



August 2, 2018

Ms. Jessica Altman
Insurance Commissioner
Bureau of Life, Accident & Health Insurance
1326 Strawberry Square
Harrisburg, PA 17120

Re: Aetna Health Assurance of PA

NAIC #:	18527
Market:	Small Group
Exchange:	Off-Exchange
Effective Date:	01/01/2019
Avg rate change requested:	8.5%
Range of rate change requested:	8.5% - 8.5%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	2,145
Current # policyholders:	1,174
Number of plans offered vs 2018:	1 in 2018; 1 in 2019
HIOS Issuer ID / Binder #:	18939 / AETN-PA19-125079237
Rate Filing Tracking Number:	AETN-131455851
Policy Form(s):	AHASPA SG HCOC-2019-EPO 03 AHASPA SG-SOB-EPO-14042070 03
Form Filing Tracking Number:	AETN-131459548

Dear Ms. Altman:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the State of PA for effective dates of January 1, 2019 and later. This filing is being provided to comply with regulatory rate filing requirements, and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of PA off-Exchange marketplace effective January 1, 2019.

All products and associated proposed monthly premium rates contained within this rate filing will be available to existing business upon their request. Existing business that is



not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

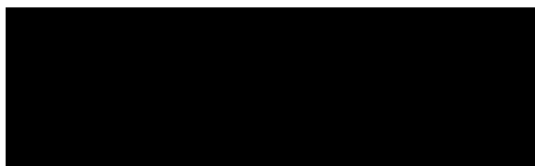
- Utilization factors have been updated on Worksheet 1 and Exhibit 8 in the PA_SG__18939_Off_1Q2019_Exhibit file in response to objection #10 dated June 15, 2018.
- Table 5A of the PA Actuarial Memorandum Exhibits has been updated to reflect renewal month membership.
- Projected risk adjustment has been updated in response to objection #7 dated July 6, 2018.
- The Rx Other Trend factor has been updated to adequately account for the pharmacy network in this offering.
- Tables 3 and 3A of the PA Actuarial Memorandum Exhibits have been updated in response to objection #3 dated July 17, 2018.
- The Change in Other factor on table 5 of the PA Actuarial Memorandum Exhibits has been revised to account for the changes made in Tables 3 and 3A.
- The Change in Demographics factor on Table 5 of the PA Actuarial Memorandum Exhibits has been revised to reflect the projection factors.
- The annual trend on Table 5A of the PA Actuarial Memorandum Exhibits has been revised to reflect the weights of the cost categories, consistent with tables 3 and 3A.
- The Profit/Contingency (after tax) on Table 6 of the PA Actuarial Memorandum Exhibits has been revised to reflect 2.0%, a decrease from the initial 4.74%, at the request of the DOI.

The initial requested rate change was 6.8% and the revised requested rate change is 8.5%.

We have tried to present this information in a manner that will facilitate your Department's review. If there are changes we can make to improve the process or you would like us to present the information differently in the future, please let us know.

Please feel free to contact me at the above listed telephone number and/or e-mail address if you have any additional questions.

Sincerely,



[Redacted], ASA, MAAA
Aetna

2019 Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information

Company Legal Name:	Aetna Health Assurance of PA
NAIC #:	18527
Market:	Small Group Off-Exchange
Effective Date:	01/01/2019
Avg rate change requested:	8.5%
Range of rate change requested:	8.5% - 8.5%
Products:	EPO
Rating Areas:	Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels:	Silver
Current # covered lives:	2,145
Current # policyholders:	1,174
Number of plans offered:	1
HIOS Issuer ID / Binder #:	18939
Rate Filing Tracking Number:	AETN-131455851
Policy Form(s):	AHASPA SG HCOC-2019-EPO 03
Form Filing Tracking Number:	AETN-131459548

B. Rate History and Proposed Variations in Rate Changes

- April 1, 2016
 - Introduction of legal entity
 - AETN-130242360
- October 1, 2016
 - Increased previously filed 4Q16 rates by 7.4%
 - AETN-130565231
- January 1, 2017
 - Filed a 27.3% rate increase
 - AETN-130533528
- January 1, 2018
 - Filed a 1.7% rate decrease
 - AETN-131033573

C. Average Rate Change

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is 8.5%. The change in the 21 year old non-tobacco premium pmpm as stated in cell AN13 on Table 11 is 7.9%.

D. Membership Count

Total current membership by age bucket is shown on Table 1.

E. Benefit Changes

We are continuing to offer one silver plan but the deductible has increased from \$5,000 to 6,000. The HIOS IDs are as follows:

2018 HIOS Plan ID	2018 Plan Name	2019 HIOS Plan ID	2019 Plan Name
18939PA0010025	PA Silver PPO 5000 80/50	18939PA0040001	PA Silver OAEPO 6000 80% \$30/75

F. Experience Period Claims and Premium

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2017 through December 31, 2017 and paid through February 28, 2018, for AHASPA.

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2018 (for 2017 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB).

No adjustments to the experience period data have been made for capitation arrangements because we expect little to no capitation services to be provided in 2019.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2017 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2017 Risk Adjustment fees of \$0.15 PMPM in Worksheet 2.

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 96.2%.

G. Credibility of Data

No credibility is assigned to the experience data. This is due to the use of alternate experience data that more accurately captures the essential characteristics of the market for which we are developing rates.

The source data for our manual rate is the experience incurred from January 1, 2017 to December 31, 2017 and paid through February, 2018 for Aetna community-rated policies in the Pennsylvania Small Group (HMO / PPO) market. The Small Group market experience is considered an appropriate source for the manual rate.

The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend.

H. Trend Identification

The trend values are:

Service Type	Unit Cost	Utilization
Facility Inpatient	6.1%	0.7%
Facility Outpatient	4.5%	4.6%
Physician	1.9%	4.1%
Capitation	0.0%	-1.8%
Medical	4.2%	3.5%
Pharmacy	10.3%	0.8%
Total (Med + Rx)	6.1%	2.7%

The quarterly trend factors for this filing are:

Effective Quarter	Trend Factor	HIF Factor	Med Trend + HIF
1Q 2019	1.000	1.000	1.000
2Q 2019	1.030	1.007	1.037
3Q 2019	1.061	1.013	1.075
4Q 2019	1.093	1.020	1.114
Total	1.047	1.010	1.058

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in March, 2018. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services are counted by service type, and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2019.

I. Historical Experience

As described above, medical trend factors are based on our Medical Economics Unit's local trend and network experience, and pharmacy trends are based on national commercial group Rx trend analysis.

2. Rate Development & Change

Please refer to the file titled *PA_SG_18939_Off_1Q2019_Exhibits_v5.pdf* for any exhibits referenced in the sections below.

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

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2019. The annual trend for this filing, applied quarterly, is 12.55%. In addition to the trend factor, a factor is applied to the premium in each quarter to account for the expectation that the Health Insurer Fee will resume in 2020, and will apply to policies sold in 2019 for which the policy year carries into 2020. The application of these two factors is shown in Table 5A.

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have each been converted to percent of allowed claims in this Exhibit.

Single Risk Pool Adjustment Factors:

Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2017 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2019. The factor used is 1.101, which represents two years of morbidity change, from the 2017 experience period to the 2019 projection period

Change in Demographics => Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts. The change in demographic factor is 1.067. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

Change in Network => Included in 'Change in Other' below.

Change in Benefits => Discussed in Section 1E above.

Change in Other => The 'Other' adjustment includes, but is not limited to, the projected impact of changes in network composition, provider contracts, deductible suppression, and pooling.

Paid-to-Allowed Ratio => The projected paid to allowed ratio is 72.9%. Paid to allowed ratios are based on 2017 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

Risk Adjustment – Projection Period => We used the projected Risk Adjustment Transfer amounts provided by the Pennsylvania Insurance Department on May 9, 2018, which incorporated carrier data as of May 1, 2018, to develop our initial projected risk adjustment transfer assumption. This information indicated a risk adjustment receivable for 2017 of \$8.19 PMPM for the manual data that was used to develop the 2019 rates.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2019 Notice of Benefit and Payment Parameters. The 2019 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2014-2016 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment receivable of [REDACTED], net of the 2019 user fee of \$0.15 PMPM. This value is shown in Worksheet 1, Section III of the URRT. Note that the risk adjustment value in Table 5 reflects the impact of quarterly premium trend, as the incurred premium over the full year is used as the basis for risk transfer payments.

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2019.

Exchange User Fee => The EUF is not applicable for this filing.

Projected Allowed non-EHB Claims PMPM => The products discussed in this filing provides coverage for only those benefits defined as Essential Health Benefits (EHB).

B. Retention Items

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2018 projections, and projected changes in expenses, inflation, and membership for 2019 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2019, as well as Federal income tax and State Premium taxes. The risk adjustment user fee is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2018 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, We project a premium-weighted average age factor for the 2019 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2. The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The average age for the single risk pool is the age that most closely corresponds to the premium weighted overall average age factor.

Exhibit C-2 summarizes the rating area definitions and factors, and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor, and is applied in column F of Exhibit C-1. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

D. Components of Rate Change

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is 8.5%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth 26.8%
- The change in allowable plan adjusted level components is worth -18.5%
- The change in retention components is worth -3.6%
- The remainder is driven primarily by the 2017 covered lives that are not being mapped to 2018 plans.

3. Plan Rate Development

The following briefly describes how each set of adjustments was determined.

Pricing AV / Benefit Richness:

These adjustments are discussed in Section 2C above.

Benefits in addition to EHBs:

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). The factor for the impact of benefits in addition to EHBs is a 1.00.

Provider Network:

This adjustment reflects the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

Catastrophic Eligibility:

This filing does not include catastrophic plans.

Tobacco Surcharge Adjustment:

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

Admin Costs / Taxes & Fees / Profit or Contingency:

These factors reflect the adjustment for projected administrative costs, including sales, marketing, and any commission expense, and profit & risk. These are discussed above in the Retention section.

An AV Certification is included in this filing, titled *2019Aetna AVCCert Template_18939.pdf*.

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

The Calibrated Plan Adjusted Index Rates for 2018 and 2019 are shown in Columns Z and AA. The 2019 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit E-2 for two reasons: (1) The CPAIR on Exhibit E-2 are 1/1/2019 rates while the rates in Column AA are average 2019 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Exhibit E-1 to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5. In addition, age and geographic calibration factors have been used in the rate development as follows:

- Age Calibration: The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2019 CPAIR is 1.464. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2018.

- **Geographic calibration:** The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2019 CPAIR is 1.006. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2018.

5. Plan Factors

A. Age and Tobacco Factors

The age factors are based on the HHS Default Standard Age curve. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed for tobacco rating and factors of 1.0 have been entered.

B. Geographic Factors

The proposed geographic factors are different than the current approved factors. We compared the relative unit costs by rating area in order to develop the proposed geographic factors.

C. Network Factors

There is only one network included in this filing.

D. Service Area Composition

The Service Area composition for this rate filing is the same as the current approved 2018 rate filing.

E. Composite Rating

While PA allows composite rating, we are not offering this option at this time. However, the member level rates in this filing would not be impacted if we allow the composite rating option at a later time.

6. Actuarial Certifications

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- Experience Period Data – Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna 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, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED], am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - g. ASOP No. 41, Actuarial Communications
 - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Neither excessive, deficient, nor unfairly discriminatory.
3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.



August 2, 2018

ASA, MAAA
Aetna

Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifivne Information

Carrier Name:	Aetna HealthAssu since Pennsylvania, Inc.		
Product(s):	any	0	12/31/2019
Market Segment:	Small G nup	0	12/31/2017
Rate Effective Date:	01/01/2017		
Base Period Start Date:	02/01/2016		
Date of Most Recent Membership			

Table 1. Number of Members

	Member months	Members	Member months
	Expir since Period	Current Period (as of 02-01-2018)	Projected Rating Period
Average Age	45.0	44.0	45.0
Total	84,696	2,145	25,734
19	86,867	429	4,793
19-24	7,063	210	2,106
25-29	7,428	173	2,130
30-34	2,265	185	2,105
35-39	7,115	187	2,256
40-44	5,813	156	2,019
45-49	2,265	228	1,411
50-54	8,311	208	2,178
55-59	8,015	188	2,105
60-63	4,021	124	1,102
64	3,805	19	647

*Tables 1, 2 and 4 must include data for a 12-month windowed roll-back year (ACA compliant and T-12 roll-back)

Table 2. Experience Period Claims and Premiums

Earned Prem um	Paid Cla ms	Ultimate Incurred Cla ms	Member Months	Est mated Cost Shar ng (Member & RRS)	Allowed Cla ms (Non-Capitated)	Non-EB portion of A l owed Claims	Total Presc ription Drug Rebates*	Total EBH Cap tation	Total Non-EBH Capital on	Est mated Risk Adjustment
\$ 42,252,498.64	\$ 41,513,524.69	\$ 44,114,780.89	84,696	\$ 4,952,602.92	\$ 50,421,024.64	\$	\$ (1,240,728.22)	\$ 7,401.93	\$	\$ 2,311,667.00
Experience Period Total Allowed EBH Claims EBH Capital on PMPM (net of prescription drug rebates)										\$ 579.34
Loss Rat o										96.12%

*Exp. est. P. est. pt on D. exp. Rebates as a report var number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Compos to URR Trend **	Wt ght*
Input end Hosp tal	4.50%	4.50%	-1.78%	6.81%	16.44%
Output end Hosp tal	4.50%	4.50%	-1.78%	9.93%	16.07%
P r ofess onal	1.62%	6.62%	-1.78%	6.13%	12.424%
Other Medical	4.50%	6.62%	-1.78%	9.23%	12.361%
Cap tal on				0.00%	
P. est. pt on D. exp.	10.25%	2.63%	-1.78%	11.13%	20.015%
Total Annual T-12				24	100.000%
Months of T-12				24	
Total Appl ed T-12 and P. est. pt on D. exp.				1.184	

*Exp. est. Cost. Util. end on. Induced end on. and the ght as a percentage

**Should - URR T-12

Table 4. Historical Experience

Month Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Est mated Annual Cost Sharing (Member HHs)	Prescription Drug Rebates**	A l owed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14				EBH/01		EBH/01				EBH/01
Feb-14				EBH/01		EBH/01				EBH/01
Mar-14				EBH/01		EBH/01				EBH/01
Apr-14				EBH/01		EBH/01				EBH/01
May-14				EBH/01		EBH/01				EBH/01
Jun-14				EBH/01		EBH/01				EBH/01
Jul-14				EBH/01		EBH/01				EBH/01
Aug-14				EBH/01		EBH/01				EBH/01
Sep-14				EBH/01		EBH/01				EBH/01
Oct-14				EBH/01		EBH/01				EBH/01
Nov-14				EBH/01		EBH/01				EBH/01
Dec-14				EBH/01		EBH/01				EBH/01
Jan-15				EBH/01		EBH/01				EBH/01
Feb-15				EBH/01		EBH/01				EBH/01
Mar-15				EBH/01		EBH/01				EBH/01
Apr-15				EBH/01		EBH/01				EBH/01
May-15				EBH/01		EBH/01				EBH/01
Jun-15				EBH/01		EBH/01				EBH/01
Jul-15				EBH/01		EBH/01				EBH/01
Aug-15				EBH/01		EBH/01				EBH/01
Sep-15				EBH/01		EBH/01				EBH/01
Oct-15				EBH/01		EBH/01				EBH/01
Nov-15				EBH/01		EBH/01				EBH/01
Dec-15				EBH/01		EBH/01				EBH/01
Jan-16		\$	0.00%	EBH/01		EBH/01		\$	\$	EBH/01
Feb-16		\$	0.00%	EBH/01		EBH/01		\$	\$	EBH/01
Mar-16		\$	0.00%	EBH/01		EBH/01		\$	\$	EBH/01
Apr-16		\$ 310,126.08	99.95%	\$ 310,288.62	1,402	\$ 221.32		\$ 4,620.50	\$ 611,500.68	\$ 316.33
May-16		\$ 681.8 2 77	99.91%	\$ 681,353.77	2,318	\$ 29.37		\$ 16,520.86	\$ 956,295.25	\$ 390.98
Jun-16		\$ 888,131.20	99.91%	\$ 888,937.68	1,112	\$ 793.82		\$ 41,088.85	\$ 1,199,473.23	\$ 370.27
Jul-16		\$ 1,621,793.64	99.94%	\$ 1,622,777.38	4,425	\$ 366.73		\$ 44,672.81	\$ 1,845,133.56	\$ 439.58
Aug-16		\$ 1,865,407.98	99.93%	\$ 1,866,411.66	5,051	\$ 369.52		\$ 86,136.99	\$ 2,446,548.67	\$ 484.77
Sep-16		\$ 2,190,476.78	99.92%	\$ 2,191,648.99	6,294	\$ 417.80		\$ 9,784.86	\$ 1,670,213.47	\$ 484.88
Oct-16		\$ 2,652,873.57	99.87%	\$ 2,656,509.51	6,700	\$ 392.87		\$ 117,885.78	\$ 3,159,544.71	\$ 467.39
Nov-16		\$ 2,811,718.7	99.85%	\$ 2,817,78.92	7,001	\$ 39.51		\$ 2.9 7 00	\$ 1,186,181.86	\$ 76.63
Dec-16	\$ 20,898,632.18	\$ 1,876,406.46	99.72%	\$ 1,884,607.36	8,208	\$ 229.85	\$ 3,467,603.92	\$ 105,441.20	\$ 4,017,863.48	\$ 492.52
Jan-17		\$ 4,926,131.99	99.16%	\$ 5,176,679.02	10,014	\$ 517.00		\$ (149,204.79)	\$ 5,822,999.81	\$ 581.54
Feb-17		\$ 2,980,230.23	99.16%	\$ 4,289,325.77	10,484	\$ 412.13		\$ (329,209.79)	\$ 4,783,325.47	\$ 471.61
Mar-17		\$ 4,653,865.46	99.12%	\$ 4,809,566.06	10,441	\$ 466.09		\$ (126,931.60)	\$ 5,572,267.26	\$ 534.73
Apr-17		\$ 3,674,998.11	99.16%	\$ 3,863,818.45	9,150	\$ 422.06		\$ (145,420.95)	\$ 4,390,238.06	\$ 478.81
May-17		\$ 4,194,704.62	99.19%	\$ 4,403,324.60	8,288	\$ 536.70		\$ (151,636.01)	\$ 4,897,365.86	\$ 594.99
Jun-17		\$ 3,67 951.98	99.17%	\$ 3,881,75.87	7,622	\$ 506.62		\$ (127,763.1)	\$ 3,66 16. 06	\$ 56. 87
Jul-17		\$ 3,242,712.91	94.93%	\$ 3,443,131.33	6,801	\$ 504.16		\$ (99,931.85)	\$ 3,426,264.47	\$ 502.76
Aug-17		\$ 3,208,447.82	94.91%	\$ 3,379,625.84	5,957	\$ 577.03		\$ (107,071.45)	\$ 3,775,122.36	\$ 644.21
Sep-17		\$ 2,638,609.52	91.05%	\$ 2,835,595.65	4,903	\$ 578.34		\$ (80,814.11)	\$ 2,953,890.82	\$ 602.47
Oct-17		\$ 2,806,411.46	89.60%	\$ 3,189,220.89	4,521	\$ 707.64		\$ (87,131.04)	\$ 3,485,125.70	\$ 773.09
Nov-17		\$ 2,888,414.81	92.38%	\$ 3,061,879.56	4,170	\$ 641.16		\$ (86,461.10)	\$ 3,015,614.46	\$ 689.31
Dec-17	\$ 24,205,498.64	\$ 1,839,773.36	91.92%	\$ 2,084,397.84	2,917	\$ 686.21	\$ 4,952,602.92	\$ (70,763.00)	\$ 2,191,083.21	\$ 736.00

*Exp. est. Completion on Factor - 99% member

**Exp. est. P. est. pt on D. exp. Rebates as a report var number

Carrier Name: Astia Health Insurance Pennsylvania, Inc.
 Product(s): PPO
 Market Segment: Small Group
 Rate Effective Date: 01/01/2019

Table 2b. Manual Experience Period Claims and Premiums

Earned From Experience	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & SGL)	Allowed Claims (Non-Capitated)	Non-EMH portion of Allowed Claims	Total Prescription Drug Rebates*	Total EMH Capitation	Total Non-EMH Capitation	Estimated Risk Adjustment
\$ 63,695,792.80	\$ 53,797,409.91	\$ 63,424,730.05	128,078	\$ 9,707,463.13	\$ 70,895,377.13	\$ 29,856.52	\$ 11,849,465.51	\$ 2,361,816.51	\$ 1,049,512.00	\$ 1,049,512.00
Upper Experience Period Total Allowed EMH Claims - EMH Capitation PMPM (cost of prescription drug rebates)										\$ 540.23
Lower Ratio										\$ 93.28%

*Exp. vs. P. vs. P. on D. vs. Rebates as a request number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite UBR† Trend**	Weight*
Inpatient Hospital	6.08%	2.52%	2.01%	6.57%	18.28%
Outpatient Hospital	4.50%	6.52%	2.01%	9.08%	16.07%
Physician Office	1.02%	6.02%	2.01%	5.88%	17.08%
Office Medical	4.50%	6.52%	2.01%	9.08%	15.25%
Chiropractic					0.36%
Prescription Drug	10.25%	2.83%	2.01%	10.88%	29.01%
Medical Management				0.00%	1.00.00%
Monthly UBR† Trend				1.17%	
Total Applied UBR† Trend P. on D. on Factors					

*Exp. vs. Cost, UBR† Trend, Induced UBR† Trend and the other as a percentage

**Should = UBR† Trend

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 & SGL)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14	\$	\$ 4,553,586.06	99.86%	\$ 4,560,140.05	13,073	\$	\$ 346.31	\$	\$ 6,760,951.26	\$ 412.60
Feb-14	\$	\$ 4,121,516.09	99.79%	\$ 4,132,662.45	15,109	\$	\$ 273.52	\$	\$ 6,269,017.51	\$ 348.07
Mar-14	\$	\$ 4,965,404.71	99.49%	\$ 4,999,937.66	16,130	\$	\$ 305.60	\$	\$ 6,245,896.52	\$ 387.23
Apr-14	\$	\$ 6,078.39	99.69%	\$ 6,097,583.51	18,131	\$	\$ 336.30	\$	\$ 7,448,582.90	\$ 413.92
May-14	\$	\$ 6,207,200.00	99.61%	\$ 6,260,527.46	20,001	\$	\$ 303.64	\$	\$ 7,546,735.23	\$ 376.34
Jun-14	\$	\$ 7,997,380.31	98.65%	\$ 7,997,431.61	21,891	\$	\$ 357.96	\$	\$ 8,511,025.81	\$ 407.35
Jul-14	\$	\$ 7,818,044.84	97.84%	\$ 7,990,979.61	24,160	\$	\$ 330.75	\$	\$ 8,872,202.97	\$ 468.78
Aug-14	\$	\$ 8,461,287.21	97.85%	\$ 8,447,236.59	25,313	\$	\$ 343.60	\$	\$ 10,389,324.86	\$ 410.61
Sep-14	\$	\$ 8,735,458.68	98.68%	\$ 8,851,879.09	26,507	\$	\$ 333.98	\$	\$ 10,881,062.56	\$ 430.57
Oct-14	\$	\$ 9,156,795.96	99.52%	\$ 10,013,000.00	27,811	\$	\$ 359.75	\$	\$ 12,112,112.12	\$ 461.90
Nov-14	\$	\$ 7,987,551.51	98.41%	\$ 8,283,126.75	28,753	\$	\$ 288.06	\$	\$ 10,014,682.02	\$ 349.70
Dec-14	\$	\$ 12,482,177.05	94.24%	\$ 13,775,000.00	39,250	\$	\$ 420.03	\$	\$ 15,440,533.51	\$ 420.03
Jan-15	\$	\$ 16,418,918.76	99.49%	\$ 16,553,784.87	51,549	\$	\$ 321.13	\$	\$ 18,718,831.90	\$ 462.05
Feb-15	\$	\$ 16,395,108.82	99.70%	\$ 16,434,018.29	51,727	\$	\$ 317.71	\$	\$ 20,391,620.89	\$ 394.22
Mar-15	\$	\$ 18,934,467.05	98.74%	\$ 18,983,177.15	51,762	\$	\$ 366.74	\$	\$ 23,013,075.29	\$ 444.59
Apr-15	\$	\$ 19,010,279.81	99.71%	\$ 19,066,488.24	51,547	\$	\$ 368.80	\$	\$ 23,091,755.68	\$ 447.88
May-15	\$	\$ 17,095,763.00	99.61%	\$ 17,122,738.08	51,123	\$	\$ 351.92	\$	\$ 20,837,898.60	\$ 407.61
Jun-15	\$	\$ 17,536,008.76	99.60%	\$ 17,606,526.04	50,837	\$	\$ 346.54	\$	\$ 23,278,623.93	\$ 438.57
Jul-15	\$	\$ 18,819,298.44	99.39%	\$ 18,914,044.09	50,595	\$	\$ 374.26	\$	\$ 25,489,266.87	\$ 448.46
Aug-15	\$	\$ 18,086,205.80	98.18%	\$ 18,235,516.75	50,529	\$	\$ 362.33	\$	\$ 25,745,368.06	\$ 459.07
Sep-15	\$	\$ 16,933,522.85	97.03%	\$ 17,451,429.15	50,327	\$	\$ 346.76	\$	\$ 20,995,854.55	\$ 417.19
Oct-15	\$	\$ 17,931,619.00	98.31%	\$ 18,654,751.61	49,850	\$	\$ 373.42	\$	\$ 22,111,911.97	\$ 447.61
Nov-15	\$	\$ 16,82,788.92	91.79%	\$ 17,938,551.15	51,911	\$	\$ 383.51	\$	\$ 23,378,178.28	\$ 451.21
Dec-15	\$	\$ 21,775,467.38	89.84%	\$ 24,605,457.26	66,414	\$	\$ 464.72	\$	\$ 28,444,101.01	\$ 441.88
Jan-16	\$	\$ 5,151,988.89	102.87%	\$ 5,001,609.66	15,391	\$	\$ 350.29	\$	\$ 17,511,141.41	\$ 443.03
Feb-16	\$	\$ 5,183,511.06	102.41%	\$ 5,061,995.22	15,630	\$	\$ 346.73	\$	\$ 18,011,538.39	\$ 416.73
Mar-16	\$	\$ 5,816,401.15	93.88%	\$ 6,227,433.47	15,508	\$	\$ 399.26	\$	\$ 21,418,418.24	\$ 501.36
Apr-16	\$	\$ 5,001,054.95	99.37%	\$ 5,249,173.86	16,438	\$	\$ 315.90	\$	\$ 18,817,741.51	\$ 401.46
May-16	\$	\$ 5,983,616.06	98.98%	\$ 6,045,111.84	16,772	\$	\$ 360.45	\$	\$ 21,487,941.91	\$ 490.53
Jun-16	\$	\$ 5,2,855.55	95.18%	\$ 5,501,060.23	17,018	\$	\$ 316.95	\$	\$ 20,278,275.13	\$ 407.71
Jul-16	\$	\$ 6,064,969.81	94.46%	\$ 6,489,706.56	18,192	\$	\$ 366.74	\$	\$ 24,446,001.01	\$ 463.47
Aug-16	\$	\$ 6,386,965.48	94.64%	\$ 6,748,899.89	18,277	\$	\$ 369.25	\$	\$ 27,048,877.81	\$ 455.02
Sep-16	\$	\$ 6,012,314.49	89.37%	\$ 6,753,190.28	18,501	\$	\$ 365.83	\$	\$ 29,148,748.10	\$ 480.70
Oct-16	\$	\$ 6,684,575.82	87.66%	\$ 6,662,500.47	18,858	\$	\$ 352.06	\$	\$ 28,640,226.15	\$ 458.52
Nov-16	\$	\$ 6,199,953.18	88.60%	\$ 6,997,675.61	17,981	\$	\$ 389.12	\$	\$ 32,079,651.51	\$ 477.15
Dec-16	\$	\$ 89,624,688.24	90.52%	\$ 9,444,001.01	16,610	\$	\$ 387.96	\$	\$ 30,040,877.81	\$ 470.44
Jan-17	\$	\$ 6,857,719.81	91.30%	\$ 7,511,005.10	16,878	\$	\$ 50.35	\$	\$ 32,911,501.51	\$ 57.95
Feb-17	\$	\$ 5,507,027.91	94.02%	\$ 6,489,426.44	16,014	\$	\$ 464.76	\$	\$ 30,187,001.51	\$ 494.35
Mar-17	\$	\$ 6,109,889.74	93.22%	\$ 6,553,518.71	15,180	\$	\$ 431.75	\$	\$ 37,645,431.51	\$ 525.33
Apr-17	\$	\$ 4,516,604.32	90.98%	\$ 4,964,564.59	13,261	\$	\$ 374.17	\$	\$ 30,040,931.51	\$ 462.24
May-17	\$	\$ 4,918,524.86	89.01%	\$ 5,501,081.47	17,084	\$	\$ 455.40	\$	\$ 30,027,001.51	\$ 500.65
Jun-17	\$	\$ 4,690,870.11	91.98%	\$ 5,112,392.86	11,006	\$	\$ 473.65	\$	\$ 31,401,151.51	\$ 561.51
Jul-17	\$	\$ 4,138,192.17	91.74%	\$ 4,510,897.45	9,949	\$	\$ 472.30	\$	\$ 31,414,411.51	\$ 561.58
Aug-17	\$	\$ 4,288,071.31	87.55%	\$ 4,897,251.08	8,849	\$	\$ 513.46	\$	\$ 36,207,501.51	\$ 611.47
Sep-17	\$	\$ 4,466,960.51	91.55%	\$ 4,871,683.85	7,449	\$	\$ 519.76	\$	\$ 44,411,791.51	\$ 591.87
Oct-17	\$	\$ 4,401,626.13	88.40%	\$ 5,448,301.09	6,821	\$	\$ 564.18	\$	\$ 40,145,931.51	\$ 588.85
Nov-17	\$	\$ 3,301,090.17	80.24%	\$ 3,709,212.21	6,699	\$	\$ 665.68	\$	\$ 41,440,212.21	\$ 664.64
Dec-17	\$	\$ 2,218,201.73	91.74%	\$ 2,417,796.12	4,668	\$	\$ 517.98	\$	\$ 46,175,411.51	\$ 609.02

*Exp. vs. Comment on Factors as a percentage

**Exp. vs. P. vs. P. on D. vs. Rebates as a request number

PA Rate Template Part II
Rate Development and Change

Carrier Name:	Actua Health Assurance Pennsylvania, Inc.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019

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 C/mis EHB Cap Stat on PMPM (not of p. enc. pt on d up. ebares) PMPM	\$ 379.34	\$ 540.23
Plan via 1 end is stat on Factor	1.184	1.179
Blended Base Per od Unadjusted C/mis befo n No mal sat on	\$ 446.18	\$ 636.38
Change n Mo b d ty	1.186	1.101
Change n Othe	1.046	1.086
Change n Demos ath os	1.040	1.067
Change n Netwos k	1.000	1.021
Change n Benef ts	1.000	1.000
Change n Othe	0.997	0.997
Total Ad used P ojected Allowed EHB C/mis PMPM	\$ 851.19	\$ 761.41
Blended P ojected EHB C/mis PMPM	2%	100%
Development of the Market-Adjusted Index Rate and Total Allowed C/mis		
Adjusted P ojected Allowed EHB C/mis PMPM	\$ 761.41	
Adjusted P ojected Allowed EHB C/mis PMPM (w/ l only populato n small g oup F r ngs)	\$ 505.43	
P ojected Pa d Allowed Stat os	0.771	
P ojected Pa d EHB C/mis PMPM	\$ 586.80	
Ma ket-Ad used P ojected Pa d EHB C/mis PMPM	\$ 581	
P ojected R is Adjustment PMPM	\$ 50.00	
P ojected Pa d Exchange Use Fees PMPM	\$ 580.00	
Ma ket-Adjusted P ojected Pa d EHB C/mis PMPM	\$ 580.00	
Ma ket-Adjusted P ojected Pa d Allowed EHB C/mis PMPM	\$ 796.26	
P ojected Allowed Non-EHB C/mis PMPM		
Ma ket-Adjusted P ojected Pa d Total C/mis PMPM	\$ 580.00	
Ma ket-Adjusted P ojected Allowed Total C/mis PMPM	\$ 796.26	

For Informational Purposes only - No Insur resou red.

Blended Base Per od Unadjusted C/mis befo n No mal sat on	\$ 540.23	- Index Rate of Experience Per od on URRT
Blended Ca ned P am um	\$ 63,695,792.80	

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

Effect vs Date	01/01/2019	04/01/2019	07/01/2019	10/01/2019	Total S mple R is Post
P of Member Months Renewal n Qu to					
Ad used P ojected Allowed EHB C/mis PMPM Q1	\$ 761.41	\$ 761.41	\$ 761.41	\$ 761.41	\$ 3,059
Months of T end	12.52%	15.52%	15.52%	15.52%	15.54%
Small R is Post P ojected Allowed C/mis	\$ 761.41	\$ 789.38	\$ 818.41	\$ 848.54	\$ 805.61
Qu to n T end Factor	100.0%	103.7%	107.5%	111.4%	105.8%
2019 T end Factor 3/31 Qu to te	0.9621	0.9799	1.0039	1.0331	

Table 6. Retention

Retention on (Total) - Per os n pe centages	Percentages	PMPM Amounts
Admin n st at ve Expenses	0.44%	\$ 62.85
Gene al and C/mis	0.37%	\$ 42.37
Agent/B rder Fees and Commos ons	2.77%	\$ 151.12
Qual ty Imp ovement n t at ves	0.80%	\$ 55.32
Taxes and Fees	1.33%	\$ 86.86
PCOM Fees	0.00%	\$ 0.00
PALP am um Tax (Faspl cable)	0.80%	\$ 55.32
Fed al Income Tax	0.13%	\$ 13.54
Health Insu ance P oved s Fee (P oated to Small G oups only)		\$ 0.00
P of t Cont nency (afte tax)	2.00%	\$ 113.30
Total Retent on	12.78%	\$ 84.99
P ojected Requ ed Revenue PMPM		\$ 665.04

- Single Pool Gross Prem um Avg. Rate, PMPM on URRT

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

No mal sat on Factor s	2018	2019
Ass use Ass Factor	1.000	1.000
Ass use Grose ath C Factor	0.921	1.000
Ass use Tobacco Factor	1.000	1.000
Ass use Benef t R chness (reduced demand)	1.000	1.000
Ass use Netwos k Factor	1.000	1.000
Ma ket-Ad used P ojected Allowed Total C/mis PMPM	\$ 547.96	\$ 796.26
No mal and Ma ket-Ad used P ojected Allowed Total C/mis PMPM	\$ 415.95	\$ 540.59

Table 8. Components of Rate Change

Rate Components	2018	2019	D Rance	Percent Change
A. Cal b ated Plan Adjusted Index Rate (PMPM)	\$ 416.00	\$ 451.51	\$ 35.51	8.53%
B. Base pe od a lowed C/mis befo n No mal sat on	\$ 5426.60	\$ 540.23	\$ 113.63	27.3%
C. No mal sat on Factor component of change	\$ (102.77)	\$ (173.46)	\$ 70.69	-17.0%
D. Change n No mal sat Allowed C/mis Adjustment Components				
D1. Base pe od a lowed C/mis afte n No mal sat on	\$ 323.82	\$ 366.77	\$ 42.95	10.3%
D2. URRT P end	\$ 25.61	\$ 60.86	\$ 35.25	9.4%
D3. URRT Mo b d ty	\$ 32.50	\$ 43.67	\$ 11.17	2.7%
D4. URRT Othe	\$ (9.80)	\$ 40.84	\$ 50.64	12.2%
D5. No mal sat URRT RAR on an allowed bas s	\$ 27.04	\$ (6.34)	\$ (33.38)	-8.0%
D6. No mal sat Exchange Use Fee on an allowed bas s	\$ -	\$ -	\$ -	0.0%
D7. Subtotal - Sum(D1-D5)	\$ 399.24	\$ 510.59	\$ 111.35	26.8%
E. Change n Allowable Plan Adjusted Level Components				
E1. Netwos k	\$ -	\$ -	\$ -	0.0%
E2. P c ng AV	\$ (61.74)	\$ (138.62)	\$ (76.88)	-18.5%
E3. Benef t R chness	\$ -	\$ -	\$ -	0.0%
E4. Catast opth c Elg b ty	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum E1-E4	\$ (61.74)	\$ (138.62)	\$ (76.88)	-18.5%
F. Change n Retent on Components				
F1. Admin n st at ve Expenses	\$ 43.83	\$ 42.64	\$ (1.19)	-0.3%
F2. Taxes and Fees	\$ 20.30	\$ 6.02	\$ (14.28)	-3.4%
F3. P of t and/o Cont nency	\$ 8.32	\$ 9.03	\$ 0.71	0.2%
F4. Subtotal - Sum F1-F3	\$ 72.45	\$ 57.68	\$ (14.77)	-3.6%
G. Change n Miscellaneous Items			\$ -	0.0%
H. Sum of Components of Rate Change (should app oxmate the change shown n lne A)	\$ 409.95	\$ 429.65	\$ 19.70	4.7%

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

	2018	2019
P d to Allowed	0.846	0.729
URRT T end (Total Appl ed T end Factor)	1.179	1.179
URRT Mo b d ty	1.093	1.101
URRT Othe	0.939	1.088
R is Adjustment	\$ 10.12	\$ (6.81)
Exchange Use Fee	\$ 50.00	\$ -
Cost tat on	\$ 4.55	\$ 2.21
Netwos k	1.000	1.000
P c ng AV	0.845	0.729
Benef t R chness	1.000	1.000
Catast opth c Elg b ty	1.000	1.000
Admin n st at ve Expenses	10.54%	9.44%
Taxes and Fees	4.48%	2.33%
P of t and/o Cont nency	2.08%	2.00%

Company Name: **Aetna Health Assurance of Pennsylvania**
 Market: **Small Group**
 Product: **OAEP0**
 Effective Date of Rates: **January 1, 2019**

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange) >	18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001	
HIOS Plan ID (Off Exchange) >	18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001	
Plan Marketing Name >	Aetna Silver OAEP0 6000 80% \$30/75 AHASPA		Aetna Silver OAEP0 6000 80% \$30/75 AHASPA		Aetna Silver OAEP0 6000 80% \$30/75 AHASPA		Aetna Silver OAEP0 6000 80% \$30/75 AHASPA		Aetna Silver OAEP0 6000 80% \$30/75 AHASPA		Aetna Silver OAEP0 6000 80% \$30/75 AHASPA		Aetna Silver OAEP0 6000 80% \$30/75 AHASPA		Aetna Silver OAEP0 6000 80% \$30/75 AHASPA	
Form # >																
Rating Area >	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network >	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal >	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible >	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinsurance >	20%		0.2		0.2		0.2		0.2		0.2		0.2		0.2	
Copays >	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OOP Maximum >	\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800	
Pediatric Dental (Yes/No) >	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
0 - 14	\$254.22	\$254.22	\$267.42	\$267.42	\$332.98	\$332.98	\$273.23	\$273.23	\$336.25	\$336.25	\$352.57	\$352.57	\$326.45	\$326.45	\$306.64	\$306.64
15	\$276.82	\$276.82	\$291.19	\$291.19	\$362.58	\$362.58	\$297.52	\$297.52	\$366.14	\$366.14	\$383.91	\$383.91	\$355.47	\$355.47	\$333.90	\$333.90
16	\$285.46	\$285.46	\$300.28	\$300.28	\$373.90	\$373.90	\$306.80	\$306.80	\$377.57	\$377.57	\$395.89	\$395.89	\$366.57	\$366.57	\$344.32	\$344.32
17	\$294.10	\$294.10	\$309.37	\$309.37	\$385.22	\$385.22	\$316.09	\$316.09	\$388.99	\$388.99	\$407.88	\$407.88	\$377.66	\$377.66	\$354.75	\$354.75
18	\$303.40	\$303.40	\$319.16	\$319.16	\$397.40	\$397.40	\$326.09	\$326.09	\$401.30	\$401.30	\$420.78	\$420.78	\$389.61	\$389.61	\$365.97	\$365.97
19	\$312.71	\$312.71	\$328.94	\$328.94	\$409.59	\$409.59	\$336.09	\$336.09	\$413.61	\$413.61	\$433.69	\$433.69	\$401.56	\$401.56	\$377.19	\$377.19
20	\$322.34	\$322.34	\$339.08	\$339.08	\$422.21	\$422.21	\$346.45	\$346.45	\$426.35	\$426.35	\$447.05	\$447.05	\$413.94	\$413.94	\$388.82	\$388.82
21	\$332.31	\$332.31	\$349.57	\$349.57	\$435.27	\$435.27	\$357.16	\$357.16	\$439.54	\$439.54	\$460.88	\$460.88	\$426.74	\$426.74	\$400.84	\$400.84
22	\$332.31	\$332.31	\$349.57	\$349.57	\$435.27	\$435.27	\$357.16	\$357.16	\$439.54	\$439.54	\$460.88	\$460.88	\$426.74	\$426.74	\$400.84	\$400.84
23	\$332.31	\$332.31	\$349.57	\$349.57	\$435.27	\$435.27	\$357.16	\$357.16	\$439.54	\$439.54	\$460.88	\$460.88	\$426.74	\$426.74	\$400.84	\$400.84
24	\$332.31	\$332.31	\$349.57	\$349.57	\$435.27	\$435.27	\$357.16	\$357.16	\$439.54	\$439.54	\$460.88	\$460.88	\$426.74	\$426.74	\$400.84	\$400.84
25	\$333.64	\$333.64	\$350.97	\$350.97	\$437.01	\$437.01	\$358.59	\$358.59	\$441.30	\$441.30	\$462.72	\$462.72	\$428.45	\$428.45	\$402.45	\$402.45
26	\$340.29	\$340.29	\$357.96	\$357.96	\$445.72	\$445.72	\$365.73	\$365.73	\$450.09	\$450.09	\$471.94	\$471.94	\$436.98	\$436.98	\$410.46	\$410.46
27	\$348.26	\$348.26	\$366.35	\$366.35	\$456.17	\$456.17	\$374.31	\$374.31	\$460.64	\$460.64	\$483.00	\$483.00	\$447.22	\$447.22	\$420.08	\$420.08
28	\$361.22	\$361.22	\$379.98	\$379.98	\$473.14	\$473.14	\$388.23	\$388.23	\$477.78	\$477.78	\$500.97	\$500.97	\$463.86	\$463.86	\$435.72	\$435.72
29	\$371.86	\$371.86	\$391.17	\$391.17	\$487.07	\$487.07	\$399.66	\$399.66	\$491.85	\$491.85	\$515.72	\$515.72	\$477.52	\$477.52	\$448.54	\$448.54
30	\$377.17	\$377.17	\$396.76	\$396.76	\$494.03	\$494.03	\$405.38	\$405.38	\$498.88	\$498.88	\$523.10	\$523.10	\$484.35	\$484.35	\$454.96	\$454.96
31	\$385.15	\$385.15	\$405.15	\$405.15	\$504.48	\$504.48	\$413.95	\$413.95	\$509.43	\$509.43	\$534.16	\$534.16	\$494.59	\$494.59	\$464.58	\$464.58
32	\$393.13	\$393.13	\$413.54	\$413.54	\$514.93	\$514.93	\$422.52	\$422.52	\$519.98	\$519.98	\$545.22	\$545.22	\$504.83	\$504.83	\$474.20	\$474.20
33	\$398.11	\$398.11	\$418.78	\$418.78	\$521.46	\$521.46	\$427.88	\$427.88	\$526.57	\$526.57	\$552.13	\$552.13	\$511.23	\$511.23	\$480.21	\$480.21
34	\$403.43	\$403.43	\$424.38	\$424.38	\$528.42	\$528.42	\$433.59	\$433.59	\$533.60	\$533.60	\$559.50	\$559.50	\$518.06	\$518.06	\$486.62	\$486.62
35	\$406.09	\$406.09	\$427.17	\$427.17	\$531.90	\$531.90	\$436.45	\$436.45	\$537.12	\$537.12	\$563.19	\$563.19	\$521.47	\$521.47	\$489.83	\$489.83
36	\$408.74	\$408.74	\$429.97	\$429.97	\$535.39	\$535.39	\$439.31	\$439.31	\$540.63	\$540.63	\$566.88	\$566.88	\$524.89	\$524.89	\$493.04	\$493.04
37	\$411.40	\$411.40	\$432.77	\$432.77	\$538.87	\$538.87	\$442.17	\$442.17	\$544.15	\$544.15	\$570.57	\$570.57	\$528.30	\$528.30	\$496.24	\$496.24
38	\$414.06	\$414.06	\$435.56	\$435.56	\$542.35	\$542.35	\$445.02	\$445.02	\$547.67	\$547.67	\$574.25	\$574.25	\$531.72	\$531.72	\$499.45	\$499.45
39	\$419.38	\$419.38	\$441.16	\$441.16	\$549.31	\$549.31	\$450.74	\$450.74	\$554.70	\$554.70	\$581.63	\$581.63	\$538.54	\$538.54	\$505.86	\$505.86
40	\$424.69	\$424.69	\$446.75	\$446.75	\$556.28	\$556.28	\$456.45	\$456.45	\$561.73	\$561.73	\$589.00	\$589.00	\$545.37	\$545.37	\$512.28	\$512.28
41	\$432.67	\$432.67	\$455.14	\$455.14	\$566.73	\$566.73	\$465.02	\$465.02	\$572.28	\$572.28	\$600.06	\$600.06	\$555.61	\$555.61	\$521.90	\$521.90
42	\$440.31	\$440.31	\$463.18	\$463.18	\$576.74	\$576.74	\$473.24	\$473.24	\$582.39	\$582.39	\$610.66	\$610.66	\$565.43	\$565.43	\$531.12	\$531.12
43	\$450.95	\$450.95	\$474.37	\$474.37	\$590.67	\$590.67	\$484.67	\$484.67	\$596.46	\$596.46	\$625.41	\$625.41	\$579.08	\$579.08	\$543.94	\$543.94
44	\$464.24	\$464.24	\$488.35	\$488.35	\$608.08	\$608.08	\$498.95	\$498.95	\$614.04	\$614.04	\$643.85	\$643.85	\$596.15	\$596.15	\$559.98	\$559.98
45	\$479.86	\$479.86	\$504.78	\$504.78	\$628.53	\$628.53	\$515.74	\$515.74	\$634.70	\$634.70	\$665.51	\$665.51	\$616.21	\$616.21	\$578.82	\$578.82
46	\$498.47	\$498.47	\$524.35	\$524.35	\$652.91	\$652.91	\$535.74	\$535.74	\$659.31	\$659.31	\$691.32	\$691.32	\$640.11	\$640.11	\$601.26	\$601.26
47	\$519.40	\$519.40	\$546.38	\$546.38	\$680.33	\$680.33	\$558.24	\$558.24	\$687.00	\$687.00	\$720.35	\$720.35	\$666.99	\$666.99	\$626.52	\$626.52
48	\$543.33	\$543.33	\$571.55	\$571.55	\$711.67	\$711.67	\$583.96	\$583.96	\$718.65	\$718.65	\$753.53	\$753.53	\$697.72	\$697.72	\$655.38	\$655.38
49	\$566.92	\$566.92	\$596.36	\$596.36	\$742.58	\$742.58	\$609.32	\$609.32	\$749.86	\$749.86	\$786.26	\$786.26	\$728.02	\$728.02	\$683.84	\$683.84
50	\$593.51	\$593.51	\$624.33	\$624.33	\$777.40	\$777.40	\$637.89	\$637.89	\$785.02	\$785.02	\$823.13	\$823.13	\$762.15	\$762.15	\$715.91	\$715.91
51	\$619.76	\$619.76	\$651.95	\$651.95	\$811.78	\$811.78	\$666.11	\$666.11	\$819.74	\$819.74	\$859.54	\$859.54	\$795.87	\$795.87	\$747.57	\$747.57
52	\$648.67	\$648.67	\$682.36	\$682.36	\$849.65	\$849.65	\$697.18	\$697.18	\$857.98	\$857.98	\$899.63	\$899.63	\$832.99	\$832.99	\$782.45	\$782.45
53	\$677.92	\$677.92	\$713.12	\$713.12	\$887.96	\$887.96	\$728.61	\$728.61	\$896.66	\$896.66	\$940.19	\$940.19	\$870.55	\$870.55	\$817.72	\$817.72
54	\$709.49	\$709.49	\$746.33	\$746.33	\$929.31	\$929.31	\$762.54	\$762.54	\$938.42	\$938.42	\$983.97	\$983.97	\$911.09	\$911.09	\$855.80	\$855.80
55	\$741.06	\$741.06	\$779.54	\$779.54	\$970.66	\$970.66	\$796.47	\$796.47	\$980.17	\$980.17	\$1,027.76	\$1,027.76	\$951.63	\$951.63	\$893.88	\$893.88
56	\$775.28	\$775.28	\$815.54	\$815.54	\$1,015.49	\$1,015.49	\$833.26	\$833.26	\$1,025.45	\$1,025.45	\$1,075.23	\$1,075.23	\$995.58	\$995.58	\$935.17	\$935.17
57	\$809.84	\$809.84	\$851.90	\$851.90	\$1,060.76	\$1,060.76	\$870.40	\$870.40	\$1,071.16	\$1,071.16	\$1,123.16	\$1,123.16	\$1,039.96	\$1,039.96	\$976.85	\$976.85
58	\$846.73	\$846.73	\$890.70	\$890.70	\$1,109.08	\$1,109.08	\$910.05	\$910.05	\$1,119.95	\$1,119.95	\$1,174.32	\$1,174.32	\$1,087.33	\$1,087.33	\$1,021.35	\$1,021.35
59	\$865.01	\$865.01	\$909.93	\$909.93	\$1,133.02	\$1,133.02	\$929.69	\$929.69	\$1,144.12	\$1,144.12	\$1,199.66	\$1,199.66	\$1,110.80	\$1,110.80	\$1,043.39	\$1,043.39
60	\$901.89	\$901.89	\$948.73	\$948.73	\$1,181.33	\$1,181.33	\$969.34	\$969.34	\$1,192.91	\$1,192.91	\$1,250.82	\$1,250.82	\$1,158.17	\$1,158.17	\$1,087.89	\$1,087.89
61	\$933.80	\$933.80	\$982.29	\$982.29	\$1,223.12	\$1,223.12	\$1,003.62	\$1,003.62	\$1,235.11	\$1,235.11	\$1,295.06	\$1,295.06	\$1,199.13	\$1,199.13	\$1,126.37	\$1,126.37
62	\$954.73	\$954.73	\$1,004.31	\$1,004.31	\$1,250.54	\$1,250.54	\$1,026.12	\$1,026.12	\$1,262.80	\$1,262.80	\$1,324.10	\$1,324.10	\$1,226.02	\$1,226.02	\$1,151.62	\$1,151.62
63	\$980.99	\$980.99	\$1,031.93	\$1,031.93	\$1,284.93	\$1,284.93	\$1,054.34	\$1,054.34	\$1,297.52	\$1,297.52	\$1,360.51	\$1,360.51	\$1,259.73	\$1,259.73	\$1,183.29	\$1,183.29
64+	\$996.60	\$996.60	\$1,048.36	\$1,048.36	\$1,305.38	\$1,305.38	\$1,071.13	\$1,071.13	\$1,318.18	\$1,318.18	\$1,382.17	\$1,382.17	\$1,279.79	\$1,279.79	\$1,202.13	\$1,202.13

**Aetna Health Assurance of Pennsylvania
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna Health Assurance of Pennsylvania

Market Small Group

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives by Rating County					RATING AREA 1							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	3	0	0	0	0	0	0
18939PA0040001	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	EPO	Silver	Off	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
						\$332.31		\$332.31	\$332.31		\$332.31	

RATING AREA 2

8	0	0
Elk	Cameron	Potter
\$349.57	\$349.57	\$349.57

RATING AREA 3

3	1	2	1	33	14	19	3	0	0	0	3	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$435.27	\$435.27	\$435.27	\$435.27	\$435.27	\$435.27	\$435.27	\$435.27	\$435.27	\$435.27	\$435.27	\$435.27	\$435.27

RATING AREA 4

11	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	8	19	4	19	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$357.16	\$357.16	\$357.16	\$357.16	\$357.16	

RATING AREA 6

14	0	27	0	0	24	0	8	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$439.54	\$439.54	\$439.54	\$439.54	\$439.54	\$439.54	\$439.54	\$439.54	\$439.54	\$439.54

RATING AREA 7

31	136	328	63
Adams	Berks	Lancaster	York
\$460.88	\$460.88	\$460.88	\$460.88

RATING AREA 8

164	176	223	174	247
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$426.74	\$426.74	\$426.74	\$426.74	\$426.74

RATING AREA 9

145	77	49	9	16	76	11
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$400.84	\$400.84	\$400.84	\$400.84	\$400.84	\$400.84	\$400.84

Company Name: **Aetna Health Assurance of Pennsylvania**
 Market: **Small Group**
 Product: **OAEPO**
 Effective Date of Rates: **April 1, 2019**

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange) >	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001
HIOS Plan ID (Off Exchange) >	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001
Plan Marketing Name >	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA
Form # >								
Rating Area >	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9
Network >	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002
Metal >	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible >	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000
Coinsurance >	20%	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Copays >	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75
OOP Maximum >	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800
Pediatric Dental (Yes/No) >	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$263.56	\$263.56	\$277.24	\$277.24	\$345.21	\$345.21	\$283.26	\$283.26
15	\$286.98	\$286.98	\$301.89	\$301.89	\$375.90	\$375.90	\$308.44	\$308.44
16	\$295.94	\$295.94	\$311.31	\$311.31	\$387.63	\$387.63	\$318.07	\$318.07
17	\$304.90	\$304.90	\$320.73	\$320.73	\$399.37	\$399.37	\$327.70	\$327.70
18	\$314.54	\$314.54	\$330.88	\$330.88	\$412.00	\$412.00	\$338.07	\$338.07
19	\$324.19	\$324.19	\$341.03	\$341.03	\$424.64	\$424.64	\$348.43	\$348.43
20	\$334.18	\$334.18	\$351.54	\$351.54	\$437.72	\$437.72	\$359.17	\$359.17
21	\$344.52	\$344.52	\$362.41	\$362.41	\$451.26	\$451.26	\$370.28	\$370.28
22	\$344.52	\$344.52	\$362.41	\$362.41	\$451.26	\$451.26	\$370.28	\$370.28
23	\$344.52	\$344.52	\$362.41	\$362.41	\$451.26	\$451.26	\$370.28	\$370.28
24	\$344.52	\$344.52	\$362.41	\$362.41	\$451.26	\$451.26	\$370.28	\$370.28
25	\$345.90	\$345.90	\$363.86	\$363.86	\$453.07	\$453.07	\$371.76	\$371.76
26	\$352.79	\$352.79	\$371.11	\$371.11	\$462.09	\$462.09	\$379.17	\$379.17
27	\$361.05	\$361.05	\$379.80	\$379.80	\$472.92	\$472.92	\$388.05	\$388.05
28	\$374.49	\$374.49	\$393.94	\$393.94	\$490.52	\$490.52	\$402.49	\$402.49
29	\$385.52	\$385.52	\$405.53	\$405.53	\$504.96	\$504.96	\$414.34	\$414.34
30	\$391.03	\$391.03	\$411.33	\$411.33	\$512.18	\$512.18	\$420.27	\$420.27
31	\$399.30	\$399.30	\$420.03	\$420.03	\$523.01	\$523.01	\$429.15	\$429.15
32	\$407.56	\$407.56	\$428.73	\$428.73	\$533.84	\$533.84	\$438.04	\$438.04
33	\$412.73	\$412.73	\$434.17	\$434.17	\$540.61	\$540.61	\$443.60	\$443.60
34	\$418.24	\$418.24	\$439.96	\$439.96	\$547.83	\$547.83	\$449.52	\$449.52
35	\$421.00	\$421.00	\$442.86	\$442.86	\$551.44	\$551.44	\$452.48	\$452.48
36	\$423.76	\$423.76	\$445.76	\$445.76	\$555.05	\$555.05	\$455.44	\$455.44
37	\$426.51	\$426.51	\$448.66	\$448.66	\$558.66	\$558.66	\$458.41	\$458.41
38	\$429.27	\$429.27	\$451.56	\$451.56	\$562.27	\$562.27	\$461.37	\$461.37
39	\$434.78	\$434.78	\$457.36	\$457.36	\$569.49	\$569.49	\$467.29	\$467.29
40	\$440.29	\$440.29	\$463.16	\$463.16	\$576.71	\$576.71	\$473.22	\$473.22
41	\$448.56	\$448.56	\$471.86	\$471.86	\$587.54	\$587.54	\$482.10	\$482.10
42	\$456.49	\$456.49	\$480.19	\$480.19	\$597.92	\$597.92	\$490.62	\$490.62
43	\$467.51	\$467.51	\$491.79	\$491.79	\$612.36	\$612.36	\$502.47	\$502.47
44	\$481.29	\$481.29	\$506.28	\$506.28	\$630.41	\$630.41	\$517.28	\$517.28
45	\$497.48	\$497.48	\$523.32	\$523.32	\$651.62	\$651.62	\$534.68	\$534.68
46	\$516.78	\$516.78	\$543.61	\$543.61	\$676.89	\$676.89	\$555.42	\$555.42
47	\$538.48	\$538.48	\$566.44	\$566.44	\$705.32	\$705.32	\$578.75	\$578.75
48	\$563.29	\$563.29	\$592.54	\$592.54	\$737.81	\$737.81	\$605.41	\$605.41
49	\$587.75	\$587.75	\$618.27	\$618.27	\$769.85	\$769.85	\$631.70	\$631.70
50	\$615.31	\$615.31	\$647.26	\$647.26	\$805.95	\$805.95	\$661.32	\$661.32
51	\$642.53	\$642.53	\$675.89	\$675.89	\$841.60	\$841.60	\$690.57	\$690.57
52	\$672.50	\$672.50	\$707.42	\$707.42	\$880.86	\$880.86	\$722.79	\$722.79
53	\$702.82	\$702.82	\$739.31	\$739.31	\$920.57	\$920.57	\$755.37	\$755.37
54	\$735.55	\$735.55	\$773.74	\$773.74	\$963.44	\$963.44	\$790.55	\$790.55
55	\$768.27	\$768.27	\$808.17	\$808.17	\$1,006.31	\$1,006.31	\$825.72	\$825.72
56	\$803.76	\$803.76	\$845.50	\$845.50	\$1,052.79	\$1,052.79	\$863.86	\$863.86
57	\$839.59	\$839.59	\$883.19	\$883.19	\$1,099.72	\$1,099.72	\$902.37	\$902.37
58	\$877.83	\$877.83	\$923.42	\$923.42	\$1,149.81	\$1,149.81	\$943.47	\$943.47
59	\$896.78	\$896.78	\$943.35	\$943.35	\$1,174.63	\$1,174.63	\$963.84	\$963.84
60	\$935.02	\$935.02	\$983.58	\$983.58	\$1,224.72	\$1,224.72	\$1,004.94	\$1,004.94
61	\$968.09	\$968.09	\$1,018.37	\$1,018.37	\$1,268.04	\$1,268.04	\$1,040.49	\$1,040.49
62	\$989.80	\$989.80	\$1,041.20	\$1,041.20	\$1,296.47	\$1,296.47	\$1,063.81	\$1,063.81
63	\$1,017.02	\$1,017.02	\$1,069.83	\$1,069.83	\$1,332.12	\$1,332.12	\$1,093.07	\$1,093.07
64+	\$1,033.21	\$1,033.21	\$1,086.86	\$1,086.86	\$1,353.33	\$1,353.33	\$1,110.47	\$1,110.47

**Aetna Health Assurance of Pennsylvania
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna Health Assurance of Pennsylvania

Market Small Group

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

05-01-2018 Number of Covered Lives by Rating County					RATING AREA 1							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	3	0	0	0	0	0	0
18939PA0040001	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	EPO	Silver	Off	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
						\$344.52		\$344.52	\$344.52		\$344.52	

RATING AREA 2

8	0	0
Elk	Cameron	Potter
\$362.41	\$362.41	\$362.41

RATING AREA 3

3	1	2	1	33	14	19	3	0	0	0	3	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$451.26	\$451.26	\$451.26	\$451.26	\$451.26	\$451.26	\$451.26	\$451.26	\$451.26	\$451.26	\$451.26	\$451.26	\$451.26

RATING AREA 4

11	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	8	19	4	19	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$370.28	\$370.28	\$370.28	\$370.28	\$370.28	

RATING AREA 6

14	0	27	0	0	24	0	8	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$455.68	\$455.68	\$455.68	\$455.68	\$455.68	\$455.68	\$455.68	\$455.68	\$455.68	\$455.68

RATING AREA 7

31	136	328	63
Adams	Berks	Lancaster	York
\$477.80	\$477.80	\$477.80	\$477.80

RATING AREA 8

164	176	223	174	247
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$442.41	\$442.41	\$442.41	\$442.41	\$442.41

RATING AREA 9

145	77	49	9	16	76	11
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$415.57	\$415.57	\$415.57	\$415.57	\$415.57	\$415.57	\$415.57

Company Name: **Aetna Health Assurance of Pennsylvania**
 Market: **Small Group**
 Product: **OAEPO**
 Effective Date of Rates: **July 1, 2019**

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange) >	18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001	
HIOS Plan ID (Off Exchange) >	18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001		18939PA0040001	
Plan Marketing Name >	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA		Aetna Silver OAEPO 6000 80% \$30/75 AHASPA		Aetna Silver OAEPO 6000 80% \$30/75 AHASPA		Aetna Silver OAEPO 6000 80% \$30/75 AHASPA		Aetna Silver OAEPO 6000 80% \$30/75 AHASPA		Aetna Silver OAEPO 6000 80% \$30/75 AHASPA		Aetna Silver OAEPO 6000 80% \$30/75 AHASPA		Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	
Form # >																
Rating Area >	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 8		Rating Area 9	
Network >	PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002		PAS002	
Metal >	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible >	\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000		\$6,000/\$12,000	
Coinsurance >	20%		0.2		0.2		0.2		0.2		0.2		0.2		0.2	
Copays >	\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75		\$30/\$75	
OOP Maximum >	\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800		\$7,900/\$15,800	
Pediatric Dental (Yes/No) >	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
0 - 14	\$273.25	\$273.25	\$287.44	\$287.44	\$357.91	\$357.91	\$293.68	\$293.68	\$361.42	\$361.42	\$378.96	\$378.96	\$350.89	\$350.89	\$329.60	\$329.60
15	\$297.54	\$297.54	\$312.99	\$312.99	\$389.72	\$389.72	\$319.79	\$319.79	\$393.54	\$393.54	\$412.65	\$412.65	\$382.08	\$382.08	\$358.90	\$358.90
16	\$306.82	\$306.82	\$322.76	\$322.76	\$401.89	\$401.89	\$329.77	\$329.77	\$405.83	\$405.83	\$425.53	\$425.53	\$394.01	\$394.01	\$370.10	\$370.10
17	\$316.11	\$316.11	\$332.53	\$332.53	\$414.05	\$414.05	\$339.75	\$339.75	\$418.11	\$418.11	\$438.41	\$438.41	\$405.93	\$405.93	\$381.30	\$381.30
18	\$326.11	\$326.11	\$343.05	\$343.05	\$427.15	\$427.15	\$350.50	\$350.50	\$431.34	\$431.34	\$452.28	\$452.28	\$418.78	\$418.78	\$393.36	\$393.36
19	\$336.11	\$336.11	\$353.57	\$353.57	\$440.25	\$440.25	\$361.25	\$361.25	\$444.57	\$444.57	\$466.15	\$466.15	\$431.62	\$431.62	\$405.43	\$405.43
20	\$346.47	\$346.47	\$364.46	\$364.46	\$453.82	\$453.82	\$372.38	\$372.38	\$458.27	\$458.27	\$480.51	\$480.51	\$444.92	\$444.92	\$417.92	\$417.92
21	\$357.19	\$357.19	\$375.73	\$375.73	\$467.85	\$467.85	\$383.90	\$383.90	\$472.44	\$472.44	\$495.37	\$495.37	\$458.68	\$458.68	\$430.85	\$430.85
22	\$357.19	\$357.19	\$375.73	\$375.73	\$467.85	\$467.85	\$383.90	\$383.90	\$472.44	\$472.44	\$495.37	\$495.37	\$458.68	\$458.68	\$430.85	\$430.85
23	\$357.19	\$357.19	\$375.73	\$375.73	\$467.85	\$467.85	\$383.90	\$383.90	\$472.44	\$472.44	\$495.37	\$495.37	\$458.68	\$458.68	\$430.85	\$430.85
24	\$357.19	\$357.19	\$375.73	\$375.73	\$467.85	\$467.85	\$383.90	\$383.90	\$472.44	\$472.44	\$495.37	\$495.37	\$458.68	\$458.68	\$430.85	\$430.85
25	\$358.62	\$358.62	\$377.24	\$377.24	\$469.73	\$469.73	\$385.43	\$385.43	\$474.33	\$474.33	\$497.36	\$497.36	\$460.52	\$460.52	\$432.57	\$432.57
26	\$365.76	\$365.76	\$384.75	\$384.75	\$479.08	\$479.08	\$393.11	\$393.11	\$483.78	\$483.78	\$507.26	\$507.26	\$469.69	\$469.69	\$441.19	\$441.19
27	\$374.33	\$374.33	\$393.77	\$393.77	\$490.31	\$490.31	\$402.32	\$402.32	\$495.12	\$495.12	\$519.15	\$519.15	\$480.70	\$480.70	\$451.53	\$451.53
28	\$388.26	\$388.26	\$408.42	\$408.42	\$508.56	\$508.56	\$417.29	\$417.29	\$513.54	\$513.54	\$538.47	\$538.47	\$498.59	\$498.59	\$468.33	\$468.33
29	\$399.69	\$399.69	\$420.45	\$420.45	\$523.53	\$523.53	\$429.58	\$429.58	\$528.66	\$528.66	\$554.32	\$554.32	\$513.26	\$513.26	\$482.12	\$482.12
30	\$405.41	\$405.41	\$426.46	\$426.46	\$531.01	\$531.01	\$435.72	\$435.72	\$536.22	\$536.22	\$562.25	\$562.25	\$520.60	\$520.60	\$489.01	\$489.01
31	\$413.98	\$413.98	\$435.48	\$435.48	\$542.24	\$542.24	\$444.94	\$444.94	\$547.56	\$547.56	\$574.14	\$574.14	\$531.61	\$531.61	\$499.35	\$499.35
32	\$422.55	\$422.55	\$444.49	\$444.49	\$553.47	\$553.47	\$454.15	\$454.15	\$558.90	\$558.90	\$586.03	\$586.03	\$542.62	\$542.62	\$509.69	\$509.69
33	\$427.91	\$427.91	\$450.13	\$450.13	\$560.49	\$560.49	\$459.91	\$459.91	\$565.98	\$565.98	\$593.46	\$593.46	\$549.50	\$549.50	\$516.15	\$516.15
34	\$433.62	\$433.62	\$456.14	\$456.14	\$567.97	\$567.97	\$466.05	\$466.05	\$573.54	\$573.54	\$601.38	\$601.38	\$556.84	\$556.84	\$523.05	\$523.05
35	\$436.48	\$436.48	\$459.15	\$459.15	\$571.72	\$571.72	\$469.12	\$469.12	\$577.32	\$577.32	\$605.35	\$605.35	\$560.51	\$560.51	\$526.49	\$526.49
36	\$439.34	\$439.34	\$462.15	\$462.15	\$575.46	\$575.46	\$472.19	\$472.19	\$581.10	\$581.10	\$609.31	\$609.31	\$564.18	\$564.18	\$529.94	\$529.94
37	\$442.20	\$442.20	\$465.16	\$465.16	\$579.20	\$579.20	\$475.26	\$475.26	\$584.88	\$584.88	\$613.27	\$613.27	\$567.85	\$567.85	\$533.39	\$533.39
38	\$445.05	\$445.05	\$468.17	\$468.17	\$582.95	\$582.95	\$478.33	\$478.33	\$588.66	\$588.66	\$617.24	\$617.24	\$571.52	\$571.52	\$536.83	\$536.83
39	\$450.77	\$450.77	\$474.18	\$474.18	\$590.43	\$590.43	\$484.48	\$484.48	\$596.22	\$596.22	\$625.16	\$625.16	\$578.85	\$578.85	\$543.73	\$543.73
40	\$456.48	\$456.48	\$480.19	\$480.19	\$597.92	\$597.92	\$490.62	\$490.62	\$603.78	\$603.78	\$633.09	\$633.09	\$586.19	\$586.19	\$550.62	\$550.62
41	\$465.06	\$465.06	\$489.21	\$489.21	\$609.15	\$609.15	\$499.83	\$499.83	\$615.12	\$615.12	\$644.98	\$644.98	\$597.20	\$597.20	\$560.96	\$560.96
42	\$473.27	\$473.27	\$497.85	\$497.85	\$619.91	\$619.91	\$508.66	\$508.66	\$625.98	\$625.98	\$656.37	\$656.37	\$607.75	\$607.75	\$570.87	\$570.87
43	\$484.70	\$484.70	\$509.87	\$509.87	\$634.88	\$634.88	\$520.95	\$520.95	\$641.10	\$641.10	\$672.22	\$672.22	\$622.43	\$622.43	\$584.66	\$584.66
44	\$498.99	\$498.99	\$524.90	\$524.90	\$653.59	\$653.59	\$536.30	\$536.30	\$660.00	\$660.00	\$692.04	\$692.04	\$640.78	\$640.78	\$601.89	\$601.89
45	\$515.78	\$515.78	\$542.56	\$542.56	\$675.58	\$675.58	\$554.35	\$554.35	\$682.20	\$682.20	\$715.32	\$715.32	\$662.33	\$662.33	\$622.14	\$622.14
46	\$535.78	\$535.78	\$563.60	\$563.60	\$701.78	\$701.78	\$575.84	\$575.84	\$708.66	\$708.66	\$743.06	\$743.06	\$688.02	\$688.02	\$646.27	\$646.27
47	\$558.28	\$558.28	\$587.27	\$587.27	\$731.26	\$731.26	\$600.03	\$600.03	\$738.42	\$738.42	\$774.27	\$774.27	\$716.92	\$716.92	\$673.41	\$673.41
48	\$584.00	\$584.00	\$614.33	\$614.33	\$764.94	\$764.94	\$627.67	\$627.67	\$772.44	\$772.44	\$809.94	\$809.94	\$749.94	\$749.94	\$704.43	\$704.43
49	\$609.36	\$609.36	\$641.00	\$641.00	\$798.16	\$798.16	\$654.93	\$654.93	\$805.98	\$805.98	\$845.11	\$845.11	\$782.51	\$782.51	\$735.02	\$735.02
50	\$637.93	\$637.93	\$671.06	\$671.06	\$835.59	\$835.59	\$685.64	\$685.64	\$843.78	\$843.78	\$884.74	\$884.74	\$819.20	\$819.20	\$769.49	\$769.49
51	\$666.15	\$666.15	\$700.75	\$700.75	\$872.55	\$872.55	\$715.97	\$715.97	\$881.10	\$881.10	\$923.87	\$923.87	\$855.44	\$855.44	\$803.53	\$803.53
52	\$697.23	\$697.23	\$733.43	\$733.43	\$913.25	\$913.25	\$749.36	\$749.36	\$922.20	\$922.20	\$966.97	\$966.97	\$895.34	\$895.34	\$841.01	\$841.01
53	\$728.66	\$728.66	\$766.50	\$766.50	\$954.42	\$954.42	\$783.15	\$783.15	\$963.78	\$963.78	\$1,010.56	\$1,010.56	\$935.71	\$935.71	\$878.93	\$878.93
54	\$762.59	\$762.59	\$802.19	\$802.19	\$998.87	\$998.87	\$819.62	\$819.62	\$1,008.66	\$1,008.66	\$1,057.63	\$1,057.63	\$979.28	\$979.28	\$919.86	\$919.86
55	\$796.53	\$796.53	\$837.89	\$837.89	\$1,043.31	\$1,043.31	\$856.09	\$856.09	\$1,053.54	\$1,053.54	\$1,104.69	\$1,104.69	\$1,022.86	\$1,022.86	\$960.79	\$960.79
56	\$833.32	\$833.32	\$876.59	\$876.59	\$1,091.50	\$1,091.50	\$895.63	\$895.63	\$1,102.20	\$1,102.20	\$1,155.71	\$1,155.71	\$1,070.10	\$1,070.10	\$1,005.17	\$1,005.17
57	\$870.46	\$870.46	\$915.67	\$915.67	\$1,140.16	\$1,140.16	\$935.55	\$935.55	\$1,151.34	\$1,151.34	\$1,207.23	\$1,207.23	\$1,117.80	\$1,117.80	\$1,049.97	\$1,049.97
58	\$910.11	\$910.11	\$957.37	\$957.37	\$1,192.09	\$1,192.09	\$978.17	\$978.17	\$1,203.78	\$1,203.78	\$1,262.21	\$1,262.21	\$1,168.72	\$1,168.72	\$1,097.80	\$1,097.80
59	\$929.76	\$929.76	\$978.04	\$978.04	\$1,217.82	\$1,217.82	\$999.28	\$999.28	\$1,229.76	\$1,229.76	\$1,289.46	\$1,289.46	\$1,193.94	\$1,193.94	\$1,121.49	\$1,121.49
60	\$969.40	\$969.40	\$1,019.74	\$1,019.74	\$1,269.76	\$1,269.76	\$1,041.89	\$1,041.89	\$1,282.20	\$1,282.20	\$1,344.45	\$1,344.45	\$1,244.86	\$1,244.86	\$1,169.32	\$1,169.32
61	\$1,003.69	\$1,003.69	\$1,055.82	\$1,055.82	\$1,314.67	\$1,314.67	\$1,078.75	\$1,078.75	\$1,327.56	\$1,327.56	\$1,392.00	\$1,392.00	\$1,288.89	\$1,288.89	\$1,210.68	\$1,210.68
62	\$1,026.20	\$1,026.20	\$1,079.49	\$1,079.49	\$1,344.14	\$1,344.14	\$1,102.93	\$1,102.93	\$1,357.32	\$1,357.32	\$1,423.21	\$1,423.21	\$1,317.79	\$1,317.79	\$1,237.82	\$1,237.82
63	\$1,054.41	\$1,054.41	\$1,109.17	\$1,109.17	\$1,381.10	\$1,381.10	\$1,133.26	\$1,133.26	\$1,394.65	\$1,394.65	\$1,462.35	\$1,462.35	\$1,354.02	\$1,354.02	\$1,271.86	\$1,271.86
64+	\$1,071.20	\$1,071.20	\$1,126.83	\$1,126.83	\$1,403.09	\$1,403.09	\$1,151.30	\$1,151.30	\$1,416.85	\$1,416.85	\$1,485.63	\$1,485.63	\$1,375.58	\$1,375.58	\$1,292.11	\$1,292.11

**Aetna Health Assurance of Pennsylvania
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna Health Assurance of Pennsylvania

Market Small Group

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

08-01-2018 Number of Covered Lives by Rating County					RATING AREA 1							
					0	3	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
18939PA0040001	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	EPO	Silver	Off		\$357.19		\$357.19	\$357.19		\$357.19	

RATING AREA 2

8	0	0
Elk	Cameron	Potter

\$375.73 \$375.73 \$375.73

RATING AREA 3

3	1	2	1	33	14	19	3	0	0	0	3	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

\$467.85 \$467.85 \$467.85 \$467.85 \$467.85 \$467.85 \$467.85 \$467.85 \$467.85 \$467.85 \$467.85 \$467.85 \$467.85

RATING AREA 4

11	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	8	19	4	19	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$383.90	\$383.90	\$383.90	\$383.90	\$383.90	

RATING AREA 6

14	0	27	0	0	24	0	8	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

\$472.44 \$472.44 \$472.44 \$472.44 \$472.44 \$472.44 \$472.44 \$472.44 \$472.44 \$472.44

RATING AREA 7

31	136	328	63
Adams	Berks	Lancaster	York

\$495.37 \$495.37 \$495.37 \$495.37

RATING AREA 8

164	176	223	174	247
Bucks	Chester	Delaware	Montgomery	Philadelphia

\$458.68 \$458.68 \$458.68 \$458.68 \$458.68

RATING AREA 9

145	77	49	9	16	76	11
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

\$430.85 \$430.85 \$430.85 \$430.85 \$430.85 \$430.85 \$430.85

Company Name: **Aetna Health Assurance of Pennsylvania**
 Market: **Small Group**
 Product: **QAEPO**
 Effective Date of Rates: **October 1, 2019**

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange) >	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001
HIOS Plan ID (Off Exchange) >	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001	18939PA0040001
Plan Marketing Name >	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA
Form # >								
Rating Area >	Rating Area 1	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 8	Rating Area 9
Network >	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002	PAS002
Metal >	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible >	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000	\$6,000/\$12,000
Coinurance >	20%	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Copays >	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75	\$30/\$75
OOP Maximum >	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800	\$7,900/\$15,800
Pediatric Dental (Yes/No) >	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$283.31	\$283.31	\$298.02	\$298.02	\$371.09	\$371.09	\$304.49	\$304.49
15	\$308.49	\$308.49	\$324.51	\$324.51	\$404.07	\$404.07	\$331.56	\$331.56
16	\$318.12	\$318.12	\$334.64	\$334.64	\$416.68	\$416.68	\$341.91	\$341.91
17	\$327.75	\$327.75	\$344.77	\$344.77	\$429.30	\$429.30	\$352.26	\$352.26
18	\$338.12	\$338.12	\$355.68	\$355.68	\$442.88	\$442.88	\$363.40	\$363.40
19	\$348.49	\$348.49	\$366.58	\$366.58	\$456.46	\$456.46	\$374.55	\$374.55
20	\$359.23	\$359.23	\$377.88	\$377.88	\$470.53	\$470.53	\$386.09	\$386.09
21	\$370.34	\$370.34	\$389.57	\$389.57	\$485.08	\$485.08	\$398.03	\$398.03
22	\$370.34	\$370.34	\$389.57	\$389.57	\$485.08	\$485.08	\$398.03	\$398.03
23	\$370.34	\$370.34	\$389.57	\$389.57	\$485.08	\$485.08	\$398.03	\$398.03
24	\$370.34	\$370.34	\$389.57	\$389.57	\$485.08	\$485.08	\$398.03	\$398.03
25	\$371.82	\$371.82	\$391.13	\$391.13	\$487.02	\$487.02	\$399.62	\$399.62
26	\$379.23	\$379.23	\$398.92	\$398.92	\$496.72	\$496.72	\$407.58	\$407.58
27	\$388.11	\$388.11	\$408.27	\$408.27	\$508.36	\$508.36	\$417.14	\$417.14
28	\$402.56	\$402.56	\$423.46	\$423.46	\$527.28	\$527.28	\$432.66	\$432.66
29	\$414.41	\$414.41	\$435.93	\$435.93	\$542.80	\$542.80	\$445.40	\$445.40
30	\$420.33	\$420.33	\$442.16	\$442.16	\$550.57	\$550.57	\$451.76	\$451.76
31	\$429.22	\$429.22	\$451.51	\$451.51	\$562.21	\$562.21	\$461.32	\$461.32
32	\$438.11	\$438.11	\$460.86	\$460.86	\$573.85	\$573.85	\$470.87	\$470.87
33	\$443.66	\$443.66	\$466.70	\$466.70	\$581.13	\$581.13	\$476.84	\$476.84
34	\$449.59	\$449.59	\$472.94	\$472.94	\$588.89	\$588.89	\$483.21	\$483.21
35	\$452.55	\$452.55	\$476.05	\$476.05	\$592.77	\$592.77	\$486.39	\$486.39
36	\$455.51	\$455.51	\$479.17	\$479.17	\$596.65	\$596.65	\$489.58	\$489.58
37	\$458.48	\$458.48	\$482.29	\$482.29	\$600.53	\$600.53	\$492.76	\$492.76
38	\$461.44	\$461.44	\$485.40	\$485.40	\$604.41	\$604.41	\$495.95	\$495.95
39	\$467.37	\$467.37	\$491.64	\$491.64	\$612.17	\$612.17	\$502.31	\$502.31
40	\$473.29	\$473.29	\$497.87	\$497.87	\$619.93	\$619.93	\$508.68	\$508.68
41	\$482.18	\$482.18	\$507.22	\$507.22	\$631.57	\$631.57	\$518.24	\$518.24
42	\$490.70	\$490.70	\$516.18	\$516.18	\$642.73	\$642.73	\$527.39	\$527.39
43	\$502.55	\$502.55	\$528.64	\$528.64	\$658.25	\$658.25	\$540.13	\$540.13
44	\$517.36	\$517.36	\$544.23	\$544.23	\$677.66	\$677.66	\$556.05	\$556.05
45	\$534.77	\$534.77	\$562.54	\$562.54	\$700.45	\$700.45	\$574.76	\$574.76
46	\$555.51	\$555.51	\$584.35	\$584.35	\$727.62	\$727.62	\$597.05	\$597.05
47	\$578.84	\$578.84	\$608.90	\$608.90	\$758.18	\$758.18	\$622.12	\$622.12
48	\$605.50	\$605.50	\$636.94	\$636.94	\$793.10	\$793.10	\$650.78	\$650.78
49	\$631.80	\$631.80	\$664.60	\$664.60	\$827.55	\$827.55	\$679.04	\$679.04
50	\$661.42	\$661.42	\$695.77	\$695.77	\$866.35	\$866.35	\$710.88	\$710.88
51	\$690.68	\$690.68	\$726.55	\$726.55	\$904.67	\$904.67	\$742.33	\$742.33
52	\$722.90	\$722.90	\$760.44	\$760.44	\$946.88	\$946.88	\$776.95	\$776.95
53	\$755.49	\$755.49	\$794.72	\$794.72	\$989.56	\$989.56	\$811.98	\$811.98
54	\$790.67	\$790.67	\$831.73	\$831.73	\$1,035.64	\$1,035.64	\$849.79	\$849.79
55	\$825.85	\$825.85	\$868.74	\$868.74	\$1,081.73	\$1,081.73	\$887.61	\$887.61
56	\$864.00	\$864.00	\$908.86	\$908.86	\$1,131.69	\$1,131.69	\$928.60	\$928.60
57	\$902.51	\$902.51	\$949.38	\$949.38	\$1,182.14	\$1,182.14	\$970.00	\$970.00
58	\$943.62	\$943.62	\$992.62	\$992.62	\$1,235.98	\$1,235.98	\$1,014.18	\$1,014.18
59	\$963.99	\$963.99	\$1,014.05	\$1,014.05	\$1,262.66	\$1,262.66	\$1,036.07	\$1,036.07
60	\$1,005.10	\$1,005.10	\$1,057.29	\$1,057.29	\$1,316.51	\$1,316.51	\$1,080.25	\$1,080.25
61	\$1,040.65	\$1,040.65	\$1,094.69	\$1,094.69	\$1,363.07	\$1,363.07	\$1,118.46	\$1,118.46
62	\$1,063.98	\$1,063.98	\$1,119.23	\$1,119.23	\$1,393.63	\$1,393.63	\$1,143.54	\$1,143.54
63	\$1,093.24	\$1,093.24	\$1,150.01	\$1,150.01	\$1,431.95	\$1,431.95	\$1,174.98	\$1,174.98
64+	\$1,110.64	\$1,110.64	\$1,168.32	\$1,168.32	\$1,454.75	\$1,454.75	\$1,193.69	\$1,193.69

**Aetna Health Assurance of Pennsylvania
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
18939PA0040001	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	EPO	Silver	Off	PAS002	PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09	McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland

Company Name Aetna Health Assurance of Pennsylvania

Market Small Group

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

11-01-2018 Number of Covered Lives by Rating County					RATING AREA 1							
					0	3	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
18939PA0040001	Aetna Silver OAEPO 6000 80% \$30/75 AHASPA	EPO	Silver	Off		\$370.34		\$370.34	\$370.34		\$370.34	

RATING AREA 2

8	0	0
Elk	Cameron	Potter
\$389.57	\$389.57	\$389.57

RATING AREA 3

3	1	2	1	33	14	19	3	0	0	0	3	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$485.08	\$485.08	\$485.08	\$485.08	\$485.08	\$485.08	\$485.08	\$485.08	\$485.08	\$485.08	\$485.08	\$485.08	\$485.08

RATING AREA 4

11	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5

0	8	19	4	19	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
	\$398.03	\$398.03	\$398.03	\$398.03	\$398.03	

RATING AREA 6

14	0	27	0	0	24	0	8	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
\$489.84	\$489.84	\$489.84	\$489.84	\$489.84	\$489.84	\$489.84	\$489.84	\$489.84	\$489.84

RATING AREA 7

31	136	328	63
Adams	Berks	Lancaster	York
\$513.61	\$513.61	\$513.61	\$513.61

RATING AREA 8

164	176	223	174	247
Bucks	Chester	Delaware	Montgomery	Philadelphia
\$475.57	\$475.57	\$475.57	\$475.57	\$475.57

RATING AREA 9

145	77	49	9	16	76	11
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
\$446.71	\$446.71	\$446.71	\$446.71	\$446.71	\$446.71	\$446.71

Product-Plan Data Collection

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

Aetna Life Insurance Company
33906
01/01/2019

State: PA
Market: Small Group

Product/Plan Level Calculations

[illegible]

Section I Components of Premium Increase (PMPM Dollar Amount above Current Average Rate PMPM)

[illegible][illegible]

Section III Experience Period Information

Age	Rate	1	Write	1	Total	Plan ID (Standard Component ID)	Total	33060FAD000000	33060FAD000082	33060FAD000088	33060FAD000093	33060FAD000084	33060FAD000085	33060FAD000086	33060FAD000087	33060FAD000088	33060FAD000089	33060FAD000090	33060FAD000091	33060FAD000092	33060FAD000093	33060FAD000094	33060FAD000095	33060FAD000096	33060FAD000097	33060FAD000098	33060FAD000099	33060FAD000100	33060FAD000101	33060FAD000102			
OK	18,794	\$5,220,777	Plan Adjusted Index Rate		\$231.84	\$543.95	\$543.89	\$660.19	\$660.19	\$543.95	\$543.95	\$543.95	\$543.95	\$543.95	\$543.95	\$543.95	\$543.95	\$543.95	\$543.95	\$543.95	\$543.95	\$543.95	\$543.95	\$543.95	\$543.95	\$543.95	\$543.95	\$543.95	\$543.95	\$543.95	\$543.95		
			Member Months		18,794	1	62	70	78	118	212	32	161	6	45	6	643	509	13	2	107	23	99	63	80	80	80	80	80	80	80	80	
			Total P - em unit (TP)		\$5,220,777	\$5,447,535	\$306	\$36,553	\$38,390	\$113,455	\$46,540	\$84,056	\$9,642	\$8,532	\$63,253	\$33,339	\$17,935	\$4,168	\$107,647	\$102,268	\$7,752	\$892	\$54,269	\$11,143	\$62,186	\$23,548							
OK	\$6,660,251	EH8 P-ent of TP, (see mst unit)		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
		state mandated benefit is po 1 on of TP that a e othe		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
		Other benefit to po 1 on of TP		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
OK	\$5,660,251	Total Allowed Cla ms (TAC)		\$5,666,251	\$5,758,280	\$0	\$6,297	\$13,858	\$19,768	\$72,748	\$139,963	\$5,014	\$1,801	\$61,295	\$5,199	\$5,124	\$1,801	\$139,858	\$75,405	\$1,578	\$182	\$14,258	\$5,081	\$21,038	\$26,070								
		EH8 P-ent of TAC, (see mst unit)		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
		state mandated benefit is po 1 on of TAC that a e othe		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
OK	\$8,104,297	Other benefit to po 1 on of TAC		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
		Allowed Cla ms wh ch a e a not the sum s o bl gat on		\$1,555,956	\$1,102,382	\$0	\$1,977	\$2,010	\$2,406	\$3,602	\$18,755	\$3,332	\$130	\$15,542	\$0	\$2,384	\$613	\$16,403	\$17,356	\$268	\$261	\$4,756	\$276	\$7,814	\$1,193								
		Total net of above payable by HRS's funds on beha of msu ad pnt ems, n dls r		\$0																													
OK	\$8,104,297	Po 1 on of above payable by HRS on beha of msu ad pnt ems, n dls r		0.00%																													
		Total net of above payable by HRS on beha of msu ad pnt ems, n dls r		\$8,104,297	\$4,655,869	\$0	\$4,320	\$31,645	\$17,358	\$76,351	\$123,208	\$1,682	\$1,173	\$37,753	\$5,199	\$2,940	\$688	\$108,453	\$58,249	\$1,310	\$122	\$9,640	\$4,805	\$15,222	\$24,877								
		Total net of cla ms payable w/ HRS's funds		\$8,104,297																													
OK	\$431.22	Net amt of Ret n		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
		n s Adjustment T anble Amount		\$690,073.02	\$88,460.51	\$166.55	\$10,738.57	\$10,106.99	\$844.75	\$5,720.99	\$18,965.87	\$5,383.61	\$6,251.39	\$36,967.87	\$1,955.98	\$2,266.95	\$1,922.73	\$7,332.02	\$5,428.81	\$1,264.78	\$465.51	\$24,611.08	\$5,568.86	\$14,352.51	\$1,005.42								
		Total net of cla ms PMPM		\$431.17	\$394.77	\$0.00	\$69.67	\$452.07	\$219.83	\$647.04	\$522.45	\$52.57	\$48.87	\$234.49	\$866.43	\$63.10	\$86.04	\$128.19	\$278.70	\$100.79	\$194.09	\$208.91	\$153.76	\$382.73									
OK	\$514.01	Total net of cla ms PMPM		\$431.17	\$394.77	\$0.00	\$69.67	\$452.07	\$219.83	\$647.04	\$522.45	\$52.57	\$48.87	\$234.49	\$866.43	\$63.10	\$86.04	\$128.19	\$278.70	\$100.79	\$194.09	\$208.91	\$153.76	\$382.73									
		Total net of cla ms PMPM		\$513.95	\$488.23	\$0.00	\$153.57	\$480.19	\$265.97	\$651.51	\$603.23	\$156.70	\$133.01	\$866.43	\$113.86	\$162.68	\$164.01	\$161.75	\$191.06	\$132.54	\$120.92	\$232.68	\$401.08										
		Total net of cla ms PMPM		\$513.95	\$488.23	\$0.00	\$153.57	\$480.19	\$265.97	\$651.51	\$603.23	\$156.70	\$133.01	\$866.43	\$113.86	\$162.68	\$164.01	\$161.75	\$191.06	\$132.54	\$120.92	\$232.68	\$401.08										

Section IV Projected (12 months following effective date)

[illegible]

[illegible][illegible][illegible][illegible][illegible][illegible]

[illegible][illegible][illegible]

2019 Rates Table Template v8.1		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*	33906				
Federal TIN*	06-6033492				
Rate Effective Date*	01/01/2019				
Rate Expiration Date*	03/31/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an individual tobacco enrollee on a plan
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	254.29	254.29
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	276.90	276.90
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	285.54	285.54
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	294.18	294.18
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	303.49	303.49
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	312.80	312.80
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	322.44	322.44
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	332.41	332.41
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	332.41	332.41
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	332.41	332.41
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	332.41	332.41
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	333.74	333.74
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	340.39	340.39
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	348.36	348.36
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	361.33	361.33
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	371.96	371.96
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	377.28	377.28
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	385.26	385.26
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	393.24	393.24
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	398.22	398.22
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	403.54	403.54
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	406.20	406.20
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	408.86	408.86
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	411.52	411.52
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	414.18	414.18
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	419.50	419.50
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	424.82	424.82
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	432.80	432.80
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	440.44	440.44
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	451.08	451.08
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	464.37	464.37
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	45	480.00	480.00
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	46	498.61	498.61
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	519.55	519.55
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	543.49	543.49
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	49	567.09	567.09
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	50	593.68	593.68
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	51	619.94	619.94
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	52	648.86	648.86
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	53	678.11	678.11
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	54	709.69	709.69
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	55	741.27	741.27
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	56	775.51	775.51
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	57	810.08	810.08
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	58	846.98	846.98
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	59	865.26	865.26
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	60	902.16	902.16
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	61	934.07	934.07
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	62	955.01	955.01
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	981.27	981.27
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	996.89	996.89
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	267.50	267.50
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	291.28	291.28
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	16	300.37	300.37
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	17	309.46	309.46
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	319.25	319.25
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	19	329.04	329.04
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	339.18	339.18
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	21	349.67	349.67
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	22	349.67	349.67
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	23	349.67	349.67
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	349.67	349.67
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	25	351.07	351.07
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	358.06	358.06
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	366.45	366.45
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	380.09	380.09
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29	391.28	391.28
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	396.88	396.88
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	405.27	405.27
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	413.66	413.66
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	418.90	418.90
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	424.50	424.50
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	35	427.30	427.30
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	430.09	430.09
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	432.89	432.89
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	38	435.69	435.69
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	39	441.28	441.28
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	446.88	446.88
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	455.27	455.27
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	463.31	463.31
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	474.50	474.50
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	488.49	488.49
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	504.92	504.92
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	524.50	524.50
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	546.53	546.53
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	571.71	571.71
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	596.54	596.54
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	624.51	624.51
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	652.13	652.13

	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	682.56	682.56
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	713.33	713.33
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	746.55	746.55
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	779.76	779.76
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	815.78	815.78
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	852.15	852.15
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	890.96	890.96
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	910.19	910.19
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	949.00	949.00
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	982.57	982.57
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	1004.60	1004.60
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	1032.23	1032.23
	33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1048.66	1048.66
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	333.08	333.08
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	362.69	362.69
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	374.01	374.01
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	385.33	385.33
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	397.52	397.52
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	409.71	409.71
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	422.34	422.34
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	435.40	435.40
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	435.40	435.40
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	435.40	435.40
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	24	435.40	435.40
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	25	437.14	437.14
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	26	445.85	445.85
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	27	456.30	456.30
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	28	473.28	473.28
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	29	487.21	487.21
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	30	494.18	494.18
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	31	504.63	504.63
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	32	515.08	515.08
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	33	521.61	521.61
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	34	528.57	528.57
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	35	532.06	532.06
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	36	535.54	535.54
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	37	539.02	539.02
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	38	542.51	542.51
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	39	549.47	549.47
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	40	556.44	556.44
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	41	566.89	566.89
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	42	576.90	576.90
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	43	590.84	590.84
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	44	608.25	608.25
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	45	628.72	628.72
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	46	653.10	653.10
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	47	680.53	680.53
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	48	711.88	711.88
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	49	742.79	742.79
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	50	777.62	777.62
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	51	812.02	812.02
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	52	849.90	849.90
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	53	888.21	888.21
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	54	929.58	929.58
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	55	970.94	970.94
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1015.78	1015.78
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1061.07	1061.07
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1109.40	1109.40
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1133.34	1133.34
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1181.67	1181.67
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1223.47	1223.47
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1250.90	1250.90
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1285.30	1285.30
	33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1305.76	1305.76
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	273.31	273.31
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	15	297.60	297.60
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	16	306.89	306.89
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	17	316.18	316.18
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	18	326.18	326.18
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	19	336.19	336.19
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	20	346.55	346.55
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	21	357.26	357.26
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	22	357.26	357.26
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	23	357.26	357.26
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	24	357.26	357.26
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	25	358.69	358.69
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	26	365.84	365.84
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	374.41	374.41
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	28	388.35	388.35
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	29	399.78	399.78
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	30	405.50	405.50
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	31	414.07	414.07
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	32	422.64	422.64
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	33	428.00	428.00
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	34	433.72	433.72
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	35	436.58	436.58
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	36	439.44	439.44
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	37	442.29	442.29
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	38	445.15	445.15
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	39	450.87	450.87
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	40	456.58	456.58
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	41	465.16	465.16
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	42	473.38	473.38
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	43	484.81	484.81
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	44	499.10	499.10
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	45	515.89	515.89
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	46	535.90	535.90
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	47	558.40	558.40
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	48	584.13	584.13
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	49	609.49	609.49
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	50	638.07	638.07
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	51	666.30	666.30
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	52	697.38	697.38
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	53	728.82	728.82
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	54	762.76	762.76
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	55	796.70	796.70
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	56	833.50	833.50
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	57	870.65	870.65
	33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	58	910.31	910.31

33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	929.96	929.96
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	60	969.62	969.62
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1003.91	1003.91
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1026.42	1026.42
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1054.65	1054.65
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1071.44	1071.44
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	336.35	336.35
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	366.24	366.24
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	377.67	377.67
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	389.11	389.11
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	401.42	401.42
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	413.73	413.73
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	426.48	426.48
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	439.67	439.67
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	439.67	439.67
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	439.67	439.67
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	439.67	439.67
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	25	441.43	441.43
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	26	450.22	450.22
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	27	460.77	460.77
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	28	477.92	477.92
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	29	491.99	491.99
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	30	499.02	499.02
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	31	509.57	509.57
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	32	520.13	520.13
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	33	526.72	526.72
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	34	533.76	533.76
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	35	537.27	537.27
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	36	540.79	540.79
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	37	544.31	544.31
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	38	547.83	547.83
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	39	554.86	554.86
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	40	561.89	561.89
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	572.45	572.45
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	42	582.56	582.56
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	43	596.63	596.63
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	44	614.22	614.22
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	45	634.88	634.88
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	46	659.50	659.50
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	47	687.20	687.20
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	48	718.86	718.86
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	750.07	750.07
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	50	785.25	785.25
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	51	819.98	819.98
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	52	858.23	858.23
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	53	896.92	896.92
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	54	938.69	938.69
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	55	980.46	980.46
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1025.74	1025.74
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1071.47	1071.47
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1120.27	1120.27
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1144.45	1144.45
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1193.26	1193.26
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1235.46	1235.46
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1263.16	1263.16
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1297.90	1297.90
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1318.56	1318.56

33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	352.67	352.67
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	384.02	384.02
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	16	396.01	396.01
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	17	407.99	407.99
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	18	420.90	420.90
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	19	433.81	433.81
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	20	447.18	447.18
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	21	461.01	461.01
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	22	461.01	461.01
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	23	461.01	461.01
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	24	461.01	461.01
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	25	462.85	462.85
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	26	472.07	472.07
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	27	483.14	483.14
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	28	501.12	501.12
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	29	515.87	515.87
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	30	523.25	523.25
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	31	534.31	534.31
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	32	545.38	545.38
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	33	552.29	552.29
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	34	559.67	559.67
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	35	563.35	563.35
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	36	567.04	567.04
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	37	570.73	570.73
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	38	574.42	574.42
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	39	581.80	581.80
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	40	589.17	589.17
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	41	600.24	600.24
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	42	610.84	610.84
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	43	625.59	625.59
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	44	644.03	644.03
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	45	665.70	665.70
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	46	691.52	691.52
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	47	720.56	720.56
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	48	753.75	753.75
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	49	786.48	786.48
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	50	823.36	823.36
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	51	859.78	859.78
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	52	899.89	899.89
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	53	940.46	940.46
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	54	984.26	984.26
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1028.05	1028.05
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1075.54	1075.54
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1123.48	1123.48
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1174.65	1174.65
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1200.01	1200.01
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1251.18	1251.18
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1295.44	1295.44
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1324.48	1324.48
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1360.90	1360.90
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1382.57	1382.57
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	326.55	326.55
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	15	355.58	355.58
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	16	366.67	366.67

33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	17	377.77	377.77
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	18	389.72	389.72
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	19	401.68	401.68
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	20	414.06	414.06
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	21	426.86	426.86
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	22	426.86	426.86
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	23	426.86	426.86
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	24	426.86	426.86
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	25	428.57	428.57
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	26	437.11	437.11
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	27	447.35	447.35
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	28	464.00	464.00
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	29	477.66	477.66
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	30	484.49	484.49
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	31	494.73	494.73
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	32	504.98	504.98
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	33	511.38	511.38
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	34	518.21	518.21
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	35	521.62	521.62
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	36	525.04	525.04
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	37	528.45	528.45
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	38	531.87	531.87
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	39	538.70	538.70
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	40	545.53	545.53
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	41	555.77	555.77
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	42	565.59	565.59
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	579.25	579.25
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	44	596.33	596.33
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	45	616.39	616.39
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	46	640.29	640.29
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	47	667.18	667.18
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	48	697.92	697.92
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	49	728.23	728.23
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	50	762.37	762.37
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	51	796.10	796.10
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	52	833.23	833.23
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	53	870.80	870.80
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	54	911.35	911.35
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	55	951.90	951.90
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	56	995.87	995.87
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1040.26	1040.26
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1087.64	1087.64
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1111.12	1111.12
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1158.50	1158.50
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1199.48	1199.48
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1226.37	1226.37
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1260.09	1260.09
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1280.16	1280.16
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	306.73	306.73
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	334.00	334.00
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	16	344.42	344.42
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	17	354.85	354.85
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	18	366.08	366.08
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	19	377.30	377.30

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	20	388.93	388.93
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	21	400.96	400.96
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	22	400.96	400.96
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	23	400.96	400.96
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	24	400.96	400.96
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	25	402.56	402.56
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	26	410.58	410.58
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	27	420.20	420.20
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	28	435.84	435.84
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	29	448.67	448.67
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	30	455.09	455.09
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	31	464.71	464.71
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	32	474.33	474.33
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	33	480.35	480.35
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	34	486.76	486.76
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	35	489.97	489.97
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	36	493.18	493.18
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	37	496.39	496.39
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	38	499.59	499.59
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	39	506.01	506.01
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	40	512.43	512.43
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	41	522.05	522.05
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	42	531.27	531.27
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	43	544.10	544.10
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	44	560.14	560.14
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	45	578.98	578.98
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	46	601.44	601.44
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	47	626.70	626.70
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	48	655.57	655.57
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	49	684.04	684.04
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	50	716.11	716.11
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	51	747.79	747.79
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	52	782.67	782.67
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	53	817.96	817.96
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	54	856.05	856.05
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	55	894.14	894.14
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	56	935.44	935.44
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	57	977.14	977.14
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	58	1021.64	1021.64
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	59	1043.70	1043.70
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	60	1088.20	1088.20
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	61	1126.69	1126.69
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	62	1151.95	1151.95
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	63	1183.63	1183.63
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1202.47	1202.47

2019 Rates Table Template v8.1		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*	33906				
Federal TIN*	06-6033492				
Rate Effective Date*	04/01/2019				
Rate Expiration Date*	06/30/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an individual tobacco enrollee on a plan
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	263.63	263.63
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	287.07	287.07
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	296.03	296.03
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	304.99	304.99
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	314.64	314.64
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	324.28	324.28
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	334.28	334.28
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	344.62	344.62
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	344.62	344.62
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	344.62	344.62
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	344.62	344.62
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	346.00	346.00
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	352.89	352.89
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	361.16	361.16
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	374.60	374.60
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	385.63	385.63
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	391.14	391.14
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	399.41	399.41
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	407.68	407.68
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	412.85	412.85
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	418.37	418.37
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	421.12	421.12
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	423.88	423.88
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	426.64	426.64
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	429.39	429.39
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	434.91	434.91
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	440.42	440.42
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	448.69	448.69
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	456.62	456.62
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	467.65	467.65
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	481.43	481.43
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	45	497.63	497.63
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	46	516.93	516.93
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	538.64	538.64
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	563.45	563.45
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	49	587.92	587.92
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	50	615.49	615.49
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	51	642.71	642.71
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	52	672.69	672.69
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	53	703.02	703.02
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	54	735.76	735.76
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	55	768.50	768.50
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	56	803.99	803.99
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	57	839.83	839.83
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	58	878.08	878.08
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	59	897.04	897.04
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	60	935.29	935.29
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	61	968.37	968.37
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	62	990.08	990.08
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	1017.31	1017.31
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1033.51	1033.51
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	277.32	277.32
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	301.97	301.97
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	16	311.40	311.40
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	17	320.82	320.82
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	330.97	330.97
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	19	341.12	341.12
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	351.64	351.64
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	21	362.51	362.51
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	22	362.51	362.51
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	23	362.51	362.51
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	362.51	362.51
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	25	363.96	363.96
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	371.21	371.21
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	379.91	379.91
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	394.05	394.05
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29	405.65	405.65
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	411.45	411.45
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	420.15	420.15
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	428.85	428.85
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	434.29	434.29
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	440.09	440.09
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	35	442.99	442.99
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	445.89	445.89
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	448.79	448.79
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	38	451.69	451.69
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	39	457.49	457.49
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	463.29	463.29
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	471.99	471.99
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	480.33	480.33
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	491.93	491.93
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	506.43	506.43
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	523.47	523.47
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	543.77	543.77
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	566.61	566.61
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	592.71	592.71
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	618.45	618.45
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	647.45	647.45
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	676.09	676.09

33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	707.63	707.63
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	739.53	739.53
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	773.97	773.97
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	808.40	808.40
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	845.74	845.74
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	883.44	883.44
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	923.68	923.68
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	943.62	943.62
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	983.86	983.86
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	1018.66	1018.66
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	1041.50	1041.50
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	1070.14	1070.14
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1087.18	1087.18
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	345.31	345.31
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	376.01	376.01
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	387.74	387.74
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	399.48	399.48
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	412.12	412.12
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	424.76	424.76
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	437.85	437.85
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	451.39	451.39
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	451.39	451.39
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	451.39	451.39
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	24	451.39	451.39
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	25	453.20	453.20
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	26	462.22	462.22
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	27	473.06	473.06
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	28	490.66	490.66
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	29	505.11	505.11
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	30	512.33	512.33
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	31	523.16	523.16
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	32	533.99	533.99
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	33	540.77	540.77
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	34	547.99	547.99
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	35	551.60	551.60
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	36	555.21	555.21
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	37	558.82	558.82
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	38	562.43	562.43
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	39	569.65	569.65
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	40	576.88	576.88
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	41	587.71	587.71
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	42	598.09	598.09
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	43	612.54	612.54
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	44	630.59	630.59
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	45	651.81	651.81
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	46	677.09	677.09
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	47	705.52	705.52
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	48	738.02	738.02
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	49	770.07	770.07
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	50	806.18	806.18
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	51	841.84	841.84
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	52	881.11	881.11
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	53	920.84	920.84
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	54	963.72	963.72
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1006.60	1006.60
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1053.09	1053.09
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1100.04	1100.04
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1150.14	1150.14
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1174.97	1174.97
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1225.07	1225.07
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1268.41	1268.41
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1296.84	1296.84
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1332.50	1332.50
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1353.72	1353.72
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	283.35	283.35
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	15	308.53	308.53
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	16	318.16	318.16
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	17	327.79	327.79
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	18	338.16	338.16
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	19	348.53	348.53
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	20	359.28	359.28
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	21	370.39	370.39
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	22	370.39	370.39
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	23	370.39	370.39
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	24	370.39	370.39
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	25	371.87	371.87
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	26	379.28	379.28
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	388.17	388.17
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	28	402.61	402.61
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	29	414.46	414.46
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	30	420.39	420.39
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	31	429.28	429.28
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	32	438.17	438.17
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	33	443.72	443.72
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	34	449.65	449.65
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	35	452.61	452.61
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	36	455.58	455.58
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	37	458.54	458.54
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	38	461.50	461.50
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	39	467.43	467.43
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	40	473.35	473.35
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	41	482.24	482.24
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	42	490.76	490.76
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	43	502.61	502.61
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	44	517.43	517.43
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	45	534.84	534.84
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	46	555.58	555.58
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	47	578.91	578.91
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	48	605.58	605.58
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	49	631.88	631.88
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	50	661.51	661.51
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	51	690.77	690.77
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	52	722.99	722.99
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	53	755.59	755.59
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	54	790.78	790.78
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	55	825.96	825.96
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	56	864.11	864.11
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	57	902.63	902.63
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	58	943.75	943.75

33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	964.12	964.12
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1005.23	1005.23
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1040.79	1040.79
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1064.12	1064.12
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1093.38	1093.38
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1110.79	1110.79
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	348.70	348.70
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	379.69	379.69
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	391.55	391.55
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	403.40	403.40
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	416.16	416.16
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	428.92	428.92
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	442.14	442.14
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	455.82	455.82
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	455.82	455.82
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	455.82	455.82
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	455.82	455.82
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	25	457.64	457.64
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	26	466.76	466.76
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	27	477.69	477.69
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	28	495.47	495.47
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	29	510.06	510.06
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	30	517.35	517.35
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	31	528.29	528.29
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	32	539.23	539.23
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	33	546.07	546.07
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	34	553.36	553.36
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	35	557.01	557.01
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	36	560.65	560.65
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	37	564.30	564.30
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	38	567.95	567.95
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	39	575.24	575.24
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	40	582.53	582.53
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	593.47	593.47
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	42	603.96	603.96
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	43	618.54	618.54
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	44	636.77	636.77
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	45	658.20	658.20
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	46	683.72	683.72
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	47	712.44	712.44
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	48	745.26	745.26
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	777.62	777.62
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	50	814.09	814.09
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	51	850.10	850.10
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	52	889.75	889.75
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	53	929.86	929.86
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	54	973.17	973.17
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1016.47	1016.47
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1063.42	1063.42
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1110.82	1110.82
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1161.42	1161.42
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1186.49	1186.49
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1237.08	1237.08
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1280.84	1280.84
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1309.56	1309.56
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1345.57	1345.57
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1366.99	1366.99

33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	365.63	365.63
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	398.13	398.13
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	16	410.55	410.55
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	17	422.98	422.98
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	18	436.36	436.36
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	19	449.74	449.74
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	20	463.60	463.60
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	21	477.94	477.94
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	22	477.94	477.94
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	23	477.94	477.94
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	24	477.94	477.94
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	25	479.85	479.85
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	26	489.41	489.41
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	27	500.88	500.88
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	28	519.52	519.52
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	29	534.82	534.82
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	30	542.47	542.47
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	31	553.94	553.94
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	32	565.41	565.41
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	33	572.58	572.58
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	34	580.22	580.22
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	35	584.05	584.05
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	36	587.87	587.87
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	37	591.69	591.69
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	38	595.52	595.52
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	39	603.16	603.16
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	40	610.81	610.81
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	41	622.28	622.28
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	42	633.27	633.27
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	43	648.57	648.57
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	44	667.69	667.69
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	45	690.15	690.15
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	46	716.91	716.91
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	47	747.02	747.02
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	48	781.44	781.44
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	49	815.37	815.37
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	50	853.61	853.61
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	51	891.36	891.36
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	52	932.94	932.94
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	53	975.00	975.00
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	54	1020.41	1020.41
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1065.81	1065.81
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1115.04	1115.04
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1164.75	1164.75
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1217.80	1217.80
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1244.08	1244.08
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1297.14	1297.14
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1343.02	1343.02
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1373.13	1373.13
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1410.89	1410.89
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1433.35	1433.35
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	338.54	338.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	15	368.64	368.64
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	16	380.14	380.14

33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	17	391.65	391.65
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	18	404.04	404.04
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	19	416.43	416.43
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	20	429.26	429.26
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	21	442.54	442.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	22	442.54	442.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	23	442.54	442.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	24	442.54	442.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	25	444.31	444.31
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	26	453.16	453.16
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	27	463.78	463.78
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	28	481.04	481.04
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	29	495.20	495.20
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	30	502.28	502.28
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	31	512.90	512.90
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	32	523.52	523.52
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	33	530.16	530.16
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	34	537.24	537.24
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	35	540.78	540.78
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	36	544.32	544.32
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	37	547.86	547.86
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	38	551.40	551.40
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	39	558.48	558.48
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	40	565.57	565.57
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	41	576.19	576.19
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	42	586.36	586.36
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	600.53	600.53
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	44	618.23	618.23
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	45	639.03	639.03
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	46	663.81	663.81
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	47	691.69	691.69
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	48	723.55	723.55
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	49	754.97	754.97
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	50	790.38	790.38
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	51	825.34	825.34
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	52	863.84	863.84
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	53	902.78	902.78
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	54	944.82	944.82
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	55	986.86	986.86
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1032.44	1032.44
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1078.47	1078.47
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1127.59	1127.59
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1151.93	1151.93
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1201.05	1201.05
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1243.54	1243.54
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1271.42	1271.42
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1306.38	1306.38
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1327.18	1327.18
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	318.00	318.00
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	346.27	346.27
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	16	357.07	357.07
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	17	367.88	367.88
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	18	379.52	379.52
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	19	391.16	391.16

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	20	403.21	403.21
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	21	415.69	415.69
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	22	415.69	415.69
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	23	415.69	415.69
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	24	415.69	415.69
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	25	417.35	417.35
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	26	425.66	425.66
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	27	435.64	435.64
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	28	451.85	451.85
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	29	465.15	465.15
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	30	471.80	471.80
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	31	481.78	481.78
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	32	491.76	491.76
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	33	497.99	497.99
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	34	504.64	504.64
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	35	507.97	507.97
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	36	511.29	511.29
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	37	514.62	514.62
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	38	517.94	517.94
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	39	524.59	524.59
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	40	531.25	531.25
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	41	541.22	541.22
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	42	550.78	550.78
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	43	564.09	564.09
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	44	580.71	580.71
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	45	600.25	600.25
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	46	623.53	623.53
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	47	649.72	649.72
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	48	679.65	679.65
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	49	709.16	709.16
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	50	742.41	742.41
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	51	775.25	775.25
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	52	811.42	811.42
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	53	848.00	848.00
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	54	887.49	887.49
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	55	926.98	926.98
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	56	969.79	969.79
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	57	1013.03	1013.03
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	58	1059.17	1059.17
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	59	1082.03	1082.03
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	60	1128.17	1128.17
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	61	1168.08	1168.08
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	62	1194.26	1194.26
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	63	1227.10	1227.10
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1246.64	1246.64

2019 Rates Table Template v8.1		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*	33906				
Federal TIN*	06-6033492				
Rate Effective Date*	07/01/2019				
Rate Expiration Date*	09/30/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an individual tobacco enrollee on a plan
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	273.33	273.33
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	297.62	297.62
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	306.91	306.91
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	316.20	316.20
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	326.21	326.21
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	336.21	336.21
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	346.57	346.57
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	357.29	357.29
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	357.29	357.29
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	357.29	357.29
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	357.29	357.29
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	358.72	358.72
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	365.86	365.86
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	374.44	374.44
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	388.37	388.37
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	399.81	399.81
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	405.52	405.52
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	414.10	414.10
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	422.67	422.67
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	428.03	428.03
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	433.75	433.75
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	436.61	436.61
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	439.47	439.47
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	442.32	442.32
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	445.18	445.18
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	450.90	450.90
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	456.62	456.62
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	465.19	465.19
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	473.41	473.41
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	484.84	484.84
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	499.13	499.13
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	45	515.93	515.93
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	46	535.93	535.93
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	558.44	558.44
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	584.17	584.17
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	49	609.54	609.54
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	50	638.12	638.12
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	51	666.34	666.34
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	52	697.43	697.43
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	53	728.87	728.87
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	54	762.81	762.81
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	55	796.76	796.76
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	56	833.56	833.56
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	57	870.71	870.71
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	58	910.37	910.37
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	59	930.02	930.02
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	60	969.68	969.68
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	61	1003.98	1003.98
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	62	1026.49	1026.49
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	1054.72	1054.72
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1071.51	1071.51
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	287.52	287.52
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	313.08	313.08
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	16	322.85	322.85
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	17	332.62	332.62
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	343.15	343.15
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	19	353.67	353.67
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	364.57	364.57
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	21	375.84	375.84
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	22	375.84	375.84
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	23	375.84	375.84
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	375.84	375.84
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	25	377.35	377.35
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	384.86	384.86
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	393.88	393.88
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	408.54	408.54
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29	420.57	420.57
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	426.58	426.58
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	435.60	435.60
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	444.62	444.62
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	450.26	450.26
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	456.27	456.27
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	35	459.28	459.28
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	462.29	462.29
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	465.29	465.29
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	38	468.30	468.30
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	39	474.31	474.31
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	480.33	480.33
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	489.35	489.35
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	497.99	497.99
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	510.02	510.02
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	525.05	525.05
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	542.72	542.72
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	563.77	563.77
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	587.44	587.44
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	614.50	614.50
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	641.19	641.19
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	671.26	671.26
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	700.95	700.95

33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	52	733.65	733.65
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	53	766.72	766.72
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	54	802.43	802.43
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	55	838.13	838.13
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	56	876.84	876.84
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	57	915.93	915.93
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	58	957.65	957.65
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	59	978.32	978.32
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	60	1020.04	1020.04
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	61	1056.12	1056.12
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	62	1079.80	1079.80
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	63	1109.49	1109.49
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	1127.15	1127.15
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	358.01	358.01
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	15	389.83	389.83
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	16	402.00	402.00
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	17	414.17	414.17
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	18	427.27	427.27
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	19	440.38	440.38
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	20	453.95	453.95
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	21	467.99	467.99
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	22	467.99	467.99
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	23	467.99	467.99
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	24	467.99	467.99
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	25	469.86	469.86
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	26	479.22	479.22
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	27	490.45	490.45
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	28	508.70	508.70
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	29	523.68	523.68
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	30	531.17	531.17
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	31	542.40	542.40
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	32	553.63	553.63
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	33	560.65	560.65
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	34	568.14	568.14
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	35	571.88	571.88
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	36	575.63	575.63
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	37	579.37	579.37
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	38	583.11	583.11
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	39	590.60	590.60
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	40	598.09	598.09
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	41	609.32	609.32
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	42	620.09	620.09
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	43	635.06	635.06
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	44	653.78	653.78
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	45	675.78	675.78
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	46	701.98	701.98
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	47	731.47	731.47
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	48	765.16	765.16
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	49	798.39	798.39
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	50	835.83	835.83
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	51	872.80	872.80
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	52	913.51	913.51
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	53	954.70	954.70
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	54	999.16	999.16
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1043.62	1043.62
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1091.82	1091.82
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1140.49	1140.49
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1192.44	1192.44
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1218.18	1218.18
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1270.12	1270.12
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1315.05	1315.05
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1344.53	1344.53
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1381.50	1381.50
33906PA0160001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1403.50	1403.50
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	293.77	293.77
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	15	319.88	319.88
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	16	329.86	329.86
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	17	339.85	339.85
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	18	350.60	350.60
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	19	361.35	361.35
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	20	372.49	372.49
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	21	384.01	384.01
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	22	384.01	384.01
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	23	384.01	384.01
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	24	384.01	384.01
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	25	385.54	385.54
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	26	393.22	393.22
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	27	402.44	402.44
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	28	417.42	417.42
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	29	429.70	429.70
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	30	435.85	435.85
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	31	445.06	445.06
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	32	454.28	454.28
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	33	460.04	460.04
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	34	466.18	466.18
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	35	469.26	469.26
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	36	472.33	472.33
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	37	475.40	475.40
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	38	478.47	478.47
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	39	484.62	484.62
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	40	490.76	490.76
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	41	499.98	499.98
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	42	508.81	508.81
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	43	521.10	521.10
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	44	536.46	536.46
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	45	554.51	554.51
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	46	576.01	576.01
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	47	600.20	600.20
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	48	627.85	627.85
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	49	655.12	655.12
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	50	685.84	685.84
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	51	716.17	716.17
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	52	749.58	749.58
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	53	783.37	783.37
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	54	819.85	819.85
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	55	856.33	856.33
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	56	895.89	895.89
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	57	935.82	935.82
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	58	978.45	978.45

33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	999.57	999.57
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1042.19	1042.19
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1079.06	1079.06
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1103.25	1103.25
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1133.59	1133.59
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1151.64	1151.64
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	361.52	361.52
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	393.66	393.66
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	405.94	405.94
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	418.23	418.23
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	431.46	431.46
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	444.70	444.70
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	458.40	458.40
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	472.58	472.58
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	472.58	472.58
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	472.58	472.58
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	472.58	472.58
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	25	474.47	474.47
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	26	483.92	483.92
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	27	495.26	495.26
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	28	513.69	513.69
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	29	528.81	528.81
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	30	536.38	536.38
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	31	547.72	547.72
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	32	559.06	559.06
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	33	566.15	566.15
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	34	573.71	573.71
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	35	577.49	577.49
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	36	581.27	581.27
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	37	585.05	585.05
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	38	588.83	588.83
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	39	596.39	596.39
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	40	603.95	603.95
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	615.30	615.30
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	42	626.16	626.16
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	43	641.29	641.29
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	44	660.19	660.19
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	45	682.40	682.40
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	46	708.87	708.87
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	47	738.64	738.64
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	48	772.66	772.66
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	806.22	806.22
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	50	844.02	844.02
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	51	881.36	881.36
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	52	922.47	922.47
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	53	964.06	964.06
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	54	1008.95	1008.95
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1053.85	1053.85
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1102.52	1102.52
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1151.67	1151.67
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1204.13	1204.13
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1230.12	1230.12
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1282.57	1282.57
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1327.94	1327.94
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1357.71	1357.71
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1395.05	1395.05
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1417.26	1417.26

33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	379.07	379.07
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	412.77	412.77
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	16	425.65	425.65
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	17	438.53	438.53
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	18	452.41	452.41
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	19	466.28	466.28
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	20	480.65	480.65
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	21	495.52	495.52
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	22	495.52	495.52
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	23	495.52	495.52
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	24	495.52	495.52
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	25	497.50	497.50
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	26	507.41	507.41
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	27	519.30	519.30
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	28	538.63	538.63
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	29	554.48	554.48
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	30	562.41	562.41
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	31	574.31	574.31
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	32	586.20	586.20
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	33	593.63	593.63
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	34	601.56	601.56
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	35	605.52	605.52
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	36	609.49	609.49
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	37	613.45	613.45
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	38	617.42	617.42
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	39	625.34	625.34
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	40	633.27	633.27
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	41	645.16	645.16
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	42	656.56	656.56
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	43	672.42	672.42
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	44	692.24	692.24
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	45	715.53	715.53
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	46	743.28	743.28
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	47	774.49	774.49
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	48	810.17	810.17
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	49	845.35	845.35
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	50	884.99	884.99
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	51	924.14	924.14
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	52	967.25	967.25
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	53	1010.86	1010.86
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	54	1057.93	1057.93
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1105.00	1105.00
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1156.04	1156.04
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1207.58	1207.58
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1262.58	1262.58
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1289.83	1289.83
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1344.84	1344.84
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1392.41	1392.41
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1423.62	1423.62
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1462.77	1462.77
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1486.06	1486.06
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	350.99	350.99
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	15	382.19	382.19
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	16	394.12	394.12

33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	17	406.05	406.05
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	18	418.90	418.90
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	19	431.74	431.74
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	20	445.05	445.05
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	21	458.81	458.81
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	22	458.81	458.81
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	23	458.81	458.81
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	24	458.81	458.81
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	25	460.65	460.65
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	26	469.82	469.82
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	27	480.84	480.84
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	28	498.73	498.73
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	29	513.41	513.41
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	30	520.75	520.75
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	31	531.76	531.76
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	32	542.78	542.78
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	33	549.66	549.66
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	34	557.00	557.00
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	35	560.67	560.67
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	36	564.34	564.34
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	37	568.01	568.01
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	38	571.68	571.68
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	39	579.02	579.02
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	40	586.36	586.36
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	41	597.37	597.37
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	42	607.93	607.93
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	43	622.61	622.61
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	44	640.96	640.96
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	45	662.53	662.53
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	46	688.22	688.22
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	47	717.12	717.12
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	48	750.16	750.16
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	49	782.73	782.73
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	50	819.44	819.44
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	51	855.69	855.69
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	52	895.60	895.60
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	53	935.98	935.98
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	54	979.57	979.57
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	55	1023.15	1023.15
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1070.41	1070.41
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1118.13	1118.13
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1169.06	1169.06
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1194.29	1194.29
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1245.22	1245.22
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1289.26	1289.26
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1318.17	1318.17
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1354.42	1354.42
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1375.98	1375.98
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	329.69	329.69
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	15	359.00	359.00
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	16	370.20	370.20
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	17	381.41	381.41
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	18	393.48	393.48
33906PA0160001	Rating Area 9	Tobacco User/Non-Tobacco User	19	405.54	405.54

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	20	418.04	418.04
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	21	430.97	430.97
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	22	430.97	430.97
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	23	430.97	430.97
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	24	430.97	430.97
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	25	432.70	432.70
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	26	441.31	441.31
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	27	451.66	451.66
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	28	468.47	468.47
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	29	482.26	482.26
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	30	489.15	489.15
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	31	499.50	499.50
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	32	509.84	509.84
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	33	516.30	516.30
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	34	523.20	523.20
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	35	526.65	526.65
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	36	530.09	530.09
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	37	533.54	533.54
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	38	536.99	536.99
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	39	543.89	543.89
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	40	550.78	550.78
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	41	561.12	561.12
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	42	571.04	571.04
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	43	584.83	584.83
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	44	602.07	602.07
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	45	622.32	622.32
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	46	646.46	646.46
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	47	673.61	673.61
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	48	704.64	704.64
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	49	735.24	735.24
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	50	769.71	769.71
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	51	803.76	803.76
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	52	841.26	841.26
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	53	879.18	879.18
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	54	920.12	920.12
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	55	961.07	961.07
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	56	1005.46	1005.46
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	57	1050.28	1050.28
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	58	1098.11	1098.11
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	59	1121.82	1121.82
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	60	1169.66	1169.66
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	61	1211.03	1211.03
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	62	1238.18	1238.18
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	63	1272.23	1272.23
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1292.48	1292.48

2019 Rates Table Template v8.1		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*	33906				
Federal TIN*	06-6033492				
Rate Effective Date*	10/01/2019				
Rate Expiration Date*	12/31/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an individual tobacco enrollee on a plan
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	283.39	283.39
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	308.58	308.58
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	318.21	318.21
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	327.84	327.84
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	338.22	338.22
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	348.59	348.59
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	359.33	359.33
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	370.44	370.44
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	370.44	370.44
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	370.44	370.44
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	370.44	370.44
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	371.93	371.93
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	379.33	379.33
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	388.23	388.23
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	402.67	402.67
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	414.53	414.53
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	420.45	420.45
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	429.34	429.34
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	438.24	438.24
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	443.79	443.79
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	449.72	449.72
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	452.68	452.68
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	455.65	455.65
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	458.61	458.61
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	461.57	461.57
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	467.50	467.50
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	473.43	473.43
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	482.32	482.32
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	490.84	490.84
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	502.69	502.69
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	517.51	517.51
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	45	534.92	534.92
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	46	555.67	555.67
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	579.00	579.00
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	605.68	605.68
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	49	631.98	631.98
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	50	661.61	661.61
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	51	690.88	690.88
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	52	723.11	723.11
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	53	755.71	755.71
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	54	790.90	790.90
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	55	826.09	826.09
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	56	864.25	864.25
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	57	902.77	902.77
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	58	943.89	943.89
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	59	964.27	964.27
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	60	1005.39	1005.39
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	61	1040.95	1040.95
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	62	1064.29	1064.29
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	63	1093.55	1093.55
33906PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1110.96	1110.96
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	0-14	298.11	298.11
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	15	324.60	324.60
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	16	334.74	334.74
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	17	344.87	344.87
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	18	355.78	355.78
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	19	366.69	366.69
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	20	377.99	377.99
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	21	389.68	389.68
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	22	389.68	389.68
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	23	389.68	389.68
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	24	389.68	389.68
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	25	391.24	391.24
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	26	399.03	399.03
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	27	408.39	408.39
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	28	423.58	423.58
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	29	436.05	436.05
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	30	442.29	442.29
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	31	451.64	451.64
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	32	460.99	460.99
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	33	466.84	466.84
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	34	473.07	473.07
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	35	476.19	476.19
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	36	479.31	479.31
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	37	482.43	482.43
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	38	485.54	485.54
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	39	491.78	491.78
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	40	498.01	498.01
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	41	507.36	507.36
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	42	516.33	516.33
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	43	528.80	528.80
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	44	544.38	544.38
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	45	562.70	562.70
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	46	584.52	584.52
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	47	609.07	609.07
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	48	637.13	637.13
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	49	664.80	664.80
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	50	695.97	695.97
33906PA0160001	Rating Area 2	Tobacco User/Non-Tobacco User	51	726.76	726.76

33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	59	1036.37	1036.37
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1080.57	1080.57
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1118.79	1118.79
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1143.87	1143.87
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1175.32	1175.32
33906PA0160001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1194.04	1194.04
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	374.83	374.83
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	15	408.15	408.15
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	16	420.89	420.89
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	17	433.63	433.63
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	18	447.35	447.35
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	19	461.07	461.07
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	20	475.28	475.28
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	21	489.98	489.98
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	22	489.98	489.98
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	23	489.98	489.98
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	24	489.98	489.98
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	25	491.94	491.94
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	26	501.74	501.74
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	27	513.50	513.50
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	28	532.60	532.60
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	29	548.28	548.28
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	30	556.12	556.12
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	31	567.88	567.88
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	32	579.64	579.64
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	33	586.99	586.99
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	34	594.83	594.83
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	35	598.75	598.75
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	36	602.67	602.67
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	37	606.59	606.59
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	38	610.51	610.51
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	39	618.35	618.35
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	40	626.19	626.19
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	41	637.95	637.95
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	42	649.22	649.22
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	43	664.90	664.90
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	44	684.50	684.50
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	45	707.53	707.53
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	46	734.96	734.96
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	47	765.83	765.83
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	48	801.11	801.11
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	49	835.90	835.90
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	50	875.10	875.10
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	51	913.81	913.81
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	52	956.43	956.43
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	53	999.55	999.55
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	54	1046.10	1046.10
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1092.65	1092.65
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1143.12	1143.12
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1194.07	1194.07
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1248.46	1248.46
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1275.41	1275.41
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1329.80	1329.80
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1376.83	1376.83
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1407.70	1407.70
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1446.41	1446.41
33906PA0160001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1469.44	1469.44

33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	393.03	393.03
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	15	427.96	427.96
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	16	441.32	441.32
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	17	454.68	454.68
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	18	469.06	469.06
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	19	483.45	483.45
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	20	498.35	498.35
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	21	513.76	513.76
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	22	513.76	513.76
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	23	513.76	513.76
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	24	513.76	513.76
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	25	515.82	515.82
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	26	526.09	526.09
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	27	538.42	538.42
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	28	558.46	558.46
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	29	574.90	574.90
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	30	583.12	583.12
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	31	595.45	595.45
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	32	607.78	607.78
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	33	615.49	615.49
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	34	623.71	623.71
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	35	627.82	627.82
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	36	631.93	631.93
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	37	636.04	636.04
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	38	640.15	640.15
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	39	648.37	648.37
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	40	656.59	656.59
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	41	668.92	668.92
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	42	680.73	680.73
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	43	697.17	697.17
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	44	717.73	717.73
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	45	741.87	741.87
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	46	770.64	770.64
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	47	803.01	803.01
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	48	840.00	840.00
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	49	876.48	876.48
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	50	917.58	917.58
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	51	958.17	958.17
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	52	1002.86	1002.86
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	53	1048.07	1048.07
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	54	1096.88	1096.88
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	55	1145.69	1145.69
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	56	1198.61	1198.61
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	57	1252.04	1252.04
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	58	1309.07	1309.07
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	59	1337.32	1337.32
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	60	1394.35	1394.35
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	61	1443.67	1443.67
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	62	1476.04	1476.04
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	63	1516.63	1516.63
33906PA0160001	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1540.77	1540.77
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	363.91	363.91
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	15	396.26	396.26
33906PA0160001	Rating Area 8	Tobacco User/Non-Tobacco User	16	408.63	408.63

33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	17	421.00	421.00
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	18	434.32	434.32
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	19	447.64	447.64
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	20	461.43	461.43
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	21	475.71	475.71
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	22	475.71	475.71
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	23	475.71	475.71
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	24	475.71	475.71
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	25	477.61	477.61
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	26	487.12	487.12
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	27	498.54	498.54
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	28	517.09	517.09
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	29	532.31	532.31
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	30	539.93	539.93
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	31	551.34	551.34
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	32	562.76	562.76
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	33	569.90	569.90
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	34	577.51	577.51
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	35	581.31	581.31
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	36	585.12	585.12
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	37	588.92	588.92
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	38	592.73	592.73
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	39	600.34	600.34
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	40	607.95	607.95
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	41	619.37	619.37
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	42	630.31	630.31
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	43	645.53	645.53
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	44	664.56	664.56
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	45	686.92	686.92
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	46	713.56	713.56
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	47	743.53	743.53
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	48	777.78	777.78
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	49	811.55	811.55
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	50	849.61	849.61
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	51	887.19	887.19
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	52	928.58	928.58
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	53	970.44	970.44
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	54	1015.63	1015.63
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	55	1060.82	1060.82
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	56	1109.82	1109.82
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	57	1159.29	1159.29
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	58	1212.10	1212.10
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	59	1238.26	1238.26
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	60	1291.06	1291.06
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	61	1336.73	1336.73
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	62	1366.70	1366.70
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	63	1404.28	1404.28
33906PA0160001 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1426.64	1426.64
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	341.83	341.83
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	15	372.22	372.22
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	16	383.83	383.83
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	17	395.45	395.45
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	18	407.96	407.96
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	19	420.48	420.48

33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	20	433.43	433.43
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	21	446.84	446.84
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	22	446.84	446.84
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	23	446.84	446.84
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	24	446.84	446.84
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	25	448.63	448.63
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	26	457.56	457.56
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	27	468.29	468.29
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	28	485.71	485.71
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	29	500.01	500.01
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	30	507.16	507.16
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	31	517.89	517.89
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	32	528.61	528.61
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	33	535.31	535.31
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	34	542.46	542.46
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	35	546.04	546.04
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	36	549.61	549.61
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	37	553.19	553.19
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	38	556.76	556.76
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	39	563.91	563.91
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	40	571.06	571.06
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	41	581.78	581.78
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	42	592.06	592.06
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	43	606.36	606.36
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	44	624.23	624.23
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	45	645.24	645.24
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	46	670.26	670.26
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	47	698.41	698.41
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	48	730.58	730.58
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	49	762.31	762.31
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	50	798.05	798.05
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	51	833.35	833.35
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	52	872.23	872.23
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	53	911.55	911.55
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	54	954.00	954.00
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	55	996.45	996.45
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	56	1042.47	1042.47
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	57	1088.95	1088.95
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	58	1138.54	1138.54
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	59	1163.12	1163.12
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	60	1212.72	1212.72
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	61	1255.62	1255.62
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	62	1283.77	1283.77
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	63	1319.07	1319.07
33906PA0160001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1340.07	1340.07

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name: Aetna Health Assurance of PA
State: Pennsylvania
HIOS Issuer ID: 18939
Market: Small Group
Effective Date: 01/01/2019
Rate Filing Tracking Number: AETN-131455851
Policy Form(s): AHASPA SG HCOC-2019-EPO 03
Form Filing Tracking Number: AETN-131459548

Company Contact Information:

Name: [REDACTED]
Telephone Number: [REDACTED]
Email Address: [REDACTED]

1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

- 1) Provide support for the development of the Part I Unified Rate Review Template;
- 2) Provide support for the assumptions and premium rate development for the products supported by the policy forms referenced above;
- 3) Request approval of the proposed monthly premium rates; and
- 4) Provide benefit plan design summaries for the products included in this filing.

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation. These rates are for plans issued in conjunction with our Qualified Health Plan (QHP) application in Pennsylvania beginning January 1, 2019. The rates comply with all rating guidelines under federal and state regulations. This memorandum covers plans that will be available on and off the public Marketplace in Pennsylvania.

2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in Pennsylvania are being revised for effective dates January 1, 2019 through December 31, 2019.

A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;
- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;
- A 1-year hiatus of the Health Insurers Fee in 2019;
- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;

- Updates to our pricing models used to determine the impact of cost sharing designs; and
- Changes in provider networks and contracts.

3. Experience Period Premium and Claims

A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2017 through December 31, 2017 and paid through February 28, 2018.

B. Premiums (Net of MLR Rebate) in Experience Period:

Experience period premiums are date-of-service premiums from our actuarial experience databases for non-grandfathered small group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2018 (for 2017 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

C. Allowed and Incurred Claims Incurred During the Experience Period:

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

In addition to the fee-for-service and capitation payments discussed above, some of our provider contracts include provisions under which we share claim cost differences with the provider relative to a pre-determined target amount. These adjustments serve to increase our claims cost when results are favorable to the target and decrease our claims costs when results are unfavorable. We adjust both allowed and incurred claims by our current estimate of the impact of provider risk sharing provisions.

4. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2018. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services are counted by service type, and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

5. Projection Factors

A. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

- Community-rated policies issued to small employers in 2017
- Medically underwritten policies renewed under the Transitional Policy.

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2019.

B. Changes in Benefits:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2018 State Benchmark EHBs, and newly mandated benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts.

D. Other Adjustments:

The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts. Exhibit 7 contains detail on these calculations.

E. Trend Factors (Cost/Utilization):

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Exhibit 8 shows the anticipated annual trend from the experience period to the rating period.

6. Credibility Manual Rate Development

A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2017 to December 31, 2017 and paid through February 2018 for Aetna community-rated policies in the Pennsylvania Small Group (HMO / PPO) market. The Small Group market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The similar dynamics include: no individual medical underwriting and rating by gender, limits on age-rating, and caps for rating on the number of dependents, as well as plans benefits and cost-sharing.

B. Adjustments Made to the Data:

The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend, as discussed in Exhibits 3-8.

C. Inclusion of Capitation Payments:

No adjustments to the experience period data have been made for capitation arrangements because we expect little to no capitation services to be provided in 2019.

7. Credibility of Experience

No credibility is assigned to the experience data. This is due to the use of alternate experience data that more accurately captures the essential characteristics of the market for which we are developing rates.

8. Paid-to-Allowed Ratio

The projected paid to allowed ratio is 72.9%. Paid to allowed ratios are based on 2017 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

9. Risk Adjustment

A. Risk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2017 Wakely data and our internal projections of how our risk relative to market has changed. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2017 Risk Adjustment fees of \$0.13 PMPM in Worksheet 2.

B. Risk Adjustment – Projection Period

We used the projected Risk Adjustment Transfer amounts provided by the Pennsylvania Insurance Department on May 9, 2018, which incorporated carrier data as of May 1, 2018, to develop our initial projected risk adjustment transfer assumption. This information indicated a risk adjustment receivable for 2017 of \$8.19 PMPM for the manual data that was used to develop the 2019 rates.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2019 Notice of Benefit and Payment Parameters. The 2019 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk

Adjustment transfer 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2014-2016 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment receivable of [REDACTED], net of the 2019 user fee of \$0.15 PMPM.

10. Non-Benefit Expenses and Profit & Risk

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2018 projections, and projected changes in expenses, inflation, and membership for 2019 for our National book of Small Group business.

The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2019 as well as Federal income tax and State Premium taxes. The risk adjustment user fee, as previously mentioned in Section 9, is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

11. Projected Loss Ratio

The expected 2019 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

12. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in Pennsylvania through Aetna Health Assurance of PA. The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d). Rates for plans that may be renewed outside the Single Risk Pool (due to either being grandfathered or permissible transitional offerings) are not covered in this filing.

13. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Small Group Market Trend Adjustments: Exhibit 12 illustrates the quarterly trend factors, the adjustment for changes in the Health Insurer Fee, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend, leveraging, and also account for changes in the Health Insurers Fee. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2019.

14. Market-Adjusted Index Rate

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have been converted to percent of allowed claims in this Exhibit.

15. Plan-Adjusted Index Rates

Exhibit E-2 illustrates the development of the Plan Adjusted Index Rates, and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The 2019 Plan Adjusted Index Rates are displayed in Column 7. The following briefly describes how each set of adjustments was determined.

A. Actuarial Value, Cost Sharing:

The factors in Column 2 are the product of two adjustments:

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2019 membership.

B. Distribution and Administrative Costs:

Exhibit E-2, Column 3, reflects the adjustment for projected administrative costs, including sales, marketing, and profit & risk. These are discussed above in the 'Non-Benefit Expenses and Profit & Risk' section, and exclude the Risk Adjustment User Fee which is reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

C. Provider Network, Delivery System, and Utilization Management:

The factors in Column 4 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

D. Benefits in addition to EHBs:

The factors in Column 5 adjust for the impact of benefits in addition to EHBs. The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). Hence, all factors in Column 5 are 1.00.

E. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans

16. Calibration

Exhibit C-1 shows an example of how calibration is applied to all plan adjusted index rates.

A. Age Curve Calibration:

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2018 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, We project a premium-weighted average age factor for the 2019 membership using the prescribed age curve and the projected age for each plan, as illustrated on exhibit C-2. The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted Index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

B. Geographic Factor Calibration:

Exhibit C-2 summarizes the rating area definitions and factors, and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor, and is applied in column F of Exhibit C-1

Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

C. Small Group Premium Rates:

The development of the average projected trend factor is discussed above.

17. Consumer-Adjusted Premium Rate Development

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:

Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

An example of a contract's premium determined by the member build-up calculation for a family of six, with more than three dependents under age 21, is shown in Exhibit 14.

18. Composite Premiums

Small employers will not be able to elect to have rates set using a composite approach as permitted by Pennsylvania.

19. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the 2019 AV Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification

discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

20. AV Pricing Values

The AV Pricing Values are calculated as the ratio of the Plan Adjusted Index Rate to the Market Adjusted Index Rate. The adjustments reflected in the AV Pricing Values are discussed in Section 15. AV Pricing Values do not differ based on morbidity differences or benefit selection anticipated within the Single Risk Pool.

21. Membership Projections

Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through January 2018, and our expectations for future sales as additional members move to these plans from grandfathered and transitional plans. (We assume that total enrollment will be similar to our current enrollment.)

Terminated Plans and Products

Exhibit 16 provides a plan and product crosswalk from 2017 to 2019. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2018 and 2019.

22. Plan Type

All plans are consistent with the plan type indicated on Worksheet 2.

23. Warning Alerts

There are no warning alerts on Worksheet 2 of the URRT.

24. Benefit Design

This filing includes one Silver plan.

Please refer to the corresponding policy forms for detailed benefit language. Information on the cost-sharing parameters of the covered benefit plans, including deductibles, copays, and Actuarial Values, is summarized in Exhibits A-1 and A-2. All benefit and cost sharing parameters comply with Pennsylvania benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

25. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Plan Finder and our own website. Marketing and distribution approaches may change from time to time at management's discretion.

26. Underwriting

Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations

27. Renewability

These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

28. Company Financial Condition

As of December 31, 2017, the capital and surplus held by Aetna Health Assurance of PA was approximately \$50 million. This amount is disclosed in page 3, line 33 of the Company's statutory financial statement dated December 31, 2017. The Company issues commercial and Medicare Advantage

coverage in various states for multiple business segments, including to large employer, small employer, and individual purchasers.

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Experience Period MLR Rebates
- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Administrative Fees
- Experience Period Data – Small Group

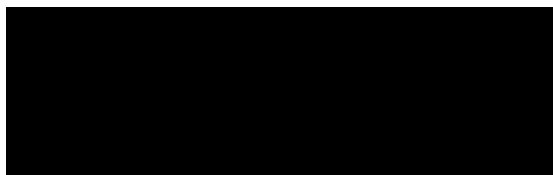
Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna 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, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED], am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - g. ASOP No. 41, Actuarial Communications
 - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

2. The Projected Index Rate is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) and 147.102),
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Neither excessive, deficient, nor unfairly discriminatory.
3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.



_____, ASA, MAAA
 Aetna

August 2, 2018

 Date

Rate Change Summary

Aetna Health Assurance of Pennsylvania – Small Group Plans

Rate request filing ID # AETN-131455851 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at

<http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

Overview

Initial requested average rate change:	8.5% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	8.5%-8.5%
Effective date:	January 1, 2019
People impacted:	2,134
Available in:	Rating Areas 1-3 and 5-9, certain counties excluded

Key information

Jan. 2017-Dec. 2017 financial experience

Premiums	\$44.6M
Claims	\$42.9M
Administrative expenses	\$3.8M
Taxes & fees	-\$2.5M
Company made (after taxes)	\$0.5M

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2019:

Claims:	87.0%
Administrative:	9.4%
Taxes & fees:	1.6%
Profit:	2.0%

The company expects its annual medical costs to increase **13%**.

Explanation of requested rate change

Medical costs are going up, and we are changing our rates to reflect this increase. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Rate increases differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

¹ Note that insurers will have the opportunity to revise their rate change request in July, after they are scheduled to receive updated information about the impact of a federal program called risk adjustment. This document will be updated accordingly at that time.

Aetna Life Insurance Company
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Exhibit C-1
Calibrated Plan Adjusted Index Rates

		(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
		Member Months	Pre-Calibrated Plan Adjusted Index Rate	Plan-Level Average Age Factor	Age- Calibrated Plan Adjusted Index Rate	Average Rating Area Factor	Age&Geog.Calib Plan Adjusted Index Rate	Average Tobacco Factor	Consumer Adjusted Index Rates	Calibrated Plan Adjusted Index Rates
Silver Plan	33906PA0160001	3,348	\$665 24	1 464	\$665 24	1 006	\$665 24	1 000	\$665 24	\$451 64
	Total Premium	3,348	\$2,105,031 33		\$2,105,031 33		\$2,105,031 33		\$2,105,031 33	\$2,105,031 33
	Total Premium Check				(B) = (D) : TRUE		(B) = (F) : TRUE		(B) = (H) : TRUE	(B) = (I) : TRUE
All Plans Aggregate	Calibration Factors:			Age 1 464 $= \Sigma((A) \times (B) \times (C)) / \Sigma((A) \times (B))$		Geographic 1 006 $= \Sigma((D) \times (E) \times (A)) / \Sigma((D) \times (A))$		Tobacco 1 000 $= \Sigma((F) \times (G) \times (A)) / \Sigma((F) \times (A))$		

Notes:

(A) Development of Pre-Calibrated Plan Adjusted Index Rates is shown in Exhibit E-2

(B) Plan Level Average Age Factor, See Exhibit C-2 for Example

(C) Premium Paying Members, See Exhibit C-2 for Example

(D) Age-Calibrated Plan Adjusted Index Rate: Pre-Calibrated Plan Adjusted Index Rate (A) x Plan Specific Average Age Factor (B) /Age Calibration Factor

Total Premium = $\Sigma (D) \times (C)$

(E) Plan Level Average Rating Area Factor, See Exhibit C-2 for Example

(F) Age & Geographic-Calibrated Plan Adjusted Index Rate: Age-Calibrated Plan Adjusted Index Rate (D) x Plan Specific Rating Area Factor (E) /Geographic Calibration Factor

Total Premium = $\Sigma (F) \times (C)$

(G) Average Tobacco Factor, See Exhibit C-2 for Example

(H) Consumer Adjusted Index Rates: Age & Geographic-Calibrated Plan Adjusted Index Rate (F) x Plan Specific Tobacco Rating Factor (G) / Tobacco Calibration Factor

(I) Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (A) / (Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor)

Total Premium = $\Sigma (I) \times (C) \times (B) \times (E) \times (G)$

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Exhibit C-2
Development of Plan Level Average Factors
Age Rating, Tobacco Rating, and Geographic Rating

Example: Silver Plan 33906PA0160001

Average Age Factor - Silver Plan 33906PA0160001			Average Tobacco User Factor - Silver Plan 33906PA016000				Average Rating Area Factor - Silver Plan 33906PA0160001			
Age	% by Age	Age Factor	Tobacco No	Tobacco Yes	Avg Rate	Rate Factor	Rating Area	Rating Area Names	Rating Area	Rating Area Factors
0-20	1 0%	-	0 9%	0 1%	1 000	1 000	1	Erie	0 1%	0 779
1-14	14 3%	0 765	12 9%	1 5%	1 000	1 000	2	Elk/Cameron/Pot	0 3%	0 819
15	1 2%	0 833	1 0%	0 1%	1 000	1 000	3	NEPA	3 3%	1 020
16	1 1%	0 859	1 0%	0 1%	1 000	1 000	4	Pittsburgh	0 0%	0 855
17	1 1%	0 885	1 0%	0 1%	1 000	1 000	5	Altoona	2 2%	0 837
18	1 0%	0 913	0 9%	0 1%	1 000	1 000	6	Mid Central plus	3 0%	1 030
19	1 3%	0 941	1 2%	0 1%	1 000	1 000	7	York/Lancaster	23 9%	1 080
20	1 2%	0 970	1 1%	0 1%	1 000	1 000	8	Greater Philadelp	51 0%	1 000
21	1 4%	1 000	1 2%	0 1%	1 000	1 000	9	Harrisburg	16 2%	0 939
22	1 2%	1 000	1 1%	0 1%	1 000	1 000	Total	-	100 0%	1 006
23	1 2%	1 000	1 1%	0 1%	1 000	1 000				
24	1 4%	1 000	1 2%	0 1%	1 000	1 000				
25	1 5%	1 004	1 4%	0 2%	1 000	1 000				
26	1 9%	1 024	1 7%	0 2%	1 000	1 000				
27	1 9%	1 048	1 7%	0 2%	1 000	1 000				
28	2 0%	1 087	1 8%	0 2%	1 000	1 000				
29	1 8%	1 119	1 6%	0 2%	1 000	1 000				
30	1 7%	1 135	1 5%	0 2%	1 000	1 000				
31	1 9%	1 159	1 7%	0 2%	1 000	1 000				
32	1 7%	1 183	1 5%	0 2%	1 000	1 000				
33	1 9%	1 198	1 7%	0 2%	1 000	1 000				
34	1 9%	1 214	1 7%	0 2%	1 000	1 000				
35	2 0%	1 222	1 8%	0 2%	1 000	1 000				
36	1 7%	1 230	1 5%	0 2%	1 000	1 000				
37	1 8%	1 238	1 6%	0 2%	1 000	1 000				
38	1 7%	1 246	1 5%	0 2%	1 000	1 000				
39	1 6%	1 262	1 5%	0 2%	1 000	1 000				
40	1 6%	1 278	1 4%	0 2%	1 000	1 000				
41	1 5%	1 302	1 4%	0 2%	1 000	1 000				
42	1 5%	1 325	1 4%	0 2%	1 000	1 000				
43	1 6%	1 357	1 4%	0 2%	1 000	1 000				
44	1 7%	1 397	1 5%	0 2%	1 000	1 000				
45	1 7%	1 444	1 6%	0 2%	1 000	1 000				
46	2 0%	1 500	1 8%	0 2%	1 000	1 000				
47	1 8%	1 563	1 7%	0 2%	1 000	1 000				
48	1 8%	1 635	1 7%	0 2%	1 000	1 000				
49	2 0%	1 706	1 8%	0 2%	1 000	1 000				
50	2 0%	1 786	1 8%	0 2%	1 000	1 000				
51	1 9%	1 865	1 7%	0 2%	1 000	1 000				
52	2 0%	1 952	1 8%	0 2%	1 000	1 000				
53	2 1%	2 040	1 8%	0 2%	1 000	1 000				
54	2 0%	2 135	1 8%	0 2%	1 000	1 000				
55	2 1%	2 230	1 8%	0 2%	1 000	1 000				
56	2 0%	2 333	1 8%	0 2%	1 000	1 000				
57	1 9%	2 437	1 7%	0 2%	1 000	1 000				
58	2 0%	2 548	1 8%	0 2%	1 000	1 000				
59	1 8%	2 603	1 6%	0 2%	1 000	1 000				
60	1 6%	2 714	1 5%	0 2%	1 000	1 000				
61	1 6%	2 810	1 4%	0 2%	1 000	1 000				
62	1 3%	2 873	1 2%	0 1%	1 000	1 000				
63	1 3%	2 952	1 2%	0 1%	1 000	1 000				
64	1 2%	3 000	1 0%	0 1%	1 000	1 000				
65+	1 4%	3 000	1 2%	0 1%	1 000	1 000				
Total	100 0%	1 464	89 8%	10 2%	1 000					

Aetna Life Insurance Company
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Exhibit E-1
Calculation of Market Adjusted Index Rate

Projected Index Rate:	\$797.55
Net Risk Adjustment:	0.988
Exchange User Fees:	1.000
Total Impact:	-0.012
Market Adjusted Index Rate:	\$788.31

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Exhibit E-2
Calculation of Plan Adjusted Index Rates and Calibrated Plan Adjusted Index Rates

				(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
										= Product (Columns 1-6)					= Product (Columns 8-11)	= (7) x (12)	= (7) / (1)
HIOS ID	Plan Name	Metal Tier	Membership	Market Adjusted Index Rate	AV & Cost Sharing	Distribution & Admin	Network & UM	Benefits in addition to EHBs	Impact of Eligibility (CAT)	Plan Adjusted Index Rate	Tobacco Calibration Factor	Age Calibration Factor	Geography Calibration Factor	Trend Factor	Calibration Factor	Calibrated Plan Adjusted Index Rate	AV Pricing Value
33906PA0160001	PA Silver OAEPO 6000 80% \$30/75	Silver	100 00%	\$788 31	0 729	1 158	1 000	1 000	1 000	665 24	1 000	0 683	0 994	0 945	0 642	426 86	0 844

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Exhibit 5
Claim Impact due to Demographic Changes

Age	Experience Period Distribution		Experience Demographic Factor		Projected Period Distribution		Projection Demographic Factor	
	Male	Female	Male	Female	Male	Female	Male	Female
0	0.45%	0.49%	1.117	1.114	0.43%	0.51%	1.117	1.114
1	0.40%	0.49%	1.117	1.114	0.42%	0.50%	1.117	1.114
2	0.33%	0.47%	0.511	0.511	0.36%	0.46%	0.511	0.511
3	0.54%	0.48%	0.511	0.511	0.56%	0.42%	0.511	0.511
4	0.51%	0.49%	0.511	0.511	0.50%	0.48%	0.511	0.511
5	0.38%	0.51%	0.379	0.379	0.36%	0.46%	0.379	0.379
6	0.46%	0.54%	0.379	0.379	0.45%	0.50%	0.379	0.379
7	0.52%	0.56%	0.379	0.379	0.48%	0.44%	0.379	0.379
8	0.53%	0.55%	0.379	0.379	0.54%	0.50%	0.379	0.379
9	0.51%	0.62%	0.379	0.379	0.50%	0.57%	0.379	0.379
10	0.50%	0.60%	0.412	0.380	0.51%	0.53%	0.412	0.380
11	0.56%	0.56%	0.412	0.380	0.55%	0.57%	0.412	0.380
12	0.55%	0.49%	0.412	0.380	0.54%	0.52%	0.412	0.380
13	0.60%	0.53%	0.412	0.380	0.61%	0.52%	0.412	0.380
14	0.67%	0.58%	0.412	0.380	0.59%	0.63%	0.412	0.380
15	0.69%	0.62%	0.532	0.591	0.62%	0.60%	0.532	0.591
16	0.71%	0.61%	0.532	0.591	0.63%	0.57%	0.532	0.591
17	0.65%	0.58%	0.532	0.591	0.61%	0.59%	0.532	0.591
18	0.61%	0.61%	0.532	0.591	0.59%	0.50%	0.532	0.591
19	0.73%	0.67%	0.532	0.591	0.74%	0.66%	0.532	0.591
20	0.67%	0.67%	0.479	0.787	0.69%	0.56%	0.479	0.787
21	0.69%	0.70%	0.479	0.787	0.74%	0.61%	0.479	0.787
22	0.68%	0.62%	0.479	0.787	0.63%	0.62%	0.479	0.787
23	0.82%	0.54%	0.479	0.787	0.73%	0.51%	0.479	0.787
24	0.71%	0.68%	0.479	0.787	0.71%	0.67%	0.479	0.787
25	0.79%	0.80%	0.489	1.176	0.78%	0.76%	0.489	1.176
26	0.94%	0.74%	0.489	1.176	1.00%	0.87%	0.489	1.176
27	0.98%	0.82%	0.489	1.176	0.96%	0.92%	0.489	1.176
28	1.04%	0.87%	0.489	1.176	1.05%	0.92%	0.489	1.176
29	1.00%	0.81%	0.489	1.176	0.97%	0.83%	0.489	1.176
30	0.89%	0.70%	0.552	1.393	0.99%	0.72%	0.552	1.393
31	0.94%	0.80%	0.552	1.393	1.04%	0.89%	0.552	1.393
32	0.77%	0.74%	0.552	1.393	0.90%	0.82%	0.552	1.393
33	1.04%	0.83%	0.552	1.393	1.01%	0.91%	0.552	1.393

Experience Period Demographic Factor	1.1038
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Note:

Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

Projected Demographic Factor	1.1079
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Note:

Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

Demographic Change	1.0037
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Note:

Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

34	0.97%	0.91%	0.552	1.393	0.98%	0.92%	0.552	1.393
35	0.93%	0.91%	0.670	1.303	0.96%	0.99%	0.670	1.303
36	0.97%	0.61%	0.670	1.303	0.97%	0.69%	0.670	1.303
37	0.99%	0.82%	0.670	1.303	1.04%	0.78%	0.670	1.303
38	0.82%	0.78%	0.670	1.303	0.88%	0.80%	0.670	1.303
39	0.85%	0.73%	0.670	1.303	0.87%	0.77%	0.670	1.303
40	0.87%	0.74%	0.839	1.224	0.87%	0.73%	0.839	1.224
41	0.85%	0.77%	0.839	1.224	0.79%	0.73%	0.839	1.224
42	0.86%	0.69%	0.839	1.224	0.85%	0.66%	0.839	1.224
43	0.82%	0.78%	0.839	1.224	0.81%	0.76%	0.839	1.224
44	0.91%	0.78%	0.839	1.224	0.91%	0.81%	0.839	1.224
45	0.99%	0.71%	1.063	1.314	0.92%	0.81%	1.063	1.314
46	0.99%	0.97%	1.063	1.314	0.97%	1.03%	1.063	1.314
47	0.99%	0.85%	1.063	1.314	0.97%	0.87%	1.063	1.314
48	1.07%	0.83%	1.063	1.314	0.99%	0.85%	1.063	1.314
49	1.07%	0.88%	1.063	1.314	1.10%	0.86%	1.063	1.314
50	0.98%	0.99%	1.456	1.565	0.99%	1.00%	1.456	1.565
51	1.03%	0.84%	1.456	1.565	1.08%	0.85%	1.456	1.565
52	1.06%	0.96%	1.456	1.565	1.08%	0.94%	1.456	1.565
53	1.00%	1.07%	1.456	1.565	1.04%	1.01%	1.456	1.565
54	1.11%	0.83%	1.456	1.565	1.12%	0.90%	1.456	1.565
55	1.14%	0.92%	1.868	1.810	1.13%	0.93%	1.868	1.810
56	1.08%	0.91%	1.868	1.810	1.12%	0.89%	1.868	1.810
57	1.03%	0.86%	1.868	1.810	1.04%	0.87%	1.868	1.810
58	1.04%	0.88%	1.868	1.810	1.03%	0.95%	1.868	1.810
59	0.92%	0.73%	1.868	1.810	1.00%	0.78%	1.868	1.810
60	0.84%	0.72%	2.358	2.227	0.90%	0.73%	2.358	2.227
61	0.93%	0.72%	2.358	2.227	0.92%	0.68%	2.358	2.227
62	0.74%	0.61%	2.358	2.227	0.67%	0.62%	2.358	2.227
63	0.68%	0.67%	2.358	2.227	0.68%	0.64%	2.358	2.227
64	0.68%	0.54%	2.358	2.227	0.63%	0.53%	2.358	2.227
65+	0.95%	0.59%	2.358	2.227	0.81%	0.55%	2.358	2.227

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Exhibit 6
Projected Membership Distribution by County

Rating Area	Counties	Experience Period Membership	Experience Period Area Factor	Projected Membership	Projected Area Factor
1	Clarion	1%	0.785	0%	0.779
1	Crawford	0%	0.785	0%	0.779
1	Erie	0%	0.785	0%	0.779
1	Forest	0%	0.785	0%	0.779
1	Mckean	0%	0.785	0%	0.779
1	Mercer	0%	0.785	0%	0.779
1	Venango	0%	0.785	0%	0.779
1	Warren	0%	0.785	0%	0.779
2	Cameron	0%	0.792	0%	0.819
2	Elk	0%	0.792	0%	0.819
2	Potter	0%	0.792	0%	0.819
3	Bradford	0%	0.998	0%	1.020
3	Carbon	0%	0.998	0%	1.020
3	Clinton	0%	0.998	0%	1.020
3	Lackawanna	0%	0.998	0%	1.020
3	Luzerne	0%	0.998	1%	1.020
3	Lycoming	0%	0.998	1%	1.020
3	Monroe	1%	0.998	1%	1.020
3	Pike	0%	0.998	0%	1.020
3	Sullivan	0%	0.998	0%	1.020
3	Susquehanna	0%	0.998	0%	1.020
3	Tioga	0%	0.998	0%	1.020
3	Wayne	0%	0.998	0%	1.020
3	Wyoming	0%	0.998	0%	1.020
4	Allegheny	0%	0.810	0%	0.855
4	Armstrong	0%	0.810	0%	0.855
4	Beaver	0%	0.810	0%	0.855
4	Butler	0%	0.810	0%	0.855
4	Fayette	0%	0.810	0%	0.855
4	Greene	0%	0.810	0%	0.855
4	Indiana	0%	0.810	0%	0.855

Average Experience Period Area Factor	0.9710
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Note:

Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

Average Projected Area Factor	1.0063
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Note:

Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

Area Shift Factor	0.9971
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Note:

Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area Factor represents: The impact due to the shift of the population distribution across areas.

Area Factor Change	1.0394
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Note:

Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience membership Factor represents:

4	Lawrence	0%	0.810	0%	0.855
4	Washington	0%	0.810	0%	0.855
4	Westmoreland	0%	0.810	0%	0.855
5	Bedford	0%	0.780	0%	0.837
5	Blair	0%	0.780	0%	0.837
5	Cambria	0%	0.780	0%	0.837
5	Clearfield	1%	0.780	1%	0.837
5	Huntingdon	1%	0.780	1%	0.837
5	Jefferson	0%	0.780	0%	0.837
5	Somerset	0%	0.780	0%	0.837
6	Centre	0%	0.983	1%	1.030
6	Columbia	0%	0.983	0%	1.030
6	Lehigh	1%	0.983	1%	1.030
6	Mifflin	0%	0.983	0%	1.030
6	Montour	0%	0.983	0%	1.030
6	Northampton	1%	0.983	1%	1.030
6	Northumberland	0%	0.983	0%	1.030
6	Schuylkill	0%	0.983	0%	1.030
6	Snyder	0%	0.983	0%	1.030
6	Union	0%	0.983	0%	1.030
7	Adams	2%	0.984	1%	1.080
7	Berks	8%	0.984	6%	1.080
7	Lancaster	17%	0.984	14%	1.080
7	York	8%	0.984	3%	1.080
8	Bucks	5%	1.000	7%	1.000
8	Chester	8%	1.000	8%	1.000
8	Delaware	6%	1.000	15%	1.000
8	Montgomery	10%	1.000	10%	1.000
8	Philadelphia	6%	1.000	11%	1.000
9	Cumberland	10%	0.933	6%	0.939
9	Dauphin	5%	0.933	3%	0.939
9	Franklin	2%	0.933	2%	0.939
9	Fulton	0%	0.933	0%	0.939
9	Juniata	0%	0.933	1%	0.939
9	Lebanon	3%	0.933	3%	0.939
9	Perry	1%	0.933	0%	0.939

The impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

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Exhibit 8
Trend Exhibit

Service Type	Unit Cost	Utilization
Facility Inpatient	6.1%	1.9%
Facility Outpatient	4.5%	5.9%
Physician	1.9%	5.4%
Capitation	0.0%	-0.6%
Medical	4.2%	4.7%
Pharmacy	10.3%	2.0%
Total (Med + Rx)	6.1%	3.9%

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Exhibit 9
Projected Membership and Paid to Allowed by Metal Tier

Metallic Tier	Projected Membership	Projected Paid to Allowed Ratio
Platinum	0	N/A
Gold	0	N/A
Silver	3,348	73%
Bronze	0	N/A
Catastrophic	0	N/A
Total	3,348	73%

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Exhibit 10
Retention as a Percent of Premium and PMPM

Retention Components	% of Premium	PMPM
Administrative Expense Load	9.44%	\$59.36
Profit & Risk Load	2.00%	\$12.57
Premium Tax	0.80%	\$5.03
User Exchange Fee	0.00%	\$0.00
State Based Exchange Fee	0.00%	\$0.00
HIF	0.00%	\$0.00
PCORI	0.00%	\$0.00
Federal Income Tax	0.53%	\$3.34
Total Taxes and Fees	1.33%	\$8.37

Aetna Life Insurance Company
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Exhibit 11
MLR Projection

			Formula
(a)	Premium (ppm)	\$628.74	
(b)	Medical Cost (ppm)	\$545.15	
(c)	Medical Benefit Ratio (MBR)	86.7%	= (c) / (b)
(d)	Quality Improvement Action (ppm)	\$5.03	= (a) x 0.80%
(e)	Taxes and Fees (ppm)	\$11.66	
(f)	Adjusted Premium (ppm)	\$617.08	=(a) - (e)
(g)	Adjusted Claims (ppm)	\$550.18	= (b) + (d)
	Medical Loss Ratio (MLR)	89.2%	=(g) / (f)

Notes:

ACA adjustments for QIA and taxes and fees are estimates based on historical experience and projected expenses.

Values reflect current actuarial projections and will differ from the final reported MLR.

This projection applies to the products included in this filing and is a standalone calculation for the 2019 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.

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Exhibit 12
Quarterly Trend Factors

Effective Quarter	Membership	Trend Factor	Index Rate
1Q 2019	23.8%	1.000	\$761.65
2Q 2019	25.5%	1.030	\$784.50
3Q 2019	23.7%	1.061	\$808.02
4Q 2019	27.0%	1.093	\$832.26
Total	100.0%	1.047	\$797.55

HIF Factor	Med Trend + HIF	Index Rate, including HIF
1.000	1.000	\$ 761.65
1.007	1.037	\$ 789.63
1.013	1.075	\$ 818.67
1.020	1.114	\$ 848.81
1.010	1.058	\$ 805.86

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Exhibit 14

Sample Rate Calculation

The following steps outline the mathematical formula used to develop the member level rates for a sample small group. The input assumptions and the census provided below are for illustrative purposes only.

Sample Small Group Information:

Effective Date: 01/01/2019
Rating Area: Rating Area 1
Plan: PA Silver OAEPO 6000 80% \$30/75

	Employee	Spouse	Child 1	Child 2	Child 3
<u>Group Census</u>	<u>Age</u>	<u>Age</u>	<u>Age</u>	<u>Age</u>	<u>Age</u>
Employee 1	35	36	5	7	
Employee 2	56	52			
Employee 3	24	21			
Employee 4	52	49	19	17	16
Employee 5	65	65	25		
Employee 6	58	60	24		
Employee 7	56	51			
Employee 8	42	41			
Employee 9	33	34	5	6	7
Employee 10	25	28	2	1	

Age and Tobacco

Factors

	<u>Age Factors</u>				
	Employee	Spouse	Child 1	Child 2	Child 3
Employee 1	1.222	1.230	0.765	0.765	
Employee 2	2.333	1.952			
Employee 3	1.000	1.000			
Employee 4	1.952	1.706	0.941	0.885	0.859
Employee 5	3.000	3.000	1.004		
Employee 6	2.548	2.714	1.000		
Employee 7	2.333	1.865			
Employee 8	1.325	1.302			
Employee 9	1.198	1.214	0.765	0.765	0.765
Employee 10	1.004	1.087	0.765	0.765	

Calculation of Monthly Premium

Step 1: Multiply Market Base Rate x Rating Area Factor x Plan Factor x Effective Date Factor

Market Base Rate =	\$585.94
x Rating Area Factor (Rating Area 1)	0.7787
x Plan Factor	0.7285
x Effective Date Factor	1.0000
Market Base Rate adjusted for Plan/Area/Effective Date =	\$332.41

Step 2: Multiply Adjusted Market Base Rate in Step 1 by the Member level Age and Tobacco Factors:

Member Monthly Rates	Employee	Spouse	Child 1	Child 2	Child 3	Total
Employee 1	\$406.20	\$408.86	\$254.29	\$254.29		\$1,323.64
Employee 2	\$775.51	\$648.86				\$1,424.37
Employee 3	\$332.41	\$332.41				\$664.82
Employee 4	\$648.86	\$567.09	\$312.80	\$294.18	\$285.54	\$2,108.47
Employee 5	\$997.22	\$997.22	\$333.74			\$2,328.18
Employee 6	\$846.97	\$902.15	\$332.41			\$2,081.53
Employee 7	\$775.51	\$619.94				\$1,395.45
Employee 8	\$440.44	\$432.79				\$873.23
Employee 9	\$398.22	\$403.54	\$254.29	\$254.29	\$254.29	\$1,564.63
Employee 10	\$333.74	\$361.33	\$254.29	\$254.29		\$1,203.65
Group Total Monthly Premium:						\$14,967.97

Note: Member level monthly rates are rounded to the nearest penny.

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Exhibit 15
Product Portfolio & Projected Membership Distribution

HIOS Plan-ID	Network	Plan	Metallic Tier	Actuarial Value	Exchange Offering	Projected Membership Distribution
33906PA0160001	OAEPO	PA Silver OAEPO 6000 80% \$30/75	Silver	70.14%	No	100.00%

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Exhibit 16
Plan Mapping

2017 HIOS Plan ID	2017 Plan Name	2018 HIOS Plan ID	2018 Plan Name	2019 HIOS Plan ID	2019 Plan Name
33906PA0090000	Terminated Plans				
33906PA0090082	PA Bronze PPO 6000 100/50 HSA				
33906PA0090083	PA Bronze PPO 6450 100/50 HSA				
33906PA0090084	PA Gold PPO 2000 100/50 HSA				
33906PA0090085	PA Gold PPO 1500 100/50 HSA				
33906PA0090086	PA Silver PPO 2500 100/50 HSA				
33906PA0090088	PA Silver PPO 2600 100/50 HSA				
33906PA0090089	PA Silver PPO 2600 80/50 HSA				
33906PA0090090	PA Bronze PPO 5000 80/50 HSA				
33906PA0090091	PA Silver PPO 3000 80/50				
33906PA0090092	PA Gold PPO 2000 80/50				
33906PA0090093	PA Gold PPO 1000 80/50				
33906PA0090094	PA Gold PPO 1000 90/50				
33906PA0090095	PA Platinum PPO 100/50 200D				
33906PA0090096	PA Gold PPO 100/50 500D				
33906PA0090097	PA Platinum PPO 500 100/50				
33906PA0090098	PA Gold PPO 1000 100/50 250A				
33906PA0090099	PA Gold PPO 1000 100/50 25				
33906PA0090100	PA Gold PPO 1500 100/50				
33906PA0090101	PA Gold PPO 2000 100/50				
33906PA0090104	PA Silver PPO 5000 100/50				
33906PA0090105	PA Silver PPO 3000 100/50 250A				
33906PA0090106	PA Silver PPO 3500 100/50				
33906PA0090107	PA Gold PPO 1000 100/50 30				
33906PA0090108	PA Gold PPO 1500 100/50 30				
33906PA0090109	PA Silver PPO 2000 100/50 300A				
33906PA0090110	PA Silver PPO 2500 100/50 300A				
33906PA0090112	PA Silver PPO 4500 100/50 30				
33906PA0090115	PA Bronze AWH WellSpan PPO 5000 80/50 HSA				
33906PA0090123	PA Gold AWH VP PPO 1000 100/50 25				
33906PA0090126	PA Silver AWH VP PPO 2000 100/50 300A				
33906PA0090127	PA Silver PPO 5000 100/50 RX 10/50/100				
33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090129	PA Silver PPO 4500 100/50 30				
33906PA0090130	PA Silver PPO 4000 100/50 OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090133	PA Silver PPO 3500 100/50				
33906PA0090134	PA Silver PPO 3000 80/50 OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090135	PA Silver PPO 3000 100/50 300A HSA	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090136	PA Silver PPO 3000 100/50 250A				
33906PA0090138	PA Silver PPO 2600 100/50 HSA				
33906PA0090139	PA Silver PPO 2500 100/50 HSA				
33906PA0090140	PA Silver PPO 2500 100/50 300A				
33906PA0090141	PA Silver PPO 2000 100/50 300A				
33906PA0090142	PA Platinum PPO 500 100/50				
33906PA0090143	PA Platinum PPO 100/50 200D OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090147	PA Gold PPO 2000 100/50 OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090150	PA Gold PPO 1500 100/50				
33906PA0090152	PA Gold PPO 1000 80/50 OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090153	PA Gold PPO 1000 100/50 30				
33906PA0090155	PA Gold PPO 1000 100/50 25	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090156	PA Gold PPO 100/50 500D	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090158	PA Bronze PPO 6000 100/50 HSA				
33906PA0090159	PA Bronze PPO 5000 80/50 HSA				
33906PA0090161	PA Gold PPO 100/50 600D OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090162	PA Gold PPO 1000 100/50 OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090164	PA Bronze PPO 6550 100/50 HSA E OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090165	PA Silver PPO 3000 100/50 HSA E OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090166	PA Silver PPO 3000 100/50 OOS	33906PA0090128	PA Silver PPO 5000 80/50 OOS	33906PA0160001	PA Silver OAEPO 6000 80% \$30/75
33906PA0090157	PA Bronze PPO 6450 100/50 HSA				



June 26, 2018

Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna HealthAssurance Pennsylvania, Inc.
Small Group Rate Filing
SERFF # AETN-131455851

Dear Mr. Michael Gurgiolo:

1. The "Rate Information" sheet included in the filing indicates an overall rate change of 6.8%, a minimum change of 3.7%, and a maximum change of 14.8%. However, the PA Actuarial Memorandum indicates that the range of rate change is constant at 6.8% and only one plan will be offered in 2019. Please provide examples showing the calculation for the minimum and maximum rate changes.

6.8% represents the change in the plan rate, as shown in column AC of the III Plan Rates tab of the PAAM (Table 10). 3.7% - 14.8% represents the range of changes when the area factor changes are considered, as shown in the IV tab of the PAAM (Table 11).

2. Please explain how the 6.8% rate increase reconciles to the rate increases shown in Worksheet II Section I of the URRT.

The 6.8% shown in the PAAM represents the change in the rate from the first quarter of 2018 to the first quarter of 2019. The changes in Worksheet II represent the average rate change over the course of all policies effective in 2019 (Q1-Q4).

3. Please provide numerical support for the change in morbidity, change in demographics, change in networks, and change in other assumptions for both the Actual Experience Data and Manual Data shown in Table 5 of the PA Rate Template.

Please see attachment 'AHASPA Objection Response Tables 20180615.xlsx', tab 'Response #3', for the requested numerical support.

4. Page 1 of the Federal Actuarial Memorandum indicates that this filing includes new benefit plans effective January 1, 2019. However, Worksheet II Section I of the URRT shows only one renewing plan and no new plans effective January 1, 2019. Please confirm that only Plan 18939PA0040001 will be offered in 2019 and it is considered a renewing plan.

We confirm that only plan 18939PA0040001 will be offered in 2019 and is considered a renewing plan. The actuarial memorandum wording has been updated to reflect this.



5. The “Rate Change Summary” included in the filing indicates that Taxes & Fees will account for 2.3% of premium, while Worksheet I Section III of the URRT indicates that Taxes & Fees will account for 2.06% of premium. Please explain this discrepancy.

The 2.3% taxes and fees in the Rate Change Summary includes 0.21% for high risk pool premium less recoveries and 0.02% for risk adjustment fees. It is otherwise equivalent to the taxes and fees displayed in Worksheet I Section III of the URRT.

6. The PA Actuarial Memorandum indicates that the rating areas included in this filing are Rating Areas 1-3 and 5-9, with certain counties excluded. However, the file titled “PA_SG_18939_Rates_OFF_1Q2019_v1.xls” includes Rating Area 4. Please confirm that Rating Area 4 is not included in the service area and remove it from the rate tables as necessary.

We confirm that rating area 4 is not included in the service area. We will submit a revised rate table.

7. Please provide an explanation for how the AV Calculator (AVC) inputs for the Specialty Drug benefit were determined when there is different cost sharing between preferred and non-preferred drugs, as shown in Exhibit A-2.

When calculating the AV, we entered the preferred tier cost sharing. Weighting between the preferred and non-preferred tiers is not material to the Actuarial Value.

8. Please provide an illustration of the calculation of the 0.728 paid-to-allowed ratio.

Paid to allowed ratios are based on 2017 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trending deductible-leveraging.

9. Please provide numerical support for the changes in the rating area factors from the prior filing and describe how morbidity differences were removed in the calculation.

The newly requested area factors were developed based on large group claim experience over a 12 month period from July 2016 to June 2017, normalized for morbidity. This data was used due to credibility concerns with our SG ACA population. Please see the ‘Response #9’ tab of the file ‘AHASPA Objection Response Tables 20180615.xlsx’

10. We have several questions related to trend.

a. The unit cost trends tie between Worksheet 1 Section II of the URRT, Exhibit 8, and the “SG Quarterly Trend_AHASPA.xlsx” file. However, the utilization trends differ between all three sources. Please explain why the utilization trends differ.

The utilization trend shown in the “SG Quarterly Trend_AHASPA.xlsx” file includes the impact of deductible leveraging. The utilization trend shown in Exhibit 8 includes induced utilization. The utilization trend shown on the revised URRT matches Exhibit 8. Please see attachment ‘AHASPA Objection Response Tables 20180615.xlsx’, tab ‘Response #10’, for the illustration of how the utilization trends differ between the files.

b. The weights applied to each service category in the development of total trend differ between the file "SG Quarterly Trend_AHASPA.xlsx" and Table 3 of the file PA Rate Template, resulting in differing total trends. Please reconcile, and explain why these weights differ.

Aetna trend is developed using service category weights from actual experience which is rolled up to a total annual trend. The method for combining the service categories in the file '2019_SmGrp_AetnaHealthAssuranceOfPennsylvania_PAAMExhibits_062618.xlsm' differs in that each component is trended for two years and then rolled up to a total trend factor. Due to the difference in methods, PA incurred pmpm's for each service category were used as the weights. The method Aetna uses is demonstrated in the first table in the attachment 'SG Quarterly Trend_AHASPA.xlsx'.

c. Please provide numerical support for the trend assumptions utilized in the development of the rates.

The numerical trend buildup is shown in the responses to parts a and b of this objection. Additional discussion on the development of medical and pharmacy trend can be found below.

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

d. Page 5 of the Federal Act Memo indicates that trend factors are developed from annual forward trend, leveraging, and changes in the Health Insurers Fee. Please demonstrate how leveraging is applied in the development of trend and provide numerical support for this adjustment.

Leveraging for medical and pharmacy is developed using the Milliman Health Cost Guidelines Deductible Leveraging table. Based on the average deductible, a load factor is applied to the allowed trend to calculate the paid trend. An example is below.

Allowed Trend = 10.0%

Average Deductible = \$2,000

Lookup From Deductible Leveraging Table for \$2,000 = 1.15

*Leveraging Trend = $(1 + \text{Allowed Trend} * \text{Deductible Lookup}) / (1 + \text{Allowed Trend}) - 1$*

*Leveraging Trend = $(1 + 0.1 * 1.15) / (1 + 0.1) - 1 = 1.3\%$*

*Paid Trend = $(1 + \text{Allowed Trend}) * (1 + \text{Leveraging Trend}) - 1$*

*Paid Trend = $(1 + 10\%) * (1 + 1.3\%) - 1 = 11.5\%$*

11. Please provide numerical support for the development of the assumed 2.60% 2020 Health Insurer Fee. We are estimating the Health Insurer Fee to be 2.60% of premium for 2020. The Health Insurer Fee was calculated for Aetna by taking the total dollar value due to the HIF and by estimating our national market share. To calculate this, we used growth assumptions for Aetna by market and compared to industry wide growth assumptions.

12. Please provide numerical support for the development of the Risk Adjustment amount of \$9.65 as documented in the PA Rate Template.

Please see the table below for the calculation of the Projected Risk Adjustment PMPM

Risk Transfer Estimate from PA DOI	\$ 9.25
Adjustment for Admin components of Premium	\$ 1.51
2018 Risk Adjustment Fee	\$ (0.15)
2018 Net High Risk Pool Prem less Recoveries	\$ (1.35)
Projected Risk Adjustment PMPM (1st Quarter)	\$ 9.24
Trend Factor to midpoint of projection period	1.043
Full Year Projected Risk Adj PMPM	\$ 9.65

13. Please reconcile the discrepancy between Exhibit 11's 'Medical Cost (PMPM)' of \$522.39 compared to Worksheet I Section III of the URRT which shows \$525.68.

We believe you are referencing the medical cost before Risk Adjustment, which is \$534.94 in Worksheet I Section III. The reconciliation is shown below.

The Exhibit 11 'Medical Cost (PMPM)' was calculated as follows:

Incurred before RA	\$534.94
Risk Adj (no fees)	(\$10.76)
High Risk Pool Recoveries	(\$1.79)
Total Claims	\$522.39

14. Please reconcile the discrepancy between Exhibit 11's 'Taxes and Fees' of \$16.22 compared to Worksheet I Section III of the URRT which shows \$12.93. We would expect this to differ by only the Risk Adjustment User Fee amount.

In Exhibit 11's 'Taxes and Fees' we included a high risk pool premium of \$3.14. The remaining \$0.15 difference is due to the Risk Adjustment User Fee.

15. The projected member months included in Table 1 of the file PA Rate Template total 26,498, while the projected member months included in Worksheet I Section III of the URRT total 25,734. Please explain why these projected member months differ.

When rolling up the member months by age in Table 1, some of the ages were inadvertently double-counted. 25,734 is the correct total, as shown in the URRT. We have corrected the member months total in Table 1.

16. The Projected Required Revenue PMPM of \$654.40 included in Table 6 of the file PA Rate Template does not reconcile to Worksheet I Section III of the URRT. Please explain this discrepancy.

The Projected Required Revenue PMPM in Table 6 uses the average of all policies offered throughout the year, while the URRT Worksheet I Section III only represents the first quarter policies.

17. Please explain the discrepancy between the Projected Risk Adjustment PMPM included in Table 5 of the PA Rate Template and Worksheet I Section III of the URRT.

The Projected Risk Adjustment PMPM in the URRT is only trended to the first quarter of the projection period while the Projected Risk Adjustment PMPM in PA Rate Template Table 5 is trended to the midpoint of the projection period (accounting for all policies with an effective date in 2019).

18. Please support the decision to assign 0% credibility to experience period data, considering the relative number of members in the actual experience and manual experience pools.

The manual data is more appropriate as it combines the HMO and PPO experience in the SG ACA single risk pool market, where as the experience data includes transitional policies which were extended through 2018.

19. Please discuss the impact on the filing in the change in coverage from a PPO in 2018 to a OAEPO in 2019.

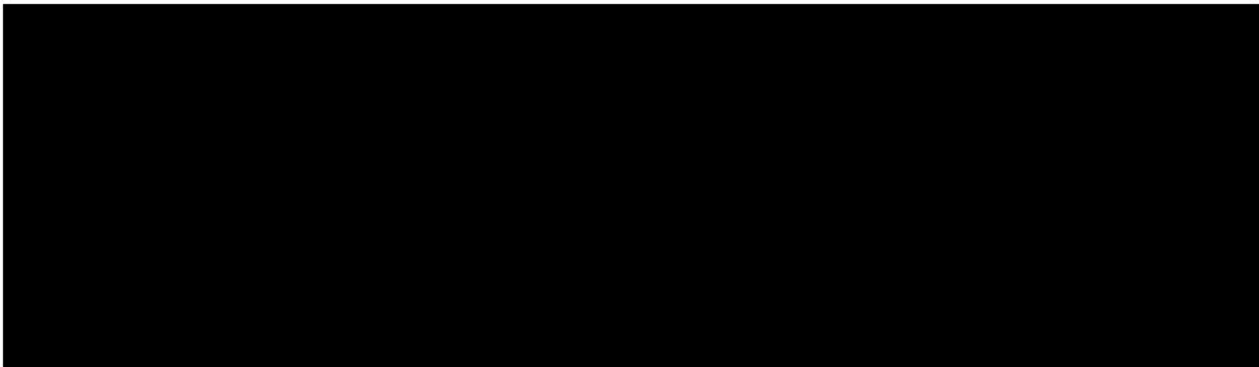
The in-network coverage parameters are the same on the PPO and OAEPO platforms; the primary difference is that the OAEPO platform does not include out-of-network benefits.

20. Please revise the table in Section 1 (H) of the actuarial memorandum to show the correct year and correct the factors, if necessary.

We have submitted a revised actuarial memorandum and corrected the dates, and apologize for this oversight. There are no changes to the factors, as the factors shown are what was intended and the dates were a typographical error.

21. In Table 6 of the PA Actuarial Memorandum exhibits, please include the formulas used to calculate the information shown in all cells which utilized such formulas.

Please see attachment 'AHASPA Objection Response Tables 20180615.xlsx', tab 'Response #21' for the requested calculations.



23. Consistent with the information shown in Table 5a, please provide the current distribution of members by renewal quarter.

Please see attachment 'AHASPA Objection Response Tables 20180615.xlsx', tab 'Response #23', for the current distribution of members by renewal quarter.

24. Please reconcile the trend shown in PAAM Table 3b with the quarterly trends shown in Table 5a of the PAAM.

The trends shown in PAAM Table 5a include HIF (2.6%) and medical trend (12.9%). The trend shown in PAAM Table 3b is only medical (12.6%). The difference in medical trend between tables 5a and 3b is based on the weightings of the benefit categories. 5a applies weight based on the percentage of our 2017 paid claim experience, for all segments. 3b applies weight based on the percentage of our projected 2019 paid claims, for the small group segment only.

25. Please provide an Excel exhibit, similar in structure to the URRT, that starts with the manual experience period data and ends shows the development of the projected index rate \$759.89.

Please see attachment 'AHASPA Objection Response Tables 20180615.xlsx', tab 'Response #25', for the requested development.

26. Please reconcile the following data:

- a. Data in Table 2 with the small group market data in Supplemental Health Care Exhibit.
- b. Administrative expenses in Table 6 with SHCE.
- c. QIS in Table 6 with SHCE

The claims data reported in the Supplemental Health Care Exhibit (SHCE) is on a different basis than the data used for pricing, and thus they will not reconcile. The following differences exist between the two data sources:

- Claims in the SHCE are on a financial basis. "Incurred claims" in this report represent paid claims plus the change in the reserve. The data used for pricing, on the other hand, is truly on an incurred basis.*
- The claims in the SHCE are only paid through December 2017, whereas the claims used in pricing are paid through February 2018.*

27. To support the development of the calibration factors, please provide the age and geographic distribution of members for the experience period and the current period, and provide an explanation if the current distribution differs significantly in relation to the projected distribution.

Please see attachment 'AHASPA Objection Response Tables 20180615.xlsx', tab 'Response #27', for the requested distributions. The current distribution does not differ significantly in relation to the projected distribution.

28. Please provide the data and analysis that underlies the change in area factors as shown in Table 13 of the PAAM.



Please see the response to objection number 9.

29. Please show the development of the average commission as shown in Table 6. Additionally, the current and 2019 broker agreements should be included and used to develop the percent shown in Table 6 as well as the associated pmpm cost.

As noted in our actuarial memorandum, the commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.


Please see attachment 'AHASPA Objection Response Tables 20180615.xlsx', tab 'Response #29' for the average commission development.

30. Please certify that the rates generated from Table 11 are consistent with the rates included in the PA Plan Design Summary and the Federal Rates Template and are developed in accordance with Department guidance.

We certify that the rates in table 11 are consistent with the rates in the PA Plan Design Summary and Federal Rates Template, and have been developed in accordance with Department guidance, as outlined in the actuarial memorandum.

Please let us know if you need any additional information to complete your review of this filing.

Sincerely,

, ASA, MAAA
Actuary I, Aetna

Objection 3

	Experience	Manual
Experience Period	0.973	1.048
Projection Period	1.154	1.154
Change in Morbidity	1.186	1.101

1.186 1.101 TRUE TRUE

	Experience	Manual
Experience Area Factor	0.971	0.943
Experience Age/Gender Factor	1.104	1.108
Projection Area Factor	0.979	0.979
Projection Age/Gender Factor	1.108	1.108
Change in Area	1.008	1.038
Change in Age and Gender	1.004	1.000
Change in Demographics	1.012	1.038

1.008 1.038 TRUE TRUE
1.004 1.000 TRUE TRUE
1.012 1.038 TRUE TRUE

	Experience	Manual
Experience Network Factor	0.991	0.980
Experience Network Mix	0.991	0.990
Projection Network Factor	0.991	0.990
Projection Network Mix	1.000	1.000
Change in Network Factor	1.000	1.010
Change in Network Mix	1.009	1.010
Change in Networks	1.009	1.021

1.000 1.010 TRUE TRUE
1.009 1.010 TRUE TRUE
1.009 1.021 TRUE TRUE

	Experience	Manual
Change in New Cap	1.000	1.000
Change in Pooling Impact	1.007	1.008
Change in Deductible Suppression	0.990	0.990
Change in Rx Other Trend	0.990	0.991
Remove Leveraging from Trend, Apply	0.935	0.930
Change in Other	0.923	0.920

0.923 0.920 TRUE TRUE

*Factors are PMPM weighted averages of IP, OP, Prof, Other, Cap, and Rx benefit categories

Objection 9
Area Factors

Rating Area	Prior Factor	Proposed Area Factor	Percent Change
PA01	0.785	0.779	-0.8%
PA02	0.792	0.819	3.5%
PA03	0.998	1.020	2.2%
PA04	0.810	0.855	5.5%
PA05	0.780	0.837	7.3%
PA06	0.983	1.030	4.8%
PA07	0.984	1.080	9.8%
PA08	1.000	1.000	0.0%
PA09	0.933	0.939	0.7%

Objection 10

10 a.

From SG Quarterly Trend_AHASPA.xlsx

Service Category	Utilization*
Inpatient Hospital	3.64%
Outpatient Hospital	7.98%
Professional	7.09%
Other Medical	7.98%
Capitation	
Prescription Drugs	5.19%
Total Annual Trend	

Utilization Trend	Trend Leveraging	Util Trend with Leveraging	Match?	Induced Utilization	Util Trend with Induced Utilization	Does SG Quarterly Trend_AHI plus Induced Util match Exhibit 8?	URRT and Exhibit 8 Match?
2.52%	1 09%	3.64%	TRUE	0.982	0.69%	TRUE	TRUE
6.52%	1 38%	7.98%	TRUE	0.982	4.62%	TRUE	TRUE
6.02%	1 01%	7.09%	TRUE	0.982	4.13%	TRUE	TRUE
6.52%	1 38%	7.98%	TRUE	0.982	4.62%	TRUE	TRUE
	1 01%	1.01%		0.982	-1.78%	TRUE	TRUE
2.63%	2 50%	5.19%	TRUE	0.982	0 80%	TRUE	TRUE

From Corrected Exhibit 8

Service Type	Utilization
Facility Inpatient	0.69%
Facility Outpatient	4.62%
Physician	4.13%
Capitation	-1.78%
Medical	3.51%
Pharmacy	0.80%
Total (Med + Rx)	2.67%

From corrected URRT

Benefit Category	Annualized Trend Factors	
	Cost	Util
Inpatient Hospital	1 0608	1.0069
Outpatient Hospital	1 0450	1.0462
Professional	1 0192	1.0413
Other Medical	1 0450	1.0462
Capitation	1 0000	0.9822
Prescription Drug	1.1025	1.0080

Objection 21

	SEPA	All Other PA	Total
Commissions PMPM			\$ 24.61
Projected Area Distribution	51%	49%	
<u>Average Contract Size</u>			<u>1.72231</u>
Commissions PMPM			\$ 14.29
G&A PMPM			\$ 45.07
.80% QIA included in \$45.07			0.80%
Non QIA G&A PMPM			\$ 40.05
BFIT Profit			6.00%
FIT			21.00%
AFIT Profit			4.74%
State Fees			0.60%
State Assessment			0.20%

Projected Incurred Claims, before ACA rein & Risk

Adj't, PMPM	\$	534.94
Risk Adj Transfer PMPM	\$	(10.76)
Projected Incurred Claims, without risk adjustment fee, PMPM	\$	524.18

Administrative Expenses	9.46%	\$59.36
General and Claims	6.38%	\$40.05
Agent/Broker Fees and Commissions	2.28%	\$14.29
Quality Improvement Initiatives	0.80%	\$5.02
Taxes and Fees	2.06%	\$12.93
Total Prem Tax	0.80%	\$5.02
PA Prem Tax (Fixed)	0.00%	\$0.00
PA Prem Tax (Var)	0.80%	\$5.02
Federal Income Tax	1.26%	\$7.91
	4.74%	\$29.75
Risk Adj Fee	0.02%	\$0.15
Risk Adj - High Risk Pool	0.21%	\$1.35
Total Fixed Expenses	8.68%	\$54.48
Total Variable Expenses	7.81%	\$49.05
Plan Adjusted Index Rate (Q1)		\$ 627.72
Avg Projected SG Premium Trend (Exhibit 12)		1.043
		\$ 654.40

Administrative Expenses	9.46%	\$61.88
General and Claims	6.38%	\$41.75
Agent/Broker Fees and Commissions	2.28%	\$14.90
Quality Improvement Initiatives	0.80%	\$5.24
Taxes and Fees	2.06%	\$13.48
PCORI Fees	0.00%	\$0.00
PA Premium Tax (if applicable)	0.80%	\$5.24
Federal Income Tax	1.26%	\$8.25
Health Insurance Providers Fee	0.00%	\$0.00
Profit/Contingency (after tax)	4.74%	\$31.02
Total Retention	16.26%	\$106.38

Projected Required Revenue PMPM

PA AM Exhibit Calculation	Apply SG Premium Trend	Match?
9.46%	61.88	TRUE
6.38%	41.75	TRUE
2.28%	14.9	TRUE
0.80%	5.24	TRUE
2.06%	13.48	TRUE
0.00%	0	TRUE
0.80%	5.24	TRUE
1.26%	8.25	TRUE
0.00%	0	TRUE
4.74%	31.02	TRUE
	0	TRUE
\$ 654.40		

The percentages of each component were calculated based on the single risk pool gross

premium average rate of \$627.72

This was determined based on the projected incurred claims, without the risk

adjustment fee pmpm of \$524.18

The PMPM shown in the PA AM Exhibits are based on the plan adjusted index rate of

\$654.40

TRUE

Objection 23

Period	ACA Indicator	Group State	Current Renewal Month	Member months
201802	ACA	PA	January	213
201802	ACA	PA	February	186
201802	ACA	PA	March	400
201802	ACA	PA	April	328
201802	ACA	PA	May	262
201802	ACA	PA	June	265
201802	ACA	PA	July	236
201802	ACA	PA	August	115
201802	ACA	PA	September	446
201802	ACA	PA	October	96
201802	ACA	PA	November	178
201802	ACA	PA	December	634

Quarter	Membership	Percentage
Q1	799	23.8%
Q2	855	25.5%
Q3	797	23.7%
Q4	908	27.0%

Mid-point to Mid-point, Experience to Projection: 24 months

	Experience	Manual
Experience Period	0 973	1 048
Projection Period	1.154	1.154
Morbidity Factor	1.186	1.101

[illegible]

Objection 27

Age	Experience Period Member Months	Current Period Member Months	Projection Period Member Months	% change from current to projection
0	971	223.1732397	241	0%
1	920	265.6824282	235	0%
2	830	239.1141854	210	0%
3	1049	223.1732397	253	0%
4	1035	270.9960768	252	0%
5	921	281.6233739	211	0%
6	1031	132.8412141	244	0%
7	1119	212.5459426	239	0%
8	1113	180.6640512	268	0%
9	1170	281.6233739	275	0%
10	1131	286.9370225	269	0%
11	1157	345.3871567	288	0%
12	1078	340.0735082	273	0%
13	1163	456.9737766	291	-1%
14	1291	313.5052653	313	0%
15	1344	414.4645881	313	0%
16	1358	371.9553995	308	0%
17	1266	286.9370225	308	0%
18	1267	409.1509395	281	0%
19	1449	366.641751	360	0%
20	1389	419.7782366	321	0%
21	1434	382.5826967	348	0%
22	1346	292.2506711	321	0%
23	1399	318.8189139	319	0%
24	1432	334.7598596	354	0%
25	1650	308.1916168	397	0%
26	1734	419.7782366	479	0%
27	1857	478.2283708	484	0%
28	1966	430.4055338	507	0%
29	1869	441.0328309	462	0%
30	1646	377.2690481	442	0%
31	1798	382.5826967	498	0%
32	1555	547.3058022	442	0%
33	1935	462.2874251	495	0%
34	1943	456.9737766	488	0%
35	1898	462.2874251	502	0%
36	1639	499.4829651	429	0%
37	1869	425.0918852	470	0%
38	1656	488.855668	434	0%
39	1632	366.641751	422	0%
40	1657	499.4829651	413	0%
41	1674	334.7598596	393	0%
42	1609	541.9921536	389	-1%
43	1658	579.1876936	403	-1%
44	1751	403.8372909	442	0%
45	1758	478.2283708	445	0%
46	2024	605.7559364	516	0%
47	1905	648.2651249	474	-1%
48	1970	488.855668	474	0%
49	2007	515.4239108	504	0%
50	2037	499.4829651	512	0%
51	1931	472.9147223	497	0%
52	2088	494.1693165	520	0%
53	2140	536.6785051	528	0%
54	2008	494.1693165	521	0%
55	2124	441.0328309	529	0%
56	2055	499.4829651	518	0%
57	1945	435.7191823	490	0%
58	1991	494.1693165	510	0%
59	1697	366.641751	458	0%
60	1621	249.7414826	418	1%
61	1705	371.9553995	413	0%
62	1392	409.1509395	332	0%
63	1402	233.8005369	339	0%
64	1263	228.4868883	298	0%
65	1594	212.5459426	350	1%

Geo Area	Experience Period Member Months	Current Period Member Months	Projection Period Member Months	% change from current to projection
Rating Area 1	964	36	32.02738021	0%
Rating Area 2	334	96	85.40634723	0%
Rating Area 3	1736	948	843.3876789	0%
Rating Area 4	0	132	0	-1%
Rating Area 5	1919	588	576.4928438	0%
Rating Area 6	2703	876	779.3329185	0%
Rating Area 7	27577	6684	6138.581207	-2%
Rating Area 8	27417	11784	13120.55009	5%
Rating Area 9	16562	4590	4158.221531	-2%

Objection 29**Average Commission Rates**

\$24.61 PSPM; Blend of ■■■ for SEPA and ■■■ for WPA/CPA

Rating Area	Projected Membership	Comission
1	0%	■■■ ■■■
2	0%	■■■ ■■■
3	3%	■■■ ■■■
4	0%	■■■ ■■■
5	2%	■■■ ■■■
6	3%	■■■ ■■■
7	24%	■■■ ■■■
8	51%	■■■ ■■■
9	16%	■■■ ■■■

Average Commission PSPM	24.61
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July 16, 2018

Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna HealthAssurance Pennsylvania, Inc.
Small Group Rate Filing
SERFF # AETN-131455851

Dear Mr. Michael Gurgiolo:

Please see our responses below in regard to your letter dated July 6, 2018.

1. The exhibit provided in response to Question 3 shows a development of the change in morbidity for the experience and manual rates as presented below. Please provide additional quantitative support for the development of these factors as there is a significant increase in the morbidity factors associated with the projection period in comparison to the experience period.

Experience Manual
Experience Period 0.973 1.048
Projection Period 1.154 1.154
Change in Morbidity 1.186 1.101

Please see the 'Response #1' tab in the AHASPA Objection Response Tables 20180706.xlsx attachment for the development of the change in morbidity.

2. The exhibit provided in response to Question 3 shows a different "Projection Network Factor" for the experience (0.991) compared to the manual (0.990). Please provide an explanation for why these values are different when they are both reflecting the projection period.

The Projection Network Factor for the base experience of .991 is the average projected network factor for the membership included in the base experience which includes ACA policies for AHASPA. The Projection Network Factor for the manual experience of .990 is the average projected network factor for the membership included in the manual experience which does not include transitional policies and includes all ACA policies for PA legal entities.

3. Please provide additional numerical support for the change in area factors described in response to Question 9. Please provide the detailed calculation of the proposed area factors and quantitatively demonstrate how the factors were normalized for morbidity differences.

Please see the 'Response #3' tab in the AHASPA Objection Response Tables 20180706.xlsx attachment. The area factors were developed by reviewing experience claims cost by region, and then normalizing for morbidity with the retrospective risk score of the population. Judgement was then applied to mitigate the disruption by region, account for the credibility of costs within each region, and account for areas where



there will not be an ACA offering (rating area 4 and certain counties in other rating areas). External benchmarks were also examined when determining the area factors.

4. It was stated in the response to Question 9 that large group data was used in the area factor calculation for credibility purposes. Are there any contract differences between the large group and small group products? If so, please provide a quantitative exhibit showing how these differences were accounted for in the area factor development.

We confirm that there are no material differences between the contracts for the large group and small group products.

5. The calculated trend is applied to allowed claims and includes a leveraging component. However, in your response to Question 10c you state that “the impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.” Please provide support showing the leveraging component is not being included in both the trend calculation and the projected paid to allowed ratio.

Please see the ‘Response #5’ tab in the AHASPA Objection Response Tables 20180706.xlsx attachment. The leveraging component of trend is not included in the allowed rate development, only in the paid to allowed ratio. The utilization trend used in the URRT matches the expected utilization trend with leveraging removed, but including induced utilization.

6. Your response to Question 10d shows the leveraging impact on a paid trend value even though an allowed trend is used in the rate development. Please provide support for why a leveraging impact based on an analysis of paid trends is appropriate to apply to an allowed trend amount.

Please see response #5. Leveraging is not used in the development of allowed trend. We apologize for the confusion.

7. The response to Question 12 includes the calculation of the projected risk adjustment receivable PMPM. However, this calculation doesn’t reflect the information included in Section 2a of the Pennsylvania Actuarial Memorandum. Please provide a development of the projected risk adjustment receivable PMPM beginning with the \$8.19 PMPM 2017 risk adjustment receivable, as stated in the Pennsylvania Actuarial Memorandum. Please note that as Aetna anticipates a risk adjustment receivable, any adjustment for the inclusion of the administrative expense factor of 0.86 should reduce the receipt. Additionally, the projected risk adjustment PMPM included in the exhibit provided in response to Question 12 is \$9.24, while the URRT demonstrates an amount of \$9.26. Please indicate which value is accurate and update any documentation as necessary.

The projected risk adjustment PMPM of \$9.26 was the correct amount and the \$9.24 was entered in error. You are correct that we have calculated the administrative adjustment in error, and we will be revising our filing to reflect the corrected risk adjustment development. Please see the ‘Response #7’ tab in the AHASPA Objection Response Tables 20180706.xlsx attachment for the development of projected risk adjustment, both before and after the administrative expense correction. We have updated all of our filing documents and exhibits to reflect the impact of this change.

8. The response to Question 13 includes the calculation of the Medical Cost PMPM used in the development of the MLR. This calculation includes a risk adjustment receivable of \$10.76. Additionally,



the exhibit provided in response to Question 21 indicates a risk adjustment transfer PMPM of \$10.76. Please explain how this amount reconciles to the risk adjustment included in the URRT (\$9.26).

Please see the 'Response #8' tab in the AHASPA Objection Response Tables 20180706.xlsx attachment for the reconciliation of \$10.76 to \$9.26. The risk adjustment included in the URRT is negative because the effect of a risk adjustment receivable is a reduction in claims. Please also note we have made an adjustment to the Rx other trend factor which was an error in our initial filing.

9. Please explain why the Rx Other Trend in Cell M25 of the exhibit provided in response to Question 25 (0.969) does not tie to the Rx Other Trend in Cell D30 of the exhibit provided in response to Question 3 (0.991).

The Rx Other Trend in cell M25 on the 'Response #25' tab only applies to the pharmacy cost category. The Rx Other trend in Cell D30 on the 'Response #3' tab is the factor for all medical cost categories, weighted by category, using .969 for Rx and 1.0 for all other medical cost categories.

10. The response to Question 26 does not address the differences in administrative expenses in Table 6 and the SHCE or the differences in QIS in Table 6 and the SHCE. Please reconcile this data.

Please see the 'Response #10' tab for a comparison of the administrative costs between Table 6 and the SHCE. Please note that the SHCE covers the experience period of 2017, while Table 6 is representative of the projection period of 2019, so the two will not be exactly equal. Aetna's administrative cost and QIS assumptions are set nationally and allocated to a local level, so there will be some variation from year to year. Also, Aetna's cost and QIS assumptions are set across legal entities and the allocation of experience can vary by entity. In addition, there can be discrepancies on which members and groups are considered large or small, and on timing of expenses.


11. Please reconcile the PMPM commission and other amounts provided in the "Exhibit 21" worksheet with the commission and other amounts shown in Table 6 of the PAAM Exhibits.

The PMPM commission of \$14.29 shown in 'Response #21' is the average commission we expect to pay based on the distribution of membership. We convert \$14.29 to a percent of premium as we are required to enter commission in Table 6 of PAAM Exhibits as such. When the average small group premium trend is applied to \$14.29, the resulting value is the \$14.90 shown in Table 6 of the PAAM Exhibits.

The formula can be seen in cell H23 and I23 on the 'Response #21' tab of the previously submitted attachment AHASPA Objection Response Tables 20180615.xlsx.

Please let us know if you need any additional information to complete your review of this filing.

Sincerely,

, ASA, MAAA
Actuary I, Aetna

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Response to question 1, from July 6, 2018 objection letter.

Base Experience

	CY 2017 Data (Experience)		201712 Active (Jump-off)	
	MMOS	Average Risk	Members	Average Risk
SG KWYH	292,979	0.941	SG ACA	4,700
SG ACA	127,389	1.048		
Combined Base Experience	420,368	0.973		

Renewal Action	2018 Renewals/Sales		2019 Full Year Renewals/Sales	
	Members	Risk	Members	Risk
Up for Renewal	4,700	1.108	15,695	1.083
- Terminate Coverage	1,455	0.965	4,420	0.962
+ Add'l New Sales	12,450	1.060	1,476	1.330
Ending Membership	15,695	1.083	12,750	1.154

	Morbidity Change Development
Starting Risk Score (Base Experience)	0.973
Ending Risk Score (ACA 2019)	1.154
Change in Morbidity Factor	1.186

Manual Experience

	CY 2017 Data (Experience)		201712 Active (Jump-off)	
	MMOS	Average Risk	Members	Average Risk
SG KWYH	0	0.000	SG ACA	4,700
SG ACA	127,389	1.048		
Manual Experience	127,389	1.048		

Renewal Action	2018 Renewals/Sales		2019 Full Year Renewals/Sales	
	Members	Risk	Members	Risk
Up for Renewal	4,700	1.108	15,695	1.083
+ Gain from KWYH/AFA	12,450	1.060	1,476	1.330
- Terminate Coverage	1,455	0.965	4,420	0.962
+ Add'l New Sales	0	0.000	0	0.000
Ending Membership	15,695	1.083	12,750	1.154

	Morbidity Change Development
Starting Risk Score (Manual Experience)	1.048
Ending Risk Score (ACA 2019)	1.154
Change in Morbidity Factor	1.101

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Response to question 3, from July 6, 2018 objection letter.

Rating Area	Prior Factor	Un-normalized result	Proposed Area Factor
1	0.785	0.891	0.779
2	0.792	0.844	0.819
3	0.998	1.205	1.020
4	0.810	1.020	0.855
5	0.780	0.959	0.837
6	0.983	1.120	1.030
7	0.984	1.151	1.080
8	1.000	1.000	1.000
9	0.933	1.085	0.939

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Response to question 5, from July 6, 2018 objection letter.

From SG Quarterly Trend_AHASPA.xlsx (Paid Trend)

Service Category	Cost*	Utilization*	Utilization Trend	Trend Leveraging	Util Trend with Leveraging	Match?	Induced Utilization	Util Trend with Induced Utilization	Does SG Quarterly Trend_AHI plus Induced Util match Exhibit 8?	URRT and Exhibit 8 Match?
Inpatient Hospital	6.08%	3.64%	2.52%	1.09%	3.64%	TRUE	0.982	0.69%	TRUE	TRUE
Outpatient Hospital	4.50%	7.98%	6.52%	1.38%	7.98%	TRUE	0.982	4.62%	TRUE	TRUE
Professional	1.92%	7.09%	6.02%	1.01%	7.09%	TRUE	0.982	4.13%	TRUE	TRUE
Other Medical	4.50%	7.98%	6.52%	1.38%	7.98%	TRUE	0.982	4.62%	TRUE	TRUE
Capitation				1.01%	1.01%		0.982	-1.78%	TRUE	TRUE
Prescription Drugs	10.25%	5.19%	2.63%	2.50%	5.19%	TRUE	0.982	0.80%	TRUE	TRUE
Total Annual Trend										

From Exhibit 8 (Allowed Trend)

Service Type	Unit Cost	Utilization
Facility Inpatient	6.08%	0.69%
Facility Outpatient	4.50%	4.62%
Physician	1.92%	4.13%
Capitation	0.00%	-1.78%
Medical	4.24%	3.51%
Pharmacy	10.25%	0.80%
Total (Med + Rx)	6.10%	2.67%

From URRT (Allowed Trend)

Benefit Category	Annualized Trend Factors	
	Cost	Util
Inpatient Hospital	1.0608	1.0069
Outpatient Hospital	1.0450	1.0462
Professional	1.0192	1.0413
Other Medical	1.0450	1.0462
Capitation	1.0000	0.9822
Prescription Drug	1.1025	1.0080

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Response to question 7, from July 6, 2018 objection letter.

Answer to question 7, based on previously submitted values.		
Transfer estimate	\$ 8.19	
Trend	1.129	
Admin Adj	14%	
	\$ 10.76	TRUE
2019 Risk Adjustment Fee	\$ 0.15	
2019 Net High Risk Pool Prem less Recoveries	\$ 1.35	TRUE
Projected Risk Adjustment PMPM (1st Quarter)	\$ 9.26	TRUE
Value from URRT:	\$ 9.26	
Value from PA rate template:	\$ 9.66	

Answer to question 7, based on revised risk adjustment calculation.		
Transfer estimate from PA DOI	\$ 8.19	
Trend	\$ 1.13	
Admin Adj	\$ 0.14	
	\$ 7.96	TRUE
2019 Risk Adjustment Fee	\$ 0.15	
2019 Net High Risk Pool Prem less Recoveries	\$ 1.40	TRUE
Projected Risk Adjustment PMPM (1st Quarter)	\$ 6.41	TRUE
Value from URRT:	\$ 6.41	
Value from PA rate template:	\$ 6.79	

Submitted response to question 12 from June 15, 2018 objection letter:

Risk Transfer Estimate from PA DOI	\$9.25	Calculation
Adjustment for Admin components of Premium	\$1.51	
2018 Risk Adjustment Fee	(\$0.15)	
2018 Net High Risk Pool Prem less Recoveries	(\$1.35)	
Projected Risk Adjustment PMPM (1st Quarter)	\$9.24	
Trend Factor to midpoint of projection period	1.043	
Full Year Projected Risk Adj PMPM	\$9.65	FALSE
		\$9.66

Corrected response to question 12 from June 15, 2018 objection letter:

Risk Transfer Estimate from PA DOI	\$8.19
Adj for Trend	\$1.06
Trended Risk Transfer Estimate from PA DOI	\$9.25
Adjustment for Admin components of Premium	\$1.51
Adjusted Risk Transfer Estimate	\$10.76
2018 Risk Adjustment Fee	(\$0.15)
2018 Net High Risk Pool Prem less Recoveries	(\$1.35)
Projected Risk Adjustment PMPM (1st Quarter)	\$9.26
Trend Factor to midpoint of projection period	1.043
Full Year Projected Risk Adj PMPM	\$9.65

Corrected response to question 12 from June 15, 2018 objection letter, based on revised risk adjustment calculation:

Risk Transfer Estimate from PA DOI	\$8.19	
Adj for Trend	\$1.06	
Trended Risk Transfer Estimate from PA DOI	\$9.25	
Adjustment for Admin components of Premium	(\$1.30)	
Adjusted Risk Transfer Estimate	\$7.96	
2018 Risk Adjustment Fee	(\$0.15)	
2018 Net High Risk Pool Prem less Recoveries	\$ (1.40)	TRUE
Projected Risk Adjustment PMPM (1st Quarter)	\$6.41	TRUE
Trend Factor to midpoint of projection period	1.059	
Full Year Projected Risk Adj PMPM	\$6.79	TRUE

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Response to question 8, from July 6, 2018 objection letter.

Answer, based on previously submitted values.		Answer, based on revised values.	
Adjusted Risk Transfer Estimate	\$10.76	Adjusted Risk Transfer Estimate	\$7.96
2018 Risk Adjustment Fee	(\$0.15)	2018 Risk Adjustment Fee	(\$0.15)
2018 Net High Risk Pool Prem less Recoveries	(\$1.35)	2018 Net High Risk Pool Prem less Recoveries	(\$1.40)
Projected Risk Adjustment PMPM (1st Quarter)	\$9.26	Projected Risk Adjustment PMPM (1st Quarter)	\$6.41
This is the table we put in the previous objection response: The Exhibit 11 'Medical Cost (PMPM)' was calculated as follows:		This is the revised table for the previous objection response: The Exhibit 11 'Medical Cost (PMPM)' was calculated as follows:	
Incurred before RA	\$534.94	Incurred before RA	\$534.94
Risk Adj (no fees)	(\$10.76)	Risk Adj (no fees)	(\$7.96)
High Risk Pool Recoveries	(\$1.79)	High Risk Pool Recoveries	(\$1.86)
Total Claims	\$522.39	Total Claims	\$525.12
Incurred before RA	\$534.94	Incurred before RA	\$534.94
Projected Risk Adjustment PMPM (1st Quarter)	\$ 9.26	Projected Risk Adjustment PMPM (1st Quarter)	\$ 6.41
2019 Risk Adjustment Fee	\$ 0.15	2019 Risk Adjustment Fee	\$ 0.15
High Risk Pool Premium	\$ 3.14	High Risk Pool Premium	\$ 3.26
Total Claims	\$522.39	Total Claims	\$525.12
High Risk Pool Premium	\$ 3.14	High Risk Pool Premium	\$ 3.26
High Risk Pool Recoveries	\$ 1.79	High Risk Pool Recoveries	\$ 1.86
Net High Risk Pool Recoveries	\$ 1.35	Net High Risk Pool Recoveries	\$ 1.40

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Response to question 10, from July 6, 2018 objection letter.

Supplemental Health Care Exhibit			
Line	Description	Small Group Employer	Percent of Prem
	1.8 Adjusted Premiums Earned	50,781,513	
	6.6 Total of Defined Expenses Incurred for Improving Health Care Quality	450,439	0.89%
	10.5 Total general and administrative	4,303,456	8.47%

PA Actuarial Memorandum, Table 6		
	PMPM	Percent of Prem
Quality Improvement Initiatives	5.24	0.80%
General and Claims	41.75	6.38%

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Response to question 21, from June 15, 2018 objection letter.

Objection 21

	SEPA	All Other PA	Total
Commissions PSPM			\$ 24.61
Projected Area Distribution	51%	49%	
Average Contract Size			1.722
Commissions PMPM			\$ 14.29
G&A PMPM			\$ 45.07
.80% QIA included in \$45.07			0.80%
Non QIA G&A PMPM			\$ 40.05
BFIT Profit			6.00%
FIT			21.00%
AFIT Profit			4.74%
State Fees			0.60%
State Assessment			0.20%

Projected Incurred Claims, before ACA rein & Risk

Adj't, PMPM	\$ 534.94
Risk Adj Transfer PMPM	\$ (10.76)
Projected Incurred Claims, without risk adjustment fee, PMPM	\$ 524.18

Administrative Expenses	9.46%	\$59.36
General and Claims	6.38%	\$40.05
Agent/Broker Fees and Commissions	2.28%	\$14.29
Quality Improvement Initiatives	0.80%	\$5.02
Taxes and Fees	2.06%	\$12.93
Total Prem Tax	0.80%	\$5.02
PA Prem Tax (Fixed)	0.00%	\$0.00
PA Prem Tax (Var)	0.80%	\$5.02
Federal Income Tax	1.26%	\$7.91
	4.74%	\$29.75
Risk Adj Fee	0.02%	\$0.15
Risk Adj - High Risk Pool	0.21%	\$1.35
Total Fixed Expenses	8.68%	\$54.48
Total Variable Expenses	7.81%	\$49.05
Plan Adjusted Index Rate (Q1)		\$ 627.72
Avg Projected SG Premium Trend (Exhibit 12)		1.043
		\$ 654.40

TRUE

The percentages of each component were calculated based on the single risk pool gross premium average rate of \$627.72

This was determined based on the projected incurred claims, without the risk adjustment fee pmpm of \$524.18

The PMPM shown in the PA AM Exhibits are based on the plan adjusted index rate of \$654.40

	PA AM Exhibit Calculation	Apply SG Premium	Match?
Administrative Expenses	9.46%	\$61.88	61.88 TRUE
General and Claims	6.38%	\$41.75	41.75 TRUE
Agent/Broker Fees and Commissions	2.28%	\$14.90	14.9 TRUE
Quality Improvement Initiatives	0.80%	\$5.24	5.24 TRUE
Taxes and Fees	2.06%	\$13.48	13.48 TRUE
PCORI Fees	0.00%	\$0.00	0 TRUE
PA Premium Tax (if applicable)	0.80%	\$5.24	5.24 TRUE
Federal Income Tax	1.26%	\$8.25	8.25 TRUE
Health Insurance Providers Fee	0.00%	\$0.00	0 TRUE
Profit/Contingency (after tax)	4.74%	\$31.02	31.02 TRUE
		0	0 TRUE
Total Retention	16.26%	\$106.38	
Projected Required Revenue PMPM	\$ 654.40		

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Revised response to question 21, from June 15, 2018 objection letter.

Objection 21, Based on Revised Values

	SEPA	All Other PA	Total
Commissions PSPM			\$ 24.61
Projected Area Distribution	51%	49%	
Average Contract Size			1.722
Commissions PMPM			\$ 14.29
G&A PMPM			\$ 45.07
.80% QIA included in \$45.07			0.80%
Non QIA G&A PMPM			\$ 39.85
BFIT Profit			6.00%
FIT			21.00%
AFIT Profit			4.74%
State Fees			0.60%
State Assessment			0.20%

Projected Incurred Claims, before ACA rein & Risk

Adj't, PMPM	\$ 554.70
Risk Adj Transfer PMPM	\$ (7.96)
Projected Incurred Claims, without risk adjustment	
fee, PMPM	\$ 546.74

Administrative Expenses	9.10%	\$59.36
General and Claims	6.11%	\$39.85
Agent/Broker Fees and Commissions	2.19%	\$14.29
Quality Improvement Initiatives	0.80%	\$5.22
Taxes and Fees	2.06%	\$13.43
Total Prem Tax	0.80%	\$5.22
PA Prem Tax (Fixed)	0.00%	\$0.00
PA Prem Tax (Var)	0.80%	\$5.22
Federal Income Tax	1.26%	\$8.21
	4.74%	\$30.90
Risk Adj Fee	0.02%	\$0.15
Risk Adj - High Risk Pool	0.21%	\$1.40
Total Fixed Expenses	8.33%	\$54.29
Total Variable Expenses	7.81%	\$50.95
Plan Adjusted Index Rate (Q1)		\$ 651.98
Avg Projected SG Premium Trend (Exhibit 12)		1.059
		\$ 690.65

TRUE

The percentages of each component were calculated based on the single risk pool gross premium average rate of \$651.98

This was determined based on the projected incurred claims, without the risk adjustment fee pmpm of \$546.74

The PMPM shown in the PA AM Exhibits are based on the plan adjusted index rate of \$690.65

	PA AM Exhibit Calculation	Apply SG Premium	Match?
Administrative Expenses	9.10%	\$62.88	62.88 TRUE
General and Claims	6.11%	\$42.22	42.22 TRUE
Agent/Broker Fees and Commissions	2.19%	\$15.14	15.14 TRUE
Quality Improvement Initiatives	0.80%	\$5.53	5.53 TRUE
Taxes and Fees	2.06%	\$14.23	14.23 TRUE
PCORI Fees	0.00%	\$0.00	0 TRUE
PA Premium Tax (if applicable)	0.80%	\$5.53	5.53 TRUE
Federal Income Tax	1.26%	\$8.70	8.7 TRUE
Health Insurance Providers Fee	0.00%	\$0.00	0 TRUE
Profit/Contingency (after tax)	4.74%	\$32.74	32.74 TRUE
		0	0 TRUE
Total Retention	15.90%	\$109.84	
Projected Required Revenue PMPM	\$ 690.65		



July 19, 2018

Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna HealthAssurance Pennsylvania, Inc.
Small Group Rate Filing
SERFF # AETN-131455851

Dear Mr. Michael Gurgiolo:

Please see our responses below in regard to your letter dated July 17, 2018.

1. The exhibit provided in response to Question 1 of the second round of questions provides a development of the change in morbidity factors. We have the following requests in regards to this exhibit.
a. Please provide additional quantitative support for the risk scores of the new sales and terminating coverage for both 2018 and 2019.

In the Response 1 exhibit which was previously provided, the risk score of the manual experience (2017 ACA) was shown as 1.048. The new sales in 2018 were estimated to have a risk score of 1.060. Reviewing updated information through May of 2018, the risk score of our new experience is 1.096, which is above what we had initially estimated. For 2019, we expect that market dynamics will not follow previously established patterns due to the end of our transitional policy offerings in 2018.

b. Please explain why the significant increase in morbidity included in this exhibit is not reflected in the calculation of the risk transfer amount. We would expect this significant increase in morbidity to be reflected as an increase in the projected risk score and risk adjustment receipt.
The factor for the increase in morbidity is modeled to estimate the morbidity of the single risk pool, rather than Aetna's share of the risk pool. We anticipate that Aetna will occupy a similar position of morbidity relative to the overall market morbidity, so we are continuing to base the risk transfer expectation on the settlement result which matches our experience period.

2. The response to Question 3 indicates that the area factors were determined by reviewing experience claims cost by region, normalizing for morbidity, accounting for credibility of the costs by region, and considering the potential disruption by region. Please provide membership, claims cost, and risk scores by region and demonstrate how they were utilized in the final calculation of the area factors. Additionally, please expand the exhibit provided in response to Question 3 to demonstrate how the proposed area factors were calculated from the un-normalized factors.

Your description of our process is correct, and we can verify that our calculation is revenue neutral to the state-wide PMPM development and is compliant with the URRT instructions. Unfortunately, providing this level of detail would disclose confidential and proprietary information relating to our provider contracts and levels of risk by geographic area.

3. The response to Question 6 indicates that leveraging was not used in the development of the allowed trend. Tables 3 and 3b of the PA Rate Template includes the impact of leveraging in the trend amounts.

Therefore, it appears that leveraging is included in the allowed trend. Please revise the trend to exclude leveraging based on the response to Question 6, or support the use of leveraging in these trend amounts. *The allowed trend in Tables 3 and 3b of the PA Actuarial Memorandum Exhibits has been revised to exclude leveraging. Please note that these tables have been revised to include induced demand as well so that the resulting composite URRT trend matches the trend on the URRT. Please see the 'Response 3' tab in AHASPA Objection Response Tables 20180707.xlsx for the confirmation that the composite URRT trend matches the trend on the URRT.*

4. The response to Question 8 indicates that an adjustment was made to the Rx other trend factor which was an error in the initial filing. Please explain the cause of this error, how it was corrected, and what specifically was impacted with the changes.

The original filing included an adjustment in the Rx other trend section to account for a managed pharmacy network. While reviewing our filing documents as part of our responses to previous inquiries, we discovered that this factor was included in error, as there will not be a managed pharmacy network in this offering, and this factor should have been removed prior to submission in order to ensure rate adequacy. The correction was made by revising the Rx other trend factor from .969 to .997. For all medical cost categories, the factor went from .990 to .999.

5. Please explain the cause of the following changes to the PA Rate Template between the response received June 27th and the response received July 16th. Please numerically support these changes. Additionally, we'd like to note that a number of these values have not been updated in the Actuarial Memorandum. Please update the Actuarial Memorandum accordingly.

a. The increase in the Change in Demographics for Manual Data factor included in Table 5 from 1.038 to 1.067

A formula error was discovered in the calculation of the Change in Demographics. The current factors were incorrectly being used in place of the projection factors. The previous calculations and the correct version of the calculations can be found on the 'Response 5a' tab in AHASPA Objection Response Tables 20180707.xlsx. This value was not included in the Pennsylvania Actuarial Memorandum so an update in that document is not applicable.

b. The increase in the Change in Other for Manual Data factor included in Table 5 from 0.920 to 0.927

The increase in the Change in Other for Manual Data factor included in Table 5 is due to the change in the Rx other trend factor discussed in response #4 above. Please see the 'Response 5b' tab in AHASPA Objection Response Tables 20180707.xlsx for the buildup of the .920 and .927, where the only factor that has been revised is the Rx other trend factor. This value was not included in the Pennsylvania Actuarial Memorandum so an update in that document is not applicable.

c. The change in the administrative expense percentage included in Table 6 from 9.46% to 9.10% (\$61.88 PMPM to \$62.88 PMPM)

The administrative expenses are set as a fixed expense, which includes the QIA as a percent of premium. When the risk adjustment calculation was corrected, rates changed from those originally submitted, therefore the fixed expenses became a smaller percent of premium. Please see the 'Response 5c' tab in AHASPA Objection Response Tables 20180707.xlsx for the demonstration of the change from 9.46% to 9.10%. This value was not included in the Pennsylvania Actuarial Memorandum so an update in that document is not applicable.




6. Page 7 of the Pennsylvania Actuarial Memorandum indicates an average rate increase of 6.8%. However, the PA Rate Template indicates that the rate increase is 12.7%. Please update the Actuarial Memorandum accordingly.

The Pennsylvania Actuarial Memorandum has been updated to indicate that the rate increase is 12.7%.

7. The Rate Change Summary included in this filing is related to Aetna Life Insurance Company. Please update the summary included to reflect Aetna Health Assurance of Pennsylvania. *The Rate Change Summary included in this filing has been updated to reflect Aetna Health Assurance of Pennsylvania.*

Please let us know if you need any additional information to complete your review of this filing.

Sincerely,

, ASA, MAAA
Actuary I, Aetna

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Response to question 3, from July 17, 2018 objection letter.

From Worksheet 1 of URRT

Experience Period				Projection Period:					01/01/2019	to	12/31/2019			
on Actual Experience Allowed				Adj't. from Experience to Projection Period					Annualized Trend Factors			Projections, before credibility Adjustment		
Benefit Category	Utilization Description	Utilization per 1,000	Average Cost/Service	PMPM	Pop'l risk Morbidity	Other	Cost	Util	Utilization per 1,000	Average Cost/Service	PMPM			
Inpatient Hospital	Days	339.25	\$3,555.94	\$100.53	1.186	1.046	1.061	1.007	407.78	\$4,185.73	\$142.24			
Outpatient Hospital	Visits	746.97	\$1,462.14	\$91.01	1.186	1.046	1.045	1.046	969.29	\$1,670.26	\$134.91			
Professional	Visits	7,468.21	\$164.62	\$102.45	1.186	1.046	1.019	1.041	9,600.21	\$178.87	\$143.10			
Other Medical	Visits	4,092.35	\$309.77	\$105.64	1.186	1.046	1.045	1.046	5,310.35	\$353.87	\$156.60			
Capitation	Benefit Period	12,250.89	\$0.09	\$0.09	1.186	1.046	1.000	0.982	14,010.58	\$0.09	\$0.10			
Prescription Drug	Prescriptions	11,856.71	\$181.78	\$179.61	1.186	1.043	1.103	1.008	14,281.55	\$230.43	\$274.24			
Total				\$579.34							\$851.19			

From Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **
Inpatient Hospital	6.08%	2.52%	-1.78%	6.81%
Outpatient Hospital	4.50%	6.52%	-1.78%	9.33%
Professional	1.92%	6.02%	-1.78%	6.13%
Other Medical	4.50%	6.52%	-1.78%	9.33%
Capitation				
Prescription Drugs	10.25%	2.63%	-1.78%	11.13%
Total Annual Trend				
Months of Trend				
Total Applied Trend Projection Factor				

Does URRT Composite Trend Match?

6.81% TRUE
9.33% TRUE
6.13% TRUE
9.33% TRUE

11.13% TRUE

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

** Should = URRT Trend

Worksheet 1 Calculations for Manual*

Experience Period on Manual Experience Allowed				Projections		
Benefit Category	PMPM	Pop'l risk Morbidity	Other	Cost	Util	PMPM
Inpatient Hospital	\$98.75	1.101	1.087	1.061	1.005	\$134.20
Outpatient Hospital	\$86.84	1.101	1.087	1.045	1.044	\$123.65
Professional	\$91.95	1.101	1.087	1.019	1.039	\$123.36
Other Medical	\$104.05	1.101	1.087	1.045	1.044	\$148.15
Capitation	\$1.94	1.101	1.087	1.000	0.980	\$2.23
Prescription Drug	\$156.71	1.101	1.084	1.103	1.006	\$229.83
Total	\$540.23					\$761.41

*Only projection PMPM is displayed on Worksheet 1, but similar calculations were employed to allow for the URRT check against Table 3b.

From Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **
Inpatient Hospital	6.08%	2.52%	-2.01%	6.57%
Outpatient Hospital	4.50%	6.52%	-2.01%	9.08%
Professional	1.92%	6.02%	-2.01%	5.88%
Other Medical	4.50%	6.52%	-2.01%	9.08%
Capitation				
Prescription Drugs	10.25%	2.63%	-2.01%	10.88%
Total Annual Trend				
Months of Trend				
Total Applied Trend Projection Factor				

Does URRT Composite Trend Match?

6.57% TRUE
9.08% TRUE
5.88% TRUE
9.08% TRUE

10.88% TRUE

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

** Should = URRT Trend

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Response to question 5a, from July 17, 2018 objection letter.

Rating Area	County	Manual Member Months	Projection Member Months	Experience Area Factor	Projection Area Factor
Rating Area 1	Clarion	969	32	0.785	0.779
Rating Area 1	Crawford	75	0	0.785	0.779
Rating Area 1	Erie	1,353	0	0.785	0.779
Rating Area 1	Forest	0	0	0.785	0.779
Rating Area 1	Mckean	25	0	0.785	0.779
Rating Area 1	Mercer	1,184	0	0.785	0.779
Rating Area 1	Venango	0	0	0.785	0.779
Rating Area 1	Warren	145	0	0.785	0.779
Rating Area 2	Cameron	0	0	0.792	0.819
Rating Area 2	Elk	334	85	0.792	0.819
Rating Area 2	Potter	0	0	0.792	0.819
Rating Area 3	Bradford	88	32	0.998	1.020
Rating Area 3	Carbon	158	11	0.998	1.020
Rating Area 3	Clinton	24	21	0.998	1.020
Rating Area 3	Lackawanna	133	11	0.998	1.020
Rating Area 3	Luzerne	443	352	0.998	1.020
Rating Area 3	Lycoming	154	149	0.998	1.020
Rating Area 3	Monroe	524	203	0.998	1.020
Rating Area 3	Pike	185	32	0.998	1.020
Rating Area 3	Sullivan	0	0	0.998	1.020
Rating Area 3	Susquehanna	263	0	0.998	1.020
Rating Area 3	Tioga	124	0	0.998	1.020
Rating Area 3	Wayne	102	32	0.998	1.020
Rating Area 3	Wyoming	0	0	0.998	1.020
Rating Area 4	Allegheny	14,961	0	0.810	0.855
Rating Area 4	Armstrong	194	0	0.810	0.855
Rating Area 4	Beaver	550	0	0.810	0.855
Rating Area 4	Butler	2,107	0	0.810	0.855
Rating Area 4	Fayette	272	0	0.810	0.855
Rating Area 4	Greene	117	0	0.810	0.855
Rating Area 4	Indiana	132	0	0.810	0.855
Rating Area 4	Lawrence	215	0	0.810	0.855
Rating Area 4	Washington	2,196	0	0.810	0.855
Rating Area 4	Westmoreland	1,471	0	0.810	0.855
Rating Area 5	Bedford	40	0	0.780	0.837
Rating Area 5	Blair	104	85	0.780	0.837
Rating Area 5	Cambria	74	43	0.780	0.837
Rating Area 5	Clearfield	922	198	0.780	0.837
Rating Area 5	Huntingdon	734	198	0.780	0.837
Rating Area 5	Jefferson	75	53	0.780	0.837
Rating Area 5	Somerset	24	0	0.780	0.837
Rating Area 6	Centre	320	149	0.983	1.030
Rating Area 6	Columbia	0	0	0.983	1.030
Rating Area 6	Lehigh	1,662	288	0.983	1.030
Rating Area 6	Mifflin	0	0	0.983	1.030
Rating Area 6	Montour	0	0	0.983	1.030
Rating Area 6	Northampton	2,077	256	0.983	1.030
Rating Area 6	Northumberland	100	0	0.983	1.030
Rating Area 6	Schuylkill	102	85	0.983	1.030
Rating Area 6	Snyder	0	0	0.983	1.030
Rating Area 6	Union	0	0	0.983	1.030
Rating Area 7	Adams	1,459	326	0.984	1.080
Rating Area 7	Berks	7,694	1,447	0.984	1.080
Rating Area 7	Lancaster	15,791	3,683	0.984	1.080
Rating Area 7	York	6,557	683	0.984	1.080
Rating Area 8	Bucks	8,565	1,916	1.000	1.000
Rating Area 8	Chester	7,817	2,114	1.000	1.000
Rating Area 8	Delaware	8,085	3,870	1.000	1.000
Rating Area 8	Montgomery	9,894	2,461	1.000	1.000
Rating Area 8	Philadelphia	10,172	2,760	1.000	1.000
Rating Area 9	Cumberland	7,616	1,559	0.933	0.939
Rating Area 9	Dauphin	4,160	817	0.933	0.939
Rating Area 9	Franklin	1,274	587	0.933	0.939
Rating Area 9	Fulton	124	96	0.933	0.939
Rating Area 9	Juniata	265	171	0.933	0.939
Rating Area 9	Lebanon	2,855	811	0.933	0.939
Rating Area 9	Perry	1,018	117	0.933	0.939

Revised Buildup	
Manual Membership, Projected Area Factor	0.978
Projected Membership, Projected Area Factor	1.006
Mix Change	1.029
Manual Membership, Projected Area Factor	0.978
Projected Membership, Manual Experience Area Factor	0.943
Factor Change	1.037
Change in Demo Factor	1.067

Previous Buildup	
Manual Membership, Projected Area Factor	0.978
Projected Membership, Previously Used Incorrect Projected Area Factor	0.979
Mix Change	1.001
Manual Membership, Projected Area Factor	0.978
Projected Membership, Manual Experience Area Factor	0.943
Factor Change	1.037
Change in Demo Factor	1.038

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Response to question 5b, from July 17, 2018 objection letter.

Excerpt from question 3, from June 15, 2018 objection letter.

	Manual
Change in New Cap	1 000
Change in Pooling Impact	1 008
Change in Deductible Suppression	0 990
Change in Rx Other Trend	0 991
Remove Leveraging from Trend, Apply Induced Util	0 930
Change in Other	0.920

Revised excerpt from question 3, from June 15, 2018 objection letter.

	Manual
Change in New Cap	1.000
Change in Pooling Impact	1.008
Change in Deductible Suppression	0.990
Change in Rx Other Trend	0.999
Remove Leveraging from Trend, Apply Induced Util	0.930
Change in Other	0.927

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Response to question 5c, from July 17, 2018 objection letter.

Answer, based on previously submitted values.

National Guidance: \$45.07 total fixed G&A, including 0.8% for QIA

Percent of Premium		
G&A PMPM	\$ 45.07	7.18%
.80% QIA included in \$45.07	0.80%	
.80% QIA included in \$45.07, PMPM	\$ 5.02	0.80%
Non QIA G&A PMPM	\$ 40.05	6.38%
Fixed Commission	\$ 14.29	2.28%
Administrative Expenses	\$ 59.36	9.46%

TRUE

Plan Adjusted Index Rate (Q1) \$ 627.72

Answer, based on revised values.

Percent of Premium		
G&A PMPM	\$ 45.07	6.91%
.80% QIA included in \$45.07	0.80%	
.80% QIA included in \$45.07, PMPM	\$ 5.22	0.80%
Non QIA G&A PMPM	\$ 39.85	6.11%
	\$ 14.29	2.19%
	\$ 59.36	9.10%

TRUE

Plan Adjusted Index Rate (Q1) \$ 651.98

Aetna Health Assurance

1. *Revise the profit in cell C59 of Table 6 of the Pennsylvania Actuarial Memorandum Exhibits to no more than 2.0%.*

We have made the requested revision in the PAAM Exhibits.

2. *Revise the Change in Other factor in cell D20 of Table 5 to .927, consistent with cell G14 of the Response 5b exhibit in your 7-19-18 Objection Response.*

Please see the attached file *AHASPA Response to Request.xlsx*. The Change in Other factor was revised to 0.997 during the last round of objections in a related request to remove leveraging from the trend. Although it is true that leveraging had been included in the trend factors submitted in tables 3 and 3A prior to the 7/17 objection, the developed rate included a factor which removed leveraging from the final rates, as shown in row 13 of the 'Request 2' tab. When the trend table was revised to remove the leveraging impact and include the change in induced demand, we made a corresponding change to the Change in Other Factor to avoid double counting the impact of leveraging removal and induced demand, as shown in row 26 of the 'Request 2' tab. This is a change that should have been made during the last revision, and the failure to do so is an error on our part. As we are required by ASOP 8 to consider the impact of leveraging in rate development, double counting the removal of leveraging from allowed claim trend would result in rates that are not adequate based on the experience used.

3. *Revise the quarterly trend numbers in cells J32-M32 of Table 5A to reflect the revised trend as shown in cell G25 of Table 3b.*

Please see the 'Request 3' tab of the *AHASPA Response to request.xlsx* file. We have revised the quarterly trend numbers on Table 5A to reflect the development from table 3b. Please note, however, that the trend in table 3b is allowed claim trend, and pricing trend in table 5A is based on paid claims. To that end, we have included the impact of leveraging and removed the impact of induced utilization when moving from allowed to paid trend. Also, for quarterly trend beyond the first quarter of 2019, we have included the pro-rated impact of the HIF returning in 2020.

4. *Revise cell C56 of Exhibit 6 to produce the appropriate pmpm FIT in cell D56 to reflect a 21% FIT rate.*

We have made this change as requested. Please see the 'Request 4' tab of the *AHASPA Response to request.xlsx* file for support.

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Response to question 5b, from July 17, 2018 objection letter.
 Revised excerpt from question 3, from June 15, 2018 objection letter.

	Manual
Change in New Cap	1.000
Change in Pooling Impact	1.008
Change in Deductible Suppression	0.990
Change in Rx Other Trend	0.999
Remove Leveraging from Trend, Apply Induced Util	0.930
Change in Other	0.927

Response to July 27th request #2 from Michael Gurgiolo, supporting the value in Table 5.
 Revised to reflect the Table 3b update - no longer including leveraging and added induced util.

	Manual
Change in New Cap	1.000
Change in Pooling Impact	1.008
Change in Deductible Suppression	0.990
Change in Rx Other Trend	0.999
Remove Leveraging from Trend, Apply Induced Util	1.000
Change in Other	0.997

Does the 'Change in Other' reflected in cell C26 match 'Change in Other' reflected in Table 5 of the PA AM exhibits?

Yes

From Table 5:

Development of the Projected Index Rate	Manual Data
<u>Single Risk Pool Adjustment Factors</u>	
Change in Morbidity	1.101
Change in Other	1.086
Change in Demographics	1.067
Change in Network	1.021
Change in Benefits	1.000
Change in Other	0.997

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Response to question 3, from July 17, 2018 objection letter.

From Worksheet 1 of URRT

Experience Period on Actual Experience Allowed				Projection Period: 01/01/2019 to 12/31/2019							
Benefit Category	Utilization Description	Utilization per 1,000	Average Cost/Service	Adj't. from Experience to Projection					Projections, before credibility Adjustment		
				Period		Annualized Trend Factors		Utilization per 1,000	Average Cost/Service	PMPM	
				PMPM	Pop'l risk Morbidity	Other	Cost				Util
Inpatient Hospital	Days	339.25	\$3,555.94	\$100.53	1.186	1.046	1.061	1.007	407.78	\$4,185.73	\$142.24
Outpatient Hospital	Visits	746.97	\$1,462.14	\$91.01	1.186	1.046	1.045	1.046	969.29	\$1,670.26	\$134.91
Professional	Visits	7,468.21	\$164.62	\$102.45	1.186	1.046	1.019	1.041	9,600.21	\$178.87	\$143.10
Other Medical	Visits	4,092.35	\$309.77	\$105.64	1.186	1.046	1.045	1.046	5,310.35	\$353.87	\$156.60
Capitation	Benefit Period	12,250.89	\$0.09	\$0.09	1.186	1.046	1.000	0.982	14,010.58	\$0.09	\$0.10
Prescription Drug	Prescriptions	11,856.71	\$181.78	\$179.61	1.186	1.043	1.103	1.008	14,281.55	\$230.43	\$274.24
Total				\$579.34							\$851.19

From Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Does URRT Composite Trend Match?
Inpatient Hospital	6.08%	2.52%	-1.78%	6.81%	6.81% TRUE
Outpatient Hospital	4.50%	6.52%	-1.78%	9.33%	9.33% TRUE
Professional	1.92%	6.02%	-1.78%	6.13%	6.13% TRUE
Other Medical	4.50%	6.52%	-1.78%	9.33%	9.33% TRUE
Capitation					
Prescription Drugs	10.25%	2.63%	-1.78%	11.13%	11.13% TRUE
Total Annual Trend					
Months of Trend					
Total Applied Trend Projection Factor					

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

** Should URRT Trend

Worksheet 1 Calculations for Manual*

Benefit Category	Experience Period on Manual Experience Allowed					Projections	
	PMPM	Pop'l risk Morbidity	Other	Cost	Util	PMPM	
Inpatient Hospital	\$98.75	1.101	1.087	1.061	1.005	\$134.20	
Outpatient Hospital	\$86.84	1.101	1.087	1.045	1.044	\$123.65	
Professional	\$91.95	1.101	1.087	1.019	1.039	\$123.36	
Other Medical	\$104.05	1.101	1.087	1.045	1.044	\$148.15	
Capitation	\$1.94	1.101	1.087	1.000	0.980	\$2.23	
Prescription Drug	\$156.71	1.101	1.084	1.103	1.006	\$229.83	
Total	\$540.23					\$761.41	

Only projection PMPM is displayed on Worksheet 1, but similar calculations were employed to allow for the URRT check against Table 3b.

From Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URRT Trend **	Weight*	Does URRT Composite Trend Match?
Inpatient Hospital	6.08%	2.52%	-2.01%	6.57%	18.28%	6.57% TRUE
Outpatient Hospital	4.50%	6.52%	-2.01%	9.08%	16.07%	9.08% TRUE
Professional	1.92%	6.02%	-2.01%	5.88%	17.02%	5.88% TRUE
Other Medical	4.50%	6.52%	-2.01%	9.08%	19.26%	9.08% TRUE
Capitation					0.36%	
Prescription Drugs	10.25%	2.63%	-2.01%	10.88%	29.01%	10.88% TRUE
Total Annual Trend				8.58%	100.00%	
Months of Trend				24		
Total Applied Trend Projection Factor				1.179		

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

Service Category	Cost*	Utilization*	Induced Utilization*	Leveraging	Composite Trend	Weight
Inpatient Hospital	6.08%	2.52%		1.09%	9.94%	18.28%
Outpatient Hospital	4.50%	6.52%		1.38%	12.85%	16.07%
Professional	1.92%	6.02%		1.01%	9.14%	17.02%
Other Medical	4.50%	6.52%		1.38%	12.85%	19.26%
Capitation					0.00%	0.36%
Prescription Drugs	10.25%	2.63%		2.50%	15.98%	29.01%
Total Annual Trend					12.55%	100.00%

		Q1	Q2	Q3	Q4
Trend	12.55%	1.000	1.030	1.061	1.093
HIF (2020)	2.60%	1.000	1.007	1.013	1.020
Quarterly Trend Factor		1.000	1.037	1.075	1.114
Annual Trend Level for Table 5A:		12.55%	15.52%	15.53%	15.54%

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

Effective Date	01/01/2019	04/01/2019	07/01/2019	10/01/2019
# of Member Months Renewing in Quarter				
Adjusted Projected Allowed EHB Claims PMPM Q1				
Months of Trend				
Annual Trend	12.55%	15.52%	15.53%	15.54%
Single Risk Pool Projected Allowed Claims				
Quarterly Trend Factor				
2019 Trend Factors by Quarter				

TRUE TRUE TRUE TRUE

Pennsylvania
Aetna HealthAssurance Pennsylvania, Inc.
1Q19 Small Group Rates

Table 6. Retention

<u>Retention Items - Express in percentages</u>	Percentages
Administrative Expenses	9.44%
General and Claims	6.37%
Agent/Broker Fees and Commissions	2.27%
Quality Improvement Initiatives	0.80%
Taxes and Fees	1.33%
PCORI Fees	0.00%
PA Premium Tax (if applicable)	0.80%
Federal Income Tax	0.53%
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%
Profit/Contingency (after tax)	2.00%
Total Retention	16.10%
Projected Required Revenue PMPM	\$ 666.96

Verify that the FIT charge of .53% reflects the 21% FIT rate:

Profit (before tax) 2.53%

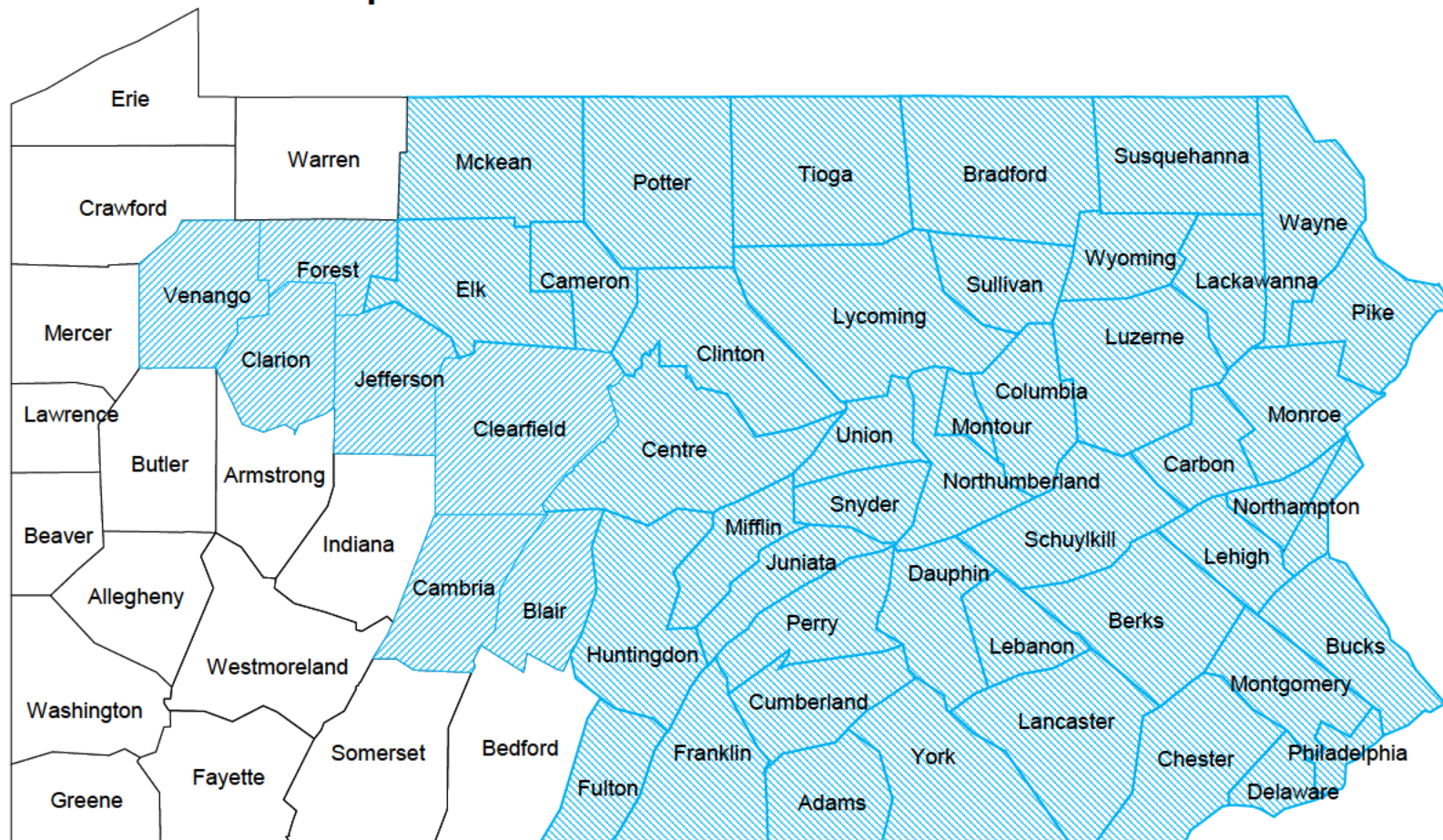
FIT 0.53%

Is FIT 21% of profit/contingency? **Yes**


01/01/2019 Service Area


Issuer: Aetna HealthAssurance Pennsylvania, Inc.

Market: Small Group



Key *(modify as needed)*

 : 2019 on-exchange service area

 : 2019 off-exchange only service area