	\$1,101.12	\$1,101.12	\$1,057.08	\$1,057.08
49	\$1,044.20	\$1,044.20	\$1,148.86	\$1,148.86	\$1,002.43	\$1,002.43	\$1,102.91	\$1,102.91	\$1,148.86	\$1,148.86	\$1,102.91	\$1,102.91
50	\$1,093.16	\$1,093.16	\$1,202.72	\$1,202.72	\$1,049.44	\$1,049.44	\$1,154.62	\$1,154.62	\$1,202.72	\$1,202.72	\$1,154.62	\$1,154.62
51	\$1,141.52	\$1,141.52	\$1,255.98	\$1,255.98	\$1,095.86	\$1,095.86	\$1,205.74	\$1,205.74	\$1,255.98	\$1,255.98	\$1,205.74	\$1,205.74
52	\$1,194.77	\$1,194.77	\$1,314.12	\$1,314.12	\$1,146.98	\$1,146.98	\$1,261.56	\$1,261.56	\$1,314.12	\$1,314.12	\$1,261.56	\$1,261.56
53	\$1,248.63	\$1,248.63	\$1,373.49	\$1,373.49	\$1,198.69	\$1,198.69	\$1,318.55	\$1,318.55	\$1,373.49	\$1,373.49	\$1,318.55	\$1,318.55
54	\$1,306.78	\$1,306.78	\$1,437.15	\$1,437.15	\$1,254.51	\$1,254.51	\$1,379.66	\$1,379.66	\$1,437.15	\$1,437.15	\$1,379.66	\$1,379.66
55	\$1,364.92	\$1,364.92	\$1,501.42	\$1,501.42	\$1,310.33	\$1,310.33	\$1,441.36	\$1,441.36	\$1,501.42	\$1,501.42	\$1,441.36	\$1,441.36
56	\$1,427.97	\$1,427.97	\$1,570.58	\$1,570.58	\$1,370.85	\$1,370.85	\$1,507.76	\$1,507.76	\$1,570.58	\$1,570.58	\$1,507.76	\$1,507.76
57	\$1,491.62	\$1,491.62	\$1,640.97	\$1,640.97	\$1,431.96	\$1,431.96	\$1,575.33	\$1,575.33	\$1,640.97	\$1,640.97	\$1,575.33	\$1,575.33
58	\$1,559.56	\$1,559.56	\$1,715.64	\$1,715.64	\$1,497.18	\$1,497.18	\$1,647.02	\$1,647.02	\$1,715.64	\$1,715.64	\$1,647.02	\$1,647.02
59	\$1,593.23	\$1,593.23	\$1,752.37	\$1,752.37	\$1,529.50	\$1,529.50	\$1,682.27	\$1,682.27	\$1,752.37	\$1,752.37	\$1,682.27	\$1,682.27
60	\$1,661.17	\$1,661.17	\$1,827.04	\$1,827.04	\$1,594.72	\$1,594.72	\$1,753.96	\$1,753.96	\$1,827.04	\$1,827.04	\$1,753.96	\$1,753.96
61	\$1,719.93	\$1,719.93	\$1,891.92	\$1,891.92	\$1,651.13	\$1,651.13	\$1,816.24	\$1,816.24	\$1,891.92	\$1,891.92	\$1,816.24	\$1,816.24
62	\$1,758.49	\$1,758.49	\$1,934.15	\$1,934.15	\$1,688.15	\$1,688.15	\$1,856.79	\$1,856.79	\$1,934.15	\$1,934.15	\$1,856.79	\$1,856.79
63	\$1,806.84	\$1,806.84	\$1,973.57	\$1,973.57	\$1,737.20	\$1,737.20	\$1,907.91	\$1,907.91	\$1,973.57	\$1,973.57	\$1,907.91	\$1,907.91
64+	\$1,836.22	\$1,836.22	\$2,019.84	\$2,019.84	\$1,762.77	\$1,762.77	\$1,939.05	\$1,939.05	\$2,019.84	\$2,019.84	\$1,939.05	\$1,939.05

Company Name:  
Market:  
Product:  
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	75729PA0012672	75729PA0012672	75729PA0012672	75729PA0012674	75729PA0012681	75729PA0012681	75729PA0012685	75729PA0012685	75729PA0012689	75729PA0012689										
HIOS Plan ID (Off Exchange)=>	75729PA0012672	75729PA0012672	75729PA0012672	75729PA0012674	75729PA0012681	75729PA0012681	75729PA0012685	75729PA0012685	75729PA0012689	75729PA0012689										
Plan Marketing Name =>	Geisinger Marketplace All-Access PPO 30/60/5500	Geisinger Marketplace All-Access PPO 40/80/8400																		
Form # =>	M-152-115-F Rev. 1/24																			
Rating Area =>	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 6	Rating Area 2	Rating Area 5	Rating Area 7	Rating Area 9	Rating Area 3	Rating Area 6										
Network =>	Geisinger Marketplace All-Access PPO																			
Metal =>	Silver	Silver	Silver	Silver	Expanded Bronze															
Deductible =>	Med: \$5,500 / Rx: \$500	Combined: \$8,400																		
Coinurance =>	30%	30%	30%	30%	0%	0%	0%	0%	0%	0%										
Copays =>	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$30 / \$60	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80	\$40 / \$80										
OOP Maximum =>	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100	\$9,100										
Pediatric Dental (Yes/No) =>	Yes																			
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco								
0 - 14	\$392.91	\$413.59	\$413.59	\$413.59	\$496.31	\$496.31	\$413.59	\$413.59	\$267.70	\$267.70	\$254.31	\$254.31	\$334.62	\$334.62	\$321.24	\$321.24	\$254.31	\$254.31	\$267.70	\$267.70
15	\$427.84	\$427.84	\$450.35	\$450.35	\$540.43	\$540.43	\$450.35	\$450.35	\$291.49	\$291.49	\$276.92	\$276.92	\$364.37	\$364.37	\$349.79	\$349.79	\$276.92	\$276.92	\$291.49	\$291.49
16	\$441.19	\$441.19	\$464.41	\$464.41	\$557.29	\$557.29	\$464.41	\$464.41	\$300.59	\$300.59	\$285.56	\$285.56	\$375.74	\$375.74	\$360.71	\$360.71	\$285.56	\$285.56	\$300.59	\$300.59
17	\$454.54	\$454.54	\$478.47	\$478.47	\$574.16	\$574.16	\$478.47	\$478.47	\$309.69	\$309.69	\$294.21	\$294.21	\$387.11	\$387.11	\$371.63	\$371.63	\$294.21	\$294.21	\$309.69	\$309.69
18	\$468.93	\$468.93	\$493.61	\$493.61	\$592.33	\$592.33	\$493.61	\$493.61	\$319.49	\$319.49	\$303.51	\$303.51	\$399.36	\$399.36	\$383.39	\$383.39	\$303.51	\$303.51	\$319.49	\$319.49
19	\$483.31	\$483.31	\$508.74	\$508.74	\$610.49	\$610.49	\$508.74	\$508.74	\$329.29	\$329.29	\$312.82	\$312.82	\$411.61	\$411.61	\$395.14	\$395.14	\$312.82	\$312.82	\$329.29	\$329.29
20	\$498.20	\$498.20	\$524.42	\$524.42	\$629.31	\$629.31	\$524.42	\$524.42	\$339.43	\$339.43	\$322.46	\$322.46	\$424.29	\$424.29	\$407.32	\$407.32	\$322.46	\$322.46	\$339.43	\$339.43
21	\$513.61	\$513.61	\$540.65	\$540.65	\$648.78	\$648.78	\$540.65	\$540.65	\$349.94	\$349.94	\$332.44	\$332.44	\$365.68	\$365.68	\$347.42	\$347.42	\$332.44	\$332.44	\$349.94	\$349.94
22	\$513.61	\$513.61	\$540.65	\$540.65	\$648.78	\$648.78	\$540.65	\$540.65	\$349.94	\$349.94	\$332.44	\$332.44	\$365.68	\$365.68	\$347.42	\$347.42	\$332.44	\$332.44	\$349.94	\$349.94
23	\$513.61	\$513.61	\$540.65	\$540.65	\$648.78	\$648.78	\$540.65	\$540.65	\$349.94	\$349.94	\$332.44	\$332.44	\$365.68	\$365.68	\$347.42	\$347.42	\$332.44	\$332.44	\$349.94	\$349.94
24	\$513.61	\$513.61	\$540.65	\$540.65	\$648.78	\$648.78	\$540.65	\$540.65	\$349.94	\$349.94	\$332.44	\$332.44	\$365.68	\$365.68	\$347.42	\$347.42	\$332.44	\$332.44	\$349.94	\$349.94
25	\$515.66	\$515.66	\$542.80	\$542.80	\$651.37	\$651.37	\$542.80	\$542.80	\$351.33	\$351.33	\$333.77	\$333.77	\$367.01	\$367.01	\$439.16	\$439.16	\$351.33	\$351.33	\$351.33	\$351.33
26	\$525.94	\$525.94	\$553.62	\$553.62	\$608.76	\$608.76	\$553.62	\$553.62	\$358.33	\$358.33	\$340.41	\$340.41	\$374.32	\$374.32	\$447.91	\$447.91	\$358.33	\$358.33	\$358.33	\$358.33
27	\$538.26	\$538.26	\$566.59	\$566.59	\$623.36	\$623.36	\$566.59	\$566.59	\$366.73	\$366.73	\$403.47	\$403.47	\$383.30	\$383.30	\$458.41	\$458.41	\$366.73	\$366.73	\$366.73	\$366.73
28	\$558.29	\$558.29	\$587.68	\$587.68	\$646.61	\$646.61	\$587.68	\$587.68	\$380.38	\$380.38	\$418.52	\$418.52	\$361.36	\$361.36	\$397.59	\$397.59	\$380.38	\$380.38	\$380.38	\$380.38
29	\$574.73	\$574.73	\$604.98	\$604.98	\$665.53	\$665.53	\$604.98	\$604.98	\$391.57	\$391.57	\$430.77	\$430.77	\$372.00	\$372.00	\$409.23	\$409.23	\$391.57	\$391.57	\$391.57	\$391.57
30	\$582.95	\$582.95	\$613.63	\$613.63	\$675.35	\$675.35	\$613.63	\$613.63	\$397.17	\$397.17	\$437.07	\$437.07	\$377.31	\$377.31	\$415.21	\$415.21	\$397.17	\$397.17	\$397.17	\$397.17
31	\$595.27	\$595.27	\$626.60	\$626.60	\$689.32	\$689.32	\$626.60	\$626.60	\$405.57	\$405.57	\$446.16	\$446.16	\$385.29	\$385.29	\$423.86	\$423.86	\$405.57	\$405.57	\$405.57	\$405.57
32	\$607.60	\$607.60	\$639.58	\$639.58	\$703.38	\$703.38	\$639.58	\$639.58	\$413.97	\$413.97	\$455.26	\$455.26	\$393.27	\$393.27	\$432.50	\$432.50	\$413.97	\$413.97	\$413.97	\$413.97
33	\$615.30	\$615.30	\$647.69	\$647.69	\$712.57	\$712.57	\$647.69	\$647.69	\$419.22	\$419.22	\$461.21	\$461.21	\$398.26	\$398.26	\$438.15	\$438.15	\$419.22	\$419.22	\$419.22	\$419.22
34	\$623.52	\$623.52	\$656.34	\$656.34	\$721.76	\$721.76	\$656.34	\$656.34	\$424.82	\$424.82	\$467.16	\$467.16	\$403.58	\$403.58	\$443.80	\$443.80	\$424.82	\$424.82	\$424.82	\$424.82
35	\$627.63	\$627.63	\$660.66	\$660.66	\$726.62	\$726.62	\$660.66	\$660.66	\$427.62	\$427.62	\$470.31	\$470.31	\$406.24	\$406.24	\$446.79	\$446.79	\$427.62	\$427.62	\$427.62	\$427.62
36	\$631.74	\$631.74	\$664.99	\$664.99	\$731.49	\$731.49	\$664.99	\$664.99	\$430.42	\$430.42	\$473.46	\$473.46	\$408.90	\$408.90	\$449.79	\$449.79	\$430.42	\$430.42	\$430.42	\$430.42
37	\$635.85	\$635.85	\$669.54	\$669.54	\$736.35	\$736.35	\$669.54	\$669.54	\$433.22	\$433.22	\$476.61	\$476.61	\$411.56	\$411.56	\$452.78	\$452.78	\$433.22	\$433.22	\$433.22	\$433.22
38	\$639.96	\$639.96	\$673.64	\$673.64	\$741.22	\$741.22	\$673.64	\$673.64	\$436.02	\$436.02	\$479.76	\$479.76	\$414.21	\$414.21	\$455.77	\$455.77	\$436.02	\$436.02	\$436.02	\$436.02
39	\$648.18	\$648.18	\$682.29	\$682.29	\$750.41	\$750.41	\$682.29	\$682.29	\$441.61	\$441.61	\$485.71	\$485.71	\$419.53	\$419.53	\$461.42	\$461.42	\$441.61	\$441.61	\$441.61	\$441.61
40	\$656.39	\$656.39	\$690.94	\$690.94	\$760.14	\$760.14	\$690.94	\$690.94	\$447.21	\$447.21	\$492.00	\$492.00	\$424.85	\$424.85	\$467.40	\$467.40	\$447.21	\$447.21	\$447.21	\$447.21
41	\$668.72	\$668.72	\$703.92	\$703.92	\$774.20	\$774.20	\$703.92	\$703.92	\$455.61	\$455.61	\$501.10	\$501.10	\$432.83	\$432.83	\$476.05	\$476.05	\$455.61	\$455.61	\$455.61	\$455.61
42	\$680.53	\$680.53	\$716.35	\$716.35	\$788.26	\$788.26	\$716.35	\$716.35	\$463.66	\$463.66	\$510.20	\$510.20	\$440.48	\$440.48	\$484.69	\$484.69	\$463.66	\$463.66	\$463.66	\$463.66
43	\$696.97	\$696.97	\$733.65	\$733.65	\$807.18	\$807.18	\$733.65	\$733.65	\$474.86	\$474.86	\$522.45	\$522.45	\$451.11	\$451.11	\$496.33	\$496.33	\$474.86	\$474.86	\$474.86	\$474.86
44	\$717.51	\$717.51	\$755.28	\$755.28	\$830.97	\$830.97	\$755.28	\$755.28	\$488.86	\$488.86	\$537.85	\$537.85	\$464.41	\$464.41	\$510.95	\$510.95	\$488.86	\$488.86	\$488.86	\$488.86
45	\$741.65	\$741.65	\$780.69	\$780.69	\$858.54	\$858.54	\$780.69	\$780.69	\$505.30	\$505.30	\$555.69	\$555.69	\$480.04	\$480.04	\$527.91	\$527.91	\$505.30	\$505.30	\$505.30	\$505.30
46	\$770.41	\$770.41	\$810.96	\$810.96	\$892.06	\$892.06	\$810.96	\$810.96	\$524.90	\$524.90	\$577.39	\$577.39	\$498.65	\$498.65	\$548.52	\$548.52	\$524.90	\$524.90	\$524.90	\$524.90
47	\$802.77	\$802.77	\$845.02	\$845.02	\$929.36	\$929.36	\$845.02	\$845.02	\$546.94	\$546.94	\$601.53	\$601.53	\$519.60	\$519.60	\$571.46	\$571.46	\$546.94	\$546.94	\$546.94	\$546.94
48	\$839.75	\$839.75	\$883.95	\$883.95	\$972.61	\$972.61	\$883.95	\$883.95	\$572.14	\$572.14	\$629.53	\$629.53	\$543.53	\$543.53	\$598.05	\$598.05	\$572.14	\$572.14	\$572.14	\$572.14
49	\$876.22	\$876.22	\$924.34	\$924.34	\$1,014.79	\$1,014.79	\$924.34	\$924.34	\$596.98	\$596.98	\$656.82	\$656.82	\$567.13	\$567.13	\$623.98	\$623.98	\$596.98	\$596.98	\$596.98	\$596.98
50	\$917.31	\$917.31	\$965.59	\$965.59	\$1,062.36	\$1,062.36	\$965.59	\$965.59	\$624.98	\$624.98	\$687.62	\$687.62	\$593.73	\$593.73	\$653.24	\$653.24	\$624.98	\$624.98	\$624.98	\$624.98
51	\$957.88	\$957.88	\$1,053.93	\$1,053.93	\$1,109.40	\$1,109.40	\$1,053.93	\$1,053.93	\$652.62	\$652.62	\$718.06	\$718.06	\$619.99	\$619.99	\$682.16	\$682.16	\$652.62	\$652.62	\$652.62	\$652.62
52	\$1,002.57	\$1,002.57	\$1,055.33	\$1,055.33	\$1,160.76	\$1,160.76	\$1,055.33	\$1,055.33	\$683.07	\$683.07	\$751.74	\$751.74	\$648.91	\$648.91	\$713.74	\$713.74	\$683.07	\$683.07	\$683.07	\$683.07
53	\$1,047.76	\$1,047.76	\$1,102.91	\$1,102.91	\$1,213.20	\$1,213.20	\$1,102.91	\$1,102.91	\$713.86	\$713.86	\$785.25	\$785.25	\$678.17	\$678.17	\$745.99	\$745.99	\$713.86	\$713.86	\$713.86	\$713.86
54	\$1,096.56	\$1,096.56	\$1,154.27	\$1,154.27	\$1,269.43	\$1,269.43	\$1,154.27	\$1,154.27	\$747.10	\$747.10	\$821.64	\$821.64	\$709.75	\$709.75	\$780.56	\$780.56	\$747.10	\$747.10	\$747.10	\$747.10
55	\$1,145.35	\$1,145.35	\$1,205.63	\$1,205.63	\$1,326.19	\$1,326.19	\$1,205.63	\$1,205.63	\$780.35	\$780.35	\$858.38	\$858.38	\$741.33	\$741.33	\$815.46	\$815.46	\$780.35	\$780.35	\$780.35	\$780.35
56	\$1,198.25	\$1,198.25	\$1,261.32	\$1,261.32	\$1,387.29	\$1,387.29	\$1,261.32	\$1,261.32	\$816.39	\$816.39	\$897.93	\$897.93	\$775.57	\$775.57	\$853.03	\$853.03	\$816.39	\$816.39	\$816.39	\$816.39
57	\$1,251.67	\$1,251.67	\$1,317.54	\$1,317.54																

Company Name:  
Market:  
Product:  
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	75729PA0012689	75729PA0012691	75729PA0012702	75729PA0012702	75729PA0012706	75729PA0012706	75729PA0012706	75729PA0012710	75729PA0012710	75729PA0012710	75729PA0012710	75729PA0012712
HIOS Plan ID (Off Exchange)=>	75729PA0012689	75729PA0012691	75729PA0012702	75729PA0012702	75729PA0012706	75729PA0012706	75729PA0012706	75729PA0012710	75729PA0012710	75729PA0012710	75729PA0012710	75729PA0012712
Plan Marketing Name =>	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access PPO 40/80/8400	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA									
Form # =>	M-152-115-F Rev. 1/24	M-152-115-F Rev. 1/24	M-152-392-F Rev. 1/24	M-152-392-F Rev. 1/24	M-152-392-F Rev. 1/24	M-152-392-F Rev. 1/24	M-152-392-F Rev. 1/24	M-152-392-F Rev. 1/24	M-152-392-F Rev. 1/24	M-152-392-F Rev. 1/24	M-152-392-F Rev. 1/24	M-152-392-F Rev. 1/24
Rating Area =>	Rating Area 9	Rating Area 6	Rating Area 2	Rating Area 5	Rating Area 7	Rating Area 9	Rating Area 9	Rating Area 3	Rating Area 6	Rating Area 9	Rating Area 6	Rating Area 6
Network =>	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO	Geisinger Marketplace All-Access PPO
Metal =>	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze	Expanded Bronze
Deductible =>	Combined: \$8,400	Combined: \$8,400	Combined: \$7,050									
Coinurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$40 / \$80	\$40 / \$80	0% After Deductible									
OOP Maximum =>	\$9,100	\$9,100	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$321.24	\$321.24	\$267.70	\$267.70	\$278.55	\$278.55	\$264.62	\$264.62	\$348.19	\$348.19	\$334.26	\$334.26
15	\$349.79	\$349.79	\$291.49	\$291.49	\$303.31	\$303.31	\$288.14	\$288.14	\$379.14	\$379.14	\$363.97	\$363.97
16	\$360.71	\$360.71	\$300.59	\$300.59	\$312.78	\$312.78	\$297.14	\$297.14	\$390.97	\$390.97	\$375.33	\$375.33
17	\$371.63	\$371.63	\$309.69	\$309.69	\$322.24	\$322.24	\$306.13	\$306.13	\$402.80	\$402.80	\$386.69	\$386.69
18	\$383.39	\$383.39	\$319.49	\$319.49	\$332.44	\$332.44	\$315.82	\$315.82	\$415.55	\$415.55	\$398.93	\$398.93
19	\$395.14	\$395.14	\$329.29	\$329.29	\$342.63	\$342.63	\$325.50	\$325.50	\$428.29	\$428.29	\$411.16	\$411.16
20	\$407.32	\$407.32	\$339.43	\$339.43	\$353.19	\$353.19	\$335.53	\$335.53	\$441.49	\$441.49	\$423.83	\$423.83
21	\$419.92	\$419.92	\$349.94	\$349.94	\$364.12	\$364.12	\$400.53	\$400.53	\$455.15	\$455.15	\$436.94	\$436.94
22	\$419.92	\$419.92	\$349.94	\$349.94	\$364.12	\$364.12	\$400.53	\$400.53	\$455.15	\$455.15	\$436.94	\$436.94
23	\$419.92	\$419.92	\$349.94	\$349.94	\$364.12	\$364.12	\$400.53	\$400.53	\$455.15	\$455.15	\$436.94	\$436.94
24	\$419.92	\$419.92	\$349.94	\$349.94	\$364.12	\$364.12	\$400.53	\$400.53	\$455.15	\$455.15	\$436.94	\$436.94
25	\$421.60	\$421.60	\$351.33	\$351.33	\$365.57	\$365.57	\$401.98	\$401.98	\$456.97	\$456.97	\$438.69	\$438.69
26	\$430.00	\$430.00	\$358.33	\$358.33	\$372.85	\$372.85	\$409.99	\$409.99	\$466.07	\$466.07	\$447.43	\$447.43
27	\$440.07	\$440.07	\$366.73	\$366.73	\$403.47	\$403.47	\$419.83	\$419.83	\$476.99	\$476.99	\$457.91	\$457.91
28	\$456.45	\$456.45	\$380.38	\$380.38	\$418.52	\$418.52	\$435.48	\$435.48	\$494.74	\$494.74	\$474.95	\$474.95
29	\$469.89	\$469.89	\$391.57	\$391.57	\$430.77	\$430.77	\$448.23	\$448.23	\$509.31	\$509.31	\$488.93	\$488.93
30	\$476.61	\$476.61	\$397.17	\$397.17	\$443.27	\$443.27	\$454.78	\$454.78	\$516.59	\$516.59	\$495.93	\$495.93
31	\$486.69	\$486.69	\$405.57	\$405.57	\$446.16	\$446.16	\$462.01	\$462.01	\$527.51	\$527.51	\$506.41	\$506.41
32	\$496.76	\$496.76	\$413.97	\$413.97	\$455.26	\$455.26	\$473.71	\$473.71	\$538.44	\$538.44	\$516.90	\$516.90
33	\$503.06	\$503.06	\$419.22	\$419.22	\$461.21	\$461.21	\$479.90	\$479.90	\$545.26	\$545.26	\$523.45	\$523.45
34	\$509.78	\$509.78	\$424.82	\$424.82	\$467.16	\$467.16	\$486.09	\$486.09	\$552.55	\$552.55	\$530.44	\$530.44
35	\$513.14	\$513.14	\$427.62	\$427.62	\$470.31	\$470.31	\$484.95	\$484.95	\$556.19	\$556.19	\$533.94	\$533.94
36	\$516.50	\$516.50	\$430.42	\$430.42	\$473.46	\$473.46	\$487.86	\$487.86	\$559.83	\$559.83	\$537.44	\$537.44
37	\$519.86	\$519.86	\$433.22	\$433.22	\$476.61	\$476.61	\$485.93	\$485.93	\$563.47	\$563.47	\$541.13	\$541.13
38	\$523.22	\$523.22	\$436.02	\$436.02	\$479.76	\$479.76	\$493.00	\$493.00	\$567.11	\$567.11	\$544.43	\$544.43
39	\$529.94	\$529.94	\$441.61	\$441.61	\$485.71	\$485.71	\$505.39	\$505.39	\$574.39	\$574.39	\$551.42	\$551.42
40	\$536.66	\$536.66	\$447.21	\$447.21	\$492.00	\$492.00	\$511.95	\$511.95	\$581.68	\$581.68	\$558.41	\$558.41
41	\$546.73	\$546.73	\$455.61	\$455.61	\$501.10	\$501.10	\$521.41	\$521.41	\$592.60	\$592.60	\$565.77	\$565.77
42	\$556.39	\$556.39	\$461.24	\$461.24	\$508.45	\$508.45	\$530.88	\$530.88	\$603.07	\$603.07	\$578.94	\$578.94
43	\$569.83	\$569.83	\$474.86	\$474.86	\$522.45	\$522.45	\$549.11	\$549.11	\$617.63	\$617.63	\$592.93	\$592.93
44	\$586.63	\$586.63	\$488.86	\$488.86	\$537.85	\$537.85	\$569.67	\$569.67	\$635.84	\$635.84	\$610.40	\$610.40
45	\$606.36	\$606.36	\$505.30	\$505.30	\$555.69	\$555.69	\$578.22	\$578.22	\$657.23	\$657.23	\$630.94	\$630.94
46	\$629.88	\$629.88	\$524.90	\$524.90	\$577.39	\$577.39	\$594.67	\$594.67	\$682.72	\$682.72	\$655.41	\$655.41
47	\$656.33	\$656.33	\$546.94	\$546.94	\$601.53	\$601.53	\$625.92	\$625.92	\$711.39	\$711.39	\$682.94	\$682.94
48	\$686.57	\$686.57	\$572.14	\$572.14	\$629.53	\$629.53	\$655.04	\$655.04	\$744.16	\$744.16	\$714.40	\$714.40
49	\$716.38	\$716.38	\$596.98	\$596.98	\$656.82	\$656.82	\$681.18	\$681.18	\$776.48	\$776.48	\$745.42	\$745.42
50	\$749.97	\$749.97	\$624.98	\$624.98	\$687.62	\$687.62	\$715.49	\$715.49	\$812.89	\$812.89	\$780.37	\$780.37
51	\$783.15	\$783.15	\$652.62	\$652.62	\$718.06	\$718.06	\$747.17	\$747.17	\$848.85	\$848.85	\$814.89	\$814.89
52	\$819.68	\$819.68	\$683.07	\$683.07	\$751.30	\$751.30	\$781.76	\$781.76	\$888.44	\$888.44	\$852.91	\$852.91
53	\$856.63	\$856.63	\$713.86	\$713.86	\$785.25	\$785.25	\$817.08	\$817.08	\$928.50	\$928.50	\$891.36	\$891.36
54	\$896.53	\$896.53	\$747.10	\$747.10	\$821.64	\$821.64	\$854.94	\$854.94	\$971.73	\$971.73	\$932.87	\$932.87
55	\$936.42	\$936.42	\$780.35	\$780.35	\$858.38	\$858.38	\$893.18	\$893.18	\$1,014.97	\$1,014.97	\$1,116.47	\$1,116.47
56	\$979.67	\$979.67	\$816.39	\$816.39	\$897.93	\$897.93	\$934.32	\$934.32	\$1,087.61	\$1,087.61	\$1,167.90	\$1,167.90
57	\$1,023.34	\$1,023.34	\$852.78	\$852.78	\$938.17	\$938.17	\$976.19	\$976.19	\$1,169.97	\$1,169.97	\$1,220.24	\$1,220.24
58	\$1,069.95	\$1,069.95	\$891.63	\$891.63	\$980.86	\$980.86	\$1,020.62	\$1,020.62	\$1,159.71	\$1,159.71	\$1,275.77	\$1,275.77
59	\$1,093.05	\$1,093.05	\$910.87	\$910.87	\$1,001.86	\$1,001.86	\$1,042.46	\$1,042.46	\$1,184.74	\$1,184.74	\$1,303.08	\$1,303.08
60	\$1,139.66	\$1,139.66	\$949.72	\$949.72	\$1,044.55	\$1,044.55	\$1,086.89	\$1,086.89	\$1,235.26	\$1,235.26	\$1,358.61	\$1,358.61
61	\$1,179.97	\$1,179.97	\$983.31	\$983.31	\$1,081.64	\$1,081.64	\$1,125.48	\$1,125.48	\$1,303.08	\$1,303.08	\$1,406.85	\$1,406.85
62	\$1,206.43	\$1,206.43	\$1,005.35	\$1,005.35	\$1,105.79	\$1,105.79	\$1,150.61	\$1,150.61	\$1,307.63	\$1,307.63	\$1,438.26	\$1,438.26
63	\$1,239.60	\$1,239.60	\$1,033.00	\$1,033.00	\$1,136.23	\$1,136.23	\$1,174.87	\$1,174.87	\$1,343.59	\$1,343.59	\$1,477.86	\$1,477.86
64+	\$1,259.76	\$1,259.76	\$1,049.80	\$1,049.80	\$1,154.78	\$1,154.78	\$1,192.35	\$1,192.35	\$1,365.44	\$1,365.44	\$1,501.98	\$1,501.98

**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 3	Bradford, Carbon, Clinton, Lackawanna, Cameron, Elk, Potter, Bedford, Blair,
75729PA0012631	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 2, Rating Area 5	Cambria, Clearfield, Huntingdon, Jefferson, Somerset
75729PA0012635	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
75729PA0012640	Geisinger Marketplace All-Access PPO 30/50/5500	PPO	Silver	Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012647	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
75729PA0012651	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
75729PA0012655	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 2, 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
75729PA0012657	Geisinger Marketplace All-Access PPO 20/50/3250	PPO	Gold	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012664	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
75729PA0012668	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
75729PA0012672	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
75729PA0012674	Geisinger Marketplace All-Access PPO 30/60/5500	PPO	Silver	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012681	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
75729PA0012685	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
75729PA0012689	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
75729PA0012691	Geisinger Marketplace All-Access PPO 40/80/8400	PPO	Expanded Bronze	On/Off	Geisinger Marketplace All-Access PPO	Rating Area 6	Lehigh, Northampton
75729PA0012702	Geisinger Marketplace All-Access QHDHP PPO 7050- HSA Eligible	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
75729PA0012706	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
75729PA0012710	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
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





0	0	0	0	0	0
Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

**RATING AREA 5**

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

\$371.15	\$371.15	\$371.15	\$371.15	\$371.15	\$371.15	\$371.15
\$465.18	\$465.18	\$465.18	\$465.18	\$465.18	\$465.18	\$465.18
\$513.61	\$513.61	\$513.61	\$513.61	\$513.61	\$513.61	\$513.61
\$332.44	\$332.44	\$332.44	\$332.44	\$332.44	\$332.44	\$332.44
\$345.92	\$345.92	\$345.92	\$345.92	\$345.92	\$345.92	\$345.92

**RATING AREA 6**

146	112	122	50	23	130
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton

\$390.68	\$390.68	\$390.68	\$390.68	\$390.68	
		\$390.68			\$390.68
\$489.66	\$489.66	\$489.66	\$489.66	\$489.66	\$489.66
\$513.61	\$513.61	\$513.61	\$513.61	\$513.61	\$513.61
\$332.44	\$332.44	\$332.44	\$332.44	\$332.44	\$332.44
\$345.92	\$345.92	\$345.92	\$345.92	\$345.92	\$345.92
\$364.12	\$364.12	\$364.12	\$364.12	\$364.12	\$364.12

73	110	58	75
Northumberland	Schuylkill	Snyder	Union

\$390.68 \$390.68 \$390.68 \$390.68

\$489.66 \$489.66 \$489.66 \$489.66

\$540.65 \$540.65 \$540.65 \$540.65

\$349.94 \$349.94 \$349.94 \$349.94

\$364.12 \$364.12 \$364.12 \$364.12

**RATING AREA 7**

59	38	70	195
Adams	Berks	Lancaster	York

\$488.35 \$488.35 \$488.35 \$488.35

\$612.08 \$612.08 \$612.08 \$612.08

\$675.81 \$675.81 \$675.81 \$675.81

\$437.42 \$437.42 \$437.42 \$437.42

\$455.15 \$455.15 \$455.15 \$455.15

**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

\$468.82

\$468.82 \$468.82 \$468.82 \$468.82 \$468.82

\$587.60 \$587.60 \$587.60 \$587.60 \$587.60

\$587.60

\$648.78 \$648.78 \$648.78 \$648.78 \$648.78

\$648.78

\$419.92 \$419.92 \$419.92 \$419.92 \$419.92

\$419.92

\$436.94 \$436.94 \$436.94 \$436.94 \$436.94

\$436.94

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1	<b>Unified Rate Review v6.0</b>																		
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	<b>Market Level Calculations (Same for all Plans)</b>																		
9																			
10																			
11	<b>Section I: Experience Period Data</b>																		
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	<b>Section II: Projections</b>																		
22			Year 1 Trend				Year 2 Trend				Trended EHB Allowed Claims								
23	Benefit Category	Experience Period Index Rate PMPM	Cost	Utilization	Cost	Utilization	Cost	Utilization	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	<b>Projected Period Totals</b>																		
42	Projected Index Rate for	1/1/2024				\$893.94		\$42,619,483.44											
43	Reinsurance					\$47.53		\$2,266,040.28											
44	Risk Adjustment Payment/Charge					\$43.41		\$2,069,615.16											
45	Exchange User Fees					2.97%		\$1,171,833.14											
46	Market Adjusted Index Rate					\$827.58		\$39,455,661.14											
47																			
48	Projected Member Months					47,676													
49																			
50	<b>Information Not Releasable to the Public Unless Authorized by Law:</b> 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**

Company Legal Name: Geisinger Quality Options  
 HIOS Issuer ID: 75729 State: PA  
 Effective Date of Rate Change(s): 1/1/2024 Market: Individual

To add a product to Worksheet 2 - Plan  
 To add a plan to Worksheet 2 - Plan Pr  
 To validate, select the Validate button  
 To finalize, select the Finalize button  
 To remove a product, navigate to the c  
 To remove a plan, navigate to the corr

**Product/Plan Level Calculations**

**Field # Section I: General Product and Plan Information**

1.1 Product Name	Geisinger													
1.2 Product ID	75729PA0012630													
1.3 Plan Name	Geisinger													
1.4 Plan ID (Standard Component ID)	75729PA0012630													
1.5 Metal	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
1.6 AV Metal Value	0.705	0.705	0.717	0.717	0.717	0.705	0.717	0.717	0.717	0.717	0.705	0.717	0.717	0.815
1.7 Plan Category	Renewing	Renewing	Terminated	Terminated	Terminated	Renewing	Terminated	Terminated	Terminated	Terminated	Renewing	Terminated	Renewing	Renewing
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	No	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)	-0.81%	-0.81%	0.00%	0.00%	0.00%	-0.81%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.81%	0.00%	10.35%
1.12 Product Rate Increase %														
1.13 Submission Level Rate Increase %														

**Worksheet 1 Totals**

**Section II: Experience Period and Current Plan Level Information**

2.1 Plan ID (Standard Component ID)	Total	75729PA0012630	75729PA0012631	75729PA0012632	75729PA0012633	75729PA0012634	75729PA0012635	75729PA0012636	75729PA0012637	75729PA0012638	75729PA0012639	75729PA0012640	75729PA0012641	75729PA0012647	
2.2 Allowed Claims	\$44,946,440	\$673,095	\$298,585	\$0	\$40,066	\$0	\$13,798	\$168,583	\$43,741	\$9,296	\$277,072	\$32,944	\$616	\$665,931	
2.3 Reinsurance	\$2,802,413	\$41,968	\$18,617	\$0	\$2,498	\$0	\$860	\$10,511	\$2,727	\$580	\$17,275	\$2,054	\$38	\$41,521	
2.4 Member Cost Sharing	\$7,068,672	\$144,477	\$17,447	\$0	\$14,836	\$0	\$7,605	\$31,687	\$14,075	\$1,820	\$32,375	\$1,917	\$138	\$133,353	
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
2.6 Incurred Claims	\$35,075,356	\$486,650	\$262,522	\$0	\$22,731	\$0	\$5,332	\$126,385	\$26,939	\$6,896	\$227,422	\$28,973	\$440	\$491,057	
2.7 Risk Adjustment Transfer Amount	\$2,959,197	\$49,472	\$3,321	\$0	\$6,183	\$458	\$3,149	\$8,817	\$9,561	\$630	\$12,081	\$4,065	\$401	\$51,560	
2.8 Premium	\$32,971,557	\$555,508	\$37,291	\$0	\$69,438	\$5,144	\$35,362	\$99,014	\$107,372	\$7,072	\$135,662	\$45,649	\$4,501	\$676,639	
2.9 Experience Period Member Months	51,685	864	58	0	108	8	55	154	167	11	211	71	7	901	
2.10 Current Enrollment	3,771	107	2	0	0	0	8	0	0	0	0	1	0	61	
2.11 Current Premium PMPM	\$744.38	\$768.48	\$768.48	\$0.00	\$0.00	\$0.00	\$768.48	\$0.00	\$0.00	\$0.00	\$0.00	\$768.48	\$0.00	\$865.74	
2.12 Loss Ratio	97.62%	80.44%	64.42%	#DIV/0!	30.06%	0.00%	13.85%	117.21%	23.04%	89.54%	153.93%	58.28%	8.97%	67.43%	
<b>Per Member Per Month</b>															
2.13 Allowed Claims	\$869.62	\$779.05	\$5,148.02	#DIV/0!	\$370.98	\$0.00	\$250.87	\$1,094.70	\$261.92	\$845.10	\$1,313.14	\$464.00	\$88.03	\$739.10	
2.14 Reinsurance	\$54.22	\$48.57	\$320.98	#DIV/0!	\$23.13	\$0.00	\$15.64	\$68.25	\$16.33	\$52.69	\$81.87	\$28.93	\$5.49	\$46.08	
2.15 Member Cost Sharing	\$136.76	\$167.22	\$300.81	#DIV/0!	\$137.37	\$0.00	\$138.28	\$205.76	\$84.28	\$165.47	\$153.44	\$27.00	\$19.73	\$148.01	
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
2.17 Incurred Claims	\$678.64	\$563.25	\$4,526.23	#DIV/0!	\$210.48	\$0.00	\$96.95	\$820.68	\$161.31	\$626.94	\$1,077.83	\$408.08	\$62.81	\$545.01	
2.18 Risk Adjustment Transfer Amount	\$57.25	\$57.25	\$57.25	#DIV/0!	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.22	
2.19 Premium	\$637.93	\$642.95	\$642.95	#DIV/0!	\$642.95	\$642.95	\$642.95	\$642.95	\$642.95	\$642.95	\$642.95	\$642.95	\$642.95	\$750.99	

**Section III: Plan Adjustment Factors**

3.1 Plan ID (Standard Component ID)	75729PA0012630	75729PA0012631	75729PA0012632	75729PA0012633	75729PA0012634	75729PA0012635	75729PA0012636	75729PA0012637	75729PA0012638	75729PA0012639	75729PA0012640	75729PA0012641	75729PA0012647		
3.2 Market Adjusted Index Rate															
3.3 AV and Cost Sharing Design of Plan	0.8195	0.8195	0.0000	0.0000	0.0000	0.8195	0.0000	0.0000	0.0000	0.0000	0.0000	0.8195	0.0000	1.0272	
3.4 Provider Network Adjustment	1.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	
3.5 Benefits in Addition to EHB	1.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	
<b>Administrative Costs</b>															
3.6 Administrative Expense	8.25%	8.25%	0.00%	0.00%	0.00%	8.25%	0.00%	0.00%	0.00%	0.00%	0.00%	8.25%	0.00%	8.25%	
3.7 Taxes and Fees	0.78%	0.78%	0.00%	0.00%	0.00%	0.78%	0.00%	0.00%	0.00%	0.00%	0.00%	0.78%	0.00%	0.78%	
3.8 Profit & Risk Load	2.00%	2.00%	0.00%	0.00%	0.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	0.00%	2.00%	
3.9 Catastrophic Adjustment	1.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	
3.10 Plan Adjusted Index Rate	\$762.28	\$762.28	\$0.00	\$0.00	\$0.00	\$762.28	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$762.28	\$0.00	\$955.48	
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	\$390.69	\$390.69	\$0.00	\$0.00	\$0.00	\$390.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$390.69	\$0.00	\$489.70	

**Section IV: Projected Plan Level Information**

4.1 Plan ID (Standard Component ID)	Total	75729PA0012630	75729PA0012631	75729PA0012632	75729PA0012633	75729PA0012634	75729PA0012635	75729PA0012636	75729PA0012637	75729PA0012638	75729PA0012639	75729PA0012640	75729PA0012641	75729PA0012647	
4.2 Allowed Claims	\$39,454,693	\$1,062,585	\$19,861	\$0	\$0	\$0	\$79,446	\$0	\$0	\$0	\$0	\$9,931	\$0	\$605,773	
4.3 Reinsurance	\$1,926,999	\$51,898	\$970	\$0	\$0	\$0	\$3,880	\$0	\$0	\$0	\$0	\$485	\$0	\$29,586	
4.4 Member Cost Sharing	\$3,974,218	\$107,033	\$2,001	\$0	\$0	\$0	\$8,002	\$0	\$0	\$0	\$0	\$1,000	\$0	\$61,019	
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
4.6 Incurred Claims	\$33,553,475	\$903,655	\$16,891	\$0	\$0	\$0	\$67,563	\$0	\$0	\$0	\$0	\$8,445	\$0	\$515,168	
4.7 Risk Adjustment Transfer Amount	\$1,760,198	\$47,405	\$886	\$0	\$0	\$0	\$3,544	\$0	\$0	\$0	\$0	\$443	\$0	\$27,025	
4.8 Premium	\$37,961,238	\$978,768	\$18,295	\$0	\$0	\$0	\$73,179	\$0	\$0	\$0	\$0	\$9,147	\$0	\$699,410	
4.9 Projected Member Months	47,676	1,284	24	0	0	0	96	0	0	0	0	12	0	732	
4.10 Loss Ratio	84.47%	88.06%	88.06%	#DIV/0!	#DIV/0!	#DIV/0!	88.06%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	88.06%	#DIV/0!	70.92%	
<b>Per Member Per Month</b>															
4.11 Allowed Claims	\$827.56	\$827.56	\$827.56	#DIV/0!	#DIV/0!	#DIV/0!	\$827.56	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$827.56	#DIV/0!	\$827.56	
4.12 Reinsurance	\$40.42	\$40.42	\$40.42	#DIV/0!	#DIV/0!	#DIV/0!	\$40.42	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$40.42	#DIV/0!	\$40.42	
4.13 Member Cost Sharing	\$83.36	\$83.36	\$83.36	#DIV/0!	#DIV/0!	#DIV/0!	\$83.36	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$83.36	#DIV/0!	\$83.36	
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	
4.15 Incurred Claims	\$703.78	\$703.78	\$703.78	#DIV/0!	#DIV/0!	#DIV/0!	\$703.78	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$703.78	#DIV/0!	\$703.78	
4.16 Risk Adjustment Transfer Amount	\$36.92	\$36.92	\$36.92	#DIV/0!	#DIV/0!	#DIV/0!	\$36.92	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$36.92	#DIV/0!	\$36.92	
4.17 Premium	\$796.23	\$762.28	\$762.28	#DIV/0!	#DIV/0!	#DIV/0!	\$762.28	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$762.28	#DIV/0!	\$955.48	

**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.  
 or Ctrl + Shift + I.  
 HIOS Issuer ID: r Ctrl + Shift + F.  
 Effective Date of Rate Change(s): Corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.  
 Expanding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

**Product/Plan Level Calculations**

**Section I: General Product and Plan Information**

Product Name																
Product ID																
Plan Name	Geisinger															
Plan ID (Standard Component ID)	75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	75729PA0012653	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012667	75729PA0012668
Metal	Gold	Silver	Silver	Silver	Silver	Silver										
AV Metal Value	0.809	0.809	0.809	0.815	0.809	0.809	0.809	0.815	0.809	0.815	0.809	0.701	0.719	0.719	0.719	0.701
Plan Category	Terminated	Terminated	Terminated	Renewing	Terminated	Terminated	Terminated	Renewing	Terminated	Renewing	Terminated	Renewing	Terminated	Terminated	Terminated	Renewing
Plan Type	PPO															
Exchange Plan?	No	No	No	Yes	No	No	No	Yes	No	Yes	No	Yes	No	No	No	Yes
Effective Date of Proposed Rates	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024
Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	10.35%	0.00%	0.00%	0.00%	10.35%	0.00%	10.35%	0.00%	6.24%	0.00%	0.00%	0.00%	6.24%
Product Rate Increase %																
Submission Level Rate Increase %																

**Section II: Experience Period and Current Plan Level**

Plan ID (Standard Component ID)	75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	75729PA0012653	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012667	75729PA0012668
Allowed Claims	\$171,701	\$289,685	\$564,979	\$309,038	\$1,416,231	\$1,031,270	\$1,371,962	\$6,195,790	\$3,287,575	\$1,580,390	\$240,050	\$148,470	\$146,191	\$100,774	\$61,301	\$199,950
Reinsurance	\$10,706	\$18,062	\$35,226	\$19,269	\$88,302	\$64,300	\$85,542	\$386,308	\$204,980	\$98,537	\$14,967	\$9,257	\$9,115	\$6,283	\$3,822	\$12,467
Member Cost Sharing	\$38,552	\$51,199	\$66,177	\$57,118	\$220,277	\$150,974	\$136,106	\$1,049,868	\$478,486	\$160,588	\$24,039	\$9,129	\$2,292	\$14,797	\$10,110	\$12,318
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$122,444	\$220,424	\$463,576	\$232,651	\$1,107,652	\$815,997	\$1,150,314	\$4,759,615	\$2,604,109	\$1,321,264	\$201,044	\$130,084	\$134,783	\$79,693	\$47,369	\$175,165
Risk Adjustment Transfer Amount	\$11,279	\$23,016	\$30,917	\$23,705	\$70,079	\$59,945	\$52,101	\$417,799	\$157,632	\$42,825	\$14,371	\$6,756	\$1,431	\$2,748	\$7,500	\$6,527
Premium	\$147,944	\$301,897	\$405,533	\$310,909	\$919,208	\$786,283	\$683,398	\$5,479,951	\$2,067,467	\$561,738	\$188,498	\$108,283	\$22,941	\$44,047	\$120,213	\$104,613
Experience Period Member Months	197	402	540	414	1,224	1,047	910	7,297	2,753	748	251	118	25	48	131	114
Current Enrollment	0	0	0	119	0	0	0	1,025	0	48	0	10	0	0	0	18
Current Premium PMPM	\$0.00	\$0.00	\$0.00	\$865.74	\$0.00	\$0.00	\$0.00	\$865.74	\$0.00	\$865.74	\$0.00	\$992.88	\$0.00	\$0.00	\$0.00	\$992.88
Loss Ratio	76.90%	67.84%	106.22%	69.53%	111.96%	96.43%	156.40%	80.70%	117.03%	117.03%	99.10%	113.08%	55.01%	170.30%	37.09%	157.61%
<b>Per Member Per Month</b>																
Allowed Claims	\$871.58	\$720.61	\$1,046.26	\$746.47	\$1,157.05	\$984.98	\$1,507.65	\$849.09	\$1,194.18	\$2,112.82	\$956.37	\$1,258.22	\$5,847.63	\$2,099.46	\$467.95	\$1,753.95
Reinsurance	\$54.34	\$44.93	\$65.23	\$46.54	\$72.14	\$61.41	\$94.00	\$52.94	\$74.46	\$131.73	\$95.63	\$78.45	\$364.60	\$130.90	\$29.18	\$109.36
Member Cost Sharing	\$195.69	\$127.36	\$122.55	\$137.97	\$179.96	\$144.20	\$149.57	\$143.88	\$173.81	\$214.69	\$95.77	\$77.36	\$91.69	\$308.28	\$77.18	\$108.05
Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Incurred Claims	\$621.54	\$548.32	\$858.47	\$561.96	\$904.94	\$779.37	\$1,264.08	\$652.27	\$945.92	\$1,766.40	\$800.97	\$1,102.41	\$5,391.34	\$1,660.28	\$361.59	\$1,536.54
Risk Adjustment Transfer Amount	\$57.25	\$57.25	\$57.25	\$57.26	\$57.25	\$57.25	\$57.25	\$57.26	\$57.26	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25
Premium	\$750.99	\$750.99	\$750.99	\$750.99	\$750.99	\$750.99	\$750.99	\$750.99	\$750.99	\$750.99	\$750.99	\$750.99	\$917.66	\$917.66	\$917.66	\$917.66

**Section III: Plan Adjustment Factors**

Plan ID (Standard Component ID)	75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	75729PA0012653	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012667	75729PA0012668
Market Adjusted Index Rate																
AV and Cost Sharing Design of Plan	0.0000	0.0000	0.0000	1.0272	0.0000	0.0000	0.0000	1.0272	0.0000	1.0272	0.0000	1.1341	0.0000	0.0000	0.0000	1.1341
Provider Network Adjustment	0.0000	0.0000	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
Benefits in Addition to EHB	0.0000	0.0000	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
<b>Administrative Costs</b>																
Administrative Expense	0.00%	0.00%	0.00%	8.25%	0.00%	0.00%	0.00%	8.25%	0.00%	8.25%	0.00%	8.25%	0.00%	0.00%	0.00%	8.25%
Taxes and Fees	0.00%	0.00%	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%
Profit & Risk Load	0.00%	0.00%	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%
Catastrophic Adjustment	0.0000	0.0000	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
<b>Plan Adjusted Index Rate</b>	\$0.00	\$0.00	\$0.00	\$955.48	\$0.00	\$0.00	\$0.00	\$955.48	\$0.00	\$955.48	\$0.00	\$1,054.91	\$0.00	\$0.00	\$0.00	\$1,054.91

**Age Calibration Factor**

Geographic Calibration Factor																
Tobacco Calibration Factor																
<b>Calibrated Plan Adjusted Index Rate</b>	\$0.00	\$0.00	\$0.00	\$489.70	\$0.00	\$0.00	\$0.00	\$489.70	\$0.00	\$489.70	\$0.00	\$540.67	\$0.00	\$0.00	\$0.00	\$540.67

**Section IV: Projected Plan Level Information**

Plan ID (Standard Component ID)	75729PA0012648	75729PA0012649	75729PA0012650	75729PA0012651	75729PA0012652	75729PA0012653	75729PA0012654	75729PA0012655	75729PA0012656	75729PA0012657	75729PA0012658	75729PA0012664	75729PA0012665	75729PA0012666	75729PA0012667	75729PA0012668
Allowed Claims	\$0	\$0	\$0	\$1,181,754	\$0	\$0	\$0	\$10,178,973	\$0	\$476,674	\$0	\$129,099	\$0	\$0	\$0	\$228,406
Reinsurance	\$0	\$0	\$0	\$57,718	\$0	\$0	\$0	\$497,149	\$0	\$23,281	\$0	\$6,305	\$0	\$0	\$0	\$11,156
Member Cost Sharing	\$0	\$0	\$0	\$119,036	\$0	\$0	\$0	\$1,025,314	\$0	\$48,015	\$0	\$13,004	\$0	\$0	\$0	\$23,007
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$0	\$0	\$0	\$1,005,000	\$0	\$0	\$0	\$8,656,509	\$0	\$405,378	\$0	\$109,790	\$0	\$0	\$0	\$194,244
Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$52,722	\$0	\$0	\$0	\$454,116	\$0	\$21,266	\$0	\$5,760	\$0	\$0	\$0	\$10,190
Premium	\$0	\$0	\$0	\$1,364,423	\$0	\$0	\$0	\$11,752,386	\$0	\$550,356	\$0	\$164,567	\$0	\$0	\$0	\$291,156
Projected Member Months	0	0	0	1,428	0	0	0	12,300	0	576	0	156	0	0	0	276
Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	70.92%	#DIV/0!	#DIV/0!	#DIV/0!	70.92%	#DIV/0!	70.92%	#DIV/0!	64.46%	#DIV/0!	#DIV/0!	#DIV/0!	64.46%
<b>Per Member Per Month</b>																
Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	\$827.56	#DIV/0!	#DIV/0!	#DIV/0!	\$827.56	#DIV/0!	\$827.56	#DIV/0!	\$827.56	#DIV/0!	#DIV/0!	#DIV/0!	\$827.56
Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	\$40.42	#DIV/0!	#DIV/0!	#DIV/0!	\$40.42	#DIV/0!	\$40.42	#DIV/0!	\$40.42	#DIV/0!	#DIV/0!	#DIV/0!	\$40.42
Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	\$83.36	#DIV/0!	#DIV/0!	#DIV/0!	\$83.36	#DIV/0!	\$83.36	#DIV/0!	\$83.36	#DIV/0!	#DIV/0!	#DIV/0!	\$83.36
Cost Sharing Reduction	#DIV/0!	#DIV/0!	#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
Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	\$703.78	#DIV/0!	#DIV/0!	#DIV/0!	\$703.78	#DIV/0!	\$703.78	#DIV/0!	\$703.78	#DIV/0!	#DIV/0!	#DIV/0!	\$703.78
Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#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
Premium	#DIV/0!	#DIV/0!	#DIV/0!	\$955.48	#DIV/0!	#DIV/0!	#DIV/0!	\$955.48	#DIV/0!	\$955.48	#DIV/0!	\$1,054.91	#DIV/0!	#DIV/0!	#DIV/0!	\$1,054.91

**Product-Plan Data Collection**

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

**Product/Plan Level Calculations**

**Section I: General Product and Plan Information**

Geisinger Quality Options PPO																
Product Name	75729PA001															
Product ID	75729PA001															
Plan Name	Geisinger															
Plan ID (Standard Component ID)	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682	75729PA0012683	75729PA0012684	75729PA0012685	75729PA0012686	75729PA0012687	75729PA0012688	75729PA0012689
Metal	Silver	Bronze														
AV Metal Value	0.719	0.719	0.719	0.701	0.719	0.701	0.719	0.650	0.650	0.650	0.650	0.650	0.650	0.650	0.650	0.650
Plan Category	Terminated	Terminated	Terminated	Renewing	Terminated	Renewing	Terminated	Renewing	Terminated	Terminated	Terminated	Terminated	Renewing	Terminated	Terminated	Terminated
Plan Type	PPO															
Exchange Plan?	No	No	No	Yes	No	Yes	No	Yes	No	No	No	No	Yes	No	No	Yes
Effective Date of Proposed Rates	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024
Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	6.24%	0.00%	6.24%	0.00%	5.12%	0.00%	0.00%	0.00%	5.12%	0.00%	0.00%	0.00%	5.12%
Product Rate Increase %	7.07%															
Submission Level Rate Increase %	7.07%															

**Section II: Experience Period and Current Plan Level**

Plan ID (Standard Component ID)	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682	75729PA0012683	75729PA0012684	75729PA0012685	75729PA0012686	75729PA0012687	75729PA0012688	75729PA0012689
Allowed Claims	\$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	\$510,726	\$916,323	\$1,872,797	\$3,746,015
Reinsurance	\$31,533	\$27,054	\$5,656	\$57,144	\$34,523	\$20,500	\$1,754	\$8,947	\$554	\$5,576	\$15,576	\$70,276	\$31,844	\$57,133	\$116,769	\$233,564
Member Cost Sharing	\$37,793	\$37,596	\$7,783	\$107,335	\$66,474	\$4,641	\$1,128	\$40,536	\$5,503	\$25,750	\$44,477	\$183,505	\$108,079	\$273,440	\$250,153	\$767,854
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$436,418	\$369,256	\$77,275	\$752,020	\$452,697	\$303,651	\$25,247	\$94,007	\$2,833	\$58,101	\$189,767	\$873,346	\$370,804	\$585,751	\$1,505,875	\$2,744,597
Risk Adjustment Transfer Amount	\$11,362	\$10,081	\$4,809	\$55,938	\$23,245	\$3,664	\$1,374	\$34,524	\$9,103	\$9,733	\$23,818	\$95,206	\$53,189	\$103,691	\$127,045	\$424,647
Premium	\$181,696	\$161,507	\$77,083	\$896,550	\$372,568	\$58,730	\$22,024	\$327,728	\$86,416	\$92,394	\$226,095	\$903,835	\$504,908	\$984,272	\$1,206,019	\$4,031,115
Experience Period Member Months	198	176	84	977	406	64	24	603	159	170	416	1,663	929	1,811	2,219	7,417
Current Enrollment	0	0	0	130	0	7	0	57	0	0	301	0	0	0	0	1,053
Current Premium PMPM	\$0.00	\$0.00	\$0.00	\$992.88	\$0.00	\$992.88	\$0.00	\$649.49	\$0.00	\$0.00	\$0.00	\$649.49	\$0.00	\$0.00	\$0.00	\$649.49
Loss Ratio	226.06%	215.20%	94.36%	78.95%	114.37%	486.67%	107.90%	25.95%	2.97%	56.89%	75.93%	87.42%	66.44%	53.84%	112.96%	61.60%
<b>Per Member Per Month</b>																
Allowed Claims	\$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	\$549.76	\$505.98	\$843.98	\$505.06
Reinsurance	\$159.26	\$153.72	\$67.33	\$58.49	\$85.03	\$320.32	\$73.08	\$14.84	\$3.49	\$32.80	\$37.44	\$42.26	\$34.28	\$31.55	\$52.62	\$31.49
Member Cost Sharing	\$190.88	\$213.61	\$92.65	\$109.86	\$163.73	\$72.51	\$47.01	\$67.12	\$34.61	\$151.47	\$106.92	\$110.35	\$116.34	\$150.99	\$112.73	\$103.53
Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Incurred Claims	\$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	\$399.14	\$323.44	\$678.63	\$370.04
Risk Adjustment Transfer Amount	\$57.38	\$57.28	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25
Premium	\$917.66	\$917.66	\$917.66	\$917.66	\$917.66	\$917.66	\$917.66	\$543.50	\$543.50	\$543.50	\$543.50	\$543.50	\$543.50	\$543.50	\$543.50	\$543.50

**Section III: Plan Adjustment Factors**

Plan ID (Standard Component ID)	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682	75729PA0012683	75729PA0012684	75729PA0012685	75729PA0012686	75729PA0012687	75729PA0012688	75729PA0012689
Market Adjusted Index Rate	\$827.58															
AV and Cost Sharing Design of Plan	0.0000	0.0000	0.0000	1.1341	0.0000	1.1341	0.0000	0.7341	0.0000	0.0000	0.0000	0.7341	0.0000	0.0000	0.0000	0.7341
Provider Network Adjustment	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000
Benefits in Addition to EHB	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000
<b>Administrative Costs</b>																
Administrative Expense	0.00%	0.00%	0.00%	8.25%	0.00%	8.25%	0.00%	8.25%	0.00%	0.00%	0.00%	8.25%	0.00%	0.00%	0.00%	8.25%
Taxes and Fees	0.00%	0.00%	0.00%	0.78%	0.00%	0.78%	0.00%	0.78%	0.00%	0.00%	0.00%	0.78%	0.00%	0.00%	0.00%	0.78%
Profit & Risk Load	0.00%	0.00%	0.00%	2.00%	0.00%	2.00%	0.00%	2.00%	0.00%	0.00%	0.00%	2.00%	0.00%	0.00%	0.00%	2.00%
Catastrophic Adjustment	0.0000	0.0000	0.0000	1.0000	0.0000	1.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000
<b>Plan Adjusted Index Rate</b>	\$0.00	\$0.00	\$0.00	\$1,054.91	\$0.00	\$1,054.91	\$0.00	\$682.84	\$0.00	\$0.00	\$0.00	\$682.84	\$0.00	\$0.00	\$0.00	\$682.84

Age Calibration Factor

0.5192

Geographic Calibration Factor

0.9950

Tobacco Calibration Factor

0.9921

**Calibrated Plan Adjusted Index Rate**

	\$0.00	\$0.00	\$0.00	\$540.67	\$0.00	\$540.67	\$0.00	\$349.97	\$0.00	\$0.00	\$0.00	\$349.97	\$0.00	\$0.00	\$0.00	\$349.97
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**Section IV: Projected Plan Level Information**

Plan ID (Standard Component ID)	75729PA0012669	75729PA0012670	75729PA0012671	75729PA0012672	75729PA0012673	75729PA0012674	75729PA0012675	75729PA0012681	75729PA0012682	75729PA0012683	75729PA0012684	75729PA0012685	75729PA0012686	75729PA0012687	75729PA0012688	75729PA0012689
Allowed Claims	\$0	\$0	\$0	\$1,678,289	\$0	\$89,376	\$0	\$605,773	\$0	\$0	\$0	\$3,197,687	\$0	\$0	\$0	\$11,172,044
Reinsurance	\$0	\$0	\$0	\$81,969	\$0	\$4,365	\$0	\$29,586	\$0	\$0	\$0	\$156,178	\$0	\$0	\$0	\$545,652
Member Cost Sharing	\$0	\$0	\$0	\$169,052	\$0	\$9,003	\$0	\$61,019	\$0	\$0	\$0	\$322,099	\$0	\$0	\$0	\$1,125,345
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$0	\$0	\$0	\$1,427,268	\$0	\$76,008	\$0	\$515,168	\$0	\$0	\$0	\$2,719,411	\$0	\$0	\$0	\$9,501,047
Risk Adjustment Transfer Amount	\$0	\$0	\$0	\$74,874	\$0	\$3,987	\$0	\$27,025	\$0	\$0	\$0	\$142,659	\$0	\$0	\$0	\$498,420
Premium	\$0	\$0	\$0	\$2,139,367	\$0	\$113,931	\$0	\$499,841	\$0	\$0	\$0	\$2,638,507	\$0	\$0	\$0	\$9,218,387
Projected Member Months	0	0	0	2,028	0	108	0	732	0	0	0	3,864	0	0	0	13,500
Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	64.46%	#DIV/0!	64.46%	#DIV/0!	97.78%	#DIV/0!	#DIV/0!	#DIV/0!	97.78%	#DIV/0!	#DIV/0!	#DIV/0!	97.78%
<b>Per Member Per Month</b>																
Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	\$827.56	#DIV/0!	\$827.56	#DIV/0!	\$827.56	#DIV/0!	#DIV/0!	#DIV/0!	\$827.56	#DIV/0!	#DIV/0!	#DIV/0!	\$827.56
Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	\$40.42	#DIV/0!	\$40.42	#DIV/0!	\$40.42	#DIV/0!	#DIV/0!	#DIV/0!	\$40.42	#DIV/0!	#DIV/0!	#DIV/0!	\$40.42
Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	\$83.36	#DIV/0!	\$83.36	#DIV/0!	\$83.36	#DIV/0!	#DIV/0!	#DIV/0!	\$83.36	#DIV/0!	#DIV/0!	#DIV/0!	\$83.36
Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00
Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	\$703.78	#DIV/0!	\$703.78	#DIV/0!	\$703.78	#DIV/0!	#DIV/0!	#DIV/0!	\$703.78	#DIV/0!	#DIV/0!	#DIV/0!	\$703.78
Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	\$36.92	#DIV/0!	\$36.92	#DIV/0!	\$36.92	#DIV/0!	#DIV/0!	#DIV/0!	\$36.92	#DIV/0!	#DIV/0!	#DIV/0!	\$36.92
Premium	#DIV/0!	#DIV/0!	#DIV/0!	\$1,054.91	#DIV/0!	\$1,054.91	#DIV/0!	\$682.84	#DIV/0!	#DIV/0!	#DIV/0!	\$682.84	#DIV/0!	#DIV/0!	#DIV/0!	\$682.84

**Product-Plan Data Collection**

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

**Product/Plan Level Calculations**

**Section I: General Product and Plan Information**

Product Name																
Product ID																
Plan Name	Geisinger															
Plan ID (Standard Component ID)	75729PA0012690	75729PA0012691	75729PA0012692	75729PA0012698	75729PA0012699	75729PA0012700	75729PA0012701	75729PA0012702	75729PA0012703	75729PA0012704	75729PA0012705	75729PA0012706	75729PA0012707	75729PA0012708	75729PA0012709	75729PA0012710
Metal	Bronze	Bronze	Bronze	Silver	Gold	Silver	Bronze									
AV Metal Value	0.650	0.650	0.650	0.717	0.809	0.719	0.650	0.649	0.649	0.649	0.649	0.649	0.649	0.649	0.649	0.649
Plan Category	Terminated	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Terminated	Terminated	Terminated	Renewing	Terminated	Terminated	Terminated	Renewing
Plan Type	PPO															
Exchange Plan?	No	Yes	No	No	No	No	No	Yes	No	No	No	Yes	No	No	No	Yes
Effective Date of Proposed Rates	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024	1/1/2024
Cumulative Rate Change % (over 12 mos prior)	0.00%	5.12%	0.00%	0.00%	0.00%	0.00%	0.00%	5.49%	0.00%	0.00%	0.00%	5.49%	0.00%	0.00%	0.00%	5.49%
Product Rate Increase %																
Submission Level Rate Increase %																

**Section II: Experience Period and Current Plan Level**

Plan ID (Standard Component ID)	75729PA0012690	75729PA0012691	75729PA0012692	75729PA0012698	75729PA0012699	75729PA0012700	75729PA0012701	75729PA0012702	75729PA0012703	75729PA0012704	75729PA0012705	75729PA0012706	75729PA0012707	75729PA0012708	75729PA0012709	75729PA0012710
Allowed Claims	\$2,179,603	\$2,607,684	\$291,559	\$8,473	\$1,013,247	\$982,433	\$313,139	\$351,537	\$566	\$97,600	\$144,788	\$385,932	\$525,479	\$947,428	\$538,341	\$1,434,523
Reinsurance	\$135,898	\$162,589	\$18,179	\$528	\$63,176	\$61,255	\$19,524	\$21,918	\$35	\$6,085	\$9,028	\$24,063	\$32,764	\$59,072	\$33,566	\$89,443
Member Cost Sharing	\$405,254	\$294,215	\$60,120	\$2,611	\$137,799	\$22,384	\$97,131	\$55,758	\$292	\$29,367	\$40,516	\$103,367	\$60,653	\$138,483	\$103,838	\$337,304
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$1,638,451	\$2,150,879	\$213,260	\$5,333	\$812,272	\$898,794	\$196,484	\$273,861	\$239	\$62,147	\$95,244	\$258,502	\$432,062	\$749,872	\$400,938	\$1,007,777
Risk Adjustment Transfer Amount	\$171,276	\$120,403	\$24,104	\$1,489	\$36,127	\$7,386	\$56,453	\$15,859	\$1,546	\$7,558	\$16,661	\$35,498	\$21,470	\$51,930	\$43,742	\$157,337
Premium	\$1,626,142	\$1,142,973	\$228,812	\$16,717	\$473,873	\$118,378	\$535,888	\$156,663	\$15,270	\$74,655	\$164,581	\$350,654	\$212,089	\$512,972	\$432,096	\$1,554,187
Experience Period Member Months	2,992	2,103	421	26	631	129	986	277	27	132	291	620	375	907	764	2,748
Current Enrollment	0	150	0	0	0	0	0	22	0	0	0	110	0	0	0	496
Current Premium PMPM	\$0.00	\$649.49	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$673.48	\$0.00	\$0.00	\$0.00	\$673.48	\$0.00	\$0.00	\$0.00	\$673.48
Loss Ratio	91.16%	170.25%	84.32%	29.30%	159.27%	714.67%	33.17%	158.74%	1.42%	75.59%	52.55%	66.94%	184.99%	132.74%	84.26%	58.88%
<b>Per Member Per Month</b>																
Allowed Claims	\$728.48	\$1,239.98	\$692.54	\$325.87	\$1,605.78	\$7,615.76	\$317.58	\$1,269.09	\$20.96	\$739.39	\$497.55	\$622.47	\$1,401.28	\$1,044.57	\$704.64	\$522.02
Reinsurance	\$45.42	\$77.31	\$43.18	\$20.32	\$100.12	\$474.84	\$19.80	\$79.13	\$1.31	\$46.10	\$31.02	\$38.81	\$87.37	\$65.13	\$43.93	\$32.55
Member Cost Sharing	\$135.45	\$139.90	\$142.80	\$100.42	\$218.38	\$173.52	\$98.51	\$201.29	\$10.80	\$222.48	\$139.23	\$166.72	\$161.74	\$152.68	\$135.91	\$122.75
Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Incurred Claims	\$547.61	\$1,022.77	\$506.56	\$205.13	\$1,287.28	\$6,967.40	\$199.27	\$988.67	\$8.86	\$470.81	\$327.30	\$416.94	\$1,152.16	\$826.76	\$524.79	\$366.73
Risk Adjustment Transfer Amount	\$57.24	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25	\$57.25
Premium	\$543.50	\$543.50	\$543.50	\$642.95	\$750.99	\$917.66	\$543.50	\$565.57	\$565.57	\$565.57	\$565.57	\$565.57	\$565.57	\$565.57	\$565.57	\$565.57

**Section III: Plan Adjustment Factors**

Plan ID (Standard Component ID)	75729PA0012690	75729PA0012691	75729PA0012692	75729PA0012698	75729PA0012699	75729PA0012700	75729PA0012701	75729PA0012702	75729PA0012703	75729PA0012704	75729PA0012705	75729PA0012706	75729PA0012707	75729PA0012708	75729PA0012709	75729PA0012710
Market Adjusted Index Rate																
AV and Cost Sharing Design of Plan	0.0000	0.7341	0.0000	0.0000	0.0000	0.0000	0.0000	0.7638	0.0000	0.0000	0.0000	0.7638	0.0000	0.0000	0.0000	0.7638
Provider Network Adjustment	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000
Benefits in Addition to EHB	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000
<b>Administrative Costs</b>																
Administrative Expense	0.00%	8.25%	0.00%	0.00%	0.00%	0.00%	0.00%	8.25%	0.00%	0.00%	0.00%	8.25%	0.00%	0.00%	0.00%	8.25%
Taxes and Fees	0.00%	0.78%	0.00%	0.00%	0.00%	0.00%	0.00%	0.78%	0.00%	0.00%	0.00%	0.78%	0.00%	0.00%	0.00%	0.78%
Profit & Risk Load	0.00%	2.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.00%	0.00%	0.00%	0.00%	2.00%	0.00%	0.00%	0.00%	2.00%
Catastrophic Adjustment	0.0000	1.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000	0.0000	0.0000	0.0000	1.0000
<b>Plan Adjusted Index Rate</b>	\$0.00	\$682.84	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$710.47	\$0.00	\$0.00	\$0.00	\$710.47	\$0.00	\$0.00	\$0.00	\$710.47

Age Calibration Factor

Geographic Calibration Factor

Tobacco Calibration Factor

<b>Calibrated Plan Adjusted Index Rate</b>	\$0.00	\$349.97	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$364.13	\$0.00	\$0.00	\$0.00	\$364.13	\$0.00	\$0.00	\$0.00	\$364.13
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**Section IV: Projected Plan Level Information**

Plan ID (Standard Component ID)	75729PA0012690	75729PA0012691	75729PA0012692	75729PA0012698	75729PA0012699	75729PA0012700	75729PA0012701	75729PA0012702	75729PA0012703	75729PA0012704	75729PA0012705	75729PA0012706	75729PA0012707	75729PA0012708	75729PA0012709	75729PA0012710
Allowed Claims	\$0	\$1,588,913	\$0	\$0	\$0	\$0	\$0	\$228,406	\$0	\$0	\$0	\$1,171,823	\$0	\$0	\$0	\$5,263,274
Reinsurance	\$0	\$77,604	\$0	\$0	\$0	\$0	\$0	\$11,156	\$0	\$0	\$0	\$57,233	\$0	\$0	\$0	\$257,063
Member Cost Sharing	\$0	\$160,049	\$0	\$0	\$0	\$0	\$0	\$23,007	\$0	\$0	\$0	\$118,036	\$0	\$0	\$0	\$530,163
Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$0	\$1,351,260	\$0	\$0	\$0	\$0	\$0	\$194,244	\$0	\$0	\$0	\$996,554	\$0	\$0	\$0	\$4,476,049
Risk Adjustment Transfer Amount	\$0	\$70,886	\$0	\$0	\$0	\$0	\$0	\$10,190	\$0	\$0	\$0	\$52,279	\$0	\$0	\$0	\$234,811
Premium	\$0	\$1,311,059	\$0	\$0	\$0	\$0	\$0	\$196,090	\$0	\$0	\$0	\$1,006,025	\$0	\$0	\$0	\$4,518,587
Projected Member Months	0	1,920	0	0	0	0	0	276	0	0	0	1,416	0	0	0	6,360
Loss Ratio	#DIV/0!	97.78%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	94.17%	#DIV/0!	#DIV/0!	#DIV/0!	94.17%	#DIV/0!	#DIV/0!	#DIV/0!	94.17%
<b>Per Member Per Month</b>																
Allowed Claims	#DIV/0!	\$827.56	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$827.56	#DIV/0!	#DIV/0!	#DIV/0!	\$827.56	#DIV/0!	#DIV/0!	#DIV/0!	\$827.56
Reinsurance	#DIV/0!	\$40.42	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$40.42	#DIV/0!	#DIV/0!	#DIV/0!	\$40.42	#DIV/0!	#DIV/0!	#DIV/0!	\$40.42
Member Cost Sharing	#DIV/0!	\$83.36	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$83.36	#DIV/0!	#DIV/0!	#DIV/0!	\$83.36	#DIV/0!	#DIV/0!	#DIV/0!	\$83.36
Cost Sharing Reduction	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00
Incurred Claims	#DIV/0!	\$703.78	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$703.78	#DIV/0!	#DIV/0!	#DIV/0!	\$703.78	#DIV/0!	#DIV/0!	#DIV/0!	\$703.78
Risk Adjustment Transfer Amount	#DIV/0!	\$36.92	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$36.92	#DIV/0!	#DIV/0!	#DIV/0!	\$36.92	#DIV/0!	#DIV/0!	#DIV/0!	\$36.92
Premium	#DIV/0!	\$682.84	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$710.47	#DIV/0!	#DIV/0!	#DIV/0!	\$710.47	#DIV/0!	#DIV/0!	#DIV/0!	\$710.47

**Product-Plan Data Collection**

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

**Product/Plan Level Calculations**

**Section I: General Product and Plan Information**

Product Name				
Product ID				
Plan Name	Geisinger	Geisinger	Geisinger	Geisinger
Plan ID (Standard Component ID)	75729PA0012711	75729PA0012712	75729PA0012713	75729PA0012714
Metal	Bronze	Bronze	Bronze	Bronze
AV Metal Value	0.649	0.649	0.649	0.649
Plan Category	Terminated	Renewing	Terminated	Terminated
Plan Type	PPO	PPO	PPO	PPO
Exchange Plan?	No	Yes	No	No
Effective Date of Proposed Rates	1/1/2024	1/1/2024	1/1/2024	1/1/2024
Cumulative Rate Change % (over 12 mos prior)	0.00%	5.49%	0.00%	0.00%
Product Rate Increase %				
Submission Level Rate Increase %				

**Section II: Experience Period and Current Plan Level**

Plan ID (Standard Component ID)	75729PA0012711	75729PA0012712	75729PA0012713	75729PA0012714
Allowed Claims	\$283,453	\$558,180	\$841,878	\$579,417
Reinsurance	\$17,673	\$34,803	\$52,491	\$36,127
Member Cost Sharing	\$108,043	\$115,853	\$19,031	\$92,845
Cost Sharing Reduction	\$0	\$0	\$0	\$0
Incurred Claims	\$157,737	\$407,524	\$770,356	\$450,445
Risk Adjustment Transfer Amount	\$51,013	\$38,324	\$7,386	\$23,876
Premium	\$503,923	\$378,367	\$72,959	\$235,843
Experience Period Member Months	891	669	129	417
Current Enrollment	0	46	0	0
Current Premium PMPM	\$0.00	\$673.48	\$0.00	\$0.00
Loss Ratio	28.42%	97.80%	958.82%	173.44%

**Per Member Per Month**

Allowed Claims	\$318.13	\$834.35	\$6,526.19	\$1,389.49
Reinsurance	\$19.84	\$52.02	\$406.91	\$86.63
Member Cost Sharing	\$121.26	\$173.17	\$147.53	\$222.65
Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00
Incurred Claims	\$177.03	\$609.15	\$5,971.75	\$1,080.20
Risk Adjustment Transfer Amount	\$57.25	\$57.28	\$57.25	\$57.26
Premium	\$565.57	\$565.57	\$565.57	\$565.57

**Section III: Plan Adjustment Factors**

Plan ID (Standard Component ID)	75729PA0012711	75729PA0012712	75729PA0012713	75729PA0012714
Market Adjusted Index Rate				
AV and Cost Sharing Design of Plan	0.0000	0.7638	0.0000	0.0000
Provider Network Adjustment	0.0000	1.0000	0.0000	0.0000
Benefits in Addition to EHB	0.0000	1.0000	0.0000	0.0000
<b>Administrative Costs</b>				
Administrative Expense	0.00%	8.25%	0.00%	0.00%
Taxes and Fees	0.00%	0.78%	0.00%	0.00%
Profit & Risk Load	0.00%	2.00%	0.00%	0.00%
Catastrophic Adjustment	0.0000	1.0000	0.0000	0.0000
<b>Plan Adjusted Index Rate</b>	0.00	\$710.47	\$0.00	\$0.00

Age Calibration Factor				
Geographic Calibration Factor				
Tobacco Calibration Factor				
<b>Calibrated Plan Adjusted Index Rate</b>	\$0.00	\$364.13	\$0.00	\$0.00

**Section IV: Projected Plan Level Information**

Plan ID (Standard Component ID)	75729PA0012711	75729PA0012712	75729PA0012713	75729PA0012714
Allowed Claims	\$0	\$486,605	\$0	\$0
Reinsurance	\$0	\$23,766	\$0	\$0
Member Cost Sharing	\$0	\$49,015	\$0	\$0
Cost Sharing Reduction	\$0	\$0	\$0	\$0
Incurred Claims	\$0	\$413,823	\$0	\$0
Risk Adjustment Transfer Amount	\$0	\$21,709	\$0	\$0
Premium	\$0	\$417,756	\$0	\$0
Projected Member Months	0	588	0	0
Loss Ratio	#DIV/0!	94.17%	#DIV/0!	#DIV/0!
<b>Per Member Per Month</b>				
Allowed Claims	#DIV/0!	\$827.56	#DIV/0!	#DIV/0!
Reinsurance	#DIV/0!	\$40.42	#DIV/0!	#DIV/0!
Member Cost Sharing	#DIV/0!	\$83.36	#DIV/0!	#DIV/0!
Cost Sharing Reduction	#DIV/0!	\$0.00	#DIV/0!	#DIV/0!
Incurred Claims	#DIV/0!	\$703.78	#DIV/0!	#DIV/0!
Risk Adjustment Transfer Amount	#DIV/0!	\$36.92	#DIV/0!	#DIV/0!
Premium	#DIV/0!	\$710.47	#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

2024 Rates Table Template v13.0		All fields with an asterisk ( *) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	75729				
Rate Effective Date*	1/1/2024				
Rate Expiration Date*	12/31/2024				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	283.93	283.93
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	15	309.16	309.16
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	16	318.81	318.81
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	17	328.46	328.46
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	18	338.86	338.86
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	19	349.25	349.25
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	20	360.01	360.01
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	21	371.15	408.26
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	22	371.15	408.26
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	23	371.15	408.26
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	24	371.15	408.26
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	25	372.63	409.74
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	26	380.05	417.91
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	27	388.96	427.93
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	28	403.43	443.89
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	29	415.31	456.88
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	30	421.25	463.56
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	31	430.16	473.21
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	32	439.06	482.86
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	33	444.63	489.17
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	34	450.57	495.48
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	35	453.54	498.82
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	36	456.51	502.16
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	37	459.48	505.50
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	38	462.45	508.84
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	39	468.39	515.15
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	40	474.32	521.83
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	41	483.23	531.48
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	42	491.77	541.13
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	43	503.64	554.12
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	44	518.49	570.45
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	45	535.93	589.38
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	46	556.72	612.39
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	47	580.10	638.00
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	48	606.82	667.69
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	49	633.17	696.64
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	50	662.87	729.30
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	51	692.19	761.59
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	52	724.48	796.85
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	53	757.14	832.85
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	54	792.39	871.45
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	55	827.65	910.42
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	56	865.88	952.36
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	57	904.48	995.04
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	58	945.68	1040.32
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	59	966.09	1062.59
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	60	1007.29	1107.87
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	61	1042.92	1147.21
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	62	1066.30	1172.82
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	63	1095.62	1205.11
75729PA0012630	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1113.44	1224.78
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	298.87	298.87
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	15	325.44	325.44
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	16	335.59	335.59
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	17	345.75	345.75
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	18	356.69	356.69
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	19	367.63	367.63
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	20	378.96	378.96
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	21	390.68	429.75
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	22	390.68	429.75
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	23	390.68	429.75
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	24	390.68	429.75
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	25	392.24	431.31
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	26	400.06	439.90
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	27	409.43	450.45
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	28	424.67	467.25
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	29	437.17	480.93
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	30	443.42	487.96
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	31	452.80	498.12
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	32	462.17	508.27
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	33	468.03	514.91
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	34	474.28	521.56
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	35	477.41	525.07
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	36	480.54	528.59
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	37	483.66	532.10
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	38	486.79	535.62
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	39	493.04	542.26
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	40	499.29	549.29
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	41	508.66	559.45
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	42	517.65	569.61
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	43	530.15	583.28
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	44	545.78	600.47
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	45	564.14	620.40
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	46	586.02	644.62
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	47	610.63	671.58
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	48	638.76	702.83
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	49	666.50	733.30
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	50	697.75	767.68
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	51	728.62	801.67
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	52	762.61	838.79
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	53	796.99	876.68
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	54	834.10	917.31
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	55	871.21	958.34
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	56	911.45	1002.48
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	57	952.08	1047.41
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	58	995.45	1095.07
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	59	1016.94	1118.51
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	60	1060.30	1166.18
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	61	1097.81	1207.59
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	62	1122.42	1234.55
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	63	1153.28	1268.53
75729PA0012630	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1172.04	1289.24
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	358.64	358.64
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	15	390.52	390.52
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	16	402.71	402.71
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	17	414.90	414.90
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	18	428.03	428.03
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	19	441.15	441.15
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	20	454.75	454.75
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	21	468.82	515.70
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	22	468.82	515.70
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	23	468.82	515.70
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	24	468.82	515.70

75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	25	470.69	517.57
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	26	480.07	527.89
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	27	491.32	540.54
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	28	509.60	560.70
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	29	524.60	577.11
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	30	532.10	585.55
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	31	543.36	597.74
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	32	554.61	609.93
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	33	561.64	617.90
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	34	569.14	625.87
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	35	572.89	630.09
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	36	576.64	634.31
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	37	580.39	638.53
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	38	584.14	642.75
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	39	591.64	650.71
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	40	599.15	659.15
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	41	610.40	671.34
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	42	621.18	683.53
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	43	636.18	699.94
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	44	654.93	720.57
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	45	676.97	744.48
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	46	703.22	773.54
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	47	732.76	805.89
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	48	766.51	843.40
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	49	799.80	879.97
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	50	837.30	921.22
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	51	874.34	962.01
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	52	915.13	1006.55
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	53	956.38	1052.02
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	54	1000.92	1100.78
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	55	1045.46	1150.00
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	56	1093.74	1202.98
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	57	1142.50	1256.89
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	58	1194.54	1314.09
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	59	1220.32	1342.22
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	60	1272.36	1399.41
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	61	1317.37	1449.11
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	62	1346.90	1481.45
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	63	1383.94	1522.24
75729PA0012630	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1406.44	1547.09
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	298.87	298.87
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	15	325.44	325.44
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	16	335.59	335.59
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	17	345.75	345.75
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	18	356.69	356.69
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	19	367.63	367.63
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	20	378.96	378.96
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	21	390.68	429.75
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	22	390.68	429.75
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	23	390.68	429.75
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	24	390.68	429.75
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	25	392.24	431.31
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	26	400.06	439.90
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	27	409.43	450.45
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	28	424.67	467.25
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	29	437.17	480.93
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	30	443.42	487.96
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	31	452.80	498.12
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	32	462.17	508.27
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	33	468.03	514.91
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	34	474.28	521.56
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	35	477.41	525.07
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	36	480.54	528.59
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	37	483.66	532.10
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	38	486.79	535.62
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	39	493.04	542.26
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	40	499.29	549.29
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	41	508.66	559.45
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	42	517.65	569.61
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	43	530.15	583.28
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	44	545.78	600.47
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	45	564.14	620.40
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	46	586.02	644.62
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	47	610.63	671.58
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	48	638.76	702.83
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	49	666.50	733.30
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	50	697.75	767.68
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	51	728.62	801.67
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	52	762.61	838.79
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	53	796.99	876.68
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	54	834.10	917.31
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	55	871.21	958.34
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	56	911.45	1002.48
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	57	952.08	1047.41
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	58	995.45	1095.07
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	59	1016.94	1118.51
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	60	1060.30	1166.18
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	61	1097.81	1207.59
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	62	1122.42	1234.55
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	63	1153.28	1268.53
75729PA0012631	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1172.04	1289.24
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	283.93	283.93
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	15	309.16	309.16
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	16	318.81	318.81
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	17	328.46	328.46
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	18	338.86	338.86
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	19	349.25	349.25
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	20	360.01	360.01
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	21	371.15	408.26
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	22	371.15	408.26
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	23	371.15	408.26
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	24	371.15	408.26
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	25	372.63	409.74
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	26	380.05	417.91
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	27	388.96	427.93
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	28	403.43	443.89
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	29	415.31	456.88
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	30	421.25	463.56
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	31	430.16	473.21
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	32	439.06	482.86
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	33	444.63	489.17

75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	34	450.57	495.48
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	35	453.54	498.82
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	36	456.51	502.16
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	37	459.48	505.50
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	38	462.45	508.84
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	39	468.39	515.15
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	40	474.32	521.83
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	41	483.23	531.48
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	42	491.77	541.13
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	43	503.64	554.12
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	44	518.49	570.45
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	45	535.93	589.38
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	46	556.72	612.39
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	47	580.10	638.00
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	48	606.82	667.69
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	49	633.17	696.64
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	50	662.87	729.30
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	51	692.19	761.59
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	52	724.48	796.85
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	53	757.14	832.85
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	54	792.39	871.45
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	55	827.65	910.42
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	56	865.88	952.36
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	57	904.48	995.04
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	58	945.68	1040.32
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	59	966.09	1062.59
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	60	1007.29	1107.87
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	61	1042.92	1147.21
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	62	1066.30	1172.82
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	63	1095.62	1205.11
75729PA0012631	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1113.44	1224.78
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	373.59	373.59
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	15	406.79	406.79
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	16	419.49	419.49
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	17	432.19	432.19
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	18	445.86	445.86
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	19	459.54	459.54
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	20	473.70	473.70
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	21	488.35	537.19
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	22	488.35	537.19
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	23	488.35	537.19
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	24	488.35	537.19
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	25	490.30	539.14
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	26	500.07	549.88
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	27	511.79	563.07
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	28	530.84	584.07
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	29	546.46	601.16
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	30	554.28	609.95
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	31	566.00	622.64
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	32	577.72	635.34
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	33	585.04	643.64
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	34	592.86	651.95
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	35	596.76	656.34
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	36	600.67	660.74
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	37	604.58	665.13
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	38	608.48	669.53
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	39	616.30	677.83
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	40	624.11	686.62
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	41	635.83	699.32
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	42	647.06	712.01
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	43	662.69	729.10
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	44	682.22	750.59
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	45	705.18	775.50
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	46	732.52	805.78
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	47	763.29	839.47
75729PA0012635	Rating Area 7	Tobacco User/Non-Tobacco User	48	798.45	878.54

75729PA0012635 Rating Area 7	Tobacco User/Non-Tobacco User	49	833.12	916.63
75729PA0012635 Rating Area 7	Tobacco User/Non-Tobacco User	50	872.19	959.61
75729PA0012635 Rating Area 7	Tobacco User/Non-Tobacco User	51	910.77	1002.09
75729PA0012635 Rating Area 7	Tobacco User/Non-Tobacco User	52	953.26	1048.48
75729PA0012635 Rating Area 7	Tobacco User/Non-Tobacco User	53	996.23	1095.85
75729PA0012635 Rating Area 7	Tobacco User/Non-Tobacco User	54	1042.62	1146.64
75729PA0012635 Rating Area 7	Tobacco User/Non-Tobacco User	55	1089.02	1197.92
75729PA0012635 Rating Area 7	Tobacco User/Non-Tobacco User	56	1139.32	1253.10
75729PA0012635 Rating Area 7	Tobacco User/Non-Tobacco User	57	1190.11	1309.26
75729PA0012635 Rating Area 7	Tobacco User/Non-Tobacco User	58	1244.31	1368.84
75729PA0012635 Rating Area 7	Tobacco User/Non-Tobacco User	59	1271.17	1398.14
75729PA0012635 Rating Area 7	Tobacco User/Non-Tobacco User	60	1325.38	1457.72
75729PA0012635 Rating Area 7	Tobacco User/Non-Tobacco User	61	1372.26	1509.49
75729PA0012635 Rating Area 7	Tobacco User/Non-Tobacco User	62	1403.03	1543.18
75729PA0012635 Rating Area 7	Tobacco User/Non-Tobacco User	63	1441.61	1585.67
75729PA0012635 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1465.05	1611.55
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	358.64	358.64
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	15	390.52	390.52
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	16	402.71	402.71
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	17	414.90	414.90
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	18	428.03	428.03
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	19	441.15	441.15
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	20	454.75	454.75
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	21	468.82	515.70
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	22	468.82	515.70
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	23	468.82	515.70
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	24	468.82	515.70
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	25	470.69	517.57
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	26	480.07	527.89
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	27	491.32	540.54
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	28	509.60	560.70
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	29	524.60	577.11
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	30	532.10	585.55
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	31	543.36	597.74
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	32	554.61	609.93
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	33	561.64	617.90
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	34	569.14	625.87
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	35	572.89	630.09
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	36	576.64	634.31
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	37	580.39	638.53
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	38	584.14	642.75
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	39	591.64	650.71
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	40	599.15	659.15
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	41	610.40	671.34
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	42	621.18	683.53
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	43	636.18	699.94
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	44	654.93	720.57
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	45	676.97	744.48
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	46	703.22	773.54
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	47	732.76	805.89
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	48	766.51	843.40
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	49	799.80	879.97
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	50	837.30	921.22
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	51	874.34	962.01
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	52	915.13	1006.55
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	53	956.38	1052.02
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	54	1000.92	1100.78
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	55	1045.46	1150.00
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	56	1093.74	1202.98
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	57	1142.50	1256.89
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	58	1194.54	1314.09
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	59	1220.32	1342.22
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	60	1272.36	1399.41
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	61	1317.37	1449.11
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	62	1346.90	1481.45
75729PA0012635 Rating Area 9	Tobacco User/Non-Tobacco User	63	1383.94	1522.24

75729PA0012635	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1406.44	1547.09
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	298.87	298.87
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	15	325.44	325.44
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	16	335.59	335.59
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	17	345.75	345.75
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	18	356.69	356.69
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	19	367.63	367.63
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	20	378.96	378.96
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	21	390.68	429.75
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	22	390.68	429.75
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	23	390.68	429.75
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	24	390.68	429.75
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	25	392.24	431.31
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	26	400.06	439.90
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	27	409.43	450.45
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	28	424.67	467.25
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	29	437.17	480.93
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	30	443.42	487.96
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	31	452.80	498.12
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	32	462.17	508.27
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	33	468.03	514.91
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	34	474.28	521.56
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	35	477.41	525.07
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	36	480.54	528.59
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	37	483.66	532.10
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	38	486.79	535.62
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	39	493.04	542.26
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	40	499.29	549.29
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	41	508.66	559.45
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	42	517.65	569.61
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	43	530.15	583.28
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	44	545.78	600.47
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	45	564.14	620.40
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	46	586.02	644.62
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	47	610.63	671.58
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	48	638.76	702.83
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	49	666.50	733.30
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	50	697.75	767.68
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	51	728.62	801.67
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	52	762.61	838.79
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	53	796.99	876.68
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	54	834.10	917.31
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	55	871.21	958.34
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	56	911.45	1002.48
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	57	952.08	1047.41
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	58	995.45	1095.07
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	59	1016.94	1118.51
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	60	1060.30	1166.18
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	61	1097.81	1207.59
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	62	1122.42	1234.55
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	63	1153.28	1268.53
75729PA0012640	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1172.04	1289.24
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	374.59	374.59
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	15	407.89	407.89
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	16	420.62	420.62
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	17	433.35	433.35
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	18	447.06	447.06
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	19	460.77	460.77
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	20	474.97	474.97
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	21	489.66	538.63
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	22	489.66	538.63
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	23	489.66	538.63
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	24	489.66	538.63
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	25	491.62	540.58
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	26	501.41	551.36
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	27	513.16	564.58

75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	28	532.26	585.63
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	29	547.93	602.77
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	30	555.76	611.58
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	31	567.51	624.32
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	32	579.27	637.05
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	33	586.61	645.37
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	34	594.45	653.69
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	35	598.36	658.10
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	36	602.28	662.51
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	37	606.20	666.92
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	38	610.12	671.32
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	39	617.95	679.65
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	40	625.78	688.46
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	41	637.54	701.19
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	42	648.80	713.92
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	43	664.47	731.06
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	44	684.05	752.61
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	45	707.07	777.58
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	46	734.49	807.94
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	47	765.34	841.72
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	48	800.59	880.90
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	49	835.36	919.09
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	50	874.53	962.18
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	51	913.21	1004.78
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	52	955.81	1051.30
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	53	998.90	1098.79
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	54	1045.42	1149.72
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	55	1091.94	1201.13
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	56	1142.37	1256.46
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	57	1193.30	1312.78
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	58	1247.65	1372.51
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	59	1274.58	1401.89
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	60	1328.93	1461.63
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	61	1375.94	1513.54
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	62	1406.79	1547.32
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	63	1445.47	1589.92
75729PA0012647	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1468.98	1615.87
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	355.86	355.86
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	15	387.49	387.49
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	16	399.59	399.59
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	17	411.68	411.68
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	18	424.71	424.71
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	19	437.73	437.73
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	20	451.22	451.22
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	21	465.18	511.70
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	22	465.18	511.70
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	23	465.18	511.70
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	24	465.18	511.70
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	25	467.04	513.55
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	26	476.34	523.79
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	27	487.50	536.35
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	28	505.65	556.35
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	29	520.53	572.63
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	30	527.97	581.00
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	31	539.14	593.10
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	32	550.30	605.19
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	33	557.28	613.10
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	34	564.72	621.01
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	35	568.45	625.20
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	36	572.17	629.38
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	37	575.89	633.57
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	38	579.61	637.76
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	39	587.05	645.66
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	40	594.49	654.04
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	41	605.66	666.13
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	42	616.36	678.23

75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	43	631.24	694.51
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	44	649.85	714.98
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	45	671.71	738.70
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	46	697.76	767.54
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	47	727.07	799.64
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	48	760.56	836.85
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	49	793.59	873.14
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	50	830.80	914.07
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	51	867.55	954.54
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	52	908.02	998.73
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	53	948.96	1043.86
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	54	993.15	1092.23
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	55	1037.34	1141.08
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	56	1085.26	1193.64
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	57	1133.63	1247.14
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	58	1185.27	1303.89
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	59	1210.85	1331.80
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	60	1262.49	1388.55
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	61	1307.14	1437.86
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	62	1336.45	1469.96
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	63	1373.20	1510.43
75729PA0012647	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1395.53	1535.08
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	468.24	468.24
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	15	509.86	509.86
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	16	525.77	525.77
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	17	541.69	541.69
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	18	558.82	558.82
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	19	575.96	575.96
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	20	593.71	593.71
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	21	612.08	673.29
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	22	612.08	673.29
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	23	612.08	673.29
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	24	612.08	673.29
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	25	614.52	675.73
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	26	626.76	689.20
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	27	641.45	705.72
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	28	665.32	732.04
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	29	684.91	753.46
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	30	694.70	764.48
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	31	709.39	780.39
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	32	724.08	796.31
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	33	733.26	806.71
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	34	743.06	817.12
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	35	747.95	822.63
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	36	752.85	828.14
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	37	757.75	833.64
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	38	762.64	839.15
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	39	772.44	849.56
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	40	782.23	860.58
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	41	796.92	876.49
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	42	811.00	892.40
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	43	830.58	913.83
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	44	855.07	940.76
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	45	883.83	971.97
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	46	918.11	1009.92
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	47	956.67	1052.15
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	48	1000.74	1101.12
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	49	1044.20	1148.86
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	50	1093.16	1202.72
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	51	1141.52	1255.98
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	52	1194.77	1314.12
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	53	1248.63	1373.49
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	54	1306.78	1437.15
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	55	1364.92	1501.42
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	56	1427.97	1570.58
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	57	1491.62	1640.97

75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	58	1559.56	1715.64
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	59	1593.23	1752.37
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	60	1661.17	1827.04
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	61	1719.93	1891.92
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	62	1758.49	1934.15
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	63	1806.84	1987.40
75729PA0012651	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1836.22	2019.84
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	449.51	449.51
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	15	489.46	489.46
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	16	504.74	504.74
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	17	520.02	520.02
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	18	536.47	536.47
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	19	552.92	552.92
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	20	569.96	569.96
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	21	587.60	646.35
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	22	587.60	646.35
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	23	587.60	646.35
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	24	587.60	646.35
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	25	589.94	648.70
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	26	601.69	661.63
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	27	615.80	677.49
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	28	638.71	702.76
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	29	657.51	723.32
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	30	666.92	733.90
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	31	681.02	749.18
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	32	695.12	764.46
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	33	703.93	774.44
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	34	713.34	784.43
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	35	718.04	789.72
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	36	722.74	795.01
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	37	727.44	800.30
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	38	732.14	805.59
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	39	741.54	815.58
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	40	750.94	826.15
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	41	765.04	841.43
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	42	778.56	856.71
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	43	797.36	877.27
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	44	820.86	903.13
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	45	848.48	933.09
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	46	881.39	969.52
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	47	918.40	1010.07
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	48	960.71	1057.08
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	49	1002.43	1102.91
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	50	1049.44	1154.62
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	51	1095.86	1205.74
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	52	1146.98	1261.56
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	53	1198.69	1318.55
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	54	1254.51	1379.66
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	55	1310.33	1441.36
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	56	1370.85	1507.76
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	57	1431.96	1575.33
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	58	1497.18	1647.02
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	59	1529.50	1682.27
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	60	1594.72	1753.96
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	61	1651.13	1816.24
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	62	1688.15	1856.79
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	63	1734.57	1907.91
75729PA0012651	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1762.77	1939.05
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	355.86	355.86
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	15	387.49	387.49
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	16	399.59	399.59
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	17	411.68	411.68
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	18	424.71	424.71
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	19	437.73	437.73
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	20	451.22	451.22
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	21	465.18	511.70

75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	22	465.18	511.70
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	23	465.18	511.70
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	24	465.18	511.70
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	25	467.04	513.55
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	26	476.34	523.79
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	27	487.50	536.35
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	28	505.65	556.35
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	29	520.53	572.63
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	30	527.97	581.00
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	31	539.14	593.10
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	32	550.30	605.19
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	33	557.28	613.10
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	34	564.72	621.01
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	35	568.45	625.20
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	36	572.17	629.38
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	37	575.89	633.57
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	38	579.61	637.76
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	39	587.05	645.66
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	40	594.49	654.04
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	41	605.66	666.13
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	42	616.36	678.23
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	43	631.24	694.51
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	44	649.85	714.98
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	45	671.71	738.70
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	46	697.76	767.54
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	47	727.07	799.64
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	48	760.56	836.85
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	49	793.59	873.14
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	50	830.80	914.07
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	51	867.55	954.54
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	52	908.02	998.73
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	53	948.96	1043.86
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	54	993.15	1092.23
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	55	1037.34	1141.08
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	56	1085.26	1193.64
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	57	1133.63	1247.14
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	58	1185.27	1303.89
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	59	1210.85	1331.80
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	60	1262.49	1388.55
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	61	1307.14	1437.86
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	62	1336.45	1469.96
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	63	1373.20	1510.43
75729PA0012655	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1395.53	1535.08
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	374.59	374.59
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	15	407.89	407.89
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	16	420.62	420.62
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	17	433.35	433.35
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	18	447.06	447.06
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	19	460.77	460.77
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	20	474.97	474.97
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	21	489.66	538.63
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	22	489.66	538.63
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	23	489.66	538.63
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	24	489.66	538.63
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	25	491.62	540.58
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	26	501.41	551.36
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	27	513.16	564.58
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	28	532.26	585.63
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	29	547.93	602.77
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	30	555.76	611.58
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	31	567.51	624.32
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	32	579.27	637.05
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	33	586.61	645.37
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	34	594.45	653.69
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	35	598.36	658.10
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	36	602.28	662.51

75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	37	606.20	666.92
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	38	610.12	671.32
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	39	617.95	679.65
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	40	625.78	688.46
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	41	637.54	701.19
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	42	648.80	713.92
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	43	664.47	731.06
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	44	684.05	752.61
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	45	707.07	777.58
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	46	734.49	807.94
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	47	765.34	841.72
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	48	800.59	880.90
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	49	835.36	919.09
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	50	874.53	962.18
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	51	913.21	1004.78
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	52	955.81	1051.30
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	53	998.90	1098.79
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	54	1045.42	1149.72
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	55	1091.94	1201.13
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	56	1142.37	1256.46
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	57	1193.30	1312.78
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	58	1247.65	1372.51
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	59	1274.58	1401.89
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	60	1328.93	1461.63
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	61	1375.94	1513.54
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	62	1406.79	1547.32
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	63	1445.47	1589.92
75729PA0012655	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1468.98	1615.87
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	449.51	449.51
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	15	489.46	489.46
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	16	504.74	504.74
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	17	520.02	520.02
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	18	536.47	536.47
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	19	552.92	552.92
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	20	569.96	569.96
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	21	587.60	646.35
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	22	587.60	646.35
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	23	587.60	646.35
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	24	587.60	646.35
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	25	589.94	648.70
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	26	601.69	661.63
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	27	615.80	677.49
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	28	638.71	702.76
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	29	657.51	723.32
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	30	666.92	733.90
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	31	681.02	749.18
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	32	695.12	764.46
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	33	703.93	774.44
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	34	713.34	784.43
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	35	718.04	789.72
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	36	722.74	795.01
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	37	727.44	800.30
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	38	732.14	805.59
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	39	741.54	815.58
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	40	750.94	826.15
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	41	765.04	841.43
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	42	778.56	856.71
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	43	797.36	877.27
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	44	820.86	903.13
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	45	848.48	933.09
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	46	881.39	969.52
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	47	918.40	1010.07
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	48	960.71	1057.08
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	49	1002.43	1102.91
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	50	1049.44	1154.62
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	51	1095.86	1205.74

75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	52	1146.98	1261.56
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	53	1198.69	1318.55
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	54	1254.51	1379.66
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	55	1310.33	1441.36
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	56	1370.85	1507.76
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	57	1431.96	1575.33
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	58	1497.18	1647.02
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	59	1529.50	1682.27
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	60	1594.72	1753.96
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	61	1651.13	1816.24
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	62	1688.15	1856.79
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	63	1734.57	1907.91
75729PA0012655	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1762.77	1939.05
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	374.59	374.59
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	15	407.89	407.89
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	16	420.62	420.62
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	17	433.35	433.35
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	18	447.06	447.06
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	19	460.77	460.77
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	20	474.97	474.97
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	21	489.66	538.63
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	22	489.66	538.63
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	23	489.66	538.63
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	24	489.66	538.63
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	25	491.62	540.58
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	26	501.41	551.36
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	27	513.16	564.58
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	28	532.26	585.63
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	29	547.93	602.77
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	30	555.76	611.58
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	31	567.51	624.32
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	32	579.27	637.05
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	33	586.61	645.37
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	34	594.45	653.69
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	35	598.36	658.10
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	36	602.28	662.51
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	37	606.20	666.92
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	38	610.12	671.32
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	39	617.95	679.65
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	40	625.78	688.46
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	41	637.54	701.19
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	42	648.80	713.92
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	43	664.47	731.06
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	44	684.05	752.61
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	45	707.07	777.58
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	46	734.49	807.94
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	47	765.34	841.72
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	48	800.59	880.90
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	49	835.36	919.09
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	50	874.53	962.18
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	51	913.21	1004.78
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	52	955.81	1051.30
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	53	998.90	1098.79
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	54	1045.42	1149.72
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	55	1091.94	1201.13
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	56	1142.37	1256.46
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	57	1193.30	1312.78
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	58	1247.65	1372.51
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	59	1274.58	1401.89
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	60	1328.93	1461.63
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	61	1375.94	1513.54
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	62	1406.79	1547.32
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	63	1445.47	1589.92
75729PA0012657	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1468.98	1615.87
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	413.59	413.59
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	15	450.35	450.35

75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	16	464.41	464.41
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	17	478.47	478.47
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	18	493.61	493.61
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	19	508.74	508.74
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	20	524.42	524.42
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	21	540.65	594.71
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	22	540.65	594.71
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	23	540.65	594.71
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	24	540.65	594.71
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	25	542.80	596.87
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	26	553.62	608.76
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	27	566.59	623.36
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	28	587.68	646.61
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	29	604.98	665.53
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	30	613.63	675.26
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	31	626.60	689.32
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	32	639.58	703.38
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	33	647.69	712.57
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	34	656.34	721.76
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	35	660.66	726.62
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	36	664.99	731.49
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	37	669.31	736.35
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	38	673.64	741.22
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	39	682.29	750.41
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	40	690.94	760.14
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	41	703.92	774.20
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	42	716.35	788.26
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	43	733.65	807.18
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	44	755.28	830.97
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	45	780.69	858.54
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	46	810.96	892.06
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	47	845.02	929.36
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	48	883.95	972.61
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	49	922.34	1014.79
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	50	965.59	1062.36
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	51	1008.30	1109.40
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	52	1055.33	1160.76
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	53	1102.91	1213.20
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	54	1154.27	1269.43
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	55	1205.63	1326.19
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	56	1261.32	1387.29
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	57	1317.54	1449.46
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	58	1377.56	1515.42
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	59	1407.29	1547.86
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	60	1467.30	1613.82
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	61	1519.20	1671.12
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	62	1553.26	1708.43
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	63	1595.98	1755.46
75729PA0012664	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1621.93	1784.12
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	392.91	392.91
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	15	427.84	427.84
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	16	441.19	441.19
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	17	454.54	454.54
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	18	468.93	468.93
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	19	483.31	483.31
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	20	498.20	498.20
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	21	513.61	564.98
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	22	513.61	564.98
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	23	513.61	564.98
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	24	513.61	564.98
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	25	515.66	567.03
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	26	525.94	578.32
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	27	538.26	592.19
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	28	558.29	614.28
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	29	574.73	632.25
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	30	582.95	641.50

75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	31	595.27	654.85
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	32	607.60	668.21
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	33	615.30	676.94
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	34	623.52	685.67
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	35	627.63	690.29
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	36	631.74	694.91
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	37	635.85	699.54
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	38	639.96	704.16
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	39	648.18	712.89
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	40	656.39	722.14
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	41	668.72	735.49
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	42	680.53	748.84
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	43	696.97	766.82
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	44	717.51	789.42
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	45	741.65	815.61
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	46	770.41	847.46
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	47	802.77	882.90
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	48	839.75	923.98
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	49	876.22	964.05
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	50	917.31	1009.24
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	51	957.88	1053.93
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	52	1002.57	1102.72
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	53	1047.76	1152.54
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	54	1096.56	1205.96
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	55	1145.35	1259.89
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	56	1198.25	1317.92
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	57	1251.67	1376.99
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	58	1308.68	1439.65
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	59	1336.93	1470.47
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	60	1393.94	1533.13
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	61	1443.24	1587.57
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	62	1475.60	1623.01
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	63	1516.18	1667.69
75729PA0012664	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1540.83	1694.91
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	516.99	516.99
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	15	562.94	562.94
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	16	580.51	580.51
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	17	598.09	598.09
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	18	617.01	617.01
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	19	635.93	635.93
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	20	655.53	655.53
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	21	675.81	743.39
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	22	675.81	743.39
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	23	675.81	743.39
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	24	675.81	743.39
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	25	678.51	746.09
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	26	692.02	760.95
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	27	708.24	779.20
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	28	734.60	808.26
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	29	756.22	831.91
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	30	767.04	844.08
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	31	783.26	861.65
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	32	799.47	879.22
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	33	809.61	890.71
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	34	820.42	902.20
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	35	825.83	908.28
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	36	831.24	914.36
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	37	836.64	920.44
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	38	842.05	926.53
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	39	852.86	938.01
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	40	863.68	950.18
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	41	879.89	967.75
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	42	895.44	985.32
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	43	917.06	1008.97
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	44	944.10	1038.71
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	45	975.86	1073.17

75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	46	1013.70	1115.07
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	47	1056.28	1161.70
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	48	1104.94	1215.77
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	49	1152.92	1268.48
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	50	1206.98	1327.95
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	51	1260.37	1386.75
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	52	1319.17	1450.95
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	53	1378.64	1516.50
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	54	1442.84	1586.78
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	55	1507.04	1657.74
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	56	1576.65	1734.11
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	57	1646.93	1811.83
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	58	1721.94	1894.27
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	59	1759.11	1934.82
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	60	1834.13	2017.27
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	61	1899.01	2088.91
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	62	1941.58	2135.54
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	63	1994.97	2194.33
75729PA0012668	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	2027.41	2230.15
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	496.31	496.31
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	15	540.43	540.43
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	16	557.29	557.29
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	17	574.16	574.16
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	18	592.33	592.33
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	19	610.49	610.49
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	20	629.31	629.31
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	21	648.78	713.65
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	22	648.78	713.65
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	23	648.78	713.65
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	24	648.78	713.65
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	25	651.37	716.24
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	26	664.34	730.52
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	27	679.91	748.03
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	28	705.21	775.93
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	29	725.97	798.64
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	30	736.35	810.31
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	31	751.92	827.18
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	32	767.50	844.05
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	33	777.23	855.08
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	34	787.61	866.11
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	35	792.80	871.95
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	36	797.99	877.79
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	37	803.18	883.63
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	38	808.37	889.46
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	39	818.75	900.49
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	40	829.13	912.17
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	41	844.70	929.04
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	42	859.62	945.91
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	43	880.38	968.61
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	44	906.33	997.16
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	45	936.82	1030.25
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	46	973.16	1070.47
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	47	1014.03	1115.24
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	48	1060.74	1167.14
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	49	1106.80	1217.74
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	50	1158.70	1274.83
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	51	1209.96	1331.28
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	52	1266.40	1392.91
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	53	1323.49	1455.84
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	54	1385.12	1523.31
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	55	1446.76	1591.43
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	56	1513.58	1664.74
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	57	1581.05	1739.35
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	58	1653.07	1818.50
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	59	1688.75	1857.43
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	60	1760.76	1936.58

75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	61	1823.04	2005.35
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	62	1863.92	2050.11
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	63	1915.17	2106.56
75729PA0012668	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1946.31	2140.94
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	392.91	392.91
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	15	427.84	427.84
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	16	441.19	441.19
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	17	454.54	454.54
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	18	468.93	468.93
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	19	483.31	483.31
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	20	498.20	498.20
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	21	513.61	564.98
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	22	513.61	564.98
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	23	513.61	564.98
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	24	513.61	564.98
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	25	515.66	567.03
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	26	525.94	578.32
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	27	538.26	592.19
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	28	558.29	614.28
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	29	574.73	632.25
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	30	582.95	641.50
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	31	595.27	654.85
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	32	607.60	668.21
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	33	615.30	676.94
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	34	623.52	685.67
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	35	627.63	690.29
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	36	631.74	694.91
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	37	635.85	699.54
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	38	639.96	704.16
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	39	648.18	712.89
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	40	656.39	722.14
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	41	668.72	735.49
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	42	680.53	748.84
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	43	696.97	766.82
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	44	717.51	789.42
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	45	741.65	815.61
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	46	770.41	847.46
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	47	802.77	882.90
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	48	839.75	923.98
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	49	876.22	964.05
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	50	917.31	1009.24
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	51	957.88	1053.93
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	52	1002.57	1102.72
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	53	1047.76	1152.54
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	54	1096.56	1205.96
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	55	1145.35	1259.89
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	56	1198.25	1317.92
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	57	1251.67	1376.99
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	58	1308.68	1439.65
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	59	1336.93	1470.47
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	60	1393.94	1533.13
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	61	1443.24	1587.57
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	62	1475.60	1623.01
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	63	1516.18	1667.69
75729PA0012672	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1540.83	1694.91
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	413.59	413.59
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	15	450.35	450.35
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	16	464.41	464.41
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	17	478.47	478.47
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	18	493.61	493.61
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	19	508.74	508.74
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	20	524.42	524.42
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	21	540.65	594.71
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	22	540.65	594.71
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	23	540.65	594.71
75729PA0012672	Rating Area 6	Tobacco User/Non-Tobacco User	24	540.65	594.71

75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	25	542.80	596.87
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	26	553.62	608.76
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	27	566.59	623.36
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	28	587.68	646.61
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	29	604.98	665.53
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	30	613.63	675.26
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	31	626.60	689.32
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	32	639.58	703.38
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	33	647.69	712.57
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	34	656.34	721.76
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	35	660.66	726.62
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	36	664.99	731.49
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	37	669.31	736.35
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	38	673.64	741.22
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	39	682.29	750.41
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	40	690.94	760.14
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	41	703.92	774.20
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	42	716.35	788.26
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	43	733.65	807.18
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	44	755.28	830.97
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	45	780.69	858.54
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	46	810.96	892.06
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	47	845.02	929.36
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	48	883.95	972.61
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	49	922.34	1014.79
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	50	965.59	1062.36
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	51	1008.30	1109.40
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	52	1055.33	1160.76
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	53	1102.91	1213.20
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	54	1154.27	1269.43
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	55	1205.63	1326.19
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	56	1261.32	1387.29
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	57	1317.54	1449.46
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	58	1377.56	1515.42
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	59	1407.29	1547.86
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	60	1467.30	1613.82
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	61	1519.20	1671.12
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	62	1553.26	1708.43
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	63	1595.98	1755.46
75729PA0012672 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1621.93	1784.12
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	496.31	496.31
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	15	540.43	540.43
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	16	557.29	557.29
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	17	574.16	574.16
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	18	592.33	592.33
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	19	610.49	610.49
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	20	629.31	629.31
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	21	648.78	713.65
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	22	648.78	713.65
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	23	648.78	713.65
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	24	648.78	713.65
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	25	651.37	716.24
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	26	664.34	730.52
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	27	679.91	748.03
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	28	705.21	775.93
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	29	725.97	798.64
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	30	736.35	810.31
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	31	751.92	827.18
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	32	767.50	844.05
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	33	777.23	855.08
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	34	787.61	866.11
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	35	792.80	871.95
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	36	797.99	877.79
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	37	803.18	883.63
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	38	808.37	889.46
75729PA0012672 Rating Area 9	Tobacco User/Non-Tobacco User	39	818.75	900.49

75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	40	829.13	912.17
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	41	844.70	929.04
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	42	859.62	945.91
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	43	880.38	968.61
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	44	906.33	997.16
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	45	936.82	1030.25
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	46	973.16	1070.47
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	47	1014.03	1115.24
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	48	1060.74	1167.14
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	49	1106.80	1217.74
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	50	1158.70	1274.83
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	51	1209.96	1331.28
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	52	1266.40	1392.91
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	53	1323.49	1455.84
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	54	1385.12	1523.31
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	55	1446.76	1591.43
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	56	1513.58	1664.74
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	57	1581.05	1739.35
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	58	1653.07	1818.50
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	59	1688.75	1857.43
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	60	1760.76	1936.58
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	61	1823.04	2005.35
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	62	1863.92	2050.11
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	63	1915.17	2106.56
75729PA0012672	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1946.31	2140.94
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	413.59	413.59
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	15	450.35	450.35
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	16	464.41	464.41
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	17	478.47	478.47
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	18	493.61	493.61
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	19	508.74	508.74
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	20	524.42	524.42
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	21	540.65	594.71
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	22	540.65	594.71
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	23	540.65	594.71
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	24	540.65	594.71
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	25	542.80	596.87
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	26	553.62	608.76
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	27	566.59	623.36
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	28	587.68	646.61
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	29	604.98	665.53
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	30	613.63	675.26
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	31	626.60	689.32
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	32	639.58	703.38
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	33	647.69	712.57
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	34	656.34	721.76
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	35	660.66	726.62
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	36	664.99	731.49
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	37	669.31	736.35
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	38	673.64	741.22
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	39	682.29	750.41
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	40	690.94	760.14
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	41	703.92	774.20
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	42	716.35	788.26
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	43	733.65	807.18
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	44	755.28	830.97
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	45	780.69	858.54
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	46	810.96	892.06
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	47	845.02	929.36
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	48	883.95	972.61
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	49	922.34	1014.79
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	50	965.59	1062.36
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	51	1008.30	1109.40
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	52	1055.33	1160.76
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	53	1102.91	1213.20
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	54	1154.27	1269.43

75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	55	1205.63	1326.19
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	56	1261.32	1387.29
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	57	1317.54	1449.46
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	58	1377.56	1515.42
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	59	1407.29	1547.86
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	60	1467.30	1613.82
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	61	1519.20	1671.12
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	62	1553.26	1708.43
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	63	1595.98	1755.46
75729PA0012674	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1621.93	1784.12
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	267.70	267.70
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	15	291.49	291.49
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	16	300.59	300.59
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	17	309.69	309.69
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	18	319.49	319.49
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	19	329.29	329.29
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	20	339.43	339.43
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	21	349.94	384.93
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	22	349.94	384.93
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	23	349.94	384.93
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	24	349.94	384.93
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	25	351.33	386.32
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	26	358.33	394.02
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	27	366.73	403.47
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	28	380.38	418.52
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	29	391.57	430.77
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	30	397.17	437.07
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	31	405.57	446.16
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	32	413.97	455.26
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	33	419.22	461.21
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	34	424.82	467.16
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	35	427.62	470.31
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	36	430.42	473.46
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	37	433.22	476.61
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	38	436.02	479.76
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	39	441.61	485.71
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	40	447.21	492.00
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	41	455.61	501.10
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	42	463.66	510.20
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	43	474.86	522.45
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	44	488.86	537.85
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	45	505.30	555.69
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	46	524.90	577.39
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	47	546.94	601.53
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	48	572.14	629.53
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	49	596.98	656.82
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	50	624.98	687.62
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	51	652.62	718.06
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	52	683.07	751.30
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	53	713.86	785.25
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	54	747.10	821.64
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	55	780.35	858.38
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	56	816.39	897.93
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	57	852.78	938.17
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	58	891.63	980.86
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	59	910.87	1001.86
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	60	949.72	1044.55
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	61	983.31	1081.64
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	62	1005.35	1105.79
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	63	1033.00	1136.23
75729PA0012681	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1049.80	1154.78
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	254.31	254.31
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	15	276.92	276.92
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	16	285.56	285.56
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	17	294.21	294.21
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	18	303.51	303.51

75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	19	312.82	312.82
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	20	322.46	322.46
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	21	332.44	365.68
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	22	332.44	365.68
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	23	332.44	365.68
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	24	332.44	365.68
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	25	333.77	367.01
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	26	340.41	374.32
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	27	348.39	383.30
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	28	361.36	397.59
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	29	372.00	409.23
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	30	377.31	415.21
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	31	385.29	423.86
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	32	393.27	432.50
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	33	398.26	438.15
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	34	403.58	443.80
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	35	406.24	446.79
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	36	408.90	449.79
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	37	411.56	452.78
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	38	414.21	455.77
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	39	419.53	461.42
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	40	424.85	467.40
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	41	432.83	476.05
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	42	440.48	484.69
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	43	451.11	496.33
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	44	464.41	510.95
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	45	480.04	527.91
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	46	498.65	548.52
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	47	519.60	571.46
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	48	543.53	598.05
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	49	567.13	623.98
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	50	593.73	653.24
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	51	619.99	682.16
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	52	648.91	713.74
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	53	678.17	745.99
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	54	709.75	780.56
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	55	741.33	815.46
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	56	775.57	853.03
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	57	810.15	891.26
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	58	847.05	931.82
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	59	865.33	951.76
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	60	902.23	992.32
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	61	934.14	1027.56
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	62	955.09	1050.50
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	63	981.35	1079.42
75729PA0012681	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	997.31	1097.04
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	334.62	334.62
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	15	364.37	364.37
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	16	375.74	375.74
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	17	387.11	387.11
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	18	399.36	399.36
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	19	411.61	411.61
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	20	424.29	424.29
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	21	437.42	481.16
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	22	437.42	481.16
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	23	437.42	481.16
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	24	437.42	481.16
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	25	439.16	482.91
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	26	447.91	492.53
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	27	458.41	504.34
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	28	475.47	523.15
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	29	489.47	538.46
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	30	496.47	546.33
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	31	506.96	557.70
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	32	517.46	569.08
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	33	524.02	576.51

75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	34	531.02	583.95
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	35	534.52	587.89
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	36	538.02	591.82
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	37	541.52	595.76
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	38	545.02	599.70
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	39	552.02	607.13
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	40	559.02	615.01
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	41	569.51	626.38
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	42	579.57	637.75
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	43	593.57	653.06
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	44	611.07	672.31
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	45	631.63	694.62
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	46	656.12	721.73
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	47	683.68	751.92
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	48	715.17	786.91
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	49	746.23	821.03
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	50	781.22	859.52
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	51	815.78	897.58
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	52	853.83	939.13
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	53	892.33	981.56
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	54	933.88	1027.05
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	55	975.44	1072.98
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	56	1020.49	1122.41
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	57	1065.98	1172.71
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	58	1114.53	1226.07
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	59	1138.59	1252.32
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	60	1187.14	1305.68
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	61	1229.14	1352.05
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	62	1256.69	1382.23
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	63	1291.25	1420.29
75729PA0012685	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1312.25	1443.47
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	321.24	321.24
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	15	349.79	349.79
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	16	360.71	360.71
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	17	371.63	371.63
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	18	383.39	383.39
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	19	395.14	395.14
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	20	407.32	407.32
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	21	419.92	461.92
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	22	419.92	461.92
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	23	419.92	461.92
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	24	419.92	461.92
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	25	421.60	463.59
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	26	430.00	472.83
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	27	440.07	484.17
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	28	456.45	502.22
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	29	469.89	516.92
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	30	476.61	524.48
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	31	486.69	535.40
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	32	496.76	546.31
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	33	503.06	553.45
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	34	509.78	560.59
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	35	513.14	564.37
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	36	516.50	568.15
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	37	519.86	571.93
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	38	523.22	575.71
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	39	529.94	582.85
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	40	536.66	590.41
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	41	546.73	601.32
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	42	556.39	612.24
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	43	569.83	626.94
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	44	586.63	645.41
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	45	606.36	666.83
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	46	629.88	692.87
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	47	656.33	721.84
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	48	686.57	755.43

75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	49	716.38	788.19
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	50	749.97	825.14
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	51	783.15	861.67
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	52	819.68	901.56
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	53	856.63	942.30
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	54	896.53	985.97
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	55	936.42	1030.06
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	56	979.67	1077.51
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	57	1023.34	1125.80
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	58	1069.95	1177.03
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	59	1093.05	1202.23
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	60	1139.66	1253.46
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	61	1179.97	1297.97
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	62	1206.43	1326.94
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	63	1239.60	1363.48
75729PA0012685	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1259.76	1385.73
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	254.31	254.31
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	15	276.92	276.92
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	16	285.56	285.56
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	17	294.21	294.21
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	18	303.51	303.51
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	19	312.82	312.82
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	20	322.46	322.46
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	21	332.44	365.68
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	22	332.44	365.68
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	23	332.44	365.68
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	24	332.44	365.68
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	25	333.77	367.01
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	26	340.41	374.32
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	27	348.39	383.30
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	28	361.36	397.59
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	29	372.00	409.23
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	30	377.31	415.21
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	31	385.29	423.86
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	32	393.27	432.50
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	33	398.26	438.15
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	34	403.58	443.80
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	35	406.24	446.79
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	36	408.90	449.79
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	37	411.56	452.78
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	38	414.21	455.77
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	39	419.53	461.42
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	40	424.85	467.40
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	41	432.83	476.05
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	42	440.48	484.69
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	43	451.11	496.33
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	44	464.41	510.95
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	45	480.04	527.91
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	46	498.65	548.52
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	47	519.60	571.46
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	48	543.53	598.05
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	49	567.13	623.98
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	50	593.73	653.24
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	51	619.99	682.16
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	52	648.91	713.74
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	53	678.17	745.99
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	54	709.75	780.56
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	55	741.33	815.46
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	56	775.57	853.03
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	57	810.15	891.26
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	58	847.05	931.82
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	59	865.33	951.76
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	60	902.23	992.32
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	61	934.14	1027.56
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	62	955.09	1050.50
75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	63	981.35	1079.42

75729PA0012689	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	997.31	1097.04
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	267.70	267.70
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	15	291.49	291.49
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	16	300.59	300.59
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	17	309.69	309.69
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	18	319.49	319.49
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	19	329.29	329.29
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	20	339.43	339.43
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	21	349.94	384.93
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	22	349.94	384.93
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	23	349.94	384.93
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	24	349.94	384.93
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	25	351.33	386.32
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	26	358.33	394.02
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	27	366.73	403.47
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	28	380.38	418.52
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	29	391.57	430.77
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	30	397.17	437.07
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	31	405.57	446.16
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	32	413.97	455.26
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	33	419.22	461.21
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	34	424.82	467.16
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	35	427.62	470.31
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	36	430.42	473.46
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	37	433.22	476.61
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	38	436.02	479.76
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	39	441.61	485.71
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	40	447.21	492.00
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	41	455.61	501.10
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	42	463.66	510.20
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	43	474.86	522.45
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	44	488.86	537.85
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	45	505.30	555.69
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	46	524.90	577.39
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	47	546.94	601.53
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	48	572.14	629.53
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	49	596.98	656.82
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	50	624.98	687.62
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	51	652.62	718.06
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	52	683.07	751.30
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	53	713.86	785.25
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	54	747.10	821.64
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	55	780.35	858.38
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	56	816.39	897.93
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	57	852.78	938.17
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	58	891.63	980.86
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	59	910.87	1001.86
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	60	949.72	1044.55
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	61	983.31	1081.64
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	62	1005.35	1105.79
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	63	1033.00	1136.23
75729PA0012689	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1049.80	1154.78
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	321.24	321.24
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	15	349.79	349.79
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	16	360.71	360.71
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	17	371.63	371.63
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	18	383.39	383.39
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	19	395.14	395.14
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	20	407.32	407.32
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	21	419.92	461.92
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	22	419.92	461.92
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	23	419.92	461.92
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	24	419.92	461.92
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	25	421.60	463.59
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	26	430.00	472.83
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	27	440.07	484.17

75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	28	456.45	502.22
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	29	469.89	516.92
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	30	476.61	524.48
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	31	486.69	535.40
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	32	496.76	546.31
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	33	503.06	553.45
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	34	509.78	560.59
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	35	513.14	564.37
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	36	516.50	568.15
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	37	519.86	571.93
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	38	523.22	575.71
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	39	529.94	582.85
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	40	536.66	590.41
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	41	546.73	601.32
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	42	556.39	612.24
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	43	569.83	626.94
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	44	586.63	645.41
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	45	606.36	666.83
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	46	629.88	692.87
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	47	656.33	721.84
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	48	686.57	755.43
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	49	716.38	788.19
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	50	749.97	825.14
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	51	783.15	861.67
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	52	819.68	901.56
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	53	856.63	942.30
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	54	896.53	985.97
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	55	936.42	1030.06
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	56	979.67	1077.51
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	57	1023.34	1125.80
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	58	1069.95	1177.03
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	59	1093.05	1202.23
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	60	1139.66	1253.46
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	61	1179.97	1297.97
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	62	1206.43	1326.94
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	63	1239.60	1363.48
75729PA0012689	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1259.76	1385.73
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	267.70	267.70
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	15	291.49	291.49
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	16	300.59	300.59
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	17	309.69	309.69
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	18	319.49	319.49
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	19	329.29	329.29
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	20	339.43	339.43
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	21	349.94	384.93
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	22	349.94	384.93
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	23	349.94	384.93
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	24	349.94	384.93
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	25	351.33	386.32
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	26	358.33	394.02
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	27	366.73	403.47
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	28	380.38	418.52
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	29	391.57	430.77
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	30	397.17	437.07
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	31	405.57	446.16
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	32	413.97	455.26
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	33	419.22	461.21
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	34	424.82	467.16
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	35	427.62	470.31
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	36	430.42	473.46
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	37	433.22	476.61
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	38	436.02	479.76
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	39	441.61	485.71
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	40	447.21	492.00
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	41	455.61	501.10
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	42	463.66	510.20

75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	43	474.86	522.45
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	44	488.86	537.85
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	45	505.30	555.69
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	46	524.90	577.39
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	47	546.94	601.53
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	48	572.14	629.53
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	49	596.98	656.82
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	50	624.98	687.62
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	51	652.62	718.06
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	52	683.07	751.30
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	53	713.86	785.25
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	54	747.10	821.64
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	55	780.35	858.38
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	56	816.39	897.93
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	57	852.78	938.17
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	58	891.63	980.86
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	59	910.87	1001.86
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	60	949.72	1044.55
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	61	983.31	1081.64
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	62	1005.35	1105.79
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	63	1033.00	1136.23
75729PA0012691	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1049.80	1154.78
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	278.55	278.55
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	15	303.31	303.31
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	16	312.78	312.78
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	17	322.24	322.24
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	18	332.44	332.44
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	19	342.63	342.63
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	20	353.19	353.19
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	21	364.12	400.53
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	22	364.12	400.53
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	23	364.12	400.53
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	24	364.12	400.53
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	25	365.57	401.98
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	26	372.85	409.99
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	27	381.59	419.83
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	28	395.79	435.48
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	29	407.45	448.23
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	30	413.27	454.78
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	31	422.01	464.25
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	32	430.75	473.71
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	33	436.21	479.90
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	34	442.04	486.09
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	35	444.95	489.37
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	36	447.86	492.65
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	37	450.78	495.93
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	38	453.69	499.20
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	39	459.51	505.39
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	40	465.34	511.95
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	41	474.08	521.41
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	42	482.45	530.88
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	43	494.11	543.63
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	44	508.67	559.65
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	45	525.78	578.22
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	46	546.17	600.79
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	47	569.11	625.92
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	48	595.33	655.04
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	49	621.18	683.45
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	50	650.31	715.49
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	51	679.08	747.17
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	52	710.75	781.76
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	53	742.80	817.08
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	54	777.39	854.94
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	55	811.98	893.18
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	56	849.48	934.32
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	57	887.35	976.19

75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	58	927.77	1020.62
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	59	947.79	1042.46
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	60	988.21	1086.89
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	61	1023.17	1125.48
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	62	1046.11	1150.61
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	63	1074.87	1182.28
75729PA0012702	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1092.35	1201.58
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	264.62	264.62
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	15	288.14	288.14
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	16	297.14	297.14
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	17	306.13	306.13
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	18	315.82	315.82
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	19	325.50	325.50
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	20	335.53	335.53
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	21	345.92	380.51
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	22	345.92	380.51
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	23	345.92	380.51
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	24	345.92	380.51
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	25	347.29	381.88
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	26	354.21	389.49
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	27	362.51	398.83
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	28	376.00	413.71
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	29	387.07	425.82
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	30	392.61	432.04
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	31	400.91	441.04
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	32	409.21	450.03
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	33	414.40	455.91
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	34	419.93	461.79
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	35	422.70	464.90
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	36	425.47	468.02
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	37	428.24	471.13
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	38	431.00	474.24
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	39	436.54	480.12
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	40	442.07	486.35
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	41	450.38	495.34
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	42	458.33	504.34
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	43	469.40	516.44
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	44	483.24	531.66
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	45	499.49	549.31
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	46	518.87	570.75
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	47	540.66	594.62
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	48	565.56	622.29
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	49	590.12	649.27
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	50	617.80	679.71
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	51	645.12	709.81
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	52	675.22	742.67
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	53	705.66	776.22
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	54	738.52	812.20
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	55	771.38	848.52
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	56	807.01	887.61
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	57	842.98	927.39
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	58	881.38	969.59
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	59	900.40	990.34
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	60	938.80	1032.54
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	61	972.01	1069.21
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	62	993.80	1093.08
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	63	1021.13	1123.17
75729PA0012702	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1037.73	1141.50
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	348.19	348.19
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	15	379.14	379.14
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	16	390.97	390.97
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	17	402.80	402.80
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	18	415.55	415.55
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	19	428.29	428.29
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	20	441.49	441.49
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	21	455.15	500.66

75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	22	455.15	500.66
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	23	455.15	500.66
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	24	455.15	500.66
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	25	456.97	502.48
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	26	466.07	512.49
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	27	476.99	524.78
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	28	494.74	544.35
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	29	509.31	560.28
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	30	516.59	568.48
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	31	527.51	580.31
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	32	538.44	592.14
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	33	545.26	599.88
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	34	552.55	607.62
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	35	556.19	611.71
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	36	559.83	615.81
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	37	563.47	619.91
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	38	567.11	624.00
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	39	574.39	631.74
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	40	581.68	639.93
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	41	592.60	651.77
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	42	603.07	663.60
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	43	617.63	679.53
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	44	635.84	699.56
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	45	657.23	722.77
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	46	682.72	750.99
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	47	711.39	782.39
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	48	744.16	818.81
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	49	776.48	854.31
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	50	812.89	894.36
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	51	848.85	933.96
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	52	888.44	977.20
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	53	928.50	1021.35
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	54	971.73	1068.68
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	55	1014.97	1116.47
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	56	1061.85	1167.90
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	57	1109.19	1220.24
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	58	1159.71	1275.77
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	59	1184.74	1303.08
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	60	1235.26	1358.61
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	61	1278.96	1406.85
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	62	1307.63	1438.26
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	63	1343.59	1477.86
75729PA0012706	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1365.44	1501.98
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	334.26	334.26
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	15	363.97	363.97
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	16	375.33	375.33
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	17	386.69	386.69
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	18	398.93	398.93
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	19	411.16	411.16
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	20	423.83	423.83
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	21	436.94	480.64
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	22	436.94	480.64
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	23	436.94	480.64
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	24	436.94	480.64
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	25	438.69	482.38
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	26	447.43	491.99
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	27	457.91	503.79
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	28	474.95	522.58
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	29	488.93	537.87
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	30	495.93	545.74
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	31	506.41	557.10
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	32	516.90	568.46
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	33	523.45	575.89
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	34	530.44	583.31
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	35	533.94	587.25
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	36	537.44	591.18

75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	37	540.93	595.11
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	38	544.43	599.04
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	39	551.42	606.47
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	40	558.41	614.34
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	41	568.89	625.70
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	42	578.94	637.06
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	43	592.93	652.35
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	44	610.40	671.58
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	45	630.94	693.86
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	46	655.41	720.95
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	47	682.94	751.10
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	48	714.40	786.05
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	49	745.42	820.13
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	50	780.37	858.59
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	51	814.89	896.60
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	52	852.91	938.11
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	53	891.36	980.49
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	54	932.87	1025.93
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	55	974.37	1071.81
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	56	1019.38	1121.19
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	57	1064.82	1171.43
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	58	1113.32	1224.74
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	59	1137.35	1250.96
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	60	1185.85	1304.26
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	61	1227.80	1350.58
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	62	1255.33	1380.73
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	63	1289.84	1418.74
75729PA0012706	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1310.82	1441.90
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	264.62	264.62
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	15	288.14	288.14
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	16	297.14	297.14
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	17	306.13	306.13
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	18	315.82	315.82
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	19	325.50	325.50
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	20	335.53	335.53
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	21	345.92	380.51
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	22	345.92	380.51
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	23	345.92	380.51
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	24	345.92	380.51
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	25	347.29	381.88
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	26	354.21	389.49
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	27	362.51	398.83
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	28	376.00	413.71
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	29	387.07	425.82
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	30	392.61	432.04
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	31	400.91	441.04
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	32	409.21	450.03
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	33	414.40	455.91
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	34	419.93	461.79
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	35	422.70	464.90
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	36	425.47	468.02
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	37	428.24	471.13
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	38	431.00	474.24
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	39	436.54	480.12
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	40	442.07	486.35
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	41	450.38	495.34
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	42	458.33	504.34
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	43	469.40	516.44
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	44	483.24	531.66
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	45	499.49	549.31
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	46	518.87	570.75
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	47	540.66	594.62
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	48	565.56	622.29
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	49	590.12	649.27
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	50	617.80	679.71
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	51	645.12	709.81

75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	52	675.22	742.67
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	53	705.66	776.22
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	54	738.52	812.20
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	55	771.38	848.52
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	56	807.01	887.61
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	57	842.98	927.39
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	58	881.38	969.59
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	59	900.40	990.34
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	60	938.80	1032.54
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	61	972.01	1069.21
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	62	993.80	1093.08
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	63	1021.13	1123.17
75729PA0012710	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1037.73	1141.50
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	278.55	278.55
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	15	303.31	303.31
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	16	312.78	312.78
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	17	322.24	322.24
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	18	332.44	332.44
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	19	342.63	342.63
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	20	353.19	353.19
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	21	364.12	400.53
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	22	364.12	400.53
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	23	364.12	400.53
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	24	364.12	400.53
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	25	365.57	401.98
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	26	372.85	409.99
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	27	381.59	419.83
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	28	395.79	435.48
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	29	407.45	448.23
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	30	413.27	454.78
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	31	422.01	464.25
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	32	430.75	473.71
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	33	436.21	479.90
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	34	442.04	486.09
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	35	444.95	489.37
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	36	447.86	492.65
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	37	450.78	495.93
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	38	453.69	499.20
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	39	459.51	505.39
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	40	465.34	511.95
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	41	474.08	521.41
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	42	482.45	530.88
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	43	494.11	543.63
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	44	508.67	559.65
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	45	525.78	578.22
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	46	546.17	600.79
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	47	569.11	625.92
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	48	595.33	655.04
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	49	621.18	683.45
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	50	650.31	715.49
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	51	679.08	747.17
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	52	710.75	781.76
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	53	742.80	817.08
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	54	777.39	854.94
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	55	811.98	893.18
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	56	849.48	934.32
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	57	887.35	976.19
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	58	927.77	1020.62
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	59	947.79	1042.46
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	60	988.21	1086.89
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	61	1023.17	1125.48
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	62	1046.11	1150.61
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	63	1074.87	1182.28
75729PA0012710	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1092.35	1201.58
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	334.26	334.26
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	15	363.97	363.97

75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	16	375.33	375.33
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	17	386.69	386.69
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	18	398.93	398.93
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	19	411.16	411.16
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	20	423.83	423.83
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	21	436.94	480.64
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	22	436.94	480.64
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	23	436.94	480.64
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	24	436.94	480.64
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	25	438.69	482.38
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	26	447.43	491.99
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	27	457.91	503.79
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	28	474.95	522.58
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	29	488.93	537.87
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	30	495.93	545.74
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	31	506.41	557.10
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	32	516.90	568.46
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	33	523.45	575.89
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	34	530.44	583.31
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	35	533.94	587.25
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	36	537.44	591.18
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	37	540.93	595.11
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	38	544.43	599.04
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	39	551.42	606.47
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	40	558.41	614.34
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	41	568.89	625.70
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	42	578.94	637.06
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	43	592.93	652.35
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	44	610.40	671.58
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	45	630.94	693.86
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	46	655.41	720.95
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	47	682.94	751.10
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	48	714.40	786.05
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	49	745.42	820.13
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	50	780.37	858.59
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	51	814.89	896.60
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	52	852.91	938.11
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	53	891.36	980.49
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	54	932.87	1025.93
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	55	974.37	1071.81
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	56	1019.38	1121.19
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	57	1064.82	1171.43
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	58	1113.32	1224.74
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	59	1137.35	1250.96
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	60	1185.85	1304.26
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	61	1227.80	1350.58
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	62	1255.33	1380.73
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	63	1289.84	1418.74
75729PA0012710	Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1310.82	1441.90
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	278.55	278.55
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	15	303.31	303.31
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	16	312.78	312.78
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	17	322.24	322.24
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	18	332.44	332.44
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	19	342.63	342.63
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	20	353.19	353.19
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	21	364.12	400.53
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	22	364.12	400.53
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	23	364.12	400.53
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	24	364.12	400.53
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	25	365.57	401.98
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75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	29	407.45	448.23
75729PA0012712	Rating Area 6	Tobacco User/Non-Tobacco User	30	413.27	454.78

75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	31	422.01	464.25
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	32	430.75	473.71
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	33	436.21	479.90
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	34	442.04	486.09
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	35	444.95	489.37
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	36	447.86	492.65
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	37	450.78	495.93
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	38	453.69	499.20
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	39	459.51	505.39
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	40	465.34	511.95
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	41	474.08	521.41
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	42	482.45	530.88
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	43	494.11	543.63
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	44	508.67	559.65
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	45	525.78	578.22
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	46	546.17	600.79
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	47	569.11	625.92
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	48	595.33	655.04
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	49	621.18	683.45
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	50	650.31	715.49
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	51	679.08	747.17
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	52	710.75	781.76
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	53	742.80	817.08
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	54	777.39	854.94
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	55	811.98	893.18
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	56	849.48	934.32
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	57	887.35	976.19
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	58	927.77	1020.62
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	59	947.79	1042.46
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	60	988.21	1086.89
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	61	1023.17	1125.48
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	62	1046.11	1150.61
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	63	1074.87	1182.28
75729PA0012712 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1092.35	1201.58



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

1. Please clarify specifically by line of business and legal entity what data is represented in the underlying cost model in which the above referenced individual rate filing was developed. Please clarify what the difference is between the experience in the underlying cost model and the experience used as the manual rate.

Both the underlying cost model and the manual rate use our 2022 Geisinger Health Plan and Geisinger Quality Options combined individual ACA experience.

2. Please confirm by line of business and legal entity what data is included in the manual rate data used in the individual filing as shown in the tables on the 'l.b. Manual Data' worksheet of the PA rate template. Please confirm that this data does not include any small group experience.

The 'l.b. Manual Data' sheet of the individual PAAM exhibits contains individual ACA experience for both Geisinger Health Plan and Geisinger Quality Options and does not include any small group experience.

3. Please provide a quantitative development of the morbidity adjustment of 0.980 due to the end of the Public Health Emergency and disenrollment of individuals from Medicaid. It is stated in the Actuarial Memorandum that this factor is only a best estimate and therefore subject to change before the final filing is approved, so please provide any updated information, if available.

We still have very limited data on Medicaid redetermination's impact on our ACA individual block. We only have one month of redetermination data at this point. In this first month, we saw 63 redetermined members move from our Medicaid product to our individual ACA book. These 63 members have similar average risk as our existing ACA individual block. Obviously, this is a very small sample size, so we are hesitant to rely solely on this information. We have not changed the 0.98 morbidity adjustment factor yet, but our data so far would suggest a 1.0 factor may be more supportable quantitatively as additional data becomes available.

4. Table 8 of the PA rate template shows that there is a 8.1% increase in the "Pricing AV" and a 5.0% increase in the "Benefit Richness" plan-level components from 2023 to 2024. What are the drivers of these changes?

Our 2023 rate filing used methodology instructed by the PID to normalize our Pricing AV's. As a result, the Pricing AV's that we filed were lower relative to our own calculated Pricing AV's. This year we updated our cost model and changed its experience to rely on individual ACA data only. These changes are the primary drivers of the 8.1% increase in Pricing AV's. The Benefit Richness calculated in column L of Table 10 of the PA rate template is a function of the company determined pricing AV in column K of Table 10. Therefore, the higher Pricing AV's reflected in column K of Table 10 are driving the 5.0% increase in Benefit Richness.

5. As it pertains to the impact of COVID-19 in the rate development:

a. Please provide justification for not applying a COVID-19 adjustment in the development of the 2024 index rate. State whether any analysis has been performed to compare COVID-related claims in 2022 versus expected 2024.

COVID-related claims decreased significantly from 2021 to 2022. Working with our clinical colleagues, it is Geisinger's projection that the COVID pandemic has reached a steady state in 2022. Therefore, we see no reason to adjust 2022 data for the impact of COVID.

b. How are the costs of over-the-counter COVID-19 tests and COVID-19 treatments being considered with regard to coverage in the base period and coverage in the projection period due to the end of the Public Health Emergency?

With the end of the Public Health Emergency, cost sharing will apply for COVID-19 tests and treatments in policy year 2024 based on the applicable service and setting. As stated in 9c of the Standard Questions: "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." COVID tests and treatments will continue to be covered in 2024, but will have cost sharing applied. The cost sharing by place of service is accounted for within our pricing AVs.

The following questions pertain to the 'PA\_Act\_Memo\_Additional\_Exhibits\_GQO\_Indiv\_051123' file:

6. Regarding the 'Trend' tab:

a. Please provide an exhibit demonstrating how the overall trend of 6.8% is broken out into the unit cost and utilization trends by service category as shown in Table 3b.

Please see the 'Trend Components' tab of the "PA\_Act\_Memo\_Additional\_Exhibits\_GQO\_Indiv\_051123" file. The Average column matches what is shown on table 3b. This exhibit is referenced on page 5 of the memorandum. As noted in the memorandum, the breakdown between cost and utilization is based on the average of the prior 3 years of component trends. The component trends are all adjusted equally so that the total equates to the 6.8% trend.

b. Considering the annual change in allowed PMPM claims for the combined experience of GHP and GQO varies significantly over the four-year period from 2019 to 2022, please explain why it is appropriate to apply a uniform trend weight to each of 2020, 2021, and 2022.

The fluctuation in annual change from year to year is one of the reasons that we prefer to apply a uniform trend weight to each of the past 3 years. We have historically seen significant fluctuation in the annual change in allowed PMPMs from year to year in our ACA block. Given that our trends are projecting 2 years into the future (2022 to 2024) we believe using an equal weight on multiple years of experience provides the best projection of a longer-term trend. This equal weight avoids overreacting to year over year fluctuations in trend.

c. Is the experience used in reviewing the trend inclusive of Individual ACA business only for GHP and GQP combined?

Yes. As noted on page 4 of the memorandum, we have combined our individual ACA GHP and GQO experience to develop the trend.

d. For 2020 and 2021, please provide a numerical development of the allowed PMPM values including the adjustments for COVID-19.

Please see the 'Trend Backup' tab of the "PID\_Response\_Exhibits\_GQO\_Indiv\_062023" file. The Members and Allowed Claims (Net of Prescription Drug Rebates) columns are pulled directly from Table 4b. The monthly COVID Adjustment Factors shown in column D reflect the COVID adjustments shown on the 'COVID' tab of the "PA\_Act\_Memo\_Additional\_Exhibits\_GQO\_Indiv\_051123" file. The 2020 factors are a weighted average of the inpatient, outpatient, and professional factors so that they can be applied to the total allowed claims from table 4b. The COVID Adjusted Annual Allowed PMPM values shown in column F are aligned with the allowed PMPM values used in our trend development.

e. How are contractual changes in the projection period relative to the experience period reflected in the trend assumption?

The impacts of contractual changes are included in the unit cost component of our trends. We rely on the historical impact of contractual changes to project the impact of these changes from the experience period to the projection period. We do not know of any significant contractual changes for 2024 at this time. Therefore, we rely on our historical unit cost changes to capture the projected contractual changes from the experience period to the projection period.

7. Please provide an exhibit that includes data consistent with the data (by legal entity and line of business) presented in 'Trend' tab by incurred month for the time period of January 2019 through December 2022, and paid through the latest month the company has available:

- a. Actual net claim PMPMs, split by medical and pharmacy
- b. Actual allowed claim PMPMs, split by medical and pharmacy
- c. Member months

Please see the 'Med Rx PMPMs' tab of the "PID\_Response\_Exhibits\_GQO\_Indiv\_062023" file for this data. The claims are paid through April 2023 and split by medical and pharmacy as requested. We provided incurred claims PMPMs, assuming that was what was meant by net claims in part a. The pharmacy PMPMs are net of prescription drug rebates.

d. For each of calendar years 2019, 2020, 2021, and 2022 please provide the company's PLRS, ARF, and AV consistent with the factors utilized in the risk adjustment transfer calculation for each respective plan year. For 2022, please provide the company's best estimate of these items based on the available claims and membership and most recent risk adjustment reporting tools (e.g., May RATEE file).

Please see the 'Risk Adjustment Metrics' tab of the "PID\_Response\_Exhibits\_GQO\_Indiv\_062023" file. We will have final 2022 values once the TPIR reports are available in July.

8. Please provide quantitative and qualitative support for the \$2,488,717 of combined GHP/GQO incurred expenses on health care quality improvement, which underlies the 1.35% retention assumption as broken out in the 'Quality Improvement' tab.

The \$2,488,717 is the individual GHP and GQO combined "Total of Defined Expenses Incurred for Improving Health Care Quality" from line 6.6 of the "Supplemental Health Care Exhibit – Part 1". This exhibit was included as part of the Annual Financial Statement Filing submitted to the NAIC for calendar year 2022. Line items 6.1 – 6.6 from the GHP and GQO individual exhibits are shown below.

<b>GHP Individual</b>		
6.	Improving Health Care Quality Expenses Incurred:	
6.1	Improve health outcomes .....	1,015,691
6.2	Activities to prevent hospital readmissions .....	37,213
6.3	Improve patient safety and reduce medical errors .....	219,206
6.4	Wellness and health promotion activities .....	71,554
6.5	Health Information Technology expenses related to health improvement .....	653,560
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

<b>GQO Individual</b>		
6.	Improving Health Care Quality Expenses Incurred:	
6.1	Improve health outcomes .....	205,967
6.2	Activities to prevent hospital readmissions .....	11,078
6.3	Improve patient safety and reduce medical errors .....	76,648
6.4	Wellness and health promotion activities .....	20,031
6.5	Health Information Technology expenses related to health improvement .....	177,769
6.6	TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5) .....	491,493

9. Please explain how projected enrollment was developed and provide support for anticipated differences between the population underlying the experience period and the projection period. Discuss how you anticipate GQO's market share to change as a result of Medicaid redeterminations.

Our projected enrollment includes the current enrollment as of February 2023 plus the members that we expect to gain through Medicaid redetermination. The membership that we expect to gain through Medicaid redetermination is explained within the "Projected Membership" section of the Actuarial Memorandum. We estimated that 1,000 members losing Medicaid eligibility would purchase a GHP or GQO plan through the individual ACA exchange. As discussed in question 3, we only have one month of redetermination data at this point. In this first month, we saw 63 redetermined members move from our Medicaid product to our individual ACA book. Annualizing this membership growth ( $63 * 12 = 756$ ) is fairly close to our overall projection of 1,000-member growth. We expect this monthly number to increase slightly as we continue through the redetermination process. Therefore, we continue to believe an increase of 1,000 members from Medicaid redetermination is a reasonable assumption. We do not believe that GQO's market share will be affected by Medicaid redetermination. Instead, we expect the whole individual market to grow as a result of Medicaid redetermination.

10. Please provide an exhibit which compares the actual vs. pricing MLRs for GQO's recent historical experience in Pennsylvania. For any largescale differences between these two factors in a given year, please explain the cause of such relationship and whether it was considered in the development of this rate filing.

Please refer to the exhibit and responses from question 10 of the "Standard\_Questions\_2024\_GQO\_Indiv\_051123.pdf" file.

11. The Department is interested in the issuer's estimate of the drivers of the rate change. In particular, what portion of the indicated rate change from Table 11 is due to changes in various components such as reinsurance (individual market only), utilization trend, unit cost trend, expenses, morbidity, benefits, risk adjustment, or other relevant factors?

We believe that the components of rate change shown in Table 8 provide a reasonable estimate of the components driving the rate increase from Table 11. As noted in the "Components of Rate Change" section of the Actuarial Memorandum: "The key drivers of this increase are changes in the Normalized Risk Pool Experience, Trend, Reinsurance Recoveries, Pricing AV, and Benefit Richness."

12. Extrapolating from 2022 and prior to 2024, what changes does Geisinger expect to see when it comes to unit cost, provider mix, services mix, advances in technology, provider contracting arrangements, etc. that would not be captured solely with a historical viewpoint? How are these changes reflected in the current trend development?

We do not anticipate future unit cost or utilization to be significantly different than our historical COVID-adjusted data. Therefore, no adjustments were made for these considerations in the current trend development.

13. Please confirm that you have tested to ensure that the rates in Table 11 of the PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.

Yes, we have tested to ensure that these rates are identical.

14. On page 6 of the actuarial memorandum, it is stated that "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." In particular,

the Department noticed that the Pricing AV is higher than the Metallic AV for all plans. Please provide a narrative on what is meant by “management approaches” and a quantitative exhibit that shows:

- a. the impact of management approaches for each impacted plan
- b. the support for these management approaches.

Geisinger is a small regional health plan and therefore our data can be significantly different than the national average data used in the AV calculator. The management approaches are referring to our network management and care management structures. As an example, we utilize a wrap network for out of area coverage since we don't have a national network. We are unable to quantify the impact of these items because they are inherently built into our historical claims experience.

15. Based on Table 4b of the PAAM Exhibits, Prescription Drug Rebates PMPM have increased significantly from 2019 through 2022. How are the drug rebates incorporated in the trend, if at all? If drug rebates are not incorporated in the trend, please explain why Geisinger finds that reasonable, given how drug rebates have grown. Please provide a detailed qualitative narrative on how this growth affects the rating period, if at all. If this growth does not affect the rating period, please explain why Geisinger finds that reasonable, given how drug rebates have grown.

The 'Trend Backup' tab of the “PID\_Response\_Exhibits\_GQO\_Indiv\_062023” file shows that allowed claims net of prescription drug rebates are the basis for our trend calculation. Therefore, the historical change in prescription drug rebates is incorporated in the trend. As noted in our response to question 2c in the “Standard\_Questions\_2024\_GQO\_Indiv\_051123” file, our rebate vendor has confirmed that we expect no significant differences between the actual 2022 rebates and the projected rebates for 2024. Therefore, no additional rebate adjustment was applied for the rating period.

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

Month-Year	Members	Allowed Claims (Net of Prescription Drug Rebates)	COVID Adjustment Factor*	COVID Adjusted Allowed Claims (Net of Prescription Drug Rebates)	COVID Adjusted Annual Allowed PMPM
Jan-19	42,721	\$ 25,840,346	1.000	\$ 25,840,346	
Feb-19	40,156	\$ 23,684,274	1.000	\$ 23,684,274	
Mar-19	38,408	\$ 25,527,173	1.000	\$ 25,527,173	
Apr-19	37,775	\$ 27,292,310	1.000	\$ 27,292,310	
May-19	37,131	\$ 25,488,326	1.000	\$ 25,488,326	
Jun-19	36,720	\$ 21,804,635	1.000	\$ 21,804,635	
Jul-19	35,797	\$ 22,561,614	1.000	\$ 22,561,614	
Aug-19	35,322	\$ 24,152,042	1.000	\$ 24,152,042	
Sep-19	34,671	\$ 22,446,716	1.000	\$ 22,446,716	
Oct-19	34,057	\$ 24,916,258	1.000	\$ 24,916,258	
Nov-19	33,492	\$ 22,504,817	1.000	\$ 22,504,817	
Dec-19	32,910	\$ 23,348,928	1.000	\$ 23,348,928	\$ 659.36
Jan-20	23,768	\$ 18,827,525	1.000	\$ 18,827,525	
Feb-20	22,482	\$ 18,769,715	1.000	\$ 18,769,715	
Mar-20	22,185	\$ 16,939,916	0.952	\$ 16,129,300	
Apr-20	21,945	\$ 12,435,614	1.287	\$ 15,998,894	
May-20	21,699	\$ 13,583,020	1.056	\$ 14,338,027	
Jun-20	21,443	\$ 15,207,664	0.957	\$ 14,558,194	
Jul-20	21,200	\$ 16,541,070	0.865	\$ 14,315,236	
Aug-20	20,898	\$ 16,997,280	0.882	\$ 14,988,202	
Sep-20	20,540	\$ 17,608,248	0.821	\$ 14,455,523	
Oct-20	20,305	\$ 16,987,446	0.880	\$ 14,946,799	
Nov-20	19,980	\$ 16,415,115	0.854	\$ 14,020,507	
Dec-20	19,551	\$ 17,529,543	0.867	\$ 15,200,871	\$ 728.72
Jan-21	20,547	\$ 15,005,870	0.953	\$ 14,298,396	
Feb-21	21,132	\$ 14,115,068	0.953	\$ 13,448,799	
Mar-21	21,029	\$ 17,348,419	0.953	\$ 16,530,023	
Apr-21	21,257	\$ 18,715,710	0.953	\$ 17,835,072	
May-21	21,524	\$ 16,180,550	0.953	\$ 15,417,243	
Jun-21	21,741	\$ 18,000,724	0.953	\$ 17,151,406	
Jul-21	21,932	\$ 18,163,416	0.953	\$ 17,307,640	
Aug-21	22,164	\$ 18,500,971	0.953	\$ 17,629,246	
Sep-21	22,348	\$ 19,895,659	0.953	\$ 18,958,720	
Oct-21	22,258	\$ 18,939,570	0.953	\$ 18,048,167	
Nov-21	22,018	\$ 20,867,465	0.953	\$ 19,884,790	
Dec-21	21,735	\$ 18,295,538	0.953	\$ 17,430,276	\$ 785.34
Jan-22	21,514	\$ 16,254,456	1.000	\$ 16,254,456	
Feb-22	21,794	\$ 16,481,103	1.000	\$ 16,481,103	
Mar-22	21,501	\$ 18,958,434	1.000	\$ 18,958,434	
Apr-22	21,159	\$ 16,569,364	1.000	\$ 16,569,364	
May-22	20,984	\$ 15,988,485	1.000	\$ 15,988,485	
Jun-22	21,448	\$ 15,990,246	1.000	\$ 15,990,246	
Jul-22	21,201	\$ 15,531,267	1.000	\$ 15,531,267	
Aug-22	21,028	\$ 18,471,158	1.000	\$ 18,471,158	
Sep-22	20,845	\$ 17,581,394	1.000	\$ 17,581,394	
Oct-22	20,585	\$ 17,145,339	1.000	\$ 17,145,339	
Nov-22	20,272	\$ 16,306,534	1.000	\$ 16,306,534	
Dec-22	20,010	\$ 16,976,738	1.000	\$ 16,976,738	\$ 801.52

\*Adjustment shown here is weighted average of Inpatient, Outpatient, and Professional factors for 2020

**Geisinger Quality Options  
Individual Filing for 2024  
Medical and Pharmacy PMPMs**

Month-Year	Members	Incurred Medical Claims PMPM	Incurred Pharmacy Claims PMPM*	Allowed Medical Claims PMPM	Allowed Pharmacy Claims PMPM*
Jan-19	42,721	\$ 412.09	\$ 63.26	\$ 517.16	\$ 87.70
Feb-19	40,156	\$ 411.67	\$ 71.92	\$ 499.08	\$ 90.72
Mar-19	38,408	\$ 463.08	\$ 88.82	\$ 556.60	\$ 108.04
Apr-19	37,775	\$ 510.56	\$ 100.52	\$ 604.23	\$ 118.27
May-19	37,131	\$ 486.18	\$ 94.23	\$ 574.91	\$ 111.53
Jun-19	36,720	\$ 410.44	\$ 91.56	\$ 486.62	\$ 107.18
Jul-19	35,797	\$ 435.37	\$ 101.29	\$ 511.90	\$ 118.35
Aug-19	35,322	\$ 492.24	\$ 104.98	\$ 563.77	\$ 119.99
Sep-19	34,671	\$ 471.82	\$ 87.42	\$ 541.85	\$ 105.57
Oct-19	34,057	\$ 530.25	\$ 106.97	\$ 607.76	\$ 123.85
Nov-19	33,492	\$ 483.34	\$ 105.00	\$ 552.63	\$ 119.32
Dec-19	32,910	\$ 520.08	\$ 109.34	\$ 585.77	\$ 123.70
Jan-20	23,768	\$ 512.60	\$ 110.16	\$ 656.64	\$ 135.48
Feb-20	22,482	\$ 581.87	\$ 115.80	\$ 697.57	\$ 137.26
Mar-20	22,185	\$ 521.45	\$ 134.59	\$ 606.37	\$ 157.21
Apr-20	21,945	\$ 377.74	\$ 129.34	\$ 419.23	\$ 147.45
May-20	21,699	\$ 430.17	\$ 122.60	\$ 486.33	\$ 139.63
Jun-20	21,443	\$ 473.19	\$ 134.97	\$ 556.17	\$ 153.06
Jul-20	21,200	\$ 542.39	\$ 129.96	\$ 631.62	\$ 148.61
Aug-20	20,898	\$ 585.39	\$ 131.41	\$ 665.00	\$ 148.35
Sep-20	20,540	\$ 627.41	\$ 130.87	\$ 709.49	\$ 147.75
Oct-20	20,305	\$ 600.59	\$ 136.48	\$ 682.61	\$ 154.00
Nov-20	19,980	\$ 608.71	\$ 126.73	\$ 678.95	\$ 142.52
Dec-20	19,551	\$ 659.68	\$ 156.77	\$ 723.09	\$ 173.47
Jan-21	20,547	\$ 491.25	\$ 97.41	\$ 608.31	\$ 122.03
Feb-21	21,132	\$ 454.63	\$ 96.50	\$ 554.52	\$ 113.50
Mar-21	21,029	\$ 562.75	\$ 120.45	\$ 683.60	\$ 141.43
Apr-21	21,257	\$ 628.58	\$ 122.02	\$ 743.86	\$ 136.55
May-21	21,524	\$ 530.61	\$ 108.76	\$ 629.07	\$ 122.67
Jun-21	21,741	\$ 576.66	\$ 133.90	\$ 679.12	\$ 148.83
Jul-21	21,932	\$ 601.35	\$ 118.83	\$ 695.70	\$ 132.37
Aug-21	22,164	\$ 607.68	\$ 128.25	\$ 693.02	\$ 141.75
Sep-21	22,348	\$ 656.30	\$ 134.38	\$ 743.48	\$ 146.73
Oct-21	22,257	\$ 633.54	\$ 124.74	\$ 714.98	\$ 136.46
Nov-21	22,017	\$ 699.24	\$ 149.39	\$ 785.32	\$ 162.26
Dec-21	21,733	\$ 607.32	\$ 148.12	\$ 680.10	\$ 161.59
Jan-22	21,511	\$ 471.90	\$ 115.33	\$ 617.61	\$ 137.81
Feb-22	21,794	\$ 493.49	\$ 111.44	\$ 623.81	\$ 131.38
Mar-22	21,501	\$ 576.44	\$ 148.08	\$ 715.50	\$ 166.35
Apr-22	21,159	\$ 521.56	\$ 128.27	\$ 640.14	\$ 143.58
May-22	20,984	\$ 505.07	\$ 132.70	\$ 613.67	\$ 149.14
Jun-22	21,447	\$ 494.37	\$ 140.89	\$ 592.01	\$ 156.78
Jul-22	21,200	\$ 497.50	\$ 123.53	\$ 590.93	\$ 138.35
Aug-22	21,027	\$ 603.08	\$ 157.97	\$ 702.83	\$ 173.07
Sep-22	20,843	\$ 584.81	\$ 139.38	\$ 676.79	\$ 153.63
Oct-22	20,583	\$ 589.54	\$ 146.31	\$ 683.14	\$ 155.50
Nov-22	20,270	\$ 568.41	\$ 144.09	\$ 653.62	\$ 140.76
Dec-22	20,011	\$ 605.55	\$ 146.61	\$ 690.51	\$ 136.05

\*Net of Prescription Drug Rebates  
Data is paid through April 2023

**Geisinger Quality Options  
Individual Filing for 2024  
Risk Adjustment Metrics**

**GHP Individual**

<b>Year</b>	<b>Average PLRS</b>	<b>Average AV</b>	<b>Average ARF</b>
2019	1.795	0.701	1.864
2020	1.764	0.717	1.909
2021	1.753	0.716	1.896
est. 2022	1.731	0.725	1.907

**GQO Individual**

<b>Year</b>	<b>Average PLRS</b>	<b>Average AV</b>	<b>Average ARF</b>
2019	1.413	0.633	1.934
2020	1.837	0.679	1.946
2021	1.623	0.666	1.915
est. 2022	1.642	0.675	1.910

**GHP Small Group**

<b>Year</b>	<b>Average PLRS</b>	<b>Average AV</b>	<b>Average ARF</b>
2019	1.477	0.821	1.600
2020	1.399	0.812	1.587
2021	1.497	0.808	1.557
est. 2022	1.687	0.808	1.586

**GQO Small Group**

<b>Year</b>	<b>Average PLRS</b>	<b>Average AV</b>	<b>Average ARF</b>
2019	1.518	0.829	1.547
2020	1.393	0.829	1.538
2021	1.559	0.826	1.547
est. 2022	1.594	0.823	1.546

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

1. In question 3 of the prior round of objection questions, it is stated that the company has limited data on how Medicaid redeterminations will impact the company's risk profile. Given the small sample size of new members, please provide additional insight on the pricing adjustment and comment on whether an offsetting assumption was factored into risk adjustment in the initial filing.

An internal comparison of Geisinger members disenrolling from Medicaid shows that members disenrolling due to the PHE have MERs that are over 20% lower than members disenrolling for other reasons. Although we still have very limited data concerning Medicaid redetermination members that enter the ACA market, these results are consistent with expectations shared with us by external actuaries that the population of Medicaid redetermined members capable of entering the ACA market tend to be significantly healthier. This impact of significantly healthier members is watered down since the Medicaid redetermination members are expected to be a fairly small portion of the total ACA market. While it's very difficult for us to project the exact impact of this change with the limited data we have so far, we feel the 0.98 adjustment is still our best projection at this point.

Since we don't expect Geisinger's relative risk to change compared to the market, we don't believe an adjustment to risk adjustment is needed. This is expected to be a statewide impact and therefore morbidity is the correct place to adjust for the change.

2. The following questions relate to the response to question 4 of the prior round.

a. Please provide a quantitative exhibit in Excel showing the development of the 2023 and 2024 change in Pricing AV PMPM and Benefit Richness PMPM rate components, as can be seen in Table 8. Additionally, please provide detailed qualitative support regarding the updates to the cost model relative to the 2023 rate filing.

The 2023 and 2024 change in Pricing AV PMPM and Benefit Richness PMPM rate components on Table 8 are calculated by formulas entered by the PID. We are unable to edit the formulas in Table 8. The inputs that are required for these calculations come from Table 9. The 2023 values entered in Table 9 match the Table 9 values from our 2023 rate filing.

The Table 9 Pricing AV and Benefit Richness values in our initial 2023 rate filing were 0.834 and 1.109 respectively. After updating our 2023 filing to use the methodology instructed by the PID to normalize our Pricing AV's, the factors were reduced to 0.775 and 1.072. The 2024 Table 9 Pricing AV and Benefit Richness values are 0.851 and 1.121 respectively. These values are based on our updated cost model which utilizes only individual ACA data as explained on page 9 of the memorandum. This updated cost model results in pricing AVs that are much more similar to the original filed 2023 pricing AVs than to the final 2023 pricing AVs based on the normalization methodology instructed by the PID. Therefore, the change in Pricing AVs and Benefit Richness on Table 8 are primarily driven by removing the normalization methodology instructed by the PID in our 2023 filing.

The specific cost model updates were discussed with the PID in an email exchange on March 21st, 2023. As noted in that email exchange, one of the primary changes was using individual market experience

instead of individual and small group combined experience as was used in prior years. We also added cost component breakouts for a few additional services such as select injectables and infusion therapies because of their high utilization on the individual market.

b. In reference to Table 10 of the PA Rate Template, please explain what the 1.121 denominator of the induced demand formula in column L represents.

The PID's guidance about Table 10 states that "Columns L and N should be normalized using the membership as of the specified date or the projected member distribution such that the resulting member-weighted average for each is equal to 1.000." The 1.121 factor is the normalization factor explained in the Benefit Richness (Induced Demand) section on page 9 of the memorandum. It matches the "Average Benefit Richness (induced demand)" normalization factor shown on Table 7. This factor is developed on the 'Induced\_Util\_Exhibit' tab of the file "PA\_Act\_Memo\_Additional\_Exhibits\_GQO\_Indiv\_051123.xlsx".

3. Please provide the Pricing AV by cost sharing component for each HIOS code comparable to what was provided in the 'Pricing AV' tab of the 2024\_Indiv\_GQO\_PAAMExhibits\_050923.xlm file submitted in the initial rate filing submission. Additionally bridge the gap between the pricing AV and the metal level AV for each HIOS code. This can be file can be submitted through email.

This file was submitted to the PID via email on 7/14/2023.

4. The following questions relate to the response to question 6 of the prior round of objection questions.

a. Please explain how the service category weights in Table 3b of the PAAM exhibits were developed using the combined Individual ACA experience in Pennsylvania for GHP and GQO.

The service category weights in Table 3b of the PAAM exhibits reflect the actual distribution of costs by service category from our 2022 individual combined GHP and GQO ACA experience period data.

b. Please provide quantitative support for all service category weights.

Please refer to the "Service Category Weights" sheet of the "PID\_Response\_Exhibits\_GQO\_Indiv\_20230713" file.

c. Per Table 3b, a service category weight of 42.83% is being applied to the composite Outpatient Hospital trend. Additionally, please support the development of the 2022 Outpatient Hospital cost trend of 17.7% found in the 'Trend Components' tab of the exhibits file dated 5/11/2023.

The development of the 42.83% service category weight is shown on the "Service Category Weights" sheet of the "PID\_Response\_Exhibits\_GQO\_Indiv\_20230713" file. As explained in the response to question 3a above, the outpatient hospital weight reflects outpatient hospital's percent of total claim costs from 2022. Support for the 17.7% Outpatient Hospital trend can be found on the "Outpatient Hospital Support" sheet of the "PID\_Response\_Exhibits\_GQO\_Indiv\_20230713" file. The 2022 Outpatient Hospital trend measures the increase in unit cost of an outpatient visit from 2021 to 2022. As noted on page 5 of the memorandum, the component trends are all adjusted equally so that the total equates to the 6.8% trend. The trend adjustment shown on the "Outpatient Hospital Support" sheet is the factor used to adjust the component trends to equal the total selected annual trend of 6.8%.

d. As it pertains to the 'Trend Backup' tab of the PID response exhibits dated 6/20/2023, please explain how the COVID Adjustment factors in column D were developed for each month in 2020 and 2021. The "COVID Adjustment Support" sheet of the "PID\_Response\_Exhibits\_GQO\_Indiv\_20230713" file provides additional support for the COVID adjustment factors shown on the 'Trend Backup' tab. As explained on page 5 of the memorandum, we had different approaches for removing the effects of COVID in 2020 and 2021. For 2020 we calculated and applied separate factors for inpatient, outpatient, and professional claims. Columns A to E of the "COVID Adjustment Support" sheet show the 2020

monthly COVID Adjustment Factors by service category. Columns H to K of the exhibit show the weights applied to each category based on their percentage of total claims for that month. The total monthly COVID adjustment factors shown in column N are obtained by weighting together the adjustment factors by service category. 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. Therefore, the 2021 COVID adjustment is applied consistently across all months and service categories.

e. Please describe how utilization shifts in 2023 and 2024 were considered in the 2024 trend development.

We do not anticipate future unit cost or utilization trends to be significantly different than our historical COVID-adjusted data. Therefore, no adjustments were made for these considerations in the current trend development.

5. Worksheet 1 of the URRT reflects a projected risk transfer charge of \$43.41 on an allowed basis. Does the company expect to revise this assumption in light of the BY 2022 Risk Adjustment Report released by CMS?

No, we will not be revising this assumption in light of the BY 2022 Risk Adjustment Report released by CMS. The final 2022 risk adjustment value from CMS exactly matched the estimates received from the PID in May which were used in our initial filing.

6. On page 6, the actuarial memorandum states that a 3rd party consultant estimated values used in the risk adjustment calculation. Please provide as much support as possible for cell B6 (█████%) and cell B9 (\$████) on the Risk Adjustment tab of the supporting exhibits.

Unfortunately, due to confidentiality agreements, we are unable to share calculation details to support the █████% assumption from cell B6 or the \$████ from cell B9 of the Risk Adjustment exhibit. However, we can share a more high level explanation of how these values were calculated.

For calculation of the █████% assumption, the 3<sup>rd</sup> party consultant provided a projected 2022 risk transfer payment based on the 2022 risk adjustment model and coefficients. They also provided a tool that projects the 2022 risk transfer payment based on the 2024 risk adjustment model and coefficients. Both projections are calculated based on the same input data and no other adjustments are made to the calculation. Therefore, the difference between the two risk transfer payment projections is solely attributable to changes between the 2022 and 2024 risk adjustment model and coefficients. The - █████% was calculated as the difference between the two projected transfer payments.

The projection of the \$████ high-cost risk pool charge was based on an assumption of the percent of nationwide individual market premiums that will be needed to cover the projected HCRP reimbursements to carriers in 2024. This percentage was then applied to our projected 2024 premiums in order to calculate the \$████ value shown in the Risk Adjustment exhibit.

7. Please update the 2022 experience period risk adjustment amount in Table 2 to reflect the final CMS risk adjustment amount released on June 30th.

The final 2022 risk adjustment value from CMS exactly matched the estimates received from the PID in May. Therefore, no change was made to the risk adjustment value on Table 2.

8. If the projected risk adjustment transfer amount in Table 5 will be modified due to the final CMS transfer amount published on June 30th, please provide narrative and detailed supporting data to justify the proposed changes.

We did not modify the Projected Incurred Risk Adjustment PMPM on Table 5.

9. Please update your filing to reflect the reinsurance coinsurance percentage of 50 percent.

Our filing has been updated to reflect the 50% coinsurance parameter.

10. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rate Templates are identical.

Yes, the rates across the exhibits and rate tables are identical.

11. Please ensure that the 7/14/23 versions of the following items are posted in SERFF with your July 14th response to this data call.

a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.

b. PA Actuarial Memorandum

c. PA Actuarial Memorandum Exhibits (don't forget to update the "VI Rate Change Summary" tab, if necessary)

d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no "NA")

e. URRT

f. Federal Rate Template

g. Part III: Actuarial Memorandum

h. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

Yes, the listed items have been posted in SERFF.

**Geisinger Quality Options  
Individual Filing for 2024  
Service Category Weights**

<b>Service Category</b>	<b>2022 Allowed Amount - Net of Rebates</b>	<b>Weight</b>
Inpatient Hospital	\$38,433,588	19.00%
Outpatient Hospital	\$86,634,427	42.83%
Professional	\$36,116,800	17.86%
Other Medical	\$3,584,933	1.77%
Capitation	\$10,089	0.00%
Prescription Drugs	\$37,484,770	18.53%
<b>Total</b>	<b>\$202,264,607</b>	<b>100.00%</b>

**Geisinger Quality Options  
 Individual Filing for 2024  
 Outpatient Hospital Support**

<b>Year</b>	<b>Service Category</b>	<b>Utilization</b>	<b>Allowed</b>	<b>Unit Cost</b>
2021	Outpatient Hospital	96,678	\$83,951,905	\$868.37
2022	Outpatient Hospital	82,653	\$86,634,427	\$1,048.17
			2022 Annual Change	20.7%
			Trend Adjustment	0.857
			2022 Outpatient Cost Trend	17.7%

Geisinger Quality Options  
 Individual Filing for 2024  
 COVID Adjustment Support

2020 COVID Adjustment

Month	Inpatient Factor	Outpatient Factor	Professional Factor	Pharmacy - Net of Rebates Factor
Mar-20	0.924	0.947	0.943	1.000
Apr-20	1.219	1.605	1.304	1.000
May-20	0.951	1.184	1.037	1.000
Jun-20	0.909	1.005	0.878	1.000
Jul-20	0.720	0.918	0.782	1.000
Aug-20	0.861	0.884	0.803	1.000
Sep-20	0.883	0.782	0.706	1.000
Oct-20	0.974	0.854	0.769	1.000
Nov-20	0.766	0.884	0.779	1.000
Dec-20	0.724	0.925	0.792	1.000

Month	Inpatient Weight	Outpatient Weight	Professional Weight	Pharmacy - Net of Rebates Weight
Mar-20	0.222	0.366	0.206	0.207
Apr-20	0.256	0.279	0.204	0.261
May-20	0.237	0.323	0.216	0.224
Jun-20	0.158	0.378	0.248	0.217
Jul-20	0.175	0.386	0.247	0.192
Aug-20	0.226	0.362	0.229	0.183
Sep-20	0.195	0.387	0.244	0.173
Oct-20	0.170	0.394	0.251	0.185
Nov-20	0.203	0.375	0.247	0.175
Dec-20	0.213	0.371	0.221	0.194

Month	COVID Adjustment Factor
Mar-20	0.952
Apr-20	1.287
May-20	1.056
Jun-20	0.957
Jul-20	0.865
Aug-20	0.882
Sep-20	0.821
Oct-20	0.880
Nov-20	0.854
Dec-20	0.867

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

We would like to add a high-level comment that we are perplexed by some of the questions in this round and are unsure if we are responding in a manner that would address the underlying concerns of the PID. We feel we have already provided much of the support that is being requested in our original filings or in prior rounds of questions. For example, questions 2 and 7 ask for additional descriptions or support of various factors from our rate filings. We believe we have already provided descriptions and/or support for all of these pricing assumptions/factors and are unsure what specific additional information the PID is looking for. We have done our best to respond to each question in a manner that we hope will be helpful in reviewing our filing. However, without knowing what specific underlying concerns the PID still has about our filing or assumptions, we are unsure if we are providing the necessary additional information. If these responses are not sufficient to resolve the outstanding concerns, we believe a call may be helpful to talk through the root cause of some of these questions. If you agree, please feel free to reach out via email to set up a call.

1. Thank you for providing support regarding the service category weights in response to question 4 of the prior round. As a follow up, please provide additional qualitative detail pertaining to the Outpatient Hospital benefit cost category weight of 42.83% in the trend development. When looking at the 'COVID Adjustment Support' tab of the latest response exhibits, it appears that 2022 Outpatient Hospital claims increased significantly as a proportion of total claims relative to 2020. What shifts are occurring in other benefit cost categories that are attributable to the change in the Outpatient Hospital benefit cost category?

Due to the COVID pandemic, we would not recommend comparing the 2022 weight of 42.83% to the monthly weights from the COVID Adjustment Support exhibit. The 2020 outpatient spend was significantly depressed in the first few months of the pandemic due to non-emergent procedures being cancelled or delayed because of COVID. Other service categories such as pharmacy were not impacted as significantly by COVID, causing the outpatient weights for some months in 2020 to be significantly lower than normal.

That said, we do still recognize that outpatient claims have been slowly growing as a percent of total claims for many years now. The table below shows the outpatient weights from Table 3b of our 2021 to 2024 rate filings:

Filing Year	Individual	Small Group
2021	39.4%	39.4%
2022	37.0%	38.7%
2023	39.2%	39.7%
2024	42.8%	43.1%

For both individual and small group there was roughly a 3-4 percentage point growth from our 2021 to our 2024 filing. At the same time that we are seeing slow gradual growth in the outpatient cost category, we have seen slow declines in the inpatient and professional categories as a percentage of

total costs. For inpatient, this is primarily due to the gradual shift of some inpatient services moving to outpatient settings. We have seen this shift occurring slowly for many years. For professional, the gradual reduction is coming from consistently low trends when compared with other service categories. These low trends are causing the total costs of professional services to grow more slowly than other service categories. Therefore, professional is gradually becoming a smaller percent of the total costs over time.

2. It is our understanding that the single risk pool used for developing the rates is for Geisinger Health Plan (GHP) and Geisinger Quality Options (GQO) Individual ACA market. Please provide the corresponding pricing assumptions/factors (i.e., morbidity, risk adjustment, network, and so on) and a brief description of the development to the extent it has not already been provided during the objection process.

Below is a list of factors applied in our PAAM Exhibits along with a description of whether they are the same or different between our GHP and GQO filings. We have also added references to the appropriate memorandum sections that give further explanation of the factors.

- Two year trend projection Factor – Same for GHP and GQO
  - Trend Identification section on pages 4 and 5 of the memorandum
- Change in Morbidity - All Other – Same for GHP and GQO
  - Morbidity Adjustments section on page 4 of the memorandum
- Change in Demographics – Same for GHP and GQO
  - Change in Demographics section on page 4 of the memorandum
- Change in Other – Same for GHP and GQO
  - Change in Other section on page 4 of the memorandum
- Projected Incurred Risk Adjustment PMPM – Same for GHP and GQO
  - Projected Risk Adjustments PMPM section on pages 6 and 7 of the memorandum
- Projected Incurred Exchange User Fees PMPM – Different dollar amount for GHP and GQO, but same percent of Projected Required Revenue PMPM
  - Projected Risk Adjustments PMPM section on pages 6 and 7 of the memorandum
- Projected Incurred Reinsurance Recoveries PMPM - Different dollar amount for GHP and GQO, but same percent of Projected Incurred EHB Claims PMPM
  - Projected Risk Adjustments PMPM section on pages 6 and 7 of the memorandum
- Administrative Expenses – Same PMPM for GHP and GQO
  - Administration Expense section on page 7 of the memorandum
- Taxes and Fees – Different for GHP and GQO
  - Taxes, Fees, and Subsidies section on page 8 of the memorandum
- Profit/Contingency – Same for GHP and GQO
  - Profit & Risk Margin section on page 7 of the memorandum

3. Please clarify how many member months are considered in the experience data, or the manual data, to be full credibility for the rate development.

We rely on an internal standard of 1,000 members or 12,000 member months to indicate full credibility. This standard was decided using our actuarial judgement, as considered appropriate according to ASOP 25.

4. In reference to Table 9 of the PAAM exhibits, please provide a quantitative exhibit that shows the development of the 0.850 paid-to-allowed ratio in 2024 and provide insight as to why the 2024 paid-to-

allowed ratio is materially higher than the 2023 paid-to-allowed ratio, reported as 0.775. Detail the key drivers of this change.

The 0.850 Projected Paid to Allowed Ratio used on Table 5 is pulling directly from cell K16 of Table 10. This 0.850 factor on Table 10 is developed using the formula entered by the PID which weights together the Pricing AV (company-determined AV) from column K and the Non-Funding of CSR Adjustment from column P by the Total Projected Lives from column W. We are unable to edit this formula. We previously provided an exhibit to the PID via email on 7/14 which shows the cost components of our pricing AVs by plan. We are unsure what additional quantitative exhibit we could provide to show more detail of the development of this factor.

As explained in prior rounds of questions, the 0.850 factor is higher than the 0.775 factor used in our 2023 filing due to the removal of the normalization methodology prescribed by the PID in our 2023 filing. For our 2023 initial rate filing, we used a combined manual cost model to develop our pricing AVs based on individual and small group ACA combined data. We then applied a normalization factor to the resulting pricing AVs to normalize them to each market (individual vs. small group) separately. The PID felt this normalization factor was not appropriate and required us to either revise our manual cost model to have separate models for the individual and small group markets or to instead use the same normalization factor across both the individual and small group rate filings. Given the fact that it was too late in the filing process for us to develop new manual cost models, we chose to follow the PID's guidance of using the same normalization factor across both the individual and small group rate filings in 2023. This resulted in understated pricing AVs and rates for the individual market and overstated pricing AVs and rates for the small group market. We don't believe that either Geisinger or the PID thought this was the most accurate approach, however it was a compromise given the short time frame to get final approval of our rates.

In order to avoid this mispricing in 2024, we developed separate cost models for our individual and small group markets so that no normalization factor would be needed for either market in 2024. These updated cost models resulted in higher pricing AVs for the individual market and lower pricing AVs for the small group market when compared to our final 2023 filing. This was expected for the reasons outlined above. Additionally, the resulting Projected Paid to Allowed Ratio of 0.850 is much closer to the actual 2022 paid to allowed ratio calculated from Table 2 ( $\$40,002,819/\$47,071,490 = 0.850$ ). For all of the reasons outlined in this response, the 0.850 Projected Paid to Allowed Ratio in our 2024 rate filing is much more accurate than the 0.775 factor from our 2023 rate filing.

5. In reference to Table 9 of the PAAM exhibits, please provide a quantitative exhibit that shows the development of the 1.121 benefit richness factor in 2024. Please explain the change from the benefit richness factor in 2023 reported as 1.072 relative to 2024. Detail the key drivers of this change.

A quantitative exhibit showing the development of the 1.121 benefit richness factor was provided with our initial rate filing in the Induced\_Util\_Exhibit tab of the "PA\_Act\_Memo\_Additional\_Exhibits\_GQO\_Indiv\_051123" file. In column E of that exhibit, we use the PID's prescribed formula of  $(\text{Pricing AV} * \text{Non-Funding CSR Adjustment})^2 - (\text{Pricing AV} * \text{Non-Funding CSR Adjustment}) + 1.24$ . Since the Pricing AVs are higher in our 2024 filing than in our 2023 filing for all of the reasons outlined in response to question 4 above, the resulting plan level Induced Demand factors are also larger. This leads to a higher overall benefit richness factor of 1.121.

6. Discuss any analysis that was performed in determining for the geographic rating and the network factors have relatively little or no change year over year. What is driving the change in normalization factor year over year?

We do not update our geographic rating factors or network factors annually unless we observe significant changes to our experience across geographies or to our provider network. In order to avoid unnecessary, frequent disruption to our members we prefer to only revise these factors every few years or as needed for significant changes. The small year over year changes in the normalization factors are driven by membership mix changes, such as slight shifts in member distribution by rating area or by network.

7. Please provide support for the CSR defunding factor.

As explained in the 'CSR Defunding Adjustment' section of the memorandum, we estimated a CSR Defunding Factor of 1.217 using the PID's "ACA CSR – IA Survey" template as part of a data request from the PID in February 2023. Our response exhibit titled "ACA CSR – IA Survey 20230227" was emailed to Lindsay Swartz from the PID on February 28<sup>th</sup>, 2023. We used 1.22 as our factor to adhere to the PID's recommended range of CSR defunding factors (1.22 – 1.26). We forwarded this file via email to Valerie on 7/21 so that it is readily available.

8. The Federal MLR in the latest version of the Actuarial Memorandum is calculated to be 90.8%. Within this section on Page 8, projected claims and premiums are listed as \$760.24 and \$791.00, respectively. However, these values do not match the incurred claims and premiums shown on Worksheet 2, Section IV of the URRT which are equal to \$703.78 and \$796.23, respectively. Please explain why these two sources differ and revise any files if necessary.

The projected claims of \$760.24 which are used in our MLR calculation are coming from cell C29 of Table 5. The URRT incurred claims of \$703.78 are instead aligned with cell C34 of Table 5 (Market-Adjusted Projected Incurred EHB Claims PMPM). This value accounts for the risk adjustment, reinsurance, and exchange user fees calculated in cells C31:C33 of Table 5. The Federal MLR calculation requires the exchange user fees to instead be removed from the denominator of the MLR. Therefore, we have to start with the \$760.24 value in the numerator of the MLR calculation so that the risk adjustment and reinsurance can be removed from the numerator, but the exchange user fees can instead be removed from the denominator.

The explanation of the premium differences is a bit more complex. The \$791.00 value is pulled from Table 6 cell C64. The difference between this value and the \$796.23 from the URRT has to do with the order of operations and specifically that the sum of a product is not equal to the product of a sum. Table 5 and Table 6 are calculating the premiums for the whole book by multiplying member weighted average factors together. This is the product of sums equation, and it multiplies average factors together to get a total market average. Table 10 and the URRT are calculating the plan-specific premiums and weighting them up by membership to get the average premium. This is the sum of products equation where total premium is the result of products at the plan level, then summed to a total market average. Multiplying the product of the weighted Pricing AV, Benefit Richness, and CSR factors by the Market Adjusted Index Rate and membership is not the same value as weighting the Pure Premiums or the URRT Premium by membership. This is causing the difference between premiums on Table 6 and the URRT.

We do not believe that any revisions are necessary.

9. Regarding the High Cost Risk Pool Charge Estimate PMPM value of \$ [REDACTED] on the Risk Adjustment tab of the supporting exhibits, what percent of premium are you using in the calculation? The CMS Summary Report on Permanent Risk Adjustment Transfers for the 2022 Benefit Year shows 0.36 percent for the individual market in Table 3 on Page 13. When multiplying that percent by \$791.00 from Table 6, we get a value of \$2.85. Please provide what percent of premium you are using in your calculation and support for that value.

We cannot share the percent of premium used in the development of the \$ [REDACTED] HCRP charge estimate PMPM because it is confidential and proprietary information that we receive from our 3<sup>rd</sup> party vendor. The \$2.85 derived from the Summary Report on Permanent Risk Adjustment Transfer relies on 2022 data and does not reflect expected HCRP charges in 2024. We expect the percent of premium attributable to the HCRP to be higher in 2024 than 2022 when taking leveraged trend over 1 million dollars into consideration, so a higher estimate of HCRP charges is more appropriate for 2024.