

SERFF Tracking #:	HGHM-131496215	State Tracking #:	SMALL GROUP HGHM-131496215, 1.838 COVERE...	Company Tracking #:	1A-SG-HCA-2018
State:	Pennsylvania	Filing Company:	Highmark Coverage Advantage Inc		
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	HCA Small Group 2019 ACA Rate Filing				
Project Name/Number:	1A-SG-HCA-2018/1A-SG-HCA-2018				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	2019 HCA Public PDF v3 - 1 of 2.pdf 2019 HCA Public PDF v3 - 2 of 2.pdf
Item Status:	
Status Date:	



August 7, 2018

Ms. Tracie Gray, Director
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Coverage Advantage (HCA) 2019 ACA Rate Filing (Small Group Market)
HCA Filing # 1A-SG-HCA-2018 (SERFF Filing # HGHM-131496215)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Coverage Advantage 2019 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Coverage Advantage must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by Highmark Coverage Advantage should be redacted before release.

Dear Ms. Gray:

This Filing includes the Highmark Coverage Advantage (HCA) (NAIC # 15507; HIOS Issuer ID # 79279) Small Group Market Off Exchange ACA rates and the supporting rate development for policies with effective dates on or after **January 1, 2019**.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested as per the Department's 2019 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

1. Company Name & NAIC #: **Highmark Coverage Advantage, NAIC # 15507**
("Company")
2. Market: **Small Group ("Market")**
3. On or Off Exchange: This Company's products are offered **Off Exchange only**
4. Effective date of coverage: **January 1, 2019**

5. Average rate change requested: **12.28% increase**
6. Range of rate change requested: **10.6% to 17.6%** (PA Actuarial Memorandum Exhibits); 10.8% to 17.8% (URRT Worksheet 2 Row 27 Cumulative Rate Change % (over 12 mos prior))
7. Total additional annual revenue generated from the proposed rate change: **\$1,250,854**
8. Product(s): **PPO**
9. Rating Areas and the change from 2018: **Regions 1, 2, 4, 5, 6** (Western, PA only)
10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels of coverage in the indicated Market: **Platinum, Gold, Silver, and Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2018: **1,838 covered lives; 977 policyholders**
12. Number of plans offered in 2019 and the change this represents from 2018: **14**

The Company offered 22 plans in 2018. For 2019, the Company is offering 0 new plans in the Market, and removing 8 plans from the Market.

Please note that inclusion of premium rates in this filing for a given offering should not be construed to mean that the offering will ultimately be made available for sale in the market. Final offering decisions will be made consistent with and within the timelines set forth in CMS rules and/or ACA regulations.

13. Corresponding contract form number, SERFF and Binder ID numbers: The corresponding SERFF binder number is **HGHM-PA19-125079636** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
PPO	HCA/PPO-5; HGHM-131468787
HDHP	HCA/HDHP-5; HGHM-131468802

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 79279, Company Filing # 1A-SG-HCA-2018 (SERFF Filing # HGHM-131496215)**

Changes Made Since Last Correspondence

Since the Company's last correspondence with the Department (Response to 2nd round of objections dated on 07/13/2018), the following changes have been made:

- Risk Adjustment in Table 5, cell C31 changed from \$42.64 to \$45.97
 - o Reason: Per Department guidance in e-mail dated 7/27/2018
 - o Exhibits Impacted:
 - PAAM Exhibits, tab "II Rate Development & Change" Table 5, flowing through to tables 6, 7, 8, 9, 10, 11.
 - URRT Worksheets I and II

Additional Filing Disclosures

The Company has submitted all Required Documents stipulated by the Department, including the federal documents related to this filing, in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format. For the Department's benefit, the Excel files have retained their formulas to the extent possible.

CMS has instructed issuers that it no longer requires any interim changes to the URRT to be submitted to HIOS. CMS is requesting that only the initial URRT and the final URRT be submitted to HIOS.

Request for Confidentiality

Please note that the rates and the supporting rate development contained in this Filing are competitively sensitive, are not in the public domain, and constitute business confidential proprietary/trade secret information that would cause harm to the competitive position of Highmark Coverage Advantage if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark Coverage Advantage competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Small Group market, and could have negative consequences for the operation of Highmark Coverage Advantage's business. Therefore, Highmark Coverage Advantage asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

It is our understanding that the Department does not intend to publish the confidential and proprietary information contained in this Filing or to otherwise permit this Filing and its confidential information, other than the redacted information and final approved rates, to be disclosed or released.

Furthermore and pursuant to the Pennsylvania Right-to-Know Law ("RTKL"), Highmark Coverage Advantage must be notified prior to release of information contained in this Filing and be given the opportunity to respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, Highmark Coverage Advantage asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark Coverage Advantage RTKL representative identified below prior to release of any information contained in this Filing:

Lisa Martinelli, Esq.
RTKL Representative
VP Chief Privacy Officer
120 Fifth Avenue, FAP Suite 2114
Pittsburgh, PA 15222

Furthermore, it should be noted that Highmark Coverage Advantage is equally concerned that even if this information is released in aggregate form, it still may be easy to identify the carrier that submitted it.

Should you have any questions regarding the attached Filing, please feel free to contact me at (717) 302-2143 or via e-mail at: jeffrey.scheib@highmark.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey Scheib". The signature is fluid and cursive, with the first name "Jeffrey" and last name "Scheib" clearly distinguishable.

Jeffrey S. Scheib, ASA, MAAA
Vice President, Actuarial Services
Highmark Inc.

cc: Robert Royer
Tija Hilton-Phillips, Esq.
William R. Sarniak

Highmark Coverage Advantage (HCA) – Small Group Plans

Rate request filing ID # HGHM-131496215- 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:	12.83% ¹
Revised requested average rate change:	12.28% ¹
Range of requested rate change:	10.6% to 17.6%
Effective date:	January 1, 2019
People impacted:	1,838
Available in:	Regions 1, 2, 4, 5, 6

Key information

Jan. 2017-Dec. 2017 financial experience

Premiums	\$12,158,836
Claims	\$10,519,481
Administrative expenses	\$1,017,756
Taxes & fees	\$3,485
Company made (after taxes)	\$618,114

The company expects its annual medical costs to increase **9.3%**.

How it plans to spend your premium

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

Claims:	90.74%
Administrative:	9.24%
Taxes & fees:	0.02%
Profit:	0.00%

Explanation of requested rate change

The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2018 and throughout 2019 as a result of both higher utilization and increasing cost of healthcare services.

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.

Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information (Table 0)

Table 0 has been completed as per the instructions. Please refer to the Excel file “2019_SmGrp_HCA_PAAMExhibits_051818 v3.xlsm” submitted with this filing containing the department’s required tables.

Note that for the remainder of this document, “Company” refers to Highmark Coverage Advantage, “Market” refers to Small Group, and “Rating Area” refers to Pennsylvania Rating Regions 1, 2, 4, 5, and 6 (Western, PA only). No Service Area changes were made since the last approved filing.

B. Rate History and Proposed Variations in Rate Changes

The most recent three years of historical rate changes in the Pennsylvania Small Group Market for the Company are as follows:

Year	Avg. Increase	SERFF ID#
2018	-1.1%	HGHM-131014753
2017	-9.0%	HGHM-130535903
2016	9.7%	HGHM-130064398

Rate changes vary by plan, as plan benefits need adjusted to help maintain compliance with metal level requirements. Other base rate components (pricing actuarial factor and network discount) are also re-evaluated each year. For 2019, the Company’s proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2, and the PA Rate Template Table 10.

C. Average Rate Change

The average rate change from Table 10, column AC is a 12.28% increase. The rate change presented in this table reflects the average rate change over 2018 for the entire plan year, premium weighted based on the anticipated distribution of quarterly renewals.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 11, cell AN13, is a 12.0% increase. This rate change reflects the change for first quarter 2019 rates over first quarter 2018 rates.

The Percent Increase over the Experience Period from the URRT Worksheet 1, cell V45, is 8.06%; and the Percent Increase, Annualized, from cell V46, is 3.95%.

As noted in the URR Part III Actuarial Memorandum, the average rate increase is 12.8% weighted on the projected enrollment for renewing plans in the URRT. Please note that the rate increases by plan design will differ between the department’s “2019_SmGrp_HCA_PAAMExhibits_051818 v3.xlsm” template and the URRT worksheet 2 row 27 since we maintained the 2018 quarterly distribution of enrollment as filed

last year when calculating the average 2018 Calibrated Plan Adjusted Index Rate PMPMs in column Z of Table 10 in the PA Rate Exhibits while the URRT utilizes a consistent enrollment distribution by quarter for both years based on the 2019 projected distribution.

D. Membership Count (Table 1)

Table 1 has been completed according to the instructions with the average age, age breakdown and total number of members or member months, as indicated in the table. For the 2/1/2018 data, this table reflects all Small Group enrollment, including enrollment from 2017 and 2018 plan year plans.

E. Benefit Changes

Most plans required benefit changes because of the new Actuarial Value (AV) calculator released for 2019 effective dates. The plan changes were mostly required so that the plans remained within the defined metal level AV requirements, and were enacted by adjusting member cost sharing and the maximum out of pocket levels.

For the 2019 plan year, there were no benefit changes necessary to the Company's plans to cover the benefits contained in the state's Essential Health Benefit (EHB) benchmark plan.

F. Experience Period Claims and Premium (Table 2)

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2017 calendar year results for all non-grandfathered policies (including transitional policies) in the single risk pool, with run out through February 2018. This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary). The Company has offered only ACA-compliant policies in the Market in the experience period. As such, there is no transitional policy experience to report.

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
 - Two months of run out from the end of the experience period,
 - Claims processed outside of the Company's claims system (e.g., claim settlement costs), and
 - Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that the Incurred Claims and Allowed Claims presented in the URRT are net of the Prescription Drug Rebates, while Table 2 has the Prescription Drug Rebates separately identified. As per the URR instructions, Allowed Claims do not include reinsurance recoveries or pooling charges, nor do they include quality incentive payments.

- There are no non-EHB benefits or costs in the experience period.
- There are no capitated claim services in the experience period.

- The EHB coverage for pediatric vision benefits are provided by our vision coverage vendor under a capitation arrangement. These costs are \$0.62 PMPM uniform across each member in the experience period and are reflected in Table 2 under the Total EHB Capitation section.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- The Estimated Risk Adjustment represents our best estimate of the year end risk adjustment transfer payment that the Company will incur based on the results in the experience period. This amount is developed based on an analysis of Company data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components), and an estimate as to the Market-wide risk transfer component profile. This Market-wide profile is developed from available Market data, including the Interim Summary Report for 2017 risk adjustment published by CMS, the PA Insurance Department's calculation of 2017 risk adjustment transfer amounts using the 5/1/2018 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.
- The calculated loss ratio is 86.52%.

G. Credibility of Data (Tables 2b, 3b, 4b)

The experience period data for this Company is large enough to be fully credible. The results are based 100% on the experience period data, adjusted as described herein. Given the Company's fully credible rate development, Tables 2b, 3b, and 4b have not been populated.

H. Trend Identification (Table 3)

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends, as requested by the Pennsylvania Insurance Department. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

To arrive at our trend assumption, the experience period cost and utilization data were pulled from Highmark's claims systems by the defined benefit categories. For the trend component development, the Company uses results from the combined experience of the following companies within the Highmark corporate family: Highmark Inc., Highmark Choice Company, Highmark Health Insurance Company, and Highmark Coverage Advantage. The combined experience used is limited to the Company's Rating Area and Market, and provides a more credible base to analyze the trend components impacting the business in the Company's Market. The trend development uses a projection of allowed claim PMPMs by service category that takes into account many factors, including the Company's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored into

the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

These projected costs measure and normalize for benefit leveraging, population aging, and historical changes in fee schedules, as well as company-wide utilization management programs, and external trend drivers. Based upon the coverage and demographics of our membership, our historical claim levels, adjusted for these factors and projected forward, represent the best estimates of trend for this block of business. Please note that since these historical claim levels are normalized throughout to account for these forces impacting claim utilization and costs, the claim levels presented will not reflect actual experience claim levels.

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Based on a review of the projected normalized annual trends for 2018 and 2019, an overall claim trend of 9.0% (5.1% cost; 3.7% utilization) was selected for the 2019 rate development. Please refer to the “Trend Support” exhibit in the “2019 Supplemental Exhibits - HCA v2.xlsx” file showing the historical and projected normalized claim values for the Company’s trend determination, along with our proposed rate trend.

Note that the URRT instructions require that anticipated changes in the average utilization of services due to differences in average cost sharing requirements from the experience period to the projection period be reflected in the Utilization trend component shown in Worksheet I, Section 2. This component of the trend is separately identified in Table 3, as the Induced Utilization trend. Please refer to the “PA to URRT Trend” exhibit in the “2019 Supplemental Exhibits - HCA v2.xlsx” file, which reconciles the trend assumptions between the URRT and Table 3.

For this Small Group Market filing, quarterly rates are proposed, with rates adjusted each quarter based on the Total Annual Trend presented in Table 3, excluding the Induced Utilization trend. The quarterly trend is based on the cost and utilization trend from Table 3. Note that we zeroed out the impact of the Capitation trend in the Composite URRT Trend. The change in the Capitation charge is reflected in the Change in Benefits adjustment discussed below.

I. Historical Experience (Table 4)

Table 4 presents the most recent 48 months (4 calendar years) of Company data with run-out through February 2018. The Company has offered only ACA-compliant policies in the Market in the experience period. As such, there is no transitional policy experience to report.

The Company began offering Small Group policies in for the 2015 plan year. As such, there is no experience to report in Table 4 under the 2014 plan year.

As mentioned above in Section I.G, Credibility of Data, the Company utilizes the combined experience from several companies within its corporate family to develop the experience used in the trend development. Combined Historical Experience data from the above referenced companies is presented in Table 4b.

2. Rate Development & Change

A. Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims (Table 5)

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows that utilized in the development presented in Worksheet 1 of the URRT, a discussion of which can be found in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Some of the items separately identified in Table 5 include:

- The Change in Morbidity represents an adjustment from the experience period claims to the projection period. See below for additional commentary related to the projection period assumptions.
- The Change in Demographics adjustment reflects the change in age and geography factors we expect from the experience period to the projection period.
- The Change in Network adjustment reflects the change in the allowed claims we anticipate due to changes in in-network discount levels between the experience period and the projection period.
- The Change in Benefits adjustment reflects the change in the EHB benefits (pediatric benefits) we anticipate between the experience period and the projection period, as well as the change in expected pharmacy rebates. See below for additional commentary related to these cost changes.

Please see the worksheet named “Table 5 Support” in the “2019 Supplemental Exhibits - HCA v2.xlsx” file for the calculation of these factors from our experience period data and projected rate results.

Our initial step in developing the index rates is to determine the expected covered membership for 2019. We estimate the covered member base by adjusting for those groups known to have lapsed during 2017, and those that we expect will lapse in 2018. Then we add in expected new business from groups with current transitional coverage moving to ACA plans, and groups currently with another carrier.

As we have seen through 2017, many of the Small Group market customers have retained their pre-ACA coverage through the transitional coverage provisions, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2019 for groups that renew on or prior to October 1, 2019, we continue to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The customers who have already transitioned to the ACA pool to date have been groups with higher morbidity and as more groups migrate to the ACA products, we expect the morbidity of the ACA pool to improve. We are expecting that enrollment drops slightly and that we lose some of the better risk groups. Also, with the continued availability of transitional coverage, we expect any new groups moving into ACA products from transitional coverage will be of higher morbidity. Thus we expect our morbidity to worsen slightly from the experience period and reflect this with a Change in Morbidity adjustment of 1.015.

The Change in Benefits adjustment reflects our estimate of the additional costs associated with the addition of EHBs from the experience period to the coverage period, as well as a change in expected Pharmacy rebates. The rating impacts and descriptions associated with each of these items are as follows:

- Pediatric Dental (\$0.21) – The estimated cost to add the pediatric dental EHB services is \$0.21 PMPM. Pediatric dental costs from the EHB package are included in our experience period claims for ACA business, but not for transitional business. Thus we need to add a charge for those transitional policies that we expect will move to ACA coverage by 2019. This \$0.21 PMPM cost is determined from an estimated dental cost of \$25.99 PMPM for members aged 0-18 (provided by our dental vendor and developed based on dental experience for members 0-18 priced at 2019 benefit levels for this Market and Rating Area). It was projected that approximately 19.2% of the Small Group members will be between the ages of 0-18, based upon the 2017 membership distribution, and that approximately 4.2% of the 2019 ACA business was in transitional coverage in the 2017 experience period. Therefore, the estimated cost of pediatric dental was calculated as follows: $\$25.99 \times 19.22\% \times 4.2\% = \0.21 .
- Pediatric Vision (\$0.62, increase of \$0.00) – The pediatric vision benefits from the EHB package are covered under a capitated service agreement with our vision vendor, Davis Vision. These costs are a flat \$3.23 PMPM charge determined for those pediatric members with covered benefits. For rate development, the anticipated costs for this arrangement are spread across the book as a flat PMPM charge. As above, we are assuming that 19.2% of Small Group members will be between the ages of 0-18 in the rating period, as so the appropriate charge for the book is \$0.62 PMPM ($\$3.23 \times 19.2\%$). Since the Capitation trend is removed from the Table 3 Trend Identification (discussed in section 1.H above), the change in the cost for these benefits is included in the Change in Benefits adjustment.
- Pharmacy Rebates (-\$(5.76)) – The Company is expecting an increase in its Pharmacy rebates from the 2017 experience period to the 2019 rating period. This change in Pharmacy Rebates is due to new levels of negotiated rebates with our pharmaceutical vendor. For the Company, rebate savings are expected to increase from \$16.77 PMPM in the experience period to \$22.53 PMPM in the rating period. This increase in rebates reduces the 2019 projected costs by \$5.76 PMPM.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the “2019 Supplemental Exhibits - HCA v2.xlsx” file in the “Table 5 Paid-to-Allowed” worksheet. As shown in this exhibit, the projected paid to allowed ratio from the membership projections by plan included in Worksheet 2 is consistent with the value shown in Worksheet 1, Section III.

Table 5 reflects that we are assuming a Projected Risk Adjustment receipt in the projection period of \$45.97 PMPM. This amount reflects an anticipated risk transfer receipt of \$44.06, along with a monthly charge of \$0.15 for the CMS stipulated Risk Adjustment User Fee in 2018 of \$1.80 for the year. This combined value of \$43.91 is trended by the average 2019 pricing trend to arrive at the value of \$45.97 reflected in Table 5.

To arrive at the anticipated risk transfer for 2019, we bring in the risk adjustment calculation components for the projected 2019 Company portfolio (as discussed above), and use our current knowledge of the Pennsylvania Small Group market profile to estimate the risk adjustment components for the entire state Market. This Market-wide profile is developed from available Market data, including the Interim Summary Report on Risk Adjustment for the 2017 Benefit Year published by CMS, the PA Insurance Department's calculation of 2017 risk adjustment transfer amounts using the 5/1/2018 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants.

In analyzing the risk transfer components from Highmark's corporate family of businesses, we have noticed a significant difference in results between the various regions (Western, Central, and Northeastern Pennsylvania). Thus when projecting the risk transfer components to 2019, we determine each region's risk transfer results separately to arrive at the estimated risk transfer results for each company, as appropriate for each company's region.

The Company considered the impact of the high-cost risk pooling payment for the Small Group market, first implemented in 2018, in its development of its anticipated risk transfer for 2019, and is assuming that the net cost (payments less recoveries) will be negligible for the 2019 projection period.

The Projected Paid Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2019, multiplied by the percentage of business we expect to purchase Market coverage through the Exchange for this Company. For this Company, all business will be offered Off Exchange in 2019, so there are no Exchange User Fees charged in the rate development.

For this Small Group Market filing, Table 5A has been completed, showing the number of member months renewing by quarter, and the quarterly Single Risk Pool Projected Allowed Claims. Note that the Annual Trend shown in cells J32:M32 reflect the quarterly impact of the Health Insurer Provider Fee. Please refer to Section 2.B Retention Items (Table 6) below for a discussion of the quarterly Health Insurance Provider Fee impact.

B. Retention Items (Table 6)

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development in Table 10. Administrative costs reflect internal costs that the Company is projected to incur in the projected experience period, and are developed from standard expense allocation methods. Agent/broker fees and commissions reflect our anticipated costs for these items in the experience period.

The development of internal administrative costs utilizes an allocation of Company costs back to lines of business. The allocation method uses measureable stats such as claims worked, inquiries worked, contracts, and members to allocate the majority of expenses. When possible, expenses are direct charged if they can be identified by product instead of going through an allocation method. For corporate allocations, a TCI (total costs incurred) methodology is generally used to allocate by product.

The following Taxes and Fees were included in the rate development:

- \$1.92 per member per annum for the Patient Centered Outcomes Research Fee (0.02% of premium); and
- A prorated quarterly amount for the Health Insurer Provider Fee (discussed below, but reflected in Table 5A).

The Health Insurer Provider Fee is being applied quarterly, at a prorated level appropriate to the 2019 renewal quarter. Although the Health Insurance Provider Fee will not be collected in 2019, the fee will be collected in 2020. As such, for any groups with renewal dates other than January 1, 2019, the group's renewal period will extend into 2020, where the premiums will need to include a charge for this fee. For the 2019 rate development, the quarterly rates have been adjusted so that the appropriate pro rata portion of this fee is collected based on a group's renewal quarter as follows:

Renewal Quarter	Health Insurance Provider Fee
1Q	0.00%
2Q	0.75%
3Q	1.50%
4Q	2.25%

As mentioned above, the impact of the Health Insurance Provider Fee is being reflected in the quarterly trend in Table 5A. The Annual Trend shown in Table 5A is determined so that the resulting rate calculation appropriately reflects the impact of the Health Insurance Provider Fee.

Note the following regarding plan level retention items:

- The rate development reflects a 0% risk/contribution to surplus margin for all products and plans. The Company has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary action, the Company is not waiving any right to include a risk and contingency factor which the Company believes is consistent with historical and legal interpretations of the Company and the Department.
- The administrative expenses do not vary by plan.
- Expenses for Quality Improvement Initiatives are estimated to be 7% of internal Company expenses, based upon historical analysis of these costs.

Please note that for the Small Group Market the Projected Required Revenue PMPM shown in Table 6 will not match the URRT Worksheet 1 Single Risk Pool Gross Premium Average Rate PMPM since the value in the URRT is based on a January 1 effective date without reflecting the impact of quarterly rates in the Small Group market.

C. Normalized Market-Adjusted Projected Allowed Total Claims (Table 7)

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2018 values are pulled from the prior year's filing, while the 2019 values represent our projection for 2019 assumed in the 2019 rate development.

The Age Factor is the weighted average of the Average Age Factors for the Current ACA Book of Business as of the End of Year 2017 and for the Membership Moving to the ACA Book (from Transitional and New Business).

The Geographic Calibration Factor is the weighted average of the Area Factors by County. This average is weighted by membership.

The Tobacco Surcharge is not applicable since we do not use one.

D. Components of Rate Change (Tables 8 and 9)

Table 8 presents the components of change in the proposed 2019 Calibrated Plan Adjusted Index Rate (PMPM). The 2018 base period allowed claims as developed from the 2018 rate filing. Row H of Table 8 may differ from Row A due to the detailed breakdown of all the components of the increases in rows B through G not calculating exactly to the change in the calibrated plan adjusted index rate in Row A, which is the more accurate percentage change based on the rate development.

Table 9 presents the data elements supporting the calculations in Table 8. The amounts shown in the 2018 Column match those entered in the 2018 Column in the plan year 2018 rate filing.

3. Plan Rate Development (Table 10)

Table 10 showing the plan rate development has been completed following the instructions in the 2018 ACA-Compliant Health Insurance Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2019, as well as plans discontinued from the 2018 portfolio for 2019. Since many Small Group market enrollees as of 2/1/18 are still in plan year 2017 plans, the enrollees in plan year 2017 plans were mapped to the plan year 2018 plan that we anticipate they will renew into in 2018. The calibrated plan adjusted index rates for 2019 and 2018, and all of the supporting factors, are calculated according to the instructions.

Each plan takes the Market Adjusted Index Rate and multiplies by the Pricing AV, Benefit Richness Factor, Benefits in Addition to EHB Factor, Provider Network Factor, Catastrophic Eligibility Factor, and Non-Funding of CSR Adjustment Factor (not applicable to Small Group) in order to calculate the Pure Premium. The Pure Premium is then grossed up to account for expenses (Admin Costs, Taxes & Fees, and Profit or Contingency) in order to calculate the Calibrated Plan Adjusted Index Rate. Since each component of the Calibrated Plan Adjusted Index Rate is applied multiplicatively (including the Plan AV Pricing Value), plan premiums are in proportion to the Plan AV Pricing Values.

The rate change percentages calculated in Table 10 column AC by plan design will slightly differ between URRT Worksheet 2 row 27 since the PID spreadsheet maintains the 2018 quarterly distribution of

enrollment as filed last year while the URRT calculation utilizes a consistent enrollment distribution by quarter for both years based on the anticipated distribution for 2019.

Note that the HHS Actuarial Value Calculator was able to accommodate all of the Company's benefit designs, and that no adjustments were needed from the values produced by the calculator.

The requested Induced Utilization Exhibit was completed and is presented within the "2019 Supplemental Exhibits - HCA v2.xlsx" file submitted with this filing (worksheet named "Induced Utilization"). Note that the calculated Induced Utilization factor in Column (8) is a component of the Actuarial Value Allowable Modifier. As such, it is adjusted by the Average Benefit Richness normalization factor of 1.1042. In multiplying the Induced Utilization column (8) result by the Average Benefit Richness normalization factor, the result is the Induced Utilization factor appropriate for the plan's metal level (before normalization), which are the CMS-prescribed assumptions used in the risk adjustment transfer calculation. These factors have been unchanged since they were originally developed for the 2014 rating period.

The member-weighted average of the pure plan-level Induced Utilization factors in the last column of the induced utilization exhibit against the projected membership does match the 1.000 expectation of the Department. This calculation can be seen at the bottom of the Induced Utilization Exhibit, where the formulas used in the calculation have been retained.

The Child Capping Adjustment is applied to the Age Calibration Factor in Table 10 to reflect the limitation on the number of children allowed in rating. This factor is determined by estimating the amount of lost revenue due to this restriction, and applying the resulting factor to the normalized age factor in the base rate development. Support for the calibration factors is shown in the "2019 Supplemental Exhibits - HCA v2.xlsx" file on the worksheet named "Table 10 Calibration Factors".

4. Plan Premium Development for 21-Year-Old Non-Tobacco User (Table 11)

Table 11 presents the Company's 21-year-old non-tobacco premium in the Market for each rating quarter in 2019 (see note below). As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 12.0% increase, while the "percent rate change requested" from the SERFF Rate Review Detail Screen (and Table 10) is 12.28%. This difference in increases between the tables is due to the change in the annual trend assumption, which reduces the average quarterly increase later in the year, offset by the application of the prorated Health Insurance Providers Fee that was applied quarterly to the 2019 rates. This causes the rate increases reflected in Table 10 to decrease in subsequent quarters, and the average rate increase for the entire plan year to be lower than the first quarter only increase that is shown in Table 11.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

Please see Table 12 for the Company's age and tobacco factors.

B. Geographic Factors (Table 13)

Please see Table 13 for the Company's geographic factors. The Company's factors for the rating period are unchanged from the currently approved factors.

As mentioned in the Cover Letter, the Company is not changing its product offerings by Rating Area.

C. Network Factors (Table 14)

Please see Table 14 for the Company's network rating factors.

D. Service Area Composition

The Company follows the Rating Area designations created by the state. All counties within a Rating Area are serviced by the Company, according to the Rating Areas specified in Table 14. The Company has submitted its current 2018 service area and its proposed 2019 service area in the file "Pennsylvania Counties Map - 2018 Filings - HCA.pdf" submitted with this filing. There are no proposed changes to the Company's service area from 2018 to 2019.

E. Composite Rating

The Company is currently not planning to use CMS's composite rating method for any of its off-SHOP plans offered during the rating period; however, the Company is interested in the state adopting a methodology for the PA Marketplace that is more consumer friendly than the CMS method by utilizing composite rating tiers similar to transitional small group policies currently in the market (i.e. rates by contract types of Individual, Parent/Child(ren), Two Person (Adults), and Family).

6. Actuarial Certifications

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of the Company to accompany its rate filing (for calendar year 2019) for the small group combined Market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102)
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates. The allowable modifiers used to generate plan-level rates were:

- The actuarial value and cost-sharing design of the plan.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These estimated benefits were pooled with similar benefits within the single risk pool and the claims experience from those benefits was utilized to determine rate variations.
- Administrative costs, excluding Exchange user fees.

I certify that all factor, benefit and other changes from the prior approved filing have been disclosed in the 2019 PA Actuarial Memorandum Rate Exhibits.

I certify that 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.

I certify that the benefits included in the Company's plans are substantially equivalent to the Essential Health Benefits (EHBs) in the State of Pennsylvania's benchmark plans. I certify that any benefit substitutions are:

- Actuarially equivalent to the benefits being replaced,
- Are made within only the same essential health benefit category,
- Are based on a standardized plan population,
- Are determined regardless of cost-sharing,
- Are not prescription drug benefits, and
- Are based on an analysis performed in accordance with generally accepted actuarial principles and methodologies.

I certify that new plans are not considered modifications of existing plans (per the uniform modification standards in 45 CFR 147.106).

I certify that the AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator.

I certify that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

The Part I Unified Rate Review Template does not demonstrate the process used by the Company 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

exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2018 Rate Filing Justification.

Signed: [Redacted]

Date: 8/7/2018

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark Coverage Advantage (HCA)		
Product(s):	PPO		
Market Segment:	Small Group		
Rate Effective Date:	01/01/2019	to	12/31/2019
Base Period Start Date	01/01/2017	to	12/31/2017
Date of Most Recent Membership	02/01/2018		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2018)	Projected Rating Period
Average Age	38.0	38.0	39.0
Total	19,900	1,838	17,784
<18	3,538	337	3,281
18-24	2,031	187	1,809
25-29	1,441	132	1,277
30-34	1,055	99	958
35-39	1,508	133	1,287
40-44	1,592	148	1,432
45-49	1,895	184	1,780
50-54	1,992	190	1,838
55-59	2,172	208	2,013
60-63	1,433	130	1,258
64+	1,243	60	871

*Tables 1, 2 and 4 must include data for all non-grandfathered business (ACA compliant and Transitional)

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
\$ 11,843,225.00	\$ 10,653,014.82	\$ 10,840,776.95	19,900	\$ 1,199,516.00	\$ 12,040,292.95	\$ -	\$ (333,633.95)	\$ 12,338.00	\$ -	\$ 315,611.02
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 588.89
Loss Ratio										86.52%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Weight*
Inpatient Hospital	5.10%	3.71%	0.28%	9.31%	17.62%
Outpatient Hospital	5.10%	3.71%	0.28%	9.31%	31.76%
Professional	5.10%	3.71%	0.28%	9.31%	27.87%
Other Medical	5.10%	3.71%	0.28%	9.31%	2.99%
Capitation	-	-	-	0.11%	0.00%
Prescription Drugs	5.10%	3.71%	0.28%	9.31%	19.77%
Total Annual Trend	-	-	-	9.31%	100.00%
Months of Trend	-	-	-	24	-
Total Applied Trend Projection Factor	-	-	-	1.195	-

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

** Should = URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Feb-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Mar-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Apr-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
May-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jun-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jul-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Aug-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Sep-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Oct-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Nov-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Dec-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jan-15	\$ 10,928,415.48	\$ 370,231.88	1.0000	\$ 370,233.45	936	\$ 395.55	\$ 1,097,804.36	\$ (7,890.48)	\$ 438,600.61	\$ 468.59
Feb-15		\$ 354,338.20	1.0000	\$ 354,344.69	960	\$ 369.11		\$ (8,092.80)	\$ 464,952.68	\$ 484.33
Mar-15		\$ 439,260.17	1.0000	\$ 439,275.63	969	\$ 453.33		\$ (8,168.67)	\$ 514,065.89	\$ 530.51
Apr-15		\$ 615,647.50	0.9999	\$ 615,689.71	1,231	\$ 500.15		\$ (10,377.33)	\$ 685,055.58	\$ 556.50
May-15		\$ 578,132.87	0.9999	\$ 578,200.94	1,196	\$ 483.45		\$ (10,082.28)	\$ 647,873.32	\$ 541.70
Jun-15		\$ 476,728.37	0.9999	\$ 476,779.90	1,197	\$ 398.31		\$ (10,090.71)	\$ 549,592.26	\$ 459.14
Jul-15		\$ 855,236.88	0.9999	\$ 855,323.33	1,724	\$ 496.13		\$ (14,533.32)	\$ 952,788.41	\$ 552.66
Aug-15		\$ 842,401.08	0.9999	\$ 842,484.11	1,746	\$ 482.52		\$ (14,718.78)	\$ 945,180.91	\$ 541.34
Sep-15		\$ 871,885.04	0.9999	\$ 871,972.23	1,815	\$ 480.43		\$ (15,300.45)	\$ 991,937.48	\$ 546.52
Oct-15		\$ 991,219.28	0.9999	\$ 991,207.61	1,861	\$ 532.67		\$ (15,698.23)	\$ 1,075,998.47	\$ 578.18
Nov-15		\$ 759,923.71	0.9999	\$ 760,004.77	1,859	\$ 408.82		\$ (15,671.37)	\$ 877,480.30	\$ 472.02
Dec-15		\$ 1,083,288.49	0.9999	\$ 1,083,368.70	2,149	\$ 504.13		\$ (18,116.07)	\$ 1,193,263.52	\$ 555.26
Jan-16	\$ 13,641,357.22	\$ 827,620.28	0.9999	\$ 827,722.19	1,914	\$ 432.46	\$ 1,252,857.37	\$ (18,709.45)	\$ 946,709.69	\$ 494.62
Feb-16		\$ 1,016,941.58	0.9998	\$ 1,017,166.18	1,922	\$ 529.22		\$ (18,787.65)	\$ 1,139,892.15	\$ 593.08
Mar-16		\$ 889,788.26	0.9998	\$ 889,933.57	1,901	\$ 468.14		\$ (18,582.38)	\$ 1,006,127.47	\$ 529.26
Apr-16		\$ 1,028,848.36	0.9991	\$ 1,029,330.75	1,866	\$ 551.62		\$ (18,240.25)	\$ 1,123,566.27	\$ 602.13
May-16		\$ 906,686.10	0.9997	\$ 906,976.61	1,847	\$ 491.05		\$ (18,054.52)	\$ 999,069.44	\$ 540.91
Jun-16		\$ 886,456.57	0.9996	\$ 886,772.46	1,845	\$ 480.64		\$ (18,034.97)	\$ 992,572.66	\$ 537.98
Jul-16		\$ 726,406.77	0.9994	\$ 726,815.90	1,695	\$ 428.80		\$ (16,568.71)	\$ 841,701.68	\$ 496.58
Aug-16		\$ 760,893.34	0.9991	\$ 761,582.97	1,656	\$ 459.89		\$ (16,187.49)	\$ 862,477.09	\$ 520.82
Sep-16		\$ 897,081.21	0.9985	\$ 898,390.06	1,716	\$ 523.54		\$ (16,773.99)	\$ 996,685.57	\$ 580.82
Oct-16		\$ 654,960.25	0.9991	\$ 655,521.99	1,715	\$ 382.23		\$ (16,764.22)	\$ 755,068.45	\$ 440.27
Nov-16		\$ 877,845.98	0.9988	\$ 878,876.82	1,717	\$ 511.87		\$ (16,783.77)	\$ 977,985.95	\$ 569.59
Dec-16		\$ 652,267.34	0.9991	\$ 652,878.07	1,626	\$ 401.52		\$ (15,894.24)	\$ 742,968.53	\$ 456.93
Jan-17	\$ 11,843,225.00	\$ 1,060,732.82	0.9965	\$ 1,064,484.71	1,674	\$ 635.89	\$ 1,199,516.00	\$ (28,065.49)	\$ 1,158,730.91	\$ 692.19
Feb-17		\$ 892,993.98	0.9972	\$ 895,474.11	1,649	\$ 543.04		\$ (27,646.35)	\$ 980,578.14	\$ 600.11
Mar-17		\$ 955,139.01	0.9962	\$ 958,775.53	1,630	\$ 588.21		\$ (27,327.81)	\$ 1,051,215.36	\$ 644.92
Apr-17		\$ 781,204.97	0.9947	\$ 785,334.22	1,642	\$ 478.28		\$ (27,528.99)	\$ 881,189.64	\$ 536.66
May-17		\$ 763,832.45	0.9947	\$ 767,930.48	1,670	\$ 459.84		\$ (27,998.43)	\$ 884,897.25	\$ 529.88
Jun-17		\$ 876,542.33	0.9920	\$ 882,827.60	1,714	\$ 515.07		\$ (28,736.11)	\$ 981,660.57	\$ 572.73
Jul-17		\$ 891,580.03	0.9914	\$ 899,291.33	1,661	\$ 541.42		\$ (27,847.54)	\$ 1,024,098.28	\$ 616.56
Aug-17		\$ 799,707.75	0.9888	\$ 808,804.28	1,637	\$ 494.08		\$ (27,445.16)	\$ 910,917.56	\$ 556.46
Sep-17		\$ 775,390.58	0.9843	\$ 787,737.51	1,575	\$ 500.15		\$ (26,405.70)	\$ 877,621.60	\$ 557.22
Oct-17		\$ 906,299.66	0.9779	\$ 926,787.44	1,616	\$ 573.51		\$ (27,093.09)	\$ 1,025,234.44	\$ 634.43
Nov-17		\$ 705,191.78	0.9601	\$ 734,464.69	1,682	\$ 436.66		\$ (28,199.61)	\$ 838,555.16	\$ 498.55
Dec-17		\$ 923,103.51	0.9162	\$ 1,007,569.11	1,750	\$ 575.75		\$ (29,339.67)	\$ 1,095,298.10	\$ 625.88

Carrier Name:	Highmark Coverage Advantage (HCA)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ -
Loss Ratio										0.00%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URRT Trend**	Weight*
Inpatient Hospital	0.00%	0.00%	0.00%	0.00%	0.00%
Outpatient Hospital	0.00%	0.00%	0.00%	0.00%	0.00%
Professional	0.00%	0.00%	0.00%	0.00%	0.00%
Other Medical	0.00%	0.00%	0.00%	0.00%	0.00%
Capitation				0.00%	0.00%
Prescription Drugs	0.00%	0.00%	0.00%	0.00%	0.00%
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.000	

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

** Should = URRT 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 + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Feb-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Mar-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Apr-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
May-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jun-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jul-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Aug-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Sep-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Oct-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Nov-14		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Dec-14	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Jan-15		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Feb-15		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Mar-15		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Apr-15		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
May-15		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jun-15		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jul-15		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Aug-15		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Sep-15		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Oct-15		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Nov-15		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Dec-15	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Jan-16		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Feb-16		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Mar-16		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Apr-16		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
May-16		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jun-16		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jul-16		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Aug-16		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Sep-16		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Oct-16		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Nov-16		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Dec-16	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!
Jan-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Feb-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Mar-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Apr-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
May-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jun-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Jul-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Aug-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Sep-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Oct-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Nov-17		\$ -	0.0000	#DIV/0!	-	#DIV/0!		\$ -	\$ -	#DIV/0!
Dec-17	\$ -	\$ -	0.0000	#DIV/0!	-	#DIV/0!	\$ -	\$ -	\$ -	#DIV/0!

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II
Rate Development and Change

Carrier Name:	Highmark Coverage Advantage (HCA)
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 Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 588.89	\$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.195	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 703.62	\$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity	1.015		<- See URRT Instructions
Change in Other	0.986	0.000	
Change in Demographics	0.993		<- See URRT Instructions
Change in Network	1.000		
Change in Benefits	0.993		<- See URRT Instructions
Change in Other	1.000		
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 704.20	\$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 704.20	
Development of the Market-Adjusted Index Rate and Total Allowed Claims			<- Projected Index Rate
Adjusted Projected Allowed EHB Claims PMPM	\$ 704.20		<- Index Rate for Projection Period on URRT - Individual or First Quarter Small Group
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	\$ 737.32		
Projected Paid to Allowed Ratio	0.891		<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	\$ 656.94		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	\$ 45.97		
Projected Paid Exchange User Fees PMPM	\$ -		
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 610.97		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 685.73		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -		
Market-Adjusted Projected Paid Total Claims PMPM	\$ 610.97		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 685.73		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts	
Administrative Expenses	9.24%	\$62.22	
General and Claims	6.71%	\$45.20	
Agent/Broker Fees and Commissions	2.02%	\$13.62	
Quality Improvement Initiatives	0.51%	\$3.40	
Taxes and Fees	0.02%	\$0.17	
PCORI Fees	0.02%	\$0.17	
PA Premium Tax (if applicable)	0.00%	\$0.00	
Federal Income Tax	0.00%	\$0.00	
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00	
Profit/Contingency (after tax)	0.00%	\$0.00	
Total Retention	9.26%	\$62.38	
Projected Required Revenue PMPM	\$ 673.35		<- Single Pool Gross Premium Avg. Rate, PMPM on URRT

Table 8. Components of Rate Change

Rate Components	2018	2019	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 404.08	\$ 453.68	\$49.61	12.3%
B. Base period allowed claims before normalization	\$ 543.22	\$ 588.89	\$45.67	11.3%
C. Normalization factor component of change	\$ (202.76)	\$ (231.16)	-\$28.41	-7.0%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 340.47	\$ 357.73	\$ 17.27	4.3%
D2. URRT Trend	\$ 63.60	\$ 69.69	\$ 6.09	1.5%
D3. URRT Morbidity	\$ (35.09)	\$ 6.58	\$ 41.66	10.3%
D4. URRT Other	\$ 4.51	\$ (6.22)	\$ (10.73)	-2.7%
D5. Normalized URRT RA/RI on an allowed basis	\$ (1.57)	\$ (31.34)	\$ (29.77)	-7.4%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Subtotal - Sum(D1:D6)	\$ 371.92	\$ 396.44	\$ 24.52	6.1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (61.32)	\$ (43.91)	\$ 17.41	4.3%
E3. Benefit Richness	\$ 33.23	\$ 36.75	\$ 3.52	0.9%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (28.09)	\$ (7.16)	\$ 20.93	5.2%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 34.52	\$ 41.92	\$ 7.40	1.8%
F2. Taxes and Fees	\$ 13.89	\$ 0.11	\$ (13.77)	-3.4%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 48.41	\$ 42.03	\$ (6.37)	-1.6%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 392.24	\$ 431.31	\$ 39.07	9.7%

For informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 588.89	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 11,843,225.00	
Blended Loss Ratio	86.52%	

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

Effective Date	01/01/2019	04/01/2019	07/01/2019	10/01/2019	Total Single Risk Pool
# of Member Months Renewing in Quarter	6,184	2,372	3,152	6,076	17,784
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 704.20	\$ 704.20	\$ 704.20	\$ 704.20	\$ 704.20
Months of Trend		3	6	9	
Annual Trend	9.00%	12.68%	12.70%	12.71%	
Single Risk Pool Projected Allowed Claims	\$ 704.20	\$ 725.54	\$ 747.57	\$ 770.32	\$ 737.32
Quarterly Trend Factor	100.0%	103.0%	106.2%	109.4%	104.7%
2019 Trend Factors by Quarter	0.9551	0.9840	1.0139	1.0448	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2018	2019
Average Age Factor	1.491	1.537
Average Geographic Factor	0.970	0.970
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.103	1.104
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 614.24	\$ 685.73
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 384.98	\$ 416.56

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

	2018	2019	
Paid-to-Allowed	0.829	0.891	
URRT Trend (Total Applied Trend Factor)	1.187	1.195	<- URRT W1, S2
URRT Morbidity	0.913	1.015	<- URRT W1, S2
URRT "Other"	1.012	0.986	<- URRT W1, S2
Risk Adjustment	\$ (2.08)	\$ (45.97)	<- URRT W1, S3
Exchange User Fee	\$ -	\$ -	<- URRT W1, S3
Capitation	\$ -	\$ -	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.835	0.889	
Benefit Richness	1.107	1.104	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	8.54%	9.24%	
Taxes and Fees	3.44%	0.02%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Highmark Coverage Advantage (HCA)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019
Base Period Start Date	01/01/2017
Date of Most Recent Membership	02/01/2018
Market Adjusted Index Rate	\$ 685.73

Calibration	
Age Calibration Factor	1.530
Geographic Calibration Factor	0.970
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.484

45 CFR Part 156.8 (d) (2) Allowable Factors

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity,	1/1/2018 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2019	1/1/2019 Plan HIOS Plan ID (If 1/1/2018 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company- determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
Totals										0.829	0.889	1.000	1.000	1.000	1.000	\$ 611.04	9.2%	0.0%	0.0%
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	79279PA0010001	PPO	Premier Balance PPO \$0 Platinum A	M	79279PA0010001	Platinum	0.88668322	Standard	Off	0.955	1.041	1.000	1.000	1.000	1.000	681.6991315	9.2%	0.0%	0.0%
Plan 2	79279PA0010002	PPO	Premier Balance PPO \$250 Platinum A	DM	79279PA0010001	Platinum	0.88668322	Standard	Off	0.955	1.041	1.000	1.000	1.000	1.000	\$681.70	9.2%	0.0%	0.0%
Plan 3	79279PA0010003	PPO	Premier Balance PPO \$0 Gold A	M	79279PA0010003	Gold	0.81666036	Standard	Off	0.901	0.978	1.000	1.000	1.000	1.000	\$604.58	9.2%	0.0%	0.0%
Plan 4	79279PA0010004	PPO	Premier Balance PPO \$250 Gold A	DM	79279PA0010005	Gold	0.81811372	Standard	Off	0.882	0.978	1.000	1.000	1.000	1.000	\$591.65	9.2%	0.0%	0.0%
Plan 5	79279PA0010005	PPO	Premier Balance PPO \$500 A	M	79279PA0010005	Gold	0.81811372	Standard	Off	0.882	0.978	1.000	1.000	1.000	1.000	\$591.65	9.2%	0.0%	0.0%
Plan 6	79279PA0010006	PPO	Premier Balance PPO \$750 A	DM	79279PA0010007	Gold	0.80468302	Standard	Off	0.858	0.978	1.000	1.000	1.000	1.000	\$575.14	9.2%	0.0%	0.0%
Plan 7	79279PA0010007	PPO	Premier Balance PPO \$1000 A	M	79279PA0010007	Gold	0.80468302	Standard	Off	0.858	0.978	1.000	1.000	1.000	1.000	\$575.14	9.2%	0.0%	0.0%
Plan 8	79279PA0010008	PPO	Premier Balance PPO \$1250 A	DM	79279PA0010015	Gold	0.78042436	Standard	Off	0.830	0.978	1.000	1.000	1.000	1.000	\$556.78	9.2%	0.0%	0.0%
Plan 9	79279PA0010009	PPO	Premier Balance PPO \$1500 A	DM	79279PA0010015	Gold	0.78042436	Standard	Off	0.830	0.978	1.000	1.000	1.000	1.000	\$556.78	9.2%	0.0%	0.0%
Plan 10	79279PA0010011	PPO	Premier Balance PPO \$2000 A	M	79279PA0010011	Gold	0.78578648	Standard	Off	0.821	0.978	1.000	1.000	1.000	1.000	\$550.72	9.2%	0.0%	0.0%
Plan 11	79279PA0010015	PPO	Premier Balance PPO \$1400 A	M	79279PA0010015	Gold	0.78042436	Standard	Off	0.830	0.978	1.000	1.000	1.000	1.000	\$556.78	9.2%	0.0%	0.0%
Plan 12	79279PA0010016	PPO	Premier Balance PPO \$2500 A	M	79279PA0010016	Gold	0.77357485	Standard	Off	0.804	0.978	1.000	1.000	1.000	1.000	\$539.17	9.2%	0.0%	0.0%
Plan 13	79279PA0010017	PPO	Premier Balance PPO \$3500 A	DM	79279PA0010016	Gold	0.77357485	Standard	Off	0.804	0.978	1.000	1.000	1.000	1.000	\$539.17	9.2%	0.0%	0.0%
Plan 14	79279PA0020005	PPO	Balance PPO \$1000 A	M	79279PA0020005	Gold	0.76060689	Standard	Off	0.796	0.978	1.000	1.000	1.000	1.000	\$533.64	9.2%	0.0%	0.0%
Plan 15	79279PA0020006	PPO	Balance PPO \$1750 A	M	79279PA0020006	Gold	0.76092596	Standard	Off	0.800	0.978	1.000	1.000	1.000	1.000	\$536.87	9.2%	0.0%	0.0%
Plan 16	79279PA0020007	PPO	Balance PPO \$2000 A	M	79279PA0020007	Gold	0.76805968	Standard	Off	0.796	0.978	1.000	1.000	1.000	1.000	\$533.85	9.2%	0.0%	0.0%
Plan 17	79279PA0060001	PPO	Health Savings PPO \$1500	M	79279PA0060001	Gold	0.79119186	Standard	Off	0.835	0.978	1.000	1.000	1.000	1.000	\$559.99	9.2%	0.0%	0.0%
Plan 18	79279PA0070001	PPO	Health Savings PPO Embedded \$2700	M	79279PA0070001	Silver	0.70398442	Standard	Off	0.772	0.933	1.000	1.000	1.000	1.000	\$493.58	9.2%	0.0%	0.0%
Plan 19	79279PA0070003	PPO	Health Savings PPO Embedded \$4000	M	79279PA0070003	Silver	0.71200087	Standard	Off	0.753	0.933	1.000	1.000	1.000	1.000	\$481.68	9.2%	0.0%	0.0%
Plan 20	79279PA0070004	PPO	Health Savings PPO Embedded \$5500	DM	79279PA0030008	Bronze	0.61621865	Standard	Off	0.656	0.906	1.000	1.000	1.000	1.000	\$407.23	9.2%	0.0%	0.0%
Plan 21	79279PA0030007	PPO	High Deductible PPO Embedded \$4750 Qualified A	DM	79279PA0030008	Bronze	0.61621865	Standard	Off	0.656	0.906	1.000	1.000	1.000	1.000	\$407.23	9.2%	0.0%	0.0%
Plan 22	79279PA0030008	PPO	High Deductible PPO Embedded \$6300 Qualified A	M	79279PA0030008	Bronze	0.61621865	Standard	Off	0.656	0.906	1.000	1.000	1.000	1.000	\$407.23	9.2%	0.0%	0.0%

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name:	Highmark Coverage Advantage (HCA)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019
Base Period Start Date	01/01/2017
Date of Most Recent Membership	02/01/2018
Market Adjusted Index Rate	\$ 685.73

Total Covered Lives @ 02-01-2018
1,838

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity,	1/1/2018 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2019	1/1/2019 Plan HIOS Plan ID (If 1/1/2018 Plan Discontinued & Mapped)
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Totals					
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL
Plan 1	79279PA0010001	PPO	Premier Balance PPO \$0 Platinum A	M	79279PA0010001
Plan 2	79279PA0010002	PPO	Premier Balance PPO \$250 Platinum A	DM	79279PA0010001
Plan 3	79279PA0010003	PPO	Premier Balance PPO \$0 Gold A	M	79279PA0010003
Plan 4	79279PA0010004	PPO	Premier Balance PPO \$250 Gold A	DM	79279PA0010005
Plan 5	79279PA0010005	PPO	Premier Balance PPO \$500 A	M	79279PA0010005
Plan 6	79279PA0010006	PPO	Premier Balance PPO \$1250 A	DM	79279PA0010007
Plan 7	79279PA0010007	PPO	Premier Balance PPO \$1000 A	M	79279PA0010007
Plan 8	79279PA0010008	PPO	Premier Balance PPO \$1250 A	DM	79279PA0010015
Plan 9	79279PA0010009	PPO	Premier Balance PPO \$1500 A	DM	79279PA0010015
Plan 10	79279PA0010011	PPO	Premier Balance PPO \$2000 A	M	79279PA0010011
Plan 11	79279PA0010015	PPO	Premier Balance PPO \$1400 A	M	79279PA0010015
Plan 12	79279PA0010016	PPO	Premier Balance PPO \$2500 A	M	79279PA0010016
Plan 13	79279PA0010017	PPO	Premier Balance PPO \$3500 A	DM	79279PA0010016
Plan 14	79279PA0020005	PPO	Balance PPO \$1000 A	M	79279PA0020005
Plan 15	79279PA0020006	PPO	Balance PPO \$1750 A	M	79279PA0020006
Plan 16	79279PA0020007	PPO	Balance PPO \$2000 A	M	79279PA0020007
Plan 17	79279PA0060001	PPO	Health Savings PPO \$1500	M	79279PA0060001
Plan 18	79279PA0070001	PPO	Health Savings PPO Embedded \$2700	M	79279PA0070001
Plan 19	79279PA0070003	PPO	Health Savings PPO Embedded \$4000	M	79279PA0070003
Plan 20	79279PA0070004	PPO	Health Savings PPO Embedded \$5500	DM	79279PA0030008
Plan 21	79279PA0030007	PPO	High Deductible PPO Embedded \$4750 Qualified A	DM	79279PA0030008
Plan 22	79279PA0030008	PPO	High Deductible PPO Embedded \$6300 Qualified A	M	79279PA0030008

Total Covered Lives Mapped into 2019 Plans @ 02-01- 2018	Total Policyholders @ 02-01-2018
--	-------------------------------------

1,838	977
-	-
611	295
70	41
239	132
117	68
138	81
16	10
105	59
15	10
59	30
39	22
66	29
69	28
35	20
19	12
43	28
3	3
141	76
16	9
22	15
4	1
-	-
11	8

2018 Calibrated Plan Adjusted Index Rate PMPM	2019 Calibrated Plan Adjusted Index Rate PMPM
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\$ 404.08	\$ 453.68
N/A	N/A
\$ 457.78	\$ 506.15
\$ 447.01	\$ 506.15
\$ 401.27	\$ 448.89
\$ 395.58	\$ 439.29
\$ 387.14	\$ 439.29
\$ 380.25	\$ 427.03
\$ 374.42	\$ 427.03
\$ 369.31	\$ 413.40
\$ 364.77	\$ 413.40
\$ 357.23	\$ 408.90
\$ 360.16	\$ 413.40
\$ 342.21	\$ 400.32
\$ 335.99	\$ 400.32
\$ 344.18	\$ 396.22
\$ 341.21	\$ 398.62
\$ 340.00	\$ 396.38
\$ 372.30	\$ 415.78
\$ 320.26	\$ 366.48
\$ 310.58	\$ 357.64
\$ 260.05	\$ 302.36
\$ 261.03	\$ 302.36
\$ 257.11	\$ 302.36

Proposed Rate Change Compared to Prior 12 months
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12.3%
N/A
10.6%
13.2%
11.9%
11.1%
13.5%
12.3%
14.1%
11.9%
13.3%
14.5%
14.8%
17.0%
19.1%
15.1%
16.8%
16.6%
11.7%
14.4%
15.2%
16.3%
15.8%
17.6%

% of Total Covered Lives

N/A
0.332426551
3.8%
13.0%
6.4%
7.5%
0.9%
5.7%
0.8%
3.2%
2.1%
3.6%
3.8%
1.9%
1.0%
2.3%
0.2%
7.7%
0.9%
1.2%
0.2%
0.0%
0.6%

02-01-2018 Number of Covered Lives by Rating Area											2019 Continued/ Discontinued Plans Indicator
1	2	3	4	5	6	7	8	9	Total		
407	51	-	916	457	7	-	-	-	1,838		
-	-	-	-	-	-	-	-	-	-	-	0
124	6	-	370	111	-	-	-	-	611	1	
26	-	-	35	9	-	-	-	-	70	1	
63	-	-	104	72	-	-	-	-	239	1	
9	8	-	64	36	-	-	-	-	117	1	
31	26	-	37	44	-	-	-	-	138	1	
3	5	-	-	8	-	-	-	-	16	1	
15	-	-	74	16	-	-	-	-	105	1	
-	-	-	15	-	-	-	-	-	15	1	
17	-	-	10	32	-	-	-	-	59	1	
20	-	-	-	19	-	-	-	-	39	1	
27	-	-	39	-	-	-	-	-	66	1	
61	-	-	4	4	-	-	-	-	69	1	
-	-	-	-	28	7	-	-	-	35	1	
-	-	-	19	-	-	-	-	-	19	1	
3	-	-	40	-	-	-	-	-	43	1	
-	-	-	3	-	-	-	-	-	3	1	
7	-	-	73	61	-	-	-	-	141	1	
-	2	-	9	5	-	-	-	-	16	1	
-	-	-	20	2	-	-	-	-	22	1	
-	4	-	-	-	-	-	-	-	4	1	
-	-	-	-	-	-	-	-	-	-	1	
1	-	-	-	10	-	-	-	-	11	1	

PA Rate Template Part IV B - Small Group Annual
Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User

Carrier Name: Highmark Coverage Advantage (HCA)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2019

Table with 7 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2018 Plan Marketing Name, Discontinued, New, Modified, Existing (D,N,M,E) for 2019, 1/1/2019 Plan HIOS Plan ID (If 1/1/2018 Plan Discontinued & Mapped), Metallic Tier, Exchange On/Off or

Table with 7 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2018 Plan Marketing Name, Discontinued, New, Modified, Existing (D,N,M,E) for 2019, 1/1/2019 Plan HIOS Plan ID (If 1/1/2018 Plan Discontinued & Mapped), Metallic Tier, Exchange On/Off or

Table with 10 columns: Quarter 1 2018, 21-year-old Non-Tobacco Premium PMPM, Average (weighted by enrollment by rating area)

Table with 10 columns: Premium values for various plans, including Plan 1 through Plan 22, showing rates for different components and tiers.

PA Rate Template Part IV B -
Table 11. Plan Premium Developme

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:

Plan Number	HIOS Plan ID (Standard Component)
Totals	

Plan 1	79279PA0010001
Plan 2	79279PA0010002
Plan 3	79279PA0010003
Plan 4	79279PA0010004
Plan 5	79279PA0010005
Plan 6	79279PA0010006
Plan 7	79279PA0010007
Plan 8	79279PA0010008
Plan 9	79279PA0010009
Plan 10	79279PA0010011
Plan 11	79279PA0010015
Plan 12	79279PA0010016
Plan 13	79279PA0010017
Plan 14	79279PA0020005
Plan 15	79279PA0020006
Plan 16	79279PA0020007
Plan 17	79279PA0060001
Plan 18	79279PA0070001
Plan 19	79279PA0070003
Plan 20	79279PA0070004
Plan 21	79279PA0030007
Plan 22	79279PA0030008

Quarter 1 2019, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 420.32	\$ 400.55	\$ -	\$ 425.96	\$ 411.91	\$ 397.63	\$ -	\$ -	\$ -	\$ 420.41

\$ 468.91	\$ 468.91	\$ -	\$ 468.91	\$ 468.91	\$ 502.75	\$ -	\$ -	\$ -	\$ 468.91
\$ 468.91	\$ 468.91	\$ -	\$ 468.91	\$ 468.91	\$ 502.75	\$ -	\$ -	\$ -	\$ 468.91
\$ 415.86	\$ 415.86	\$ -	\$ 415.86	\$ 415.86	\$ 445.87	\$ -	\$ -	\$ -	\$ 415.86
\$ 406.97	\$ 406.97	\$ -	\$ 406.97	\$ 406.97	\$ 436.34	\$ -	\$ -	\$ -	\$ 406.97
\$ 406.97	\$ 406.97	\$ -	\$ 406.97	\$ 406.97	\$ 436.34	\$ -	\$ -	\$ -	\$ 406.97
\$ 395.61	\$ 395.61	\$ -	\$ 395.61	\$ 395.61	\$ 424.16	\$ -	\$ -	\$ -	\$ 395.61
\$ 395.61	\$ 395.61	\$ -	\$ 395.61	\$ 395.61	\$ 424.16	\$ -	\$ -	\$ -	\$ 395.61
\$ 382.99	\$ 382.99	\$ -	\$ 382.99	\$ 382.99	\$ 410.62	\$ -	\$ -	\$ -	\$ 382.99
\$ 382.99	\$ 382.99	\$ -	\$ 382.99	\$ 382.99	\$ 410.62	\$ -	\$ -	\$ -	\$ 382.99
\$ 378.82	\$ 378.82	\$ -	\$ 378.82	\$ 378.82	\$ 406.15	\$ -	\$ -	\$ -	\$ 378.82
\$ 382.99	\$ 382.99	\$ -	\$ 382.99	\$ 382.99	\$ 410.62	\$ -	\$ -	\$ -	\$ 382.99
\$ 370.87	\$ 370.87	\$ -	\$ 370.87	\$ 370.87	\$ 397.63	\$ -	\$ -	\$ -	\$ 370.87
\$ 370.87	\$ 370.87	\$ -	\$ 370.87	\$ 370.87	\$ 397.63	\$ -	\$ -	\$ -	\$ 370.87
\$ 370.87	\$ 370.87	\$ -	\$ 370.87	\$ 370.87	\$ 397.63	\$ -	\$ -	\$ -	\$ 370.87
\$ 367.07	\$ 367.07	\$ -	\$ 367.07	\$ 367.07	\$ 393.56	\$ -	\$ -	\$ -	\$ 367.07
\$ 369.29	\$ 369.29	\$ -	\$ 369.29	\$ 369.29	\$ 395.94	\$ -	\$ -	\$ -	\$ 369.29
\$ 367.21	\$ 367.21	\$ -	\$ 367.21	\$ 367.21	\$ 393.71	\$ -	\$ -	\$ -	\$ 367.21
\$ 385.19	\$ 385.19	\$ -	\$ 385.19	\$ 385.19	\$ 412.99	\$ -	\$ -	\$ -	\$ 385.19
\$ 339.51	\$ 339.51	\$ -	\$ 339.51	\$ 339.51	\$ 364.01	\$ -	\$ -	\$ -	\$ 339.51
\$ 331.33	\$ 331.33	\$ -	\$ 331.33	\$ 331.33	\$ 355.24	\$ -	\$ -	\$ -	\$ 331.33
\$ 280.12	\$ 280.12	\$ -	\$ 280.12	\$ 280.12	\$ 300.33	\$ -	\$ -	\$ -	\$ 280.12
\$ 280.12	\$ 280.12	\$ -	\$ 280.12	\$ 280.12	\$ 300.33	\$ -	\$ -	\$ -	\$ 280.12

Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
11.6%	11.6%	0.0%	10.8%	11.3%	17.8%	0.0%	0.0%	0.0%	11.2%

9.3%	9.3%		9.3%	9.3%	9.3%				9.3%
11.9%	11.9%		11.9%	11.9%	11.9%				11.9%
10.6%	10.6%		10.6%	10.6%	10.6%				10.6%
9.8%	9.8%		9.8%	9.8%	9.8%				9.8%
12.2%	12.2%		12.2%	12.2%	12.2%				12.2%
11.0%	11.0%		11.0%	11.0%	11.0%				11.0%
12.7%	12.7%		12.7%	12.7%	12.7%				12.7%
10.7%	10.6%		10.6%	10.6%	10.6%				10.6%
12.0%	12.0%		12.0%	12.0%	12.0%				12.0%
13.1%	13.1%		13.1%	13.1%	13.1%				13.1%
13.5%	13.5%		13.5%	13.5%	13.5%				13.5%
15.6%	15.6%		15.6%	15.6%	15.6%				15.6%
17.8%	17.8%		17.8%	17.8%	17.8%				17.8%
13.8%	13.8%		13.8%	13.8%	13.8%				13.8%
15.5%	15.5%		15.5%	15.5%	15.5%				15.5%
15.2%	15.2%		15.2%	15.2%	15.2%				15.2%
10.4%	10.4%		10.4%	10.4%	10.4%				10.4%
13.1%	13.1%		13.1%	13.1%	13.1%				13.1%
13.8%	13.8%		13.8%	13.8%	13.8%				13.8%
14.9%	14.9%		14.9%	14.9%	14.9%				14.9%
14.5%	14.5%		14.5%	14.5%	14.5%				14.5%
16.2%	16.2%		16.2%	16.2%	16.2%				16.2%

PA Rate Template Part IV B -
Table 11. Plan Premium Developme

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:

Plan Number	HIOS Plan ID (Standard Component)
Totals	

Quarter 2 2019, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 433.05	\$ 412.68	\$ -	\$ 438.87	\$ 424.39	\$ 409.68	\$ -	\$ -	\$ -	\$ 433.14

Plan 1	79279PA0010001
Plan 2	79279PA0010002
Plan 3	79279PA0010003
Plan 4	79279PA0010004
Plan 5	79279PA0010005
Plan 6	79279PA0010006
Plan 7	79279PA0010007
Plan 8	79279PA0010008
Plan 9	79279PA0010009
Plan 10	79279PA0010011
Plan 11	79279PA0010015
Plan 12	79279PA0010016
Plan 13	79279PA0010017
Plan 14	79279PA0020005
Plan 15	79279PA0020006
Plan 16	79279PA0020007
Plan 17	79279PA0060001
Plan 18	79279PA0070001
Plan 19	79279PA0070003
Plan 20	79279PA0070004
Plan 21	79279PA0030007
Plan 22	79279PA0030008

\$ 483.11	\$ 483.11	\$ -	\$ 483.11	\$ 483.11	\$ 517.98	\$ -	\$ -	\$ -	\$ 483.11
\$ 483.11	\$ 483.11	\$ -	\$ 483.11	\$ 483.11	\$ 517.98	\$ -	\$ -	\$ -	\$ 483.11
\$ 428.46	\$ 428.46	\$ -	\$ 428.46	\$ 428.46	\$ 459.38	\$ -	\$ -	\$ -	\$ 428.46
\$ 419.30	\$ 419.30	\$ -	\$ 419.30	\$ 419.30	\$ 449.56	\$ -	\$ -	\$ -	\$ 419.30
\$ 419.30	\$ 419.30	\$ -	\$ 419.30	\$ 419.30	\$ 449.56	\$ -	\$ -	\$ -	\$ 419.30
\$ 407.60	\$ 407.60	\$ -	\$ 407.60	\$ 407.60	\$ 437.01	\$ -	\$ -	\$ -	\$ 407.60
\$ 407.60	\$ 407.60	\$ -	\$ 407.60	\$ 407.60	\$ 437.01	\$ -	\$ -	\$ -	\$ 407.60
\$ 394.59	\$ 394.59	\$ -	\$ 394.59	\$ 394.59	\$ 423.06	\$ -	\$ -	\$ -	\$ 394.59
\$ 394.59	\$ 394.59	\$ -	\$ 394.59	\$ 394.59	\$ 423.06	\$ -	\$ -	\$ -	\$ 394.59
\$ 390.29	\$ 390.29	\$ -	\$ 390.29	\$ 390.29	\$ 418.46	\$ -	\$ -	\$ -	\$ 390.29
\$ 394.59	\$ 394.59	\$ -	\$ 394.59	\$ 394.59	\$ 423.06	\$ -	\$ -	\$ -	\$ 394.59
\$ 382.10	\$ 382.10	\$ -	\$ 382.10	\$ 382.10	\$ 409.68	\$ -	\$ -	\$ -	\$ 382.10
\$ 382.10	\$ 382.10	\$ -	\$ 382.10	\$ 382.10	\$ 409.68	\$ -	\$ -	\$ -	\$ 382.10
\$ 378.19	\$ 378.19	\$ -	\$ 378.19	\$ 378.19	\$ 405.48	\$ -	\$ -	\$ -	\$ 378.19
\$ 380.48	\$ 380.48	\$ -	\$ 380.48	\$ 380.48	\$ 407.94	\$ -	\$ -	\$ -	\$ 380.48
\$ 378.34	\$ 378.34	\$ -	\$ 378.34	\$ 378.34	\$ 405.64	\$ -	\$ -	\$ -	\$ 378.34
\$ 396.86	\$ 396.86	\$ -	\$ 396.86	\$ 396.86	\$ 425.50	\$ -	\$ -	\$ -	\$ 396.86
\$ 349.80	\$ 349.80	\$ -	\$ 349.80	\$ 349.80	\$ 375.04	\$ -	\$ -	\$ -	\$ 349.80
\$ 341.37	\$ 341.37	\$ -	\$ 341.37	\$ 341.37	\$ 366.00	\$ -	\$ -	\$ -	\$ 341.37
\$ 288.60	\$ 288.60	\$ -	\$ 288.60	\$ 288.60	\$ 309.43	\$ -	\$ -	\$ -	\$ 288.60
\$ 288.60	\$ 288.60	\$ -	\$ 288.60	\$ 288.60	\$ 309.43	\$ -	\$ -	\$ -	\$ 288.60
\$ 288.60	\$ 288.60	\$ -	\$ 288.60	\$ 288.60	\$ 309.43	\$ -	\$ -	\$ -	\$ 288.60

Quarter 3 2019, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 446.21	\$ 425.22	\$ -	\$ 452.19	\$ 437.28	\$ 422.12	\$ -	\$ -	\$ -	\$ 446.29

\$ 497.79	\$ 497.79	\$ -	\$ 497.79	\$ 497.79	\$ 533.71	\$ -	\$ -	\$ -	\$ 497.79
\$ 497.79	\$ 497.79	\$ -	\$ 497.79	\$ 497.79	\$ 533.71	\$ -	\$ -	\$ -	\$ 497.79
\$ 441.47	\$ 441.47	\$ -	\$ 441.47	\$ 441.47	\$ 473.33	\$ -	\$ -	\$ -	\$ 441.47
\$ 432.03	\$ 432.03	\$ -	\$ 432.03	\$ 432.03	\$ 463.21	\$ -	\$ -	\$ -	\$ 432.03
\$ 432.03	\$ 432.03	\$ -	\$ 432.03	\$ 432.03	\$ 463.21	\$ -	\$ -	\$ -	\$ 432.03
\$ 419.98	\$ 419.98	\$ -	\$ 419.98	\$ 419.98	\$ 450.28	\$ -	\$ -	\$ -	\$ 419.98
\$ 419.98	\$ 419.98	\$ -	\$ 419.98	\$ 419.98	\$ 450.28	\$ -	\$ -	\$ -	\$ 419.98
\$ 406.57	\$ 406.57	\$ -	\$ 406.57	\$ 406.57	\$ 435.91	\$ -	\$ -	\$ -	\$ 406.57
\$ 406.57	\$ 406.57	\$ -	\$ 406.57	\$ 406.57	\$ 435.91	\$ -	\$ -	\$ -	\$ 406.57
\$ 402.14	\$ 402.14	\$ -	\$ 402.14	\$ 402.14	\$ 431.17	\$ -	\$ -	\$ -	\$ 402.14
\$ 406.57	\$ 406.57	\$ -	\$ 406.57	\$ 406.57	\$ 435.91	\$ -	\$ -	\$ -	\$ 406.57
\$ 393.71	\$ 393.71	\$ -	\$ 393.71	\$ 393.71	\$ 422.12	\$ -	\$ -	\$ -	\$ 393.71
\$ 393.71	\$ 393.71	\$ -	\$ 393.71	\$ 393.71	\$ 422.12	\$ -	\$ -	\$ -	\$ 393.71
\$ 389.67	\$ 389.67	\$ -	\$ 389.67	\$ 389.67	\$ 417.79	\$ -	\$ -	\$ -	\$ 389.67
\$ 392.03	\$ 392.03	\$ -	\$ 392.03	\$ 392.03	\$ 420.32	\$ -	\$ -	\$ -	\$ 392.03
\$ 389.83	\$ 389.83	\$ -	\$ 389.83	\$ 389.83	\$ 417.96	\$ -	\$ -	\$ -	\$ 389.83
\$ 408.91	\$ 408.91	\$ -	\$ 408.91	\$ 408.91	\$ 438.42	\$ -	\$ -	\$ -	\$ 408.91
\$ 360.42	\$ 360.42	\$ -	\$ 360.42	\$ 360.42	\$ 386.43	\$ -	\$ -	\$ -	\$ 360.42
\$ 351.73	\$ 351.73	\$ -	\$ 351.73	\$ 351.73	\$ 377.11	\$ -	\$ -	\$ -	\$ 351.73
\$ 297.37	\$ 297.37	\$ -	\$ 297.37	\$ 297.37	\$ 318.83	\$ -	\$ -	\$ -	\$ 297.37
\$ 297.37	\$ 297.37	\$ -	\$ 297.37	\$ 297.37	\$ 318.83	\$ -	\$ -	\$ -	\$ 297.37
\$ 297.37	\$ 297.37	\$ -	\$ 297.37	\$ 297.37	\$ 318.83	\$ -	\$ -	\$ -	\$ 297.37

PA Rate Template Part IV B -
Table 11. Plan Premium Developme

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:

Plan Number	HIOS Plan ID (Standard Component)
Totals	

Quarter 4 2019, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 459.79	\$ 438.16	\$ -	\$ 465.96	\$ 450.59	\$ 434.97	\$ -	\$ -	\$ -	\$ 459.88

Plan 1	79279PA0010001
Plan 2	79279PA0010002
Plan 3	79279PA0010003
Plan 4	79279PA0010004
Plan 5	79279PA0010005
Plan 6	79279PA0010006
Plan 7	79279PA0010007
Plan 8	79279PA0010008
Plan 9	79279PA0010009
Plan 10	79279PA0010011
Plan 11	79279PA0010015
Plan 12	79279PA0010016
Plan 13	79279PA0010017
Plan 14	79279PA0020005
Plan 15	79279PA0020006
Plan 16	79279PA0020007
Plan 17	79279PA0060001
Plan 18	79279PA0070001
Plan 19	79279PA0070003
Plan 20	79279PA0070004
Plan 21	79279PA0030007
Plan 22	79279PA0030008

\$ 512.94	\$ 512.94	\$ -	\$ 512.94	\$ 512.94	\$ 549.95	\$ -	\$ -	\$ -	\$ 512.94
\$ 512.94	\$ 512.94	\$ -	\$ 512.94	\$ 512.94	\$ 549.95	\$ -	\$ -	\$ -	\$ 512.94
\$ 454.91	\$ 454.91	\$ -	\$ 454.91	\$ 454.91	\$ 487.74	\$ -	\$ -	\$ -	\$ 454.91
\$ 445.18	\$ 445.18	\$ -	\$ 445.18	\$ 445.18	\$ 477.31	\$ -	\$ -	\$ -	\$ 445.18
\$ 445.18	\$ 445.18	\$ -	\$ 445.18	\$ 445.18	\$ 477.31	\$ -	\$ -	\$ -	\$ 445.18
\$ 432.76	\$ 432.76	\$ -	\$ 432.76	\$ 432.76	\$ 463.99	\$ -	\$ -	\$ -	\$ 432.76
\$ 432.76	\$ 432.76	\$ -	\$ 432.76	\$ 432.76	\$ 463.99	\$ -	\$ -	\$ -	\$ 432.76
\$ 418.95	\$ 418.95	\$ -	\$ 418.95	\$ 418.95	\$ 449.18	\$ -	\$ -	\$ -	\$ 418.95
\$ 418.95	\$ 418.95	\$ -	\$ 418.95	\$ 418.95	\$ 449.18	\$ -	\$ -	\$ -	\$ 418.95
\$ 414.39	\$ 414.39	\$ -	\$ 414.39	\$ 414.39	\$ 444.29	\$ -	\$ -	\$ -	\$ 414.39
\$ 418.95	\$ 418.95	\$ -	\$ 418.95	\$ 418.95	\$ 449.18	\$ -	\$ -	\$ -	\$ 418.95
\$ 405.69	\$ 405.69	\$ -	\$ 405.69	\$ 405.69	\$ 434.97	\$ -	\$ -	\$ -	\$ 405.69
\$ 405.69	\$ 405.69	\$ -	\$ 405.69	\$ 405.69	\$ 434.97	\$ -	\$ -	\$ -	\$ 411.55
\$ 401.53	\$ 401.53	\$ -	\$ 401.53	\$ 401.53	\$ 430.51	\$ -	\$ -	\$ -	\$ 401.53
\$ 403.96	\$ 403.96	\$ -	\$ 403.96	\$ 403.96	\$ 433.12	\$ -	\$ -	\$ -	\$ 403.96
\$ 401.69	\$ 401.69	\$ -	\$ 401.69	\$ 401.69	\$ 430.68	\$ -	\$ -	\$ -	\$ 401.69
\$ 421.36	\$ 421.36	\$ -	\$ 421.36	\$ 421.36	\$ 451.77	\$ -	\$ -	\$ -	\$ 421.36
\$ 371.39	\$ 371.39	\$ -	\$ 371.39	\$ 371.39	\$ 398.19	\$ -	\$ -	\$ -	\$ 371.39
\$ 362.44	\$ 362.44	\$ -	\$ 362.44	\$ 362.44	\$ 388.59	\$ -	\$ -	\$ -	\$ 362.44
\$ 306.42	\$ 306.42	\$ -	\$ 306.42	\$ 306.42	\$ 328.53	\$ -	\$ -	\$ -	\$ 306.42
\$ 306.42	\$ 306.42	\$ -	\$ 306.42	\$ 306.42	\$ 328.53	\$ -	\$ -	\$ -	\$ -
\$ 306.42	\$ 306.42	\$ -	\$ 306.42	\$ 306.42	\$ 328.53	\$ -	\$ -	\$ -	\$ 306.42

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Highmark Coverage Advantage (HCA)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Crawford, Erie, McKean, Mercer, Warren, Clarion, Forest, Venango	0.970	0.970
Rating Area 2	Cameron, Elk, Potter	0.970	0.970
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.970	0.970
Rating Area 5	Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset	0.970	0.970
Rating Area 6	Centre	1.040	1.040
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

[illegible]

Company Name: Highmark Coverage Advantage (HCA) AGES
Market: Small Group
Product: PPO
Effective Date of Rates: January 1, 2019

Ending date of Rates: March 31, 2019

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010001		79279PA0010001		79279PA0010003		79279PA0010003	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A	
Form # =>	HCA/PPO-5		HCA/PPO-5		HCA/PPO-5		HCA/PPO-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	\$20		\$20		\$35		\$35	
OOP Maximum =>	\$4,000		\$4,000		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$358.72	\$358.72	\$384.60	\$384.60	\$318.13	\$318.13	\$341.09	\$341.09
15	\$390.60	\$390.60	\$418.79	\$418.79	\$346.41	\$346.41	\$371.41	\$371.41
16	\$402.79	\$402.79	\$431.86	\$431.86	\$357.22	\$357.22	\$383.00	\$383.00
17	\$414.99	\$414.99	\$444.93	\$444.93	\$368.04	\$368.04	\$394.59	\$394.59
18	\$428.11	\$428.11	\$459.01	\$459.01	\$379.68	\$379.68	\$407.08	\$407.08
19	\$441.24	\$441.24	\$473.09	\$473.09	\$391.32	\$391.32	\$419.56	\$419.56
20	\$454.84	\$454.84	\$487.67	\$487.67	\$403.38	\$403.38	\$432.49	\$432.49
21	\$468.91	\$468.91	\$502.75	\$502.75	\$415.86	\$415.86	\$445.87	\$445.87
22	\$468.91	\$468.91	\$502.75	\$502.75	\$415.86	\$415.86	\$445.87	\$445.87
23	\$468.91	\$468.91	\$502.75	\$502.75	\$415.86	\$415.86	\$445.87	\$445.87
24	\$468.91	\$468.91	\$502.75	\$502.75	\$415.86	\$415.86	\$445.87	\$445.87
25	\$470.79	\$470.79	\$504.76	\$504.76	\$417.52	\$417.52	\$447.65	\$447.65
26	\$480.16	\$480.16	\$514.82	\$514.82	\$425.84	\$425.84	\$456.57	\$456.57
27	\$491.42	\$491.42	\$526.88	\$526.88	\$435.82	\$435.82	\$467.27	\$467.27
28	\$509.71	\$509.71	\$546.49	\$546.49	\$452.04	\$452.04	\$484.66	\$484.66
29	\$524.71	\$524.71	\$562.58	\$562.58	\$465.35	\$465.35	\$498.93	\$498.93
30	\$532.21	\$532.21	\$570.62	\$570.62	\$472.00	\$472.00	\$506.06	\$506.06
31	\$543.47	\$543.47	\$582.69	\$582.69	\$481.98	\$481.98	\$516.76	\$516.76
32	\$554.72	\$554.72	\$594.75	\$594.75	\$491.96	\$491.96	\$527.46	\$527.46
33	\$561.75	\$561.75	\$602.29	\$602.29	\$498.20	\$498.20	\$534.15	\$534.15
34	\$569.26	\$569.26	\$610.34	\$610.34	\$504.85	\$504.85	\$541.29	\$541.29
35	\$573.01	\$573.01	\$614.36	\$614.36	\$508.18	\$508.18	\$544.85	\$544.85
36	\$576.76	\$576.76	\$618.38	\$618.38	\$511.51	\$511.51	\$548.42	\$548.42
37	\$580.51	\$580.51	\$622.40	\$622.40	\$514.83	\$514.83	\$551.99	\$551.99
38	\$584.26	\$584.26	\$626.43	\$626.43	\$518.16	\$518.16	\$555.55	\$555.55
39	\$591.76	\$591.76	\$634.47	\$634.47	\$524.82	\$524.82	\$562.69	\$562.69
40	\$599.27	\$599.27	\$642.51	\$642.51	\$531.47	\$531.47	\$569.82	\$569.82
41	\$610.52	\$610.52	\$654.58	\$654.58	\$541.45	\$541.45	\$580.52	\$580.52
42	\$621.31	\$621.31	\$666.14	\$666.14	\$551.01	\$551.01	\$590.78	\$590.78
43	\$636.31	\$636.31	\$682.23	\$682.23	\$564.32	\$564.32	\$605.05	\$605.05
44	\$655.07	\$655.07	\$702.34	\$702.34	\$580.96	\$580.96	\$622.88	\$622.88
45	\$677.11	\$677.11	\$725.97	\$725.97	\$600.50	\$600.50	\$643.84	\$643.84
46	\$703.37	\$703.37	\$754.13	\$754.13	\$623.79	\$623.79	\$668.81	\$668.81
47	\$732.91	\$732.91	\$785.80	\$785.80	\$649.99	\$649.99	\$696.89	\$696.89
48	\$766.67	\$766.67	\$822.00	\$822.00	\$679.93	\$679.93	\$729.00	\$729.00
49	\$799.96	\$799.96	\$857.69	\$857.69	\$709.46	\$709.46	\$760.65	\$760.65
50	\$837.47	\$837.47	\$897.91	\$897.91	\$742.73	\$742.73	\$796.32	\$796.32
51	\$874.52	\$874.52	\$937.63	\$937.63	\$775.58	\$775.58	\$831.55	\$831.55
52	\$915.31	\$915.31	\$981.37	\$981.37	\$811.76	\$811.76	\$870.34	\$870.34
53	\$956.58	\$956.58	\$1,025.61	\$1,025.61	\$848.35	\$848.35	\$909.57	\$909.57
54	\$1,001.12	\$1,001.12	\$1,073.37	\$1,073.37	\$887.86	\$887.86	\$951.93	\$951.93
55	\$1,045.67	\$1,045.67	\$1,121.13	\$1,121.13	\$927.37	\$927.37	\$994.29	\$994.29
56	\$1,093.97	\$1,093.97	\$1,172.92	\$1,172.92	\$970.20	\$970.20	\$1,040.21	\$1,040.21
57	\$1,142.73	\$1,142.73	\$1,225.20	\$1,225.20	\$1,013.45	\$1,013.45	\$1,086.59	\$1,086.59
58	\$1,194.78	\$1,194.78	\$1,281.01	\$1,281.01	\$1,059.61	\$1,059.61	\$1,136.08	\$1,136.08
59	\$1,220.57	\$1,220.57	\$1,308.66	\$1,308.66	\$1,082.48	\$1,082.48	\$1,160.60	\$1,160.60
60	\$1,272.62	\$1,272.62	\$1,364.46	\$1,364.46	\$1,128.64	\$1,128.64	\$1,210.09	\$1,210.09
61	\$1,317.64	\$1,317.64	\$1,412.73	\$1,412.73	\$1,168.57	\$1,168.57	\$1,252.89	\$1,252.89
62	\$1,347.18	\$1,347.18	\$1,444.40	\$1,444.40	\$1,194.77	\$1,194.77	\$1,280.98	\$1,280.98
63	\$1,384.22	\$1,384.22	\$1,484.12	\$1,484.12	\$1,227.62	\$1,227.62	\$1,316.21	\$1,316.21
64+	\$1,406.73	\$1,406.73	\$1,508.25	\$1,508.25	\$1,247.58	\$1,247.58	\$1,337.61	\$1,337.61

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

RATE PAGES

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010005		79279PA0010005		79279PA0010007		79279PA0010007	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$500 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A	
Form # =>	HCA/PPO-5		HCA/PPO-5		HCA/PPO-5		HCA/PPO-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$500		\$1,000		\$1,000	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	\$30		\$30		\$30		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$311.33	\$311.33	\$333.80	\$333.80	\$302.64	\$302.64	\$324.48	\$324.48
15	\$339.01	\$339.01	\$363.47	\$363.47	\$329.54	\$329.54	\$353.33	\$353.33
16	\$349.59	\$349.59	\$374.82	\$374.82	\$339.83	\$339.83	\$364.35	\$364.35
17	\$360.17	\$360.17	\$386.16	\$386.16	\$350.11	\$350.11	\$375.38	\$375.38
18	\$371.56	\$371.56	\$398.38	\$398.38	\$361.19	\$361.19	\$387.26	\$387.26
19	\$382.96	\$382.96	\$410.60	\$410.60	\$372.27	\$372.27	\$399.13	\$399.13
20	\$394.76	\$394.76	\$423.25	\$423.25	\$383.74	\$383.74	\$411.44	\$411.44
21	\$406.97	\$406.97	\$436.34	\$436.34	\$395.61	\$395.61	\$424.16	\$424.16
22	\$406.97	\$406.97	\$436.34	\$436.34	\$395.61	\$395.61	\$424.16	\$424.16
23	\$406.97	\$406.97	\$436.34	\$436.34	\$395.61	\$395.61	\$424.16	\$424.16
24	\$406.97	\$406.97	\$436.34	\$436.34	\$395.61	\$395.61	\$424.16	\$424.16
25	\$408.60	\$408.60	\$438.09	\$438.09	\$397.19	\$397.19	\$425.86	\$425.86
26	\$416.74	\$416.74	\$446.81	\$446.81	\$405.10	\$405.10	\$434.34	\$434.34
27	\$426.50	\$426.50	\$457.28	\$457.28	\$414.60	\$414.60	\$444.52	\$444.52
28	\$442.38	\$442.38	\$474.30	\$474.30	\$430.03	\$430.03	\$461.06	\$461.06
29	\$455.40	\$455.40	\$488.26	\$488.26	\$442.69	\$442.69	\$474.64	\$474.64
30	\$461.91	\$461.91	\$495.25	\$495.25	\$449.02	\$449.02	\$481.42	\$481.42
31	\$471.68	\$471.68	\$505.72	\$505.72	\$458.51	\$458.51	\$491.60	\$491.60
32	\$481.45	\$481.45	\$516.19	\$516.19	\$468.01	\$468.01	\$501.78	\$501.78
33	\$487.55	\$487.55	\$522.74	\$522.74	\$473.94	\$473.94	\$508.14	\$508.14
34	\$494.06	\$494.06	\$529.72	\$529.72	\$480.27	\$480.27	\$514.93	\$514.93
35	\$497.32	\$497.32	\$533.21	\$533.21	\$483.44	\$483.44	\$518.32	\$518.32
36	\$500.57	\$500.57	\$536.70	\$536.70	\$486.60	\$486.60	\$521.72	\$521.72
37	\$503.83	\$503.83	\$540.19	\$540.19	\$489.77	\$489.77	\$525.11	\$525.11
38	\$507.08	\$507.08	\$543.68	\$543.68	\$492.93	\$492.93	\$528.50	\$528.50
39	\$513.60	\$513.60	\$550.66	\$550.66	\$499.26	\$499.26	\$535.29	\$535.29
40	\$520.11	\$520.11	\$557.64	\$557.64	\$505.59	\$505.59	\$542.08	\$542.08
41	\$529.87	\$529.87	\$568.11	\$568.11	\$515.08	\$515.08	\$552.26	\$552.26
42	\$539.24	\$539.24	\$578.15	\$578.15	\$524.18	\$524.18	\$562.01	\$562.01
43	\$552.26	\$552.26	\$592.11	\$592.11	\$536.84	\$536.84	\$575.59	\$575.59
44	\$568.54	\$568.54	\$609.57	\$609.57	\$552.67	\$552.67	\$592.55	\$592.55
45	\$587.66	\$587.66	\$630.07	\$630.07	\$571.26	\$571.26	\$612.49	\$612.49
46	\$610.46	\$610.46	\$654.51	\$654.51	\$593.42	\$593.42	\$636.24	\$636.24
47	\$636.09	\$636.09	\$682.00	\$682.00	\$618.34	\$618.34	\$662.96	\$662.96
48	\$665.40	\$665.40	\$713.42	\$713.42	\$646.82	\$646.82	\$693.50	\$693.50
49	\$694.29	\$694.29	\$744.40	\$744.40	\$674.91	\$674.91	\$723.62	\$723.62
50	\$726.85	\$726.85	\$779.30	\$779.30	\$706.56	\$706.56	\$757.55	\$757.55
51	\$759.00	\$759.00	\$813.77	\$813.77	\$737.81	\$737.81	\$791.06	\$791.06
52	\$794.41	\$794.41	\$851.74	\$851.74	\$772.23	\$772.23	\$827.96	\$827.96
53	\$830.22	\$830.22	\$890.13	\$890.13	\$807.04	\$807.04	\$865.29	\$865.29
54	\$868.88	\$868.88	\$931.59	\$931.59	\$844.63	\$844.63	\$905.58	\$905.58
55	\$907.54	\$907.54	\$973.04	\$973.04	\$882.21	\$882.21	\$945.88	\$945.88
56	\$949.46	\$949.46	\$1,017.98	\$1,017.98	\$922.96	\$922.96	\$989.57	\$989.57
57	\$991.79	\$991.79	\$1,063.36	\$1,063.36	\$964.10	\$964.10	\$1,033.68	\$1,033.68
58	\$1,036.96	\$1,036.96	\$1,111.79	\$1,111.79	\$1,008.01	\$1,008.01	\$1,080.76	\$1,080.76
59	\$1,059.34	\$1,059.34	\$1,135.79	\$1,135.79	\$1,029.77	\$1,029.77	\$1,104.09	\$1,104.09
60	\$1,104.52	\$1,104.52	\$1,184.23	\$1,184.23	\$1,073.69	\$1,073.69	\$1,151.17	\$1,151.17
61	\$1,143.59	\$1,143.59	\$1,226.12	\$1,226.12	\$1,111.66	\$1,111.66	\$1,191.89	\$1,191.89
62	\$1,169.22	\$1,169.22	\$1,253.60	\$1,253.60	\$1,136.59	\$1,136.59	\$1,218.61	\$1,218.61
63	\$1,201.38	\$1,201.38	\$1,288.08	\$1,288.08	\$1,167.84	\$1,167.84	\$1,252.12	\$1,252.12
64+	\$1,220.91	\$1,220.91	\$1,309.02	\$1,309.02	\$1,186.83	\$1,186.83	\$1,272.48	\$1,272.48

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

RATE PAGES

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010011		79279PA0010011		79279PA0010015		79279PA0010015	
Plan Marketing Name =>	Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A	
Form # =>	HCA/PPO-5		HCA/PPO-5		HCA/PPO-5		HCA/PPO-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,000		\$1,400		\$1,400	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	\$30		\$30		\$45		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$289.80	\$289.80	\$310.70	\$310.70	\$292.99	\$292.99	\$314.12	\$314.12
15	\$315.56	\$315.56	\$338.32	\$338.32	\$319.03	\$319.03	\$342.05	\$342.05
16	\$325.41	\$325.41	\$348.88	\$348.88	\$328.99	\$328.99	\$352.72	\$352.72
17	\$335.26	\$335.26	\$359.44	\$359.44	\$338.95	\$338.95	\$363.40	\$363.40
18	\$345.86	\$345.86	\$370.81	\$370.81	\$349.67	\$349.67	\$374.90	\$374.90
19	\$356.47	\$356.47	\$382.19	\$382.19	\$360.39	\$360.39	\$386.39	\$386.39
20	\$367.46	\$367.46	\$393.97	\$393.97	\$371.50	\$371.50	\$398.30	\$398.30
21	\$378.82	\$378.82	\$406.15	\$406.15	\$382.99	\$382.99	\$410.62	\$410.62
22	\$378.82	\$378.82	\$406.15	\$406.15	\$382.99	\$382.99	\$410.62	\$410.62
23	\$378.82	\$378.82	\$406.15	\$406.15	\$382.99	\$382.99	\$410.62	\$410.62
24	\$378.82	\$378.82	\$406.15	\$406.15	\$382.99	\$382.99	\$410.62	\$410.62
25	\$380.34	\$380.34	\$407.77	\$407.77	\$384.52	\$384.52	\$412.26	\$412.26
26	\$387.91	\$387.91	\$415.90	\$415.90	\$392.18	\$392.18	\$420.47	\$420.47
27	\$397.00	\$397.00	\$425.65	\$425.65	\$401.37	\$401.37	\$430.33	\$430.33
28	\$411.78	\$411.78	\$441.49	\$441.49	\$416.31	\$416.31	\$446.34	\$446.34
29	\$423.90	\$423.90	\$454.48	\$454.48	\$428.57	\$428.57	\$459.48	\$459.48
30	\$429.96	\$429.96	\$460.98	\$460.98	\$434.69	\$434.69	\$466.05	\$466.05
31	\$439.05	\$439.05	\$470.73	\$470.73	\$443.89	\$443.89	\$475.91	\$475.91
32	\$448.14	\$448.14	\$480.48	\$480.48	\$453.08	\$453.08	\$485.76	\$485.76
33	\$453.83	\$453.83	\$486.57	\$486.57	\$458.82	\$458.82	\$491.92	\$491.92
34	\$459.89	\$459.89	\$493.07	\$493.07	\$464.95	\$464.95	\$498.49	\$498.49
35	\$462.92	\$462.92	\$496.32	\$496.32	\$468.01	\$468.01	\$501.78	\$501.78
36	\$465.95	\$465.95	\$499.56	\$499.56	\$471.08	\$471.08	\$505.06	\$505.06
37	\$468.98	\$468.98	\$502.81	\$502.81	\$474.14	\$474.14	\$508.35	\$508.35
38	\$472.01	\$472.01	\$506.06	\$506.06	\$477.21	\$477.21	\$511.63	\$511.63
39	\$478.07	\$478.07	\$512.56	\$512.56	\$483.33	\$483.33	\$518.20	\$518.20
40	\$484.13	\$484.13	\$519.06	\$519.06	\$489.46	\$489.46	\$524.77	\$524.77
41	\$493.22	\$493.22	\$528.81	\$528.81	\$498.65	\$498.65	\$534.63	\$534.63
42	\$501.94	\$501.94	\$538.15	\$538.15	\$507.46	\$507.46	\$544.07	\$544.07
43	\$514.06	\$514.06	\$551.15	\$551.15	\$519.72	\$519.72	\$557.21	\$557.21
44	\$529.21	\$529.21	\$567.39	\$567.39	\$535.04	\$535.04	\$573.64	\$573.64
45	\$547.02	\$547.02	\$586.48	\$586.48	\$553.04	\$553.04	\$592.94	\$592.94
46	\$568.23	\$568.23	\$609.23	\$609.23	\$574.49	\$574.49	\$615.93	\$615.93
47	\$592.10	\$592.10	\$634.81	\$634.81	\$598.61	\$598.61	\$641.80	\$641.80
48	\$619.37	\$619.37	\$664.06	\$664.06	\$626.19	\$626.19	\$671.36	\$671.36
49	\$646.27	\$646.27	\$692.89	\$692.89	\$653.38	\$653.38	\$700.52	\$700.52
50	\$676.57	\$676.57	\$725.38	\$725.38	\$684.02	\$684.02	\$733.37	\$733.37
51	\$706.50	\$706.50	\$757.47	\$757.47	\$714.28	\$714.28	\$765.81	\$765.81
52	\$739.46	\$739.46	\$792.80	\$792.80	\$747.60	\$747.60	\$801.53	\$801.53
53	\$772.79	\$772.79	\$828.55	\$828.55	\$781.30	\$781.30	\$837.66	\$837.66
54	\$808.78	\$808.78	\$867.13	\$867.13	\$817.68	\$817.68	\$876.67	\$876.67
55	\$844.77	\$844.77	\$905.71	\$905.71	\$854.07	\$854.07	\$915.68	\$915.68
56	\$883.79	\$883.79	\$947.55	\$947.55	\$893.52	\$893.52	\$957.98	\$957.98
57	\$923.18	\$923.18	\$989.79	\$989.79	\$933.35	\$933.35	\$1,000.68	\$1,000.68
58	\$965.23	\$965.23	\$1,034.87	\$1,034.87	\$975.86	\$975.86	\$1,046.26	\$1,046.26
59	\$986.07	\$986.07	\$1,057.21	\$1,057.21	\$996.92	\$996.92	\$1,068.84	\$1,068.84
60	\$1,028.12	\$1,028.12	\$1,102.29	\$1,102.29	\$1,039.43	\$1,039.43	\$1,114.42	\$1,114.42
61	\$1,064.48	\$1,064.48	\$1,141.28	\$1,141.28	\$1,076.20	\$1,076.20	\$1,153.84	\$1,153.84
62	\$1,088.35	\$1,088.35	\$1,166.87	\$1,166.87	\$1,100.33	\$1,100.33	\$1,179.71	\$1,179.71
63	\$1,118.28	\$1,118.28	\$1,198.95	\$1,198.95	\$1,130.59	\$1,130.59	\$1,212.15	\$1,212.15
64+	\$1,136.46	\$1,136.46	\$1,218.45	\$1,218.45	\$1,148.97	\$1,148.97	\$1,231.86	\$1,231.86

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

RATE PAGES

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010016		79279PA0010016		79279PA0020005		79279PA0020005	
Plan Marketing Name =>	Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Balance PPO \$1000 A		Balance PPO \$1000 A	
Form # =>	HCA/PPO-5		HCA/PPO-5		HCA/PPO-5		HCA/PPO-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$2,500		\$2,500		\$1,000		\$1,000	
Coinsurance =>	100%		100%		80%		80%	
Copays =>	\$45		\$45		\$60		\$60	
OOP Maximum =>	\$7,900		\$7,900		\$6,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$283.72	\$283.72	\$304.19	\$304.19	\$280.81	\$280.81	\$301.07	\$301.07
15	\$308.93	\$308.93	\$331.23	\$331.23	\$305.77	\$305.77	\$327.84	\$327.84
16	\$318.58	\$318.58	\$341.56	\$341.56	\$315.31	\$315.31	\$338.07	\$338.07
17	\$328.22	\$328.22	\$351.90	\$351.90	\$324.86	\$324.86	\$348.30	\$348.30
18	\$338.60	\$338.60	\$363.04	\$363.04	\$335.13	\$335.13	\$359.32	\$359.32
19	\$348.99	\$348.99	\$374.17	\$374.17	\$345.41	\$345.41	\$370.34	\$370.34
20	\$359.74	\$359.74	\$385.70	\$385.70	\$356.06	\$356.06	\$381.75	\$381.75
21	\$370.87	\$370.87	\$397.63	\$397.63	\$367.07	\$367.07	\$393.56	\$393.56
22	\$370.87	\$370.87	\$397.63	\$397.63	\$367.07	\$367.07	\$393.56	\$393.56
23	\$370.87	\$370.87	\$397.63	\$397.63	\$367.07	\$367.07	\$393.56	\$393.56
24	\$370.87	\$370.87	\$397.63	\$397.63	\$367.07	\$367.07	\$393.56	\$393.56
25	\$372.35	\$372.35	\$399.22	\$399.22	\$368.54	\$368.54	\$395.13	\$395.13
26	\$379.77	\$379.77	\$407.17	\$407.17	\$375.88	\$375.88	\$403.01	\$403.01
27	\$388.67	\$388.67	\$416.72	\$416.72	\$384.69	\$384.69	\$412.45	\$412.45
28	\$403.14	\$403.14	\$432.22	\$432.22	\$399.01	\$399.01	\$427.80	\$427.80
29	\$415.00	\$415.00	\$444.95	\$444.95	\$410.75	\$410.75	\$440.39	\$440.39
30	\$420.94	\$420.94	\$451.31	\$451.31	\$416.62	\$416.62	\$446.69	\$446.69
31	\$429.84	\$429.84	\$460.85	\$460.85	\$425.43	\$425.43	\$456.14	\$456.14
32	\$438.74	\$438.74	\$470.40	\$470.40	\$434.24	\$434.24	\$465.58	\$465.58
33	\$444.30	\$444.30	\$476.36	\$476.36	\$439.75	\$439.75	\$471.48	\$471.48
34	\$450.24	\$450.24	\$482.72	\$482.72	\$445.62	\$445.62	\$477.78	\$477.78
35	\$453.20	\$453.20	\$485.90	\$485.90	\$448.56	\$448.56	\$480.93	\$480.93
36	\$456.17	\$456.17	\$489.08	\$489.08	\$451.50	\$451.50	\$484.08	\$484.08
37	\$459.14	\$459.14	\$492.27	\$492.27	\$454.43	\$454.43	\$487.23	\$487.23
38	\$462.10	\$462.10	\$495.45	\$495.45	\$457.37	\$457.37	\$490.38	\$490.38
39	\$468.04	\$468.04	\$501.81	\$501.81	\$463.24	\$463.24	\$496.67	\$496.67
40	\$473.97	\$473.97	\$508.17	\$508.17	\$469.12	\$469.12	\$502.97	\$502.97
41	\$482.87	\$482.87	\$517.71	\$517.71	\$477.93	\$477.93	\$512.42	\$512.42
42	\$491.40	\$491.40	\$526.86	\$526.86	\$486.37	\$486.37	\$521.47	\$521.47
43	\$503.27	\$503.27	\$539.58	\$539.58	\$498.11	\$498.11	\$534.06	\$534.06
44	\$518.11	\$518.11	\$555.49	\$555.49	\$512.80	\$512.80	\$549.80	\$549.80
45	\$535.54	\$535.54	\$574.18	\$574.18	\$530.05	\$530.05	\$568.30	\$568.30
46	\$556.31	\$556.31	\$596.45	\$596.45	\$550.61	\$550.61	\$590.34	\$590.34
47	\$579.67	\$579.67	\$621.50	\$621.50	\$573.73	\$573.73	\$615.13	\$615.13
48	\$606.37	\$606.37	\$650.13	\$650.13	\$600.16	\$600.16	\$643.47	\$643.47
49	\$632.70	\$632.70	\$678.36	\$678.36	\$626.22	\$626.22	\$671.41	\$671.41
50	\$662.37	\$662.37	\$710.17	\$710.17	\$655.59	\$655.59	\$702.90	\$702.90
51	\$691.67	\$691.67	\$741.58	\$741.58	\$684.59	\$684.59	\$733.99	\$733.99
52	\$723.94	\$723.94	\$776.17	\$776.17	\$716.52	\$716.52	\$768.23	\$768.23
53	\$756.57	\$756.57	\$811.17	\$811.17	\$748.82	\$748.82	\$802.86	\$802.86
54	\$791.81	\$791.81	\$848.94	\$848.94	\$783.69	\$783.69	\$840.25	\$840.25
55	\$827.04	\$827.04	\$886.71	\$886.71	\$818.57	\$818.57	\$877.64	\$877.64
56	\$865.24	\$865.24	\$927.67	\$927.67	\$856.37	\$856.37	\$918.18	\$918.18
57	\$903.81	\$903.81	\$969.02	\$969.02	\$894.55	\$894.55	\$959.11	\$959.11
58	\$944.98	\$944.98	\$1,013.16	\$1,013.16	\$935.29	\$935.29	\$1,002.79	\$1,002.79
59	\$965.37	\$965.37	\$1,035.03	\$1,035.03	\$955.48	\$955.48	\$1,024.44	\$1,024.44
60	\$1,006.54	\$1,006.54	\$1,079.17	\$1,079.17	\$996.23	\$996.23	\$1,068.12	\$1,068.12
61	\$1,042.14	\$1,042.14	\$1,117.34	\$1,117.34	\$1,031.47	\$1,031.47	\$1,105.90	\$1,105.90
62	\$1,065.51	\$1,065.51	\$1,142.39	\$1,142.39	\$1,054.59	\$1,054.59	\$1,130.70	\$1,130.70
63	\$1,094.81	\$1,094.81	\$1,173.80	\$1,173.80	\$1,083.59	\$1,083.59	\$1,161.79	\$1,161.79
64+	\$1,112.61	\$1,112.61	\$1,192.89	\$1,192.89	\$1,101.21	\$1,101.21	\$1,180.68	\$1,180.68

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

RATE PAGES

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0020006		79279PA0020006		79279PA0020007		79279PA0020007	
Plan Marketing Name =>	Balance PPO \$1750 A		Balance PPO \$1750 A		Balance PPO \$2000 A		Balance PPO \$2000 A	
Form # =>	HCA/PPO-5		HCA/PPO-5		HCA/PPO-5		HCA/PPO-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,750		\$1,750		\$2,000		\$2,000	
Coinsurance =>	90%		90%		90%		90%	
Copays =>	\$45		\$45		\$45		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$282.51	\$282.51	\$302.89	\$302.89	\$280.92	\$280.92	\$301.19	\$301.19
15	\$307.62	\$307.62	\$329.82	\$329.82	\$305.89	\$305.89	\$327.96	\$327.96
16	\$317.22	\$317.22	\$340.11	\$340.11	\$315.43	\$315.43	\$338.20	\$338.20
17	\$326.82	\$326.82	\$350.41	\$350.41	\$324.98	\$324.98	\$348.43	\$348.43
18	\$337.16	\$337.16	\$361.49	\$361.49	\$335.26	\$335.26	\$359.46	\$359.46
19	\$347.50	\$347.50	\$372.58	\$372.58	\$345.54	\$345.54	\$370.48	\$370.48
20	\$358.21	\$358.21	\$384.06	\$384.06	\$356.19	\$356.19	\$381.90	\$381.90
21	\$369.29	\$369.29	\$395.94	\$395.94	\$367.21	\$367.21	\$393.71	\$393.71
22	\$369.29	\$369.29	\$395.94	\$395.94	\$367.21	\$367.21	\$393.71	\$393.71
23	\$369.29	\$369.29	\$395.94	\$395.94	\$367.21	\$367.21	\$393.71	\$393.71
24	\$369.29	\$369.29	\$395.94	\$395.94	\$367.21	\$367.21	\$393.71	\$393.71
25	\$370.77	\$370.77	\$397.52	\$397.52	\$368.68	\$368.68	\$395.28	\$395.28
26	\$378.15	\$378.15	\$405.44	\$405.44	\$376.02	\$376.02	\$403.16	\$403.16
27	\$387.02	\$387.02	\$414.95	\$414.95	\$384.84	\$384.84	\$412.61	\$412.61
28	\$401.42	\$401.42	\$430.39	\$430.39	\$399.16	\$399.16	\$427.96	\$427.96
29	\$413.24	\$413.24	\$443.06	\$443.06	\$410.91	\$410.91	\$440.56	\$440.56
30	\$419.14	\$419.14	\$449.39	\$449.39	\$416.78	\$416.78	\$446.86	\$446.86
31	\$428.01	\$428.01	\$458.89	\$458.89	\$425.60	\$425.60	\$456.31	\$456.31
32	\$436.87	\$436.87	\$468.40	\$468.40	\$434.41	\$434.41	\$465.76	\$465.76
33	\$442.41	\$442.41	\$474.34	\$474.34	\$439.92	\$439.92	\$471.66	\$471.66
34	\$448.32	\$448.32	\$480.67	\$480.67	\$445.79	\$445.79	\$477.96	\$477.96
35	\$451.27	\$451.27	\$483.84	\$483.84	\$448.73	\$448.73	\$481.11	\$481.11
36	\$454.23	\$454.23	\$487.01	\$487.01	\$451.67	\$451.67	\$484.26	\$484.26
37	\$457.18	\$457.18	\$490.17	\$490.17	\$454.61	\$454.61	\$487.41	\$487.41
38	\$460.14	\$460.14	\$493.34	\$493.34	\$457.54	\$457.54	\$490.56	\$490.56
39	\$466.04	\$466.04	\$499.68	\$499.68	\$463.42	\$463.42	\$496.86	\$496.86
40	\$471.95	\$471.95	\$506.01	\$506.01	\$469.29	\$469.29	\$503.16	\$503.16
41	\$480.82	\$480.82	\$515.51	\$515.51	\$478.11	\$478.11	\$512.61	\$512.61
42	\$489.31	\$489.31	\$524.62	\$524.62	\$486.55	\$486.55	\$521.67	\$521.67
43	\$501.13	\$501.13	\$537.29	\$537.29	\$498.30	\$498.30	\$534.26	\$534.26
44	\$515.90	\$515.90	\$553.13	\$553.13	\$512.99	\$512.99	\$550.01	\$550.01
45	\$533.25	\$533.25	\$571.74	\$571.74	\$530.25	\$530.25	\$568.52	\$568.52
46	\$553.94	\$553.94	\$593.91	\$593.91	\$550.82	\$550.82	\$590.57	\$590.57
47	\$577.20	\$577.20	\$618.85	\$618.85	\$573.95	\$573.95	\$615.37	\$615.37
48	\$603.79	\$603.79	\$647.36	\$647.36	\$600.39	\$600.39	\$643.72	\$643.72
49	\$630.01	\$630.01	\$675.47	\$675.47	\$626.46	\$626.46	\$671.67	\$671.67
50	\$659.55	\$659.55	\$707.15	\$707.15	\$655.84	\$655.84	\$703.17	\$703.17
51	\$688.73	\$688.73	\$738.43	\$738.43	\$684.85	\$684.85	\$734.27	\$734.27
52	\$720.85	\$720.85	\$772.87	\$772.87	\$716.79	\$716.79	\$768.52	\$768.52
53	\$753.35	\$753.35	\$807.72	\$807.72	\$749.11	\$749.11	\$803.17	\$803.17
54	\$788.43	\$788.43	\$845.33	\$845.33	\$783.99	\$783.99	\$840.57	\$840.57
55	\$823.52	\$823.52	\$882.95	\$882.95	\$818.88	\$818.88	\$877.97	\$877.97
56	\$861.55	\$861.55	\$923.73	\$923.73	\$856.70	\$856.70	\$918.53	\$918.53
57	\$899.96	\$899.96	\$964.91	\$964.91	\$894.89	\$894.89	\$959.47	\$959.47
58	\$940.95	\$940.95	\$1,008.86	\$1,008.86	\$935.65	\$935.65	\$1,003.17	\$1,003.17
59	\$961.26	\$961.26	\$1,030.63	\$1,030.63	\$955.85	\$955.85	\$1,024.83	\$1,024.83
60	\$1,002.25	\$1,002.25	\$1,074.58	\$1,074.58	\$996.61	\$996.61	\$1,068.53	\$1,068.53
61	\$1,037.70	\$1,037.70	\$1,112.59	\$1,112.59	\$1,031.86	\$1,031.86	\$1,106.33	\$1,106.33
62	\$1,060.97	\$1,060.97	\$1,137.54	\$1,137.54	\$1,054.99	\$1,054.99	\$1,131.13	\$1,131.13
63	\$1,090.14	\$1,090.14	\$1,168.81	\$1,168.81	\$1,084.00	\$1,084.00	\$1,162.23	\$1,162.23
64+	\$1,107.87	\$1,107.87	\$1,187.82	\$1,187.82	\$1,101.63	\$1,101.63	\$1,181.13	\$1,181.13

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

RATE PAGES

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0060001		79279PA0060001		79279PA0070001		79279PA0070001	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO \$1500		Health Savings PPO Embedded \$2700		Health Savings PPO Embedded \$2700	
Form # =>	HCA/HDHP-5		HCA/HDHP-5		HCA/HDHP-5		HCA/HDHP-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Silver		Silver	
Deductible =>	\$1,500		\$1,500		\$2,700		\$2,700	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	\$20		\$20		\$20		\$20	
OOP Maximum =>	\$3,000		\$3,000		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$294.67	\$294.67	\$315.94	\$315.94	\$259.73	\$259.73	\$278.47	\$278.47
15	\$320.86	\$320.86	\$344.02	\$344.02	\$282.81	\$282.81	\$303.22	\$303.22
16	\$330.88	\$330.88	\$354.76	\$354.76	\$291.64	\$291.64	\$312.68	\$312.68
17	\$340.89	\$340.89	\$365.50	\$365.50	\$300.47	\$300.47	\$322.15	\$322.15
18	\$351.68	\$351.68	\$377.06	\$377.06	\$309.97	\$309.97	\$332.34	\$332.34
19	\$362.46	\$362.46	\$388.62	\$388.62	\$319.48	\$319.48	\$342.53	\$342.53
20	\$373.63	\$373.63	\$400.60	\$400.60	\$329.32	\$329.32	\$353.09	\$353.09
21	\$385.19	\$385.19	\$412.99	\$412.99	\$339.51	\$339.51	\$364.01	\$364.01
22	\$385.19	\$385.19	\$412.99	\$412.99	\$339.51	\$339.51	\$364.01	\$364.01
23	\$385.19	\$385.19	\$412.99	\$412.99	\$339.51	\$339.51	\$364.01	\$364.01
24	\$385.19	\$385.19	\$412.99	\$412.99	\$339.51	\$339.51	\$364.01	\$364.01
25	\$386.73	\$386.73	\$414.64	\$414.64	\$340.87	\$340.87	\$365.47	\$365.47
26	\$394.43	\$394.43	\$422.90	\$422.90	\$347.66	\$347.66	\$372.75	\$372.75
27	\$403.68	\$403.68	\$432.81	\$432.81	\$355.81	\$355.81	\$381.48	\$381.48
28	\$418.70	\$418.70	\$448.92	\$448.92	\$369.05	\$369.05	\$395.68	\$395.68
29	\$431.03	\$431.03	\$462.14	\$462.14	\$379.91	\$379.91	\$407.33	\$407.33
30	\$437.19	\$437.19	\$468.74	\$468.74	\$385.34	\$385.34	\$413.15	\$413.15
31	\$446.44	\$446.44	\$478.66	\$478.66	\$393.49	\$393.49	\$421.89	\$421.89
32	\$455.68	\$455.68	\$488.57	\$488.57	\$401.64	\$401.64	\$430.62	\$430.62
33	\$461.46	\$461.46	\$494.76	\$494.76	\$406.73	\$406.73	\$436.08	\$436.08
34	\$467.62	\$467.62	\$501.37	\$501.37	\$412.17	\$412.17	\$441.91	\$441.91
35	\$470.70	\$470.70	\$504.67	\$504.67	\$414.88	\$414.88	\$444.82	\$444.82
36	\$473.78	\$473.78	\$507.98	\$507.98	\$417.60	\$417.60	\$447.73	\$447.73
37	\$476.87	\$476.87	\$511.28	\$511.28	\$420.31	\$420.31	\$450.64	\$450.64
38	\$479.95	\$479.95	\$514.59	\$514.59	\$423.03	\$423.03	\$453.56	\$453.56
39	\$486.11	\$486.11	\$521.19	\$521.19	\$428.46	\$428.46	\$459.38	\$459.38
40	\$492.27	\$492.27	\$527.80	\$527.80	\$433.89	\$433.89	\$465.20	\$465.20
41	\$501.52	\$501.52	\$537.71	\$537.71	\$442.04	\$442.04	\$473.94	\$473.94
42	\$510.38	\$510.38	\$547.21	\$547.21	\$449.85	\$449.85	\$482.31	\$482.31
43	\$522.70	\$522.70	\$560.43	\$560.43	\$460.72	\$460.72	\$493.96	\$493.96
44	\$538.11	\$538.11	\$576.95	\$576.95	\$474.30	\$474.30	\$508.52	\$508.52
45	\$556.21	\$556.21	\$596.36	\$596.36	\$490.25	\$490.25	\$525.63	\$525.63
46	\$577.79	\$577.79	\$619.49	\$619.49	\$509.27	\$509.27	\$546.02	\$546.02
47	\$602.05	\$602.05	\$645.50	\$645.50	\$530.65	\$530.65	\$568.95	\$568.95
48	\$629.79	\$629.79	\$675.24	\$675.24	\$555.10	\$555.10	\$595.16	\$595.16
49	\$657.13	\$657.13	\$704.56	\$704.56	\$579.20	\$579.20	\$621.00	\$621.00
50	\$687.95	\$687.95	\$737.60	\$737.60	\$606.36	\$606.36	\$650.12	\$650.12
51	\$718.38	\$718.38	\$770.23	\$770.23	\$633.19	\$633.19	\$678.88	\$678.88
52	\$751.89	\$751.89	\$806.16	\$806.16	\$662.72	\$662.72	\$710.55	\$710.55
53	\$785.79	\$785.79	\$842.50	\$842.50	\$692.60	\$692.60	\$742.58	\$742.58
54	\$822.38	\$822.38	\$881.73	\$881.73	\$724.85	\$724.85	\$777.16	\$777.16
55	\$858.97	\$858.97	\$920.97	\$920.97	\$757.11	\$757.11	\$811.74	\$811.74
56	\$898.65	\$898.65	\$963.51	\$963.51	\$792.08	\$792.08	\$849.24	\$849.24
57	\$938.71	\$938.71	\$1,006.46	\$1,006.46	\$827.39	\$827.39	\$887.09	\$887.09
58	\$981.46	\$981.46	\$1,052.30	\$1,052.30	\$865.07	\$865.07	\$927.50	\$927.50
59	\$1,002.65	\$1,002.65	\$1,075.01	\$1,075.01	\$883.74	\$883.74	\$947.52	\$947.52
60	\$1,045.41	\$1,045.41	\$1,120.85	\$1,120.85	\$921.43	\$921.43	\$987.92	\$987.92
61	\$1,082.38	\$1,082.38	\$1,160.50	\$1,160.50	\$954.02	\$954.02	\$1,022.87	\$1,022.87
62	\$1,106.65	\$1,106.65	\$1,186.52	\$1,186.52	\$975.41	\$975.41	\$1,045.80	\$1,045.80
63	\$1,137.08	\$1,137.08	\$1,219.15	\$1,219.15	\$1,002.23	\$1,002.23	\$1,074.56	\$1,074.56
64+	\$1,155.57	\$1,155.57	\$1,238.97	\$1,238.97	\$1,018.53	\$1,018.53	\$1,092.03	\$1,092.03

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

RATE PAGES

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0070003		79279PA0070003		79279PA0030008		79279PA0030008	
Plan Marketing Name =>	Health Savings PPO Embedded \$4000		Health Savings PPO Embedded \$4000		High Deductible PPO Embedded \$6300 Qualified A		High Deductible PPO Embedded \$6300 Qualified A	
Form # =>	HCA/HDHP-5		HCA/HDHP-5		HCA/HDHP-5		HCA/HDHP-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Silver		Silver		Bronze		Bronze	
Deductible =>	\$4,000		\$4,000		\$6,300		\$6,300	
Coinsurance =>	100%		100%		90%		90%	
Copays =>	100%		100%		90%		90%	
OOP Maximum =>	\$4,000		\$4,000		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$253.47	\$253.47	\$271.76	\$271.76	\$214.29	\$214.29	\$229.75	\$229.75
15	\$276.00	\$276.00	\$295.91	\$295.91	\$233.34	\$233.34	\$250.17	\$250.17
16	\$284.61	\$284.61	\$305.15	\$305.15	\$240.62	\$240.62	\$257.98	\$257.98
17	\$293.23	\$293.23	\$314.39	\$314.39	\$247.91	\$247.91	\$265.79	\$265.79
18	\$302.50	\$302.50	\$324.33	\$324.33	\$255.75	\$255.75	\$274.20	\$274.20
19	\$311.78	\$311.78	\$334.28	\$334.28	\$263.59	\$263.59	\$282.61	\$282.61
20	\$321.39	\$321.39	\$344.58	\$344.58	\$271.72	\$271.72	\$291.32	\$291.32
21	\$331.33	\$331.33	\$355.24	\$355.24	\$280.12	\$280.12	\$300.33	\$300.33
22	\$331.33	\$331.33	\$355.24	\$355.24	\$280.12	\$280.12	\$300.33	\$300.33
23	\$331.33	\$331.33	\$355.24	\$355.24	\$280.12	\$280.12	\$300.33	\$300.33
24	\$331.33	\$331.33	\$355.24	\$355.24	\$280.12	\$280.12	\$300.33	\$300.33
25	\$332.66	\$332.66	\$356.66	\$356.66	\$281.24	\$281.24	\$301.53	\$301.53
26	\$339.28	\$339.28	\$363.77	\$363.77	\$286.84	\$286.84	\$307.54	\$307.54
27	\$347.23	\$347.23	\$372.29	\$372.29	\$293.57	\$293.57	\$314.75	\$314.75
28	\$360.16	\$360.16	\$386.15	\$386.15	\$304.49	\$304.49	\$326.46	\$326.46
29	\$370.76	\$370.76	\$397.51	\$397.51	\$313.45	\$313.45	\$336.07	\$336.07
30	\$376.06	\$376.06	\$403.20	\$403.20	\$317.94	\$317.94	\$340.87	\$340.87
31	\$384.01	\$384.01	\$411.72	\$411.72	\$324.66	\$324.66	\$348.08	\$348.08
32	\$391.96	\$391.96	\$420.25	\$420.25	\$331.38	\$331.38	\$355.29	\$355.29
33	\$396.93	\$396.93	\$425.58	\$425.58	\$335.58	\$335.58	\$359.80	\$359.80
34	\$402.23	\$402.23	\$431.26	\$431.26	\$340.07	\$340.07	\$364.60	\$364.60
35	\$404.89	\$404.89	\$434.10	\$434.10	\$342.31	\$342.31	\$367.00	\$367.00
36	\$407.54	\$407.54	\$436.95	\$436.95	\$344.55	\$344.55	\$369.41	\$369.41
37	\$410.19	\$410.19	\$439.79	\$439.79	\$346.79	\$346.79	\$371.81	\$371.81
38	\$412.84	\$412.84	\$442.63	\$442.63	\$349.03	\$349.03	\$374.21	\$374.21
39	\$418.14	\$418.14	\$448.31	\$448.31	\$353.51	\$353.51	\$379.02	\$379.02
40	\$423.44	\$423.44	\$454.00	\$454.00	\$357.99	\$357.99	\$383.82	\$383.82
41	\$431.39	\$431.39	\$462.52	\$462.52	\$364.72	\$364.72	\$391.03	\$391.03
42	\$439.01	\$439.01	\$470.69	\$470.69	\$371.16	\$371.16	\$397.94	\$397.94
43	\$449.61	\$449.61	\$482.06	\$482.06	\$380.12	\$380.12	\$407.55	\$407.55
44	\$462.87	\$462.87	\$496.27	\$496.27	\$391.33	\$391.33	\$419.56	\$419.56
45	\$478.44	\$478.44	\$512.97	\$512.97	\$404.49	\$404.49	\$433.68	\$433.68
46	\$497.00	\$497.00	\$532.86	\$532.86	\$420.18	\$420.18	\$450.50	\$450.50
47	\$517.87	\$517.87	\$555.24	\$555.24	\$437.83	\$437.83	\$469.42	\$469.42
48	\$541.72	\$541.72	\$580.82	\$580.82	\$458.00	\$458.00	\$491.04	\$491.04
49	\$565.25	\$565.25	\$606.04	\$606.04	\$477.88	\$477.88	\$512.36	\$512.36
50	\$591.76	\$591.76	\$634.46	\$634.46	\$500.29	\$500.29	\$536.39	\$536.39
51	\$617.93	\$617.93	\$662.52	\$662.52	\$522.42	\$522.42	\$560.12	\$560.12
52	\$646.76	\$646.76	\$693.43	\$693.43	\$546.79	\$546.79	\$586.24	\$586.24
53	\$675.91	\$675.91	\$724.69	\$724.69	\$571.44	\$571.44	\$612.67	\$612.67
54	\$707.39	\$707.39	\$758.44	\$758.44	\$598.06	\$598.06	\$641.20	\$641.20
55	\$738.87	\$738.87	\$792.19	\$792.19	\$624.67	\$624.67	\$669.74	\$669.74
56	\$772.99	\$772.99	\$828.77	\$828.77	\$653.52	\$653.52	\$700.67	\$700.67
57	\$807.45	\$807.45	\$865.72	\$865.72	\$682.65	\$682.65	\$731.90	\$731.90
58	\$844.23	\$844.23	\$905.15	\$905.15	\$713.75	\$713.75	\$765.24	\$765.24
59	\$862.45	\$862.45	\$924.69	\$924.69	\$729.15	\$729.15	\$781.76	\$781.76
60	\$899.23	\$899.23	\$964.12	\$964.12	\$760.25	\$760.25	\$815.10	\$815.10
61	\$931.04	\$931.04	\$998.22	\$998.22	\$787.14	\$787.14	\$843.93	\$843.93
62	\$951.91	\$951.91	\$1,020.60	\$1,020.60	\$804.78	\$804.78	\$862.85	\$862.85
63	\$978.09	\$978.09	\$1,048.67	\$1,048.67	\$826.91	\$826.91	\$886.57	\$886.57
64+	\$993.99	\$993.99	\$1,065.72	\$1,065.72	\$840.36	\$840.36	\$900.99	\$900.99

Company Name: Highmark Coverage Advantage (HCA) AGES
Market: Small Group
Product: PPO
Effective Date of Rates: April 1, 2019

Ending date of Rates: June 30, 2019

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010001		79279PA0010001		79279PA0010003		79279PA0010003	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A	
Form # =>	HCA/PPO-5		HCA/PPO-5		HCA/PPO-5		HCA/PPO-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	\$20		\$20		\$35		\$35	
OOP Maximum =>	\$4,000		\$4,000		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$369.58	\$369.58	\$396.25	\$396.25	\$327.77	\$327.77	\$351.43	\$351.43
15	\$402.43	\$402.43	\$431.48	\$431.48	\$356.91	\$356.91	\$382.66	\$382.66
16	\$414.99	\$414.99	\$444.94	\$444.94	\$368.05	\$368.05	\$394.61	\$394.61
17	\$427.55	\$427.55	\$458.41	\$458.41	\$379.19	\$379.19	\$406.55	\$406.55
18	\$441.08	\$441.08	\$472.92	\$472.92	\$391.18	\$391.18	\$419.41	\$419.41
19	\$454.61	\$454.61	\$487.42	\$487.42	\$403.18	\$403.18	\$432.28	\$432.28
20	\$468.62	\$468.62	\$502.44	\$502.44	\$415.61	\$415.61	\$445.60	\$445.60
21	\$483.11	\$483.11	\$517.98	\$517.98	\$428.46	\$428.46	\$459.38	\$459.38
22	\$483.11	\$483.11	\$517.98	\$517.98	\$428.46	\$428.46	\$459.38	\$459.38
23	\$483.11	\$483.11	\$517.98	\$517.98	\$428.46	\$428.46	\$459.38	\$459.38
24	\$483.11	\$483.11	\$517.98	\$517.98	\$428.46	\$428.46	\$459.38	\$459.38
25	\$485.04	\$485.04	\$520.05	\$520.05	\$430.17	\$430.17	\$461.22	\$461.22
26	\$494.70	\$494.70	\$530.41	\$530.41	\$438.74	\$438.74	\$470.41	\$470.41
27	\$506.30	\$506.30	\$542.84	\$542.84	\$449.03	\$449.03	\$481.43	\$481.43
28	\$525.14	\$525.14	\$563.04	\$563.04	\$465.74	\$465.74	\$499.35	\$499.35
29	\$540.60	\$540.60	\$579.62	\$579.62	\$479.45	\$479.45	\$514.05	\$514.05
30	\$548.33	\$548.33	\$587.91	\$587.91	\$486.30	\$486.30	\$521.40	\$521.40
31	\$559.92	\$559.92	\$600.34	\$600.34	\$496.59	\$496.59	\$532.42	\$532.42
32	\$571.52	\$571.52	\$612.77	\$612.77	\$506.87	\$506.87	\$543.45	\$543.45
33	\$578.77	\$578.77	\$620.54	\$620.54	\$513.30	\$513.30	\$550.34	\$550.34
34	\$586.50	\$586.50	\$628.83	\$628.83	\$520.15	\$520.15	\$557.69	\$557.69
35	\$590.36	\$590.36	\$632.97	\$632.97	\$523.58	\$523.58	\$561.36	\$561.36
36	\$594.23	\$594.23	\$637.12	\$637.12	\$527.01	\$527.01	\$565.04	\$565.04
37	\$598.09	\$598.09	\$641.26	\$641.26	\$530.43	\$530.43	\$568.71	\$568.71
38	\$601.96	\$601.96	\$645.40	\$645.40	\$533.86	\$533.86	\$572.39	\$572.39
39	\$609.68	\$609.68	\$653.69	\$653.69	\$540.72	\$540.72	\$579.74	\$579.74
40	\$617.41	\$617.41	\$661.98	\$661.98	\$547.57	\$547.57	\$587.09	\$587.09
41	\$629.01	\$629.01	\$674.41	\$674.41	\$557.85	\$557.85	\$598.11	\$598.11
42	\$640.12	\$640.12	\$686.32	\$686.32	\$567.71	\$567.71	\$608.68	\$608.68
43	\$655.58	\$655.58	\$702.90	\$702.90	\$581.42	\$581.42	\$623.38	\$623.38
44	\$674.90	\$674.90	\$723.62	\$723.62	\$598.56	\$598.56	\$641.75	\$641.75
45	\$697.61	\$697.61	\$747.96	\$747.96	\$618.70	\$618.70	\$663.34	\$663.34
46	\$724.67	\$724.67	\$776.97	\$776.97	\$642.69	\$642.69	\$689.07	\$689.07
47	\$755.10	\$755.10	\$809.60	\$809.60	\$669.68	\$669.68	\$718.01	\$718.01
48	\$789.88	\$789.88	\$846.90	\$846.90	\$700.53	\$700.53	\$751.09	\$751.09
49	\$824.19	\$824.19	\$883.67	\$883.67	\$730.95	\$730.95	\$783.70	\$783.70
50	\$862.83	\$862.83	\$925.11	\$925.11	\$765.23	\$765.23	\$820.45	\$820.45
51	\$901.00	\$901.00	\$966.03	\$966.03	\$799.08	\$799.08	\$856.74	\$856.74
52	\$943.03	\$943.03	\$1,011.10	\$1,011.10	\$836.35	\$836.35	\$896.71	\$896.71
53	\$985.54	\$985.54	\$1,056.68	\$1,056.68	\$874.06	\$874.06	\$937.14	\$937.14
54	\$1,031.44	\$1,031.44	\$1,105.89	\$1,105.89	\$914.76	\$914.76	\$980.78	\$980.78
55	\$1,077.34	\$1,077.34	\$1,155.10	\$1,155.10	\$955.47	\$955.47	\$1,024.42	\$1,024.42
56	\$1,127.10	\$1,127.10	\$1,208.45	\$1,208.45	\$999.60	\$999.60	\$1,071.73	\$1,071.73
57	\$1,177.34	\$1,177.34	\$1,262.32	\$1,262.32	\$1,044.16	\$1,044.16	\$1,119.51	\$1,119.51
58	\$1,230.96	\$1,230.96	\$1,319.81	\$1,319.81	\$1,091.72	\$1,091.72	\$1,170.50	\$1,170.50
59	\$1,257.54	\$1,257.54	\$1,348.30	\$1,348.30	\$1,115.28	\$1,115.28	\$1,195.77	\$1,195.77
60	\$1,311.16	\$1,311.16	\$1,405.80	\$1,405.80	\$1,162.84	\$1,162.84	\$1,246.76	\$1,246.76
61	\$1,357.54	\$1,357.54	\$1,455.52	\$1,455.52	\$1,203.97	\$1,203.97	\$1,290.86	\$1,290.86
62	\$1,387.98	\$1,387.98	\$1,488.16	\$1,488.16	\$1,230.97	\$1,230.97	\$1,319.80	\$1,319.80
63	\$1,426.14	\$1,426.14	\$1,529.08	\$1,529.08	\$1,264.81	\$1,264.81	\$1,356.09	\$1,356.09
64+	\$1,449.33	\$1,449.33	\$1,553.94	\$1,553.94	\$1,285.38	\$1,285.38	\$1,378.14	\$1,378.14

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

RATE PAGES

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010005		79279PA0010005		79279PA0010007		79279PA0010007	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$500 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A	
Form # =>	HCA/PPO-5		HCA/PPO-5		HCA/PPO-5		HCA/PPO-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$500		\$1,000		\$1,000	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	\$30		\$30		\$30		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$320.76	\$320.76	\$343.91	\$343.91	\$311.81	\$311.81	\$334.31	\$334.31
15	\$349.28	\$349.28	\$374.48	\$374.48	\$339.53	\$339.53	\$364.03	\$364.03
16	\$360.18	\$360.18	\$386.17	\$386.17	\$350.13	\$350.13	\$375.39	\$375.39
17	\$371.08	\$371.08	\$397.86	\$397.86	\$360.73	\$360.73	\$386.75	\$386.75
18	\$382.82	\$382.82	\$410.45	\$410.45	\$372.14	\$372.14	\$398.99	\$398.99
19	\$394.56	\$394.56	\$423.04	\$423.04	\$383.55	\$383.55	\$411.23	\$411.23
20	\$406.72	\$406.72	\$436.07	\$436.07	\$395.37	\$395.37	\$423.90	\$423.90
21	\$419.30	\$419.30	\$449.56	\$449.56	\$407.60	\$407.60	\$437.01	\$437.01
22	\$419.30	\$419.30	\$449.56	\$449.56	\$407.60	\$407.60	\$437.01	\$437.01
23	\$419.30	\$419.30	\$449.56	\$449.56	\$407.60	\$407.60	\$437.01	\$437.01
24	\$419.30	\$419.30	\$449.56	\$449.56	\$407.60	\$407.60	\$437.01	\$437.01
25	\$420.98	\$420.98	\$451.36	\$451.36	\$409.23	\$409.23	\$438.76	\$438.76
26	\$429.36	\$429.36	\$460.35	\$460.35	\$417.38	\$417.38	\$447.50	\$447.50
27	\$439.43	\$439.43	\$471.14	\$471.14	\$427.16	\$427.16	\$457.99	\$457.99
28	\$455.78	\$455.78	\$488.67	\$488.67	\$443.06	\$443.06	\$475.03	\$475.03
29	\$469.20	\$469.20	\$503.06	\$503.06	\$456.10	\$456.10	\$489.01	\$489.01
30	\$475.91	\$475.91	\$510.25	\$510.25	\$462.63	\$462.63	\$496.01	\$496.01
31	\$485.97	\$485.97	\$521.04	\$521.04	\$472.41	\$472.41	\$506.49	\$506.49
32	\$496.03	\$496.03	\$531.83	\$531.83	\$482.19	\$482.19	\$516.98	\$516.98
33	\$502.32	\$502.32	\$538.57	\$538.57	\$488.30	\$488.30	\$523.54	\$523.54
34	\$509.03	\$509.03	\$545.77	\$545.77	\$494.83	\$494.83	\$530.53	\$530.53
35	\$512.38	\$512.38	\$549.36	\$549.36	\$498.09	\$498.09	\$534.03	\$534.03
36	\$515.74	\$515.74	\$552.96	\$552.96	\$501.35	\$501.35	\$537.52	\$537.52
37	\$519.09	\$519.09	\$556.56	\$556.56	\$504.61	\$504.61	\$541.02	\$541.02
38	\$522.45	\$522.45	\$560.15	\$560.15	\$507.87	\$507.87	\$544.51	\$544.51
39	\$529.16	\$529.16	\$567.34	\$567.34	\$514.39	\$514.39	\$551.51	\$551.51
40	\$535.87	\$535.87	\$574.54	\$574.54	\$520.91	\$520.91	\$558.50	\$558.50
41	\$545.93	\$545.93	\$585.33	\$585.33	\$530.70	\$530.70	\$568.99	\$568.99
42	\$555.57	\$555.57	\$595.67	\$595.67	\$540.07	\$540.07	\$579.04	\$579.04
43	\$568.99	\$568.99	\$610.05	\$610.05	\$553.11	\$553.11	\$593.02	\$593.02
44	\$585.76	\$585.76	\$628.04	\$628.04	\$569.42	\$569.42	\$610.50	\$610.50
45	\$605.47	\$605.47	\$649.16	\$649.16	\$588.57	\$588.57	\$631.04	\$631.04
46	\$628.95	\$628.95	\$674.34	\$674.34	\$611.40	\$611.40	\$655.52	\$655.52
47	\$655.37	\$655.37	\$702.66	\$702.66	\$637.08	\$637.08	\$683.05	\$683.05
48	\$685.56	\$685.56	\$735.03	\$735.03	\$666.43	\$666.43	\$714.51	\$714.51
49	\$715.33	\$715.33	\$766.95	\$766.95	\$695.37	\$695.37	\$745.54	\$745.54
50	\$748.87	\$748.87	\$802.91	\$802.91	\$727.97	\$727.97	\$780.50	\$780.50
51	\$781.99	\$781.99	\$838.43	\$838.43	\$760.17	\$760.17	\$815.02	\$815.02
52	\$818.47	\$818.47	\$877.54	\$877.54	\$795.64	\$795.64	\$853.04	\$853.04
53	\$855.37	\$855.37	\$917.10	\$917.10	\$831.50	\$831.50	\$891.50	\$891.50
54	\$895.21	\$895.21	\$959.81	\$959.81	\$870.23	\$870.23	\$933.02	\$933.02
55	\$935.04	\$935.04	\$1,002.52	\$1,002.52	\$908.95	\$908.95	\$974.53	\$974.53
56	\$978.23	\$978.23	\$1,048.82	\$1,048.82	\$950.93	\$950.93	\$1,019.54	\$1,019.54
57	\$1,021.83	\$1,021.83	\$1,095.58	\$1,095.58	\$993.32	\$993.32	\$1,064.99	\$1,064.99
58	\$1,068.38	\$1,068.38	\$1,145.48	\$1,145.48	\$1,038.56	\$1,038.56	\$1,113.50	\$1,113.50
59	\$1,091.44	\$1,091.44	\$1,170.20	\$1,170.20	\$1,060.98	\$1,060.98	\$1,137.54	\$1,137.54
60	\$1,137.98	\$1,137.98	\$1,220.11	\$1,220.11	\$1,106.23	\$1,106.23	\$1,186.05	\$1,186.05
61	\$1,178.23	\$1,178.23	\$1,263.26	\$1,263.26	\$1,145.36	\$1,145.36	\$1,228.00	\$1,228.00
62	\$1,204.65	\$1,204.65	\$1,291.59	\$1,291.59	\$1,171.03	\$1,171.03	\$1,255.53	\$1,255.53
63	\$1,237.77	\$1,237.77	\$1,327.10	\$1,327.10	\$1,203.24	\$1,203.24	\$1,290.05	\$1,290.05
64+	\$1,257.90	\$1,257.90	\$1,348.68	\$1,348.68	\$1,222.80	\$1,222.80	\$1,311.03	\$1,311.03

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

RATE PAGES

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010011		79279PA0010011		79279PA0010015		79279PA0010015	
Plan Marketing Name =>	Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A	
Form # =>	HCA/PPO-5		HCA/PPO-5		HCA/PPO-5		HCA/PPO-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,000		\$1,400		\$1,400	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	\$30		\$30		\$45		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$298.57	\$298.57	\$320.12	\$320.12	\$301.86	\$301.86	\$323.64	\$323.64
15	\$325.11	\$325.11	\$348.58	\$348.58	\$328.69	\$328.69	\$352.41	\$352.41
16	\$335.26	\$335.26	\$359.46	\$359.46	\$338.95	\$338.95	\$363.41	\$363.41
17	\$345.41	\$345.41	\$370.34	\$370.34	\$349.21	\$349.21	\$374.41	\$374.41
18	\$356.33	\$356.33	\$382.05	\$382.05	\$360.26	\$360.26	\$386.25	\$386.25
19	\$367.26	\$367.26	\$393.77	\$393.77	\$371.31	\$371.31	\$398.10	\$398.10
20	\$378.58	\$378.58	\$405.91	\$405.91	\$382.75	\$382.75	\$410.37	\$410.37
21	\$390.29	\$390.29	\$418.46	\$418.46	\$394.59	\$394.59	\$423.06	\$423.06
22	\$390.29	\$390.29	\$418.46	\$418.46	\$394.59	\$394.59	\$423.06	\$423.06
23	\$390.29	\$390.29	\$418.46	\$418.46	\$394.59	\$394.59	\$423.06	\$423.06
24	\$390.29	\$390.29	\$418.46	\$418.46	\$394.59	\$394.59	\$423.06	\$423.06
25	\$391.85	\$391.85	\$420.13	\$420.13	\$396.17	\$396.17	\$424.75	\$424.75
26	\$399.66	\$399.66	\$428.50	\$428.50	\$404.06	\$404.06	\$433.21	\$433.21
27	\$409.02	\$409.02	\$438.55	\$438.55	\$413.53	\$413.53	\$443.37	\$443.37
28	\$424.25	\$424.25	\$454.87	\$454.87	\$428.92	\$428.92	\$459.87	\$459.87
29	\$436.73	\$436.73	\$468.26	\$468.26	\$441.55	\$441.55	\$473.40	\$473.40
30	\$442.98	\$442.98	\$474.95	\$474.95	\$447.86	\$447.86	\$480.17	\$480.17
31	\$452.35	\$452.35	\$485.00	\$485.00	\$457.33	\$457.33	\$490.33	\$490.33
32	\$461.71	\$461.71	\$495.04	\$495.04	\$466.80	\$466.80	\$500.48	\$500.48
33	\$467.57	\$467.57	\$501.32	\$501.32	\$472.72	\$472.72	\$506.83	\$506.83
34	\$473.81	\$473.81	\$508.01	\$508.01	\$479.03	\$479.03	\$513.59	\$513.59
35	\$476.93	\$476.93	\$511.36	\$511.36	\$482.19	\$482.19	\$516.98	\$516.98
36	\$480.06	\$480.06	\$514.71	\$514.71	\$485.35	\$485.35	\$520.36	\$520.36
37	\$483.18	\$483.18	\$518.05	\$518.05	\$488.50	\$488.50	\$523.75	\$523.75
38	\$486.30	\$486.30	\$521.40	\$521.40	\$491.66	\$491.66	\$527.13	\$527.13
39	\$492.55	\$492.55	\$528.10	\$528.10	\$497.97	\$497.97	\$533.90	\$533.90
40	\$498.79	\$498.79	\$534.79	\$534.79	\$504.29	\$504.29	\$540.67	\$540.67
41	\$508.16	\$508.16	\$544.83	\$544.83	\$513.76	\$513.76	\$550.82	\$550.82
42	\$517.13	\$517.13	\$554.46	\$554.46	\$522.83	\$522.83	\$560.55	\$560.55
43	\$529.62	\$529.62	\$567.85	\$567.85	\$535.46	\$535.46	\$574.09	\$574.09
44	\$545.24	\$545.24	\$584.59	\$584.59	\$551.24	\$551.24	\$591.01	\$591.01
45	\$563.58	\$563.58	\$604.26	\$604.26	\$569.79	\$569.79	\$610.90	\$610.90
46	\$585.44	\$585.44	\$627.69	\$627.69	\$591.89	\$591.89	\$634.59	\$634.59
47	\$610.02	\$610.02	\$654.05	\$654.05	\$616.74	\$616.74	\$661.24	\$661.24
48	\$638.12	\$638.12	\$684.18	\$684.18	\$645.15	\$645.15	\$691.70	\$691.70
49	\$665.83	\$665.83	\$713.89	\$713.89	\$673.17	\$673.17	\$721.74	\$721.74
50	\$697.06	\$697.06	\$747.37	\$747.37	\$704.74	\$704.74	\$755.59	\$755.59
51	\$727.89	\$727.89	\$780.43	\$780.43	\$735.91	\$735.91	\$789.01	\$789.01
52	\$761.85	\$761.85	\$816.83	\$816.83	\$770.24	\$770.24	\$825.81	\$825.81
53	\$796.19	\$796.19	\$853.66	\$853.66	\$804.96	\$804.96	\$863.04	\$863.04
54	\$833.27	\$833.27	\$893.41	\$893.41	\$842.45	\$842.45	\$903.23	\$903.23
55	\$870.35	\$870.35	\$933.17	\$933.17	\$879.94	\$879.94	\$943.42	\$943.42
56	\$910.55	\$910.55	\$976.27	\$976.27	\$920.58	\$920.58	\$987.00	\$987.00
57	\$951.14	\$951.14	\$1,019.79	\$1,019.79	\$961.62	\$961.62	\$1,031.00	\$1,031.00
58	\$994.46	\$994.46	\$1,066.24	\$1,066.24	\$1,005.42	\$1,005.42	\$1,077.96	\$1,077.96
59	\$1,015.92	\$1,015.92	\$1,089.25	\$1,089.25	\$1,027.12	\$1,027.12	\$1,101.23	\$1,101.23
60	\$1,059.25	\$1,059.25	\$1,135.70	\$1,135.70	\$1,070.92	\$1,070.92	\$1,148.18	\$1,148.18
61	\$1,096.71	\$1,096.71	\$1,175.87	\$1,175.87	\$1,108.80	\$1,108.80	\$1,188.80	\$1,188.80
62	\$1,121.30	\$1,121.30	\$1,202.24	\$1,202.24	\$1,133.66	\$1,133.66	\$1,215.45	\$1,215.45
63	\$1,152.14	\$1,152.14	\$1,235.29	\$1,235.29	\$1,164.83	\$1,164.83	\$1,248.87	\$1,248.87
64+	\$1,170.87	\$1,170.87	\$1,255.38	\$1,255.38	\$1,183.77	\$1,183.77	\$1,269.18	\$1,269.18

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

RATE PAGES

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010016		79279PA0010016		79279PA0020005		79279PA0020005	
Plan Marketing Name =>	Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Balance PPO \$1000 A		Balance PPO \$1000 A	
Form # =>	HCA/PPO-5		HCA/PPO-5		HCA/PPO-5		HCA/PPO-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$2,500		\$2,500		\$1,000		\$1,000	
Coinsurance =>	100%		100%		80%		80%	
Copays =>	\$45		\$45		\$60		\$60	
OOP Maximum =>	\$7,900		\$7,900		\$6,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$292.31	\$292.31	\$313.41	\$313.41	\$289.32	\$289.32	\$310.19	\$310.19
15	\$318.29	\$318.29	\$341.26	\$341.26	\$315.03	\$315.03	\$337.76	\$337.76
16	\$328.22	\$328.22	\$351.92	\$351.92	\$324.87	\$324.87	\$348.31	\$348.31
17	\$338.16	\$338.16	\$362.57	\$362.57	\$334.70	\$334.70	\$358.85	\$358.85
18	\$348.86	\$348.86	\$374.04	\$374.04	\$345.29	\$345.29	\$370.20	\$370.20
19	\$359.56	\$359.56	\$385.51	\$385.51	\$355.88	\$355.88	\$381.56	\$381.56
20	\$370.64	\$370.64	\$397.39	\$397.39	\$366.84	\$366.84	\$393.32	\$393.32
21	\$382.10	\$382.10	\$409.68	\$409.68	\$378.19	\$378.19	\$405.48	\$405.48
22	\$382.10	\$382.10	\$409.68	\$409.68	\$378.19	\$378.19	\$405.48	\$405.48
23	\$382.10	\$382.10	\$409.68	\$409.68	\$378.19	\$378.19	\$405.48	\$405.48
24	\$382.10	\$382.10	\$409.68	\$409.68	\$378.19	\$378.19	\$405.48	\$405.48
25	\$383.63	\$383.63	\$411.32	\$411.32	\$379.70	\$379.70	\$407.10	\$407.10
26	\$391.27	\$391.27	\$419.51	\$419.51	\$387.27	\$387.27	\$415.21	\$415.21
27	\$400.44	\$400.44	\$429.34	\$429.34	\$396.34	\$396.34	\$424.94	\$424.94
28	\$415.34	\$415.34	\$445.32	\$445.32	\$411.09	\$411.09	\$440.76	\$440.76
29	\$427.57	\$427.57	\$458.43	\$458.43	\$423.19	\$423.19	\$453.73	\$453.73
30	\$433.68	\$433.68	\$464.99	\$464.99	\$429.25	\$429.25	\$460.22	\$460.22
31	\$442.85	\$442.85	\$474.82	\$474.82	\$438.32	\$438.32	\$469.95	\$469.95
32	\$452.02	\$452.02	\$484.65	\$484.65	\$447.40	\$447.40	\$479.68	\$479.68
33	\$457.76	\$457.76	\$490.80	\$490.80	\$453.07	\$453.07	\$485.77	\$485.77
34	\$463.87	\$463.87	\$497.35	\$497.35	\$459.12	\$459.12	\$492.25	\$492.25
35	\$466.93	\$466.93	\$500.63	\$500.63	\$462.15	\$462.15	\$495.50	\$495.50
36	\$469.98	\$469.98	\$503.91	\$503.91	\$465.17	\$465.17	\$498.74	\$498.74
37	\$473.04	\$473.04	\$507.18	\$507.18	\$468.20	\$468.20	\$501.98	\$501.98
38	\$476.10	\$476.10	\$510.46	\$510.46	\$471.22	\$471.22	\$505.23	\$505.23
39	\$482.21	\$482.21	\$517.02	\$517.02	\$477.28	\$477.28	\$511.72	\$511.72
40	\$488.32	\$488.32	\$523.57	\$523.57	\$483.33	\$483.33	\$518.20	\$518.20
41	\$497.49	\$497.49	\$533.40	\$533.40	\$492.40	\$492.40	\$527.93	\$527.93
42	\$506.28	\$506.28	\$542.83	\$542.83	\$501.10	\$501.10	\$537.26	\$537.26
43	\$518.51	\$518.51	\$555.94	\$555.94	\$513.20	\$513.20	\$550.24	\$550.24
44	\$533.79	\$533.79	\$572.32	\$572.32	\$528.33	\$528.33	\$566.46	\$566.46
45	\$551.75	\$551.75	\$591.58	\$591.58	\$546.11	\$546.11	\$585.51	\$585.51
46	\$573.15	\$573.15	\$614.52	\$614.52	\$567.29	\$567.29	\$608.22	\$608.22
47	\$597.22	\$597.22	\$640.33	\$640.33	\$591.11	\$591.11	\$633.77	\$633.77
48	\$624.73	\$624.73	\$669.83	\$669.83	\$618.34	\$618.34	\$662.96	\$662.96
49	\$651.86	\$651.86	\$698.91	\$698.91	\$645.19	\$645.19	\$691.75	\$691.75
50	\$682.43	\$682.43	\$731.69	\$731.69	\$675.45	\$675.45	\$724.19	\$724.19
51	\$712.62	\$712.62	\$764.05	\$764.05	\$705.32	\$705.32	\$756.22	\$756.22
52	\$745.86	\$745.86	\$799.70	\$799.70	\$738.23	\$738.23	\$791.50	\$791.50
53	\$779.48	\$779.48	\$835.75	\$835.75	\$771.51	\$771.51	\$827.18	\$827.18
54	\$815.78	\$815.78	\$874.67	\$874.67	\$807.44	\$807.44	\$865.70	\$865.70
55	\$852.08	\$852.08	\$913.59	\$913.59	\$843.36	\$843.36	\$904.22	\$904.22
56	\$891.44	\$891.44	\$955.78	\$955.78	\$882.32	\$882.32	\$945.98	\$945.98
57	\$931.18	\$931.18	\$998.39	\$998.39	\$921.65	\$921.65	\$988.15	\$988.15
58	\$973.59	\$973.59	\$1,043.86	\$1,043.86	\$963.63	\$963.63	\$1,033.16	\$1,033.16
59	\$994.61	\$994.61	\$1,066.40	\$1,066.40	\$984.43	\$984.43	\$1,055.46	\$1,055.46
60	\$1,037.02	\$1,037.02	\$1,111.87	\$1,111.87	\$1,026.41	\$1,026.41	\$1,100.47	\$1,100.47
61	\$1,073.70	\$1,073.70	\$1,151.20	\$1,151.20	\$1,062.71	\$1,062.71	\$1,139.40	\$1,139.40
62	\$1,097.77	\$1,097.77	\$1,177.01	\$1,177.01	\$1,086.54	\$1,086.54	\$1,164.94	\$1,164.94
63	\$1,127.96	\$1,127.96	\$1,209.38	\$1,209.38	\$1,116.42	\$1,116.42	\$1,196.98	\$1,196.98
64+	\$1,146.30	\$1,146.30	\$1,229.04	\$1,229.04	\$1,134.57	\$1,134.57	\$1,216.44	\$1,216.44

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

RATE PAGES

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0020006		79279PA0020006		79279PA0020007		79279PA0020007	
Plan Marketing Name =>	Balance PPO \$1750 A		Balance PPO \$1750 A		Balance PPO \$2000 A		Balance PPO \$2000 A	
Form # =>	HCA/PPO-5		HCA/PPO-5		HCA/PPO-5		HCA/PPO-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,750		\$1,750		\$2,000		\$2,000	
Coinsurance =>	90%		90%		90%		90%	
Copays =>	\$45		\$45		\$45		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$291.07	\$291.07	\$312.07	\$312.07	\$289.43	\$289.43	\$310.31	\$310.31
15	\$316.94	\$316.94	\$339.81	\$339.81	\$315.16	\$315.16	\$337.90	\$337.90
16	\$326.83	\$326.83	\$350.42	\$350.42	\$324.99	\$324.99	\$348.44	\$348.44
17	\$336.72	\$336.72	\$361.03	\$361.03	\$334.83	\$334.83	\$358.99	\$358.99
18	\$347.38	\$347.38	\$372.45	\$372.45	\$345.42	\$345.42	\$370.35	\$370.35
19	\$358.03	\$358.03	\$383.87	\$383.87	\$356.02	\$356.02	\$381.71	\$381.71
20	\$369.07	\$369.07	\$395.70	\$395.70	\$366.99	\$366.99	\$393.47	\$393.47
21	\$380.48	\$380.48	\$407.94	\$407.94	\$378.34	\$378.34	\$405.64	\$405.64
22	\$380.48	\$380.48	\$407.94	\$407.94	\$378.34	\$378.34	\$405.64	\$405.64
23	\$380.48	\$380.48	\$407.94	\$407.94	\$378.34	\$378.34	\$405.64	\$405.64
24	\$380.48	\$380.48	\$407.94	\$407.94	\$378.34	\$378.34	\$405.64	\$405.64
25	\$382.00	\$382.00	\$409.57	\$409.57	\$379.85	\$379.85	\$407.26	\$407.26
26	\$389.61	\$389.61	\$417.73	\$417.73	\$387.42	\$387.42	\$415.38	\$415.38
27	\$398.74	\$398.74	\$427.52	\$427.52	\$396.50	\$396.50	\$425.11	\$425.11
28	\$413.58	\$413.58	\$443.43	\$443.43	\$411.26	\$411.26	\$440.93	\$440.93
29	\$425.76	\$425.76	\$456.48	\$456.48	\$423.36	\$423.36	\$453.91	\$453.91
30	\$431.84	\$431.84	\$463.01	\$463.01	\$429.42	\$429.42	\$460.40	\$460.40
31	\$440.98	\$440.98	\$472.80	\$472.80	\$438.50	\$438.50	\$470.14	\$470.14
32	\$450.11	\$450.11	\$482.59	\$482.59	\$447.58	\$447.58	\$479.87	\$479.87
33	\$455.82	\$455.82	\$488.71	\$488.71	\$453.25	\$453.25	\$485.96	\$485.96
34	\$461.90	\$461.90	\$495.24	\$495.24	\$459.30	\$459.30	\$492.45	\$492.45
35	\$464.95	\$464.95	\$498.50	\$498.50	\$462.33	\$462.33	\$495.69	\$495.69
36	\$467.99	\$467.99	\$501.77	\$501.77	\$465.36	\$465.36	\$498.94	\$498.94
37	\$471.03	\$471.03	\$505.03	\$505.03	\$468.38	\$468.38	\$502.18	\$502.18
38	\$474.08	\$474.08	\$508.29	\$508.29	\$471.41	\$471.41	\$505.43	\$505.43
39	\$480.17	\$480.17	\$514.82	\$514.82	\$477.47	\$477.47	\$511.92	\$511.92
40	\$486.25	\$486.25	\$521.35	\$521.35	\$483.52	\$483.52	\$518.41	\$518.41
41	\$495.38	\$495.38	\$531.14	\$531.14	\$492.60	\$492.60	\$528.14	\$528.14
42	\$504.14	\$504.14	\$540.52	\$540.52	\$501.30	\$501.30	\$537.47	\$537.47
43	\$516.31	\$516.31	\$553.57	\$553.57	\$513.41	\$513.41	\$550.45	\$550.45
44	\$531.53	\$531.53	\$569.89	\$569.89	\$528.54	\$528.54	\$566.68	\$566.68
45	\$549.41	\$549.41	\$589.07	\$589.07	\$546.32	\$546.32	\$585.74	\$585.74
46	\$570.72	\$570.72	\$611.91	\$611.91	\$567.51	\$567.51	\$608.46	\$608.46
47	\$594.69	\$594.69	\$637.61	\$637.61	\$591.35	\$591.35	\$634.02	\$634.02
48	\$622.08	\$622.08	\$666.98	\$666.98	\$618.59	\$618.59	\$663.22	\$663.22
49	\$649.10	\$649.10	\$695.95	\$695.95	\$645.45	\$645.45	\$692.02	\$692.02
50	\$679.54	\$679.54	\$728.58	\$728.58	\$675.72	\$675.72	\$724.47	\$724.47
51	\$709.60	\$709.60	\$760.81	\$760.81	\$705.60	\$705.60	\$756.52	\$756.52
52	\$742.70	\$742.70	\$796.30	\$796.30	\$738.52	\$738.52	\$791.81	\$791.81
53	\$776.18	\$776.18	\$832.20	\$832.20	\$771.81	\$771.81	\$827.51	\$827.51
54	\$812.32	\$812.32	\$870.95	\$870.95	\$807.76	\$807.76	\$866.04	\$866.04
55	\$848.47	\$848.47	\$909.71	\$909.71	\$843.70	\$843.70	\$904.58	\$904.58
56	\$887.66	\$887.66	\$951.72	\$951.72	\$882.67	\$882.67	\$946.36	\$946.36
57	\$927.23	\$927.23	\$994.15	\$994.15	\$922.01	\$922.01	\$988.54	\$988.54
58	\$969.46	\$969.46	\$1,039.43	\$1,039.43	\$964.01	\$964.01	\$1,033.57	\$1,033.57
59	\$990.39	\$990.39	\$1,061.87	\$1,061.87	\$984.82	\$984.82	\$1,055.88	\$1,055.88
60	\$1,032.62	\$1,032.62	\$1,107.15	\$1,107.15	\$1,026.81	\$1,026.81	\$1,100.91	\$1,100.91
61	\$1,069.15	\$1,069.15	\$1,146.31	\$1,146.31	\$1,063.14	\$1,063.14	\$1,139.85	\$1,139.85
62	\$1,093.12	\$1,093.12	\$1,172.01	\$1,172.01	\$1,086.97	\$1,086.97	\$1,165.40	\$1,165.40
63	\$1,123.18	\$1,123.18	\$1,204.24	\$1,204.24	\$1,116.86	\$1,116.86	\$1,197.45	\$1,197.45
64+	\$1,141.44	\$1,141.44	\$1,223.82	\$1,223.82	\$1,135.02	\$1,135.02	\$1,216.92	\$1,216.92

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

RATE PAGES

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0060001		79279PA0060001		79279PA0070001		79279PA0070001	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO \$1500		Health Savings PPO Embedded \$2700		Health Savings PPO Embedded \$2700	
Form # =>	HCA/HDHP-5		HCA/HDHP-5		HCA/HDHP-5		HCA/HDHP-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Silver		Silver	
Deductible =>	\$1,500		\$1,500		\$2,700		\$2,700	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	\$20		\$20		\$20		\$20	
OOP Maximum =>	\$3,000		\$3,000		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$303.60	\$303.60	\$325.51	\$325.51	\$267.60	\$267.60	\$286.91	\$286.91
15	\$330.58	\$330.58	\$354.44	\$354.44	\$291.38	\$291.38	\$312.41	\$312.41
16	\$340.90	\$340.90	\$365.50	\$365.50	\$300.48	\$300.48	\$322.16	\$322.16
17	\$351.22	\$351.22	\$376.57	\$376.57	\$309.57	\$309.57	\$331.91	\$331.91
18	\$362.33	\$362.33	\$388.48	\$388.48	\$319.37	\$319.37	\$342.41	\$342.41
19	\$373.45	\$373.45	\$400.40	\$400.40	\$329.16	\$329.16	\$352.91	\$352.91
20	\$384.95	\$384.95	\$412.74	\$412.74	\$339.31	\$339.31	\$363.79	\$363.79
21	\$396.86	\$396.86	\$425.50	\$425.50	\$349.80	\$349.80	\$375.04	\$375.04
22	\$396.86	\$396.86	\$425.50	\$425.50	\$349.80	\$349.80	\$375.04	\$375.04
23	\$396.86	\$396.86	\$425.50	\$425.50	\$349.80	\$349.80	\$375.04	\$375.04
24	\$396.86	\$396.86	\$425.50	\$425.50	\$349.80	\$349.80	\$375.04	\$375.04
25	\$398.45	\$398.45	\$427.20	\$427.20	\$351.20	\$351.20	\$376.54	\$376.54
26	\$406.38	\$406.38	\$435.71	\$435.71	\$358.20	\$358.20	\$384.04	\$384.04
27	\$415.91	\$415.91	\$445.92	\$445.92	\$366.59	\$366.59	\$393.04	\$393.04
28	\$431.39	\$431.39	\$462.52	\$462.52	\$380.23	\$380.23	\$407.67	\$407.67
29	\$444.09	\$444.09	\$476.13	\$476.13	\$391.43	\$391.43	\$419.67	\$419.67
30	\$450.44	\$450.44	\$482.94	\$482.94	\$397.02	\$397.02	\$425.67	\$425.67
31	\$459.96	\$459.96	\$493.15	\$493.15	\$405.42	\$405.42	\$434.67	\$434.67
32	\$469.49	\$469.49	\$503.37	\$503.37	\$413.81	\$413.81	\$443.67	\$443.67
33	\$475.44	\$475.44	\$509.75	\$509.75	\$419.06	\$419.06	\$449.30	\$449.30
34	\$481.79	\$481.79	\$516.56	\$516.56	\$424.66	\$424.66	\$455.30	\$455.30
35	\$484.96	\$484.96	\$519.96	\$519.96	\$427.46	\$427.46	\$458.30	\$458.30
36	\$488.14	\$488.14	\$523.37	\$523.37	\$430.25	\$430.25	\$461.30	\$461.30
37	\$491.31	\$491.31	\$526.77	\$526.77	\$433.05	\$433.05	\$464.30	\$464.30
38	\$494.49	\$494.49	\$530.17	\$530.17	\$435.85	\$435.85	\$467.30	\$467.30
39	\$500.84	\$500.84	\$536.98	\$536.98	\$441.45	\$441.45	\$473.30	\$473.30
40	\$507.19	\$507.19	\$543.79	\$543.79	\$447.04	\$447.04	\$479.30	\$479.30
41	\$516.71	\$516.71	\$554.00	\$554.00	\$455.44	\$455.44	\$488.30	\$488.30
42	\$525.84	\$525.84	\$563.79	\$563.79	\$463.49	\$463.49	\$496.93	\$496.93
43	\$538.54	\$538.54	\$577.40	\$577.40	\$474.68	\$474.68	\$508.93	\$508.93
44	\$554.41	\$554.41	\$594.42	\$594.42	\$488.67	\$488.67	\$523.93	\$523.93
45	\$573.07	\$573.07	\$614.42	\$614.42	\$505.11	\$505.11	\$541.56	\$541.56
46	\$595.29	\$595.29	\$638.25	\$638.25	\$524.70	\$524.70	\$562.56	\$562.56
47	\$620.29	\$620.29	\$665.06	\$665.06	\$546.74	\$546.74	\$586.19	\$586.19
48	\$648.87	\$648.87	\$695.69	\$695.69	\$571.92	\$571.92	\$613.19	\$613.19
49	\$677.04	\$677.04	\$725.90	\$725.90	\$596.76	\$596.76	\$639.82	\$639.82
50	\$708.79	\$708.79	\$759.94	\$759.94	\$624.74	\$624.74	\$669.82	\$669.82
51	\$740.14	\$740.14	\$793.56	\$793.56	\$652.38	\$652.38	\$699.45	\$699.45
52	\$774.67	\$774.67	\$830.58	\$830.58	\$682.81	\$682.81	\$732.08	\$732.08
53	\$809.59	\$809.59	\$868.02	\$868.02	\$713.59	\$713.59	\$765.08	\$765.08
54	\$847.30	\$847.30	\$908.44	\$908.44	\$746.82	\$746.82	\$800.71	\$800.71
55	\$885.00	\$885.00	\$948.87	\$948.87	\$780.05	\$780.05	\$836.34	\$836.34
56	\$925.87	\$925.87	\$992.69	\$992.69	\$816.08	\$816.08	\$874.97	\$874.97
57	\$967.15	\$967.15	\$1,036.94	\$1,036.94	\$852.46	\$852.46	\$913.97	\$913.97
58	\$1,011.20	\$1,011.20	\$1,084.17	\$1,084.17	\$891.29	\$891.29	\$955.60	\$955.60
59	\$1,033.03	\$1,033.03	\$1,107.58	\$1,107.58	\$910.53	\$910.53	\$976.23	\$976.23
60	\$1,077.08	\$1,077.08	\$1,154.81	\$1,154.81	\$949.36	\$949.36	\$1,017.86	\$1,017.86
61	\$1,115.18	\$1,115.18	\$1,195.66	\$1,195.66	\$982.94	\$982.94	\$1,053.86	\$1,053.86
62	\$1,140.18	\$1,140.18	\$1,222.46	\$1,222.46	\$1,004.98	\$1,004.98	\$1,077.49	\$1,077.49
63	\$1,171.53	\$1,171.53	\$1,256.08	\$1,256.08	\$1,032.61	\$1,032.61	\$1,107.12	\$1,107.12
64+	\$1,190.58	\$1,190.58	\$1,276.50	\$1,276.50	\$1,049.40	\$1,049.40	\$1,125.12	\$1,125.12

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

RATE PAGES

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0070003		79279PA0070003		79279PA0030008		79279PA0030008	
Plan Marketing Name =>	Health Savings PPO Embedded \$4000		Health Savings PPO Embedded \$4000		High Deductible PPO Embedded \$6300 Qualified A		High Deductible PPO Embedded \$6300 Qualified A	
Form # =>	HCA/HDHP-5		HCA/HDHP-5		HCA/HDHP-5		HCA/HDHP-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Silver		Silver		Bronze		Bronze	
Deductible =>	\$4,000		\$4,000		\$6,300		\$6,300	
Coinsurance =>	100%		100%		90%		90%	
Copays =>	100%		100%		90%		90%	
OOP Maximum =>	\$4,000		\$4,000		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$261.15	\$261.15	\$279.99	\$279.99	\$220.78	\$220.78	\$236.71	\$236.71
15	\$284.36	\$284.36	\$304.88	\$304.88	\$240.40	\$240.40	\$257.76	\$257.76
16	\$293.24	\$293.24	\$314.39	\$314.39	\$247.91	\$247.91	\$265.80	\$265.80
17	\$302.11	\$302.11	\$323.91	\$323.91	\$255.41	\$255.41	\$273.85	\$273.85
18	\$311.67	\$311.67	\$334.16	\$334.16	\$263.49	\$263.49	\$282.51	\$282.51
19	\$321.23	\$321.23	\$344.41	\$344.41	\$271.57	\$271.57	\$291.17	\$291.17
20	\$331.13	\$331.13	\$355.02	\$355.02	\$279.94	\$279.94	\$300.15	\$300.15
21	\$341.37	\$341.37	\$366.00	\$366.00	\$288.60	\$288.60	\$309.43	\$309.43
22	\$341.37	\$341.37	\$366.00	\$366.00	\$288.60	\$288.60	\$309.43	\$309.43
23	\$341.37	\$341.37	\$366.00	\$366.00	\$288.60	\$288.60	\$309.43	\$309.43
24	\$341.37	\$341.37	\$366.00	\$366.00	\$288.60	\$288.60	\$309.43	\$309.43
25	\$342.74	\$342.74	\$367.46	\$367.46	\$289.75	\$289.75	\$310.67	\$310.67
26	\$349.56	\$349.56	\$374.78	\$374.78	\$295.53	\$295.53	\$316.86	\$316.86
27	\$357.76	\$357.76	\$383.57	\$383.57	\$302.45	\$302.45	\$324.28	\$324.28
28	\$371.07	\$371.07	\$397.84	\$397.84	\$313.71	\$313.71	\$336.35	\$336.35
29	\$381.99	\$381.99	\$409.55	\$409.55	\$322.94	\$322.94	\$346.25	\$346.25
30	\$387.45	\$387.45	\$415.41	\$415.41	\$327.56	\$327.56	\$351.20	\$351.20
31	\$395.65	\$395.65	\$424.19	\$424.19	\$334.49	\$334.49	\$358.63	\$358.63
32	\$403.84	\$403.84	\$432.98	\$432.98	\$341.41	\$341.41	\$366.06	\$366.06
33	\$408.96	\$408.96	\$438.47	\$438.47	\$345.74	\$345.74	\$370.70	\$370.70
34	\$414.42	\$414.42	\$444.32	\$444.32	\$350.36	\$350.36	\$375.65	\$375.65
35	\$417.15	\$417.15	\$447.25	\$447.25	\$352.67	\$352.67	\$378.12	\$378.12
36	\$419.89	\$419.89	\$450.18	\$450.18	\$354.98	\$354.98	\$380.60	\$380.60
37	\$422.62	\$422.62	\$453.11	\$453.11	\$357.29	\$357.29	\$383.07	\$383.07
38	\$425.35	\$425.35	\$456.04	\$456.04	\$359.60	\$359.60	\$385.55	\$385.55
39	\$430.81	\$430.81	\$461.89	\$461.89	\$364.21	\$364.21	\$390.50	\$390.50
40	\$436.27	\$436.27	\$467.75	\$467.75	\$368.83	\$368.83	\$395.45	\$395.45
41	\$444.46	\$444.46	\$476.53	\$476.53	\$375.76	\$375.76	\$402.88	\$402.88
42	\$452.32	\$452.32	\$484.95	\$484.95	\$382.40	\$382.40	\$409.99	\$409.99
43	\$463.24	\$463.24	\$496.66	\$496.66	\$391.63	\$391.63	\$419.90	\$419.90
44	\$476.89	\$476.89	\$511.30	\$511.30	\$403.17	\$403.17	\$432.27	\$432.27
45	\$492.94	\$492.94	\$528.50	\$528.50	\$416.74	\$416.74	\$446.82	\$446.82
46	\$512.06	\$512.06	\$549.00	\$549.00	\$432.90	\$432.90	\$464.15	\$464.15
47	\$533.56	\$533.56	\$572.06	\$572.06	\$451.08	\$451.08	\$483.64	\$483.64
48	\$558.14	\$558.14	\$598.41	\$598.41	\$471.86	\$471.86	\$505.92	\$505.92
49	\$582.38	\$582.38	\$624.40	\$624.40	\$492.35	\$492.35	\$527.89	\$527.89
50	\$609.69	\$609.69	\$653.68	\$653.68	\$515.44	\$515.44	\$552.64	\$552.64
51	\$636.66	\$636.66	\$682.59	\$682.59	\$538.24	\$538.24	\$577.09	\$577.09
52	\$666.35	\$666.35	\$714.43	\$714.43	\$563.35	\$563.35	\$604.01	\$604.01
53	\$696.39	\$696.39	\$746.64	\$746.64	\$588.74	\$588.74	\$631.24	\$631.24
54	\$728.82	\$728.82	\$781.41	\$781.41	\$616.16	\$616.16	\$660.63	\$660.63
55	\$761.26	\$761.26	\$816.18	\$816.18	\$643.58	\$643.58	\$690.03	\$690.03
56	\$796.42	\$796.42	\$853.88	\$853.88	\$673.30	\$673.30	\$721.90	\$721.90
57	\$831.92	\$831.92	\$891.94	\$891.94	\$703.32	\$703.32	\$754.08	\$754.08
58	\$869.81	\$869.81	\$932.57	\$932.57	\$735.35	\$735.35	\$788.43	\$788.43
59	\$888.59	\$888.59	\$952.70	\$952.70	\$751.23	\$751.23	\$805.45	\$805.45
60	\$926.48	\$926.48	\$993.32	\$993.32	\$783.26	\$783.26	\$839.79	\$839.79
61	\$959.25	\$959.25	\$1,028.46	\$1,028.46	\$810.97	\$810.97	\$869.50	\$869.50
62	\$980.76	\$980.76	\$1,051.52	\$1,051.52	\$829.15	\$829.15	\$888.99	\$888.99
63	\$1,007.72	\$1,007.72	\$1,080.43	\$1,080.43	\$851.95	\$851.95	\$913.44	\$913.44
64+	\$1,024.11	\$1,024.11	\$1,098.00	\$1,098.00	\$865.80	\$865.80	\$928.29	\$928.29

Company Name:	Highmark Coverage Advantage (HCA)		
Market:	Small Group		
Product:	PPO		
Effective Date of Rates:	July 1, 2019	Ending date of Rates:	September 30, 2019

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010001		79279PA0010001		79279PA0010003		79279PA0010003	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A	
Form # =>	HCA/PPO-5		HCA/PPO-5		HCA/PPO-5		HCA/PPO-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	\$20		\$20		\$35		\$35	
OOP Maximum =>	\$4,000		\$4,000		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$380.81	\$380.81	\$408.29	\$408.29	\$337.72	\$337.72	\$362.10	\$362.10
15	\$414.66	\$414.66	\$444.58	\$444.58	\$367.74	\$367.74	\$394.28	\$394.28
16	\$427.60	\$427.60	\$458.46	\$458.46	\$379.22	\$379.22	\$406.59	\$406.59
17	\$440.54	\$440.54	\$472.33	\$472.33	\$390.70	\$390.70	\$418.90	\$418.90
18	\$454.48	\$454.48	\$487.28	\$487.28	\$403.06	\$403.06	\$432.15	\$432.15
19	\$468.42	\$468.42	\$502.22	\$502.22	\$415.42	\$415.42	\$445.40	\$445.40
20	\$482.86	\$482.86	\$517.70	\$517.70	\$428.23	\$428.23	\$459.13	\$459.13
21	\$497.79	\$497.79	\$533.71	\$533.71	\$441.47	\$441.47	\$473.33	\$473.33
22	\$497.79	\$497.79	\$533.71	\$533.71	\$441.47	\$441.47	\$473.33	\$473.33
23	\$497.79	\$497.79	\$533.71	\$533.71	\$441.47	\$441.47	\$473.33	\$473.33
24	\$497.79	\$497.79	\$533.71	\$533.71	\$441.47	\$441.47	\$473.33	\$473.33
25	\$499.78	\$499.78	\$535.84	\$535.84	\$443.24	\$443.24	\$475.22	\$475.22
26	\$509.74	\$509.74	\$546.52	\$546.52	\$452.07	\$452.07	\$484.69	\$484.69
27	\$521.68	\$521.68	\$559.33	\$559.33	\$462.66	\$462.66	\$496.05	\$496.05
28	\$541.10	\$541.10	\$580.14	\$580.14	\$479.88	\$479.88	\$514.51	\$514.51
29	\$557.03	\$557.03	\$597.22	\$597.22	\$494.00	\$494.00	\$529.66	\$529.66
30	\$564.99	\$564.99	\$605.76	\$605.76	\$501.07	\$501.07	\$537.23	\$537.23
31	\$576.94	\$576.94	\$618.57	\$618.57	\$511.66	\$511.66	\$548.59	\$548.59
32	\$588.89	\$588.89	\$631.38	\$631.38	\$522.26	\$522.26	\$559.95	\$559.95
33	\$596.35	\$596.35	\$639.38	\$639.38	\$528.88	\$528.88	\$567.05	\$567.05
34	\$604.32	\$604.32	\$647.92	\$647.92	\$535.94	\$535.94	\$574.62	\$574.62
35	\$608.30	\$608.30	\$652.19	\$652.19	\$539.48	\$539.48	\$578.41	\$578.41
36	\$612.28	\$612.28	\$656.46	\$656.46	\$543.01	\$543.01	\$582.20	\$582.20
37	\$616.26	\$616.26	\$660.73	\$660.73	\$546.54	\$546.54	\$585.98	\$585.98
38	\$620.25	\$620.25	\$665.00	\$665.00	\$550.07	\$550.07	\$589.77	\$589.77
39	\$628.21	\$628.21	\$673.54	\$673.54	\$557.14	\$557.14	\$597.34	\$597.34
40	\$636.18	\$636.18	\$682.08	\$682.08	\$564.20	\$564.20	\$604.92	\$604.92
41	\$648.12	\$648.12	\$694.89	\$694.89	\$574.79	\$574.79	\$616.28	\$616.28
42	\$659.57	\$659.57	\$707.17	\$707.17	\$584.95	\$584.95	\$627.16	\$627.16
43	\$675.50	\$675.50	\$724.24	\$724.24	\$599.07	\$599.07	\$642.31	\$642.31
44	\$695.41	\$695.41	\$745.59	\$745.59	\$616.73	\$616.73	\$661.24	\$661.24
45	\$718.81	\$718.81	\$770.68	\$770.68	\$637.48	\$637.48	\$683.49	\$683.49
46	\$746.69	\$746.69	\$800.57	\$800.57	\$662.21	\$662.21	\$710.00	\$710.00
47	\$778.05	\$778.05	\$834.19	\$834.19	\$690.02	\$690.02	\$739.81	\$739.81
48	\$813.89	\$813.89	\$872.62	\$872.62	\$721.80	\$721.80	\$773.89	\$773.89
49	\$849.23	\$849.23	\$910.51	\$910.51	\$753.15	\$753.15	\$807.50	\$807.50
50	\$889.05	\$889.05	\$953.21	\$953.21	\$788.47	\$788.47	\$845.37	\$845.37
51	\$928.38	\$928.38	\$995.37	\$995.37	\$823.34	\$823.34	\$882.76	\$882.76
52	\$971.69	\$971.69	\$1,041.80	\$1,041.80	\$861.75	\$861.75	\$923.94	\$923.94
53	\$1,015.49	\$1,015.49	\$1,088.77	\$1,088.77	\$900.60	\$900.60	\$965.59	\$965.59
54	\$1,062.78	\$1,062.78	\$1,139.47	\$1,139.47	\$942.54	\$942.54	\$1,010.56	\$1,010.56
55	\$1,110.07	\$1,110.07	\$1,190.17	\$1,190.17	\$984.48	\$984.48	\$1,055.53	\$1,055.53
56	\$1,161.34	\$1,161.34	\$1,245.15	\$1,245.15	\$1,029.95	\$1,029.95	\$1,104.28	\$1,104.28
57	\$1,213.11	\$1,213.11	\$1,300.65	\$1,300.65	\$1,075.86	\$1,075.86	\$1,153.51	\$1,153.51
58	\$1,268.37	\$1,268.37	\$1,359.89	\$1,359.89	\$1,124.87	\$1,124.87	\$1,206.04	\$1,206.04
59	\$1,295.75	\$1,295.75	\$1,389.25	\$1,389.25	\$1,149.15	\$1,149.15	\$1,232.08	\$1,232.08
60	\$1,351.00	\$1,351.00	\$1,448.49	\$1,448.49	\$1,198.15	\$1,198.15	\$1,284.62	\$1,284.62
61	\$1,398.79	\$1,398.79	\$1,499.73	\$1,499.73	\$1,240.53	\$1,240.53	\$1,330.06	\$1,330.06
62	\$1,430.15	\$1,430.15	\$1,533.35	\$1,533.35	\$1,268.34	\$1,268.34	\$1,359.88	\$1,359.88
63	\$1,469.48	\$1,469.48	\$1,575.51	\$1,575.51	\$1,303.22	\$1,303.22	\$1,397.27	\$1,397.27
64+	\$1,493.37	\$1,493.37	\$1,601.13	\$1,601.13	\$1,324.41	\$1,324.41	\$1,419.99	\$1,419.99

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010005		79279PA0010005		79279PA0010007		79279PA0010007	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$500 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A	
Form # =>	HCA/PPO-5		HCA/PPO-5		HCA/PPO-5		HCA/PPO-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$500		\$1,000		\$1,000	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	\$30		\$30		\$30		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$330.50	\$330.50	\$354.36	\$354.36	\$321.28	\$321.28	\$344.46	\$344.46
15	\$359.88	\$359.88	\$385.85	\$385.85	\$349.84	\$349.84	\$375.08	\$375.08
16	\$371.11	\$371.11	\$397.90	\$397.90	\$360.76	\$360.76	\$386.79	\$386.79
17	\$382.35	\$382.35	\$409.94	\$409.94	\$371.68	\$371.68	\$398.50	\$398.50
18	\$394.44	\$394.44	\$422.91	\$422.91	\$383.44	\$383.44	\$411.11	\$411.11
19	\$406.54	\$406.54	\$435.88	\$435.88	\$395.20	\$395.20	\$423.71	\$423.71
20	\$419.07	\$419.07	\$449.31	\$449.31	\$407.38	\$407.38	\$436.77	\$436.77
21	\$432.03	\$432.03	\$463.21	\$463.21	\$419.98	\$419.98	\$450.28	\$450.28
22	\$432.03	\$432.03	\$463.21	\$463.21	\$419.98	\$419.98	\$450.28	\$450.28
23	\$432.03	\$432.03	\$463.21	\$463.21	\$419.98	\$419.98	\$450.28	\$450.28
24	\$432.03	\$432.03	\$463.21	\$463.21	\$419.98	\$419.98	\$450.28	\$450.28
25	\$433.76	\$433.76	\$465.06	\$465.06	\$421.66	\$421.66	\$452.08	\$452.08
26	\$442.40	\$442.40	\$474.33	\$474.33	\$430.06	\$430.06	\$461.09	\$461.09
27	\$452.77	\$452.77	\$485.44	\$485.44	\$440.14	\$440.14	\$471.89	\$471.89
28	\$469.62	\$469.62	\$503.51	\$503.51	\$456.52	\$456.52	\$489.45	\$489.45
29	\$483.44	\$483.44	\$518.33	\$518.33	\$469.96	\$469.96	\$503.86	\$503.86
30	\$490.35	\$490.35	\$525.74	\$525.74	\$476.68	\$476.68	\$511.07	\$511.07
31	\$500.72	\$500.72	\$536.86	\$536.86	\$486.76	\$486.76	\$521.87	\$521.87
32	\$511.09	\$511.09	\$547.98	\$547.98	\$496.84	\$496.84	\$532.68	\$532.68
33	\$517.57	\$517.57	\$554.93	\$554.93	\$503.14	\$503.14	\$539.44	\$539.44
34	\$524.48	\$524.48	\$562.34	\$562.34	\$509.86	\$509.86	\$546.64	\$546.64
35	\$527.94	\$527.94	\$566.04	\$566.04	\$513.22	\$513.22	\$550.24	\$550.24
36	\$531.40	\$531.40	\$569.75	\$569.75	\$516.58	\$516.58	\$553.84	\$553.84
37	\$534.85	\$534.85	\$573.45	\$573.45	\$519.94	\$519.94	\$557.45	\$557.45
38	\$538.31	\$538.31	\$577.16	\$577.16	\$523.30	\$523.30	\$561.05	\$561.05
39	\$545.22	\$545.22	\$584.57	\$584.57	\$530.01	\$530.01	\$568.25	\$568.25
40	\$552.13	\$552.13	\$591.98	\$591.98	\$536.73	\$536.73	\$575.46	\$575.46
41	\$562.50	\$562.50	\$603.10	\$603.10	\$546.81	\$546.81	\$586.26	\$586.26
42	\$572.44	\$572.44	\$613.75	\$613.75	\$556.47	\$556.47	\$596.62	\$596.62
43	\$586.26	\$586.26	\$628.58	\$628.58	\$569.91	\$569.91	\$611.03	\$611.03
44	\$603.55	\$603.55	\$647.10	\$647.10	\$586.71	\$586.71	\$629.04	\$629.04
45	\$623.85	\$623.85	\$668.88	\$668.88	\$606.45	\$606.45	\$650.20	\$650.20
46	\$648.05	\$648.05	\$694.82	\$694.82	\$629.97	\$629.97	\$675.42	\$675.42
47	\$675.26	\$675.26	\$724.00	\$724.00	\$656.43	\$656.43	\$703.79	\$703.79
48	\$706.37	\$706.37	\$757.35	\$757.35	\$686.67	\$686.67	\$736.21	\$736.21
49	\$737.04	\$737.04	\$790.24	\$790.24	\$716.49	\$716.49	\$768.18	\$768.18
50	\$771.61	\$771.61	\$827.29	\$827.29	\$750.08	\$750.08	\$804.20	\$804.20
51	\$805.74	\$805.74	\$863.89	\$863.89	\$783.26	\$783.26	\$839.77	\$839.77
52	\$843.32	\$843.32	\$904.19	\$904.19	\$819.80	\$819.80	\$878.95	\$878.95
53	\$881.34	\$881.34	\$944.95	\$944.95	\$856.76	\$856.76	\$918.57	\$918.57
54	\$922.38	\$922.38	\$988.95	\$988.95	\$896.66	\$896.66	\$961.35	\$961.35
55	\$963.43	\$963.43	\$1,032.96	\$1,032.96	\$936.56	\$936.56	\$1,004.12	\$1,004.12
56	\$1,007.93	\$1,007.93	\$1,080.67	\$1,080.67	\$979.81	\$979.81	\$1,050.50	\$1,050.50
57	\$1,052.86	\$1,052.86	\$1,128.84	\$1,128.84	\$1,023.49	\$1,023.49	\$1,097.33	\$1,097.33
58	\$1,100.81	\$1,100.81	\$1,180.26	\$1,180.26	\$1,070.11	\$1,070.11	\$1,147.31	\$1,147.31
59	\$1,124.57	\$1,124.57	\$1,205.74	\$1,205.74	\$1,093.21	\$1,093.21	\$1,172.08	\$1,172.08
60	\$1,172.53	\$1,172.53	\$1,257.15	\$1,257.15	\$1,139.83	\$1,139.83	\$1,222.06	\$1,222.06
61	\$1,214.00	\$1,214.00	\$1,301.62	\$1,301.62	\$1,180.14	\$1,180.14	\$1,265.29	\$1,265.29
62	\$1,241.22	\$1,241.22	\$1,330.80	\$1,330.80	\$1,206.60	\$1,206.60	\$1,293.65	\$1,293.65
63	\$1,275.35	\$1,275.35	\$1,367.40	\$1,367.40	\$1,239.78	\$1,239.78	\$1,329.23	\$1,329.23
64+	\$1,296.09	\$1,296.09	\$1,389.63	\$1,389.63	\$1,259.94	\$1,259.94	\$1,350.84	\$1,350.84

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010011		79279PA0010011		79279PA0010015		79279PA0010015	
Plan Marketing Name =>	Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A	
Form # =>	HCA/PPO-5		HCA/PPO-5		HCA/PPO-5		HCA/PPO-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,000		\$1,400		\$1,400	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	\$30		\$30		\$45		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$307.64	\$307.64	\$329.85	\$329.85	\$311.03	\$311.03	\$333.47	\$333.47
15	\$334.98	\$334.98	\$359.16	\$359.16	\$338.67	\$338.67	\$363.11	\$363.11
16	\$345.44	\$345.44	\$370.38	\$370.38	\$349.24	\$349.24	\$374.45	\$374.45
17	\$355.89	\$355.89	\$381.59	\$381.59	\$359.81	\$359.81	\$385.78	\$385.78
18	\$367.15	\$367.15	\$393.66	\$393.66	\$371.20	\$371.20	\$397.99	\$397.99
19	\$378.41	\$378.41	\$405.73	\$405.73	\$382.58	\$382.58	\$410.19	\$410.19
20	\$390.08	\$390.08	\$418.23	\$418.23	\$394.37	\$394.37	\$422.83	\$422.83
21	\$402.14	\$402.14	\$431.17	\$431.17	\$406.57	\$406.57	\$435.91	\$435.91
22	\$402.14	\$402.14	\$431.17	\$431.17	\$406.57	\$406.57	\$435.91	\$435.91
23	\$402.14	\$402.14	\$431.17	\$431.17	\$406.57	\$406.57	\$435.91	\$435.91
24	\$402.14	\$402.14	\$431.17	\$431.17	\$406.57	\$406.57	\$435.91	\$435.91
25	\$403.75	\$403.75	\$432.89	\$432.89	\$408.20	\$408.20	\$437.65	\$437.65
26	\$411.79	\$411.79	\$441.52	\$441.52	\$416.33	\$416.33	\$446.37	\$446.37
27	\$421.44	\$421.44	\$451.87	\$451.87	\$426.09	\$426.09	\$456.83	\$456.83
28	\$437.13	\$437.13	\$468.68	\$468.68	\$441.94	\$441.94	\$473.83	\$473.83
29	\$449.99	\$449.99	\$482.48	\$482.48	\$454.95	\$454.95	\$487.78	\$487.78
30	\$456.43	\$456.43	\$489.38	\$489.38	\$461.46	\$461.46	\$494.76	\$494.76
31	\$466.08	\$466.08	\$499.73	\$499.73	\$471.21	\$471.21	\$505.22	\$505.22
32	\$475.73	\$475.73	\$510.07	\$510.07	\$480.97	\$480.97	\$515.68	\$515.68
33	\$481.76	\$481.76	\$516.54	\$516.54	\$487.07	\$487.07	\$522.22	\$522.22
34	\$488.20	\$488.20	\$523.44	\$523.44	\$493.58	\$493.58	\$529.19	\$529.19
35	\$491.42	\$491.42	\$526.89	\$526.89	\$496.83	\$496.83	\$532.68	\$532.68
36	\$494.63	\$494.63	\$530.34	\$530.34	\$500.08	\$500.08	\$536.17	\$536.17
37	\$497.85	\$497.85	\$533.79	\$533.79	\$503.33	\$503.33	\$539.66	\$539.66
38	\$501.07	\$501.07	\$537.24	\$537.24	\$506.59	\$506.59	\$543.14	\$543.14
39	\$507.50	\$507.50	\$544.14	\$544.14	\$513.09	\$513.09	\$550.12	\$550.12
40	\$513.93	\$513.93	\$551.04	\$551.04	\$519.60	\$519.60	\$557.09	\$557.09
41	\$523.59	\$523.59	\$561.38	\$561.38	\$529.35	\$529.35	\$567.55	\$567.55
42	\$532.84	\$532.84	\$571.30	\$571.30	\$538.71	\$538.71	\$577.58	\$577.58
43	\$545.70	\$545.70	\$585.10	\$585.10	\$551.72	\$551.72	\$591.53	\$591.53
44	\$561.79	\$561.79	\$602.34	\$602.34	\$567.98	\$567.98	\$608.97	\$608.97
45	\$580.69	\$580.69	\$622.61	\$622.61	\$587.09	\$587.09	\$629.45	\$629.45
46	\$603.21	\$603.21	\$646.76	\$646.76	\$609.86	\$609.86	\$653.87	\$653.87
47	\$628.54	\$628.54	\$673.92	\$673.92	\$635.47	\$635.47	\$681.33	\$681.33
48	\$657.50	\$657.50	\$704.96	\$704.96	\$664.74	\$664.74	\$712.71	\$712.71
49	\$686.05	\$686.05	\$735.58	\$735.58	\$693.61	\$693.61	\$743.66	\$743.66
50	\$718.22	\$718.22	\$770.07	\$770.07	\$726.13	\$726.13	\$778.54	\$778.54
51	\$749.99	\$749.99	\$804.13	\$804.13	\$758.25	\$758.25	\$812.97	\$812.97
52	\$784.98	\$784.98	\$841.64	\$841.64	\$793.62	\$793.62	\$850.90	\$850.90
53	\$820.37	\$820.37	\$879.59	\$879.59	\$829.40	\$829.40	\$889.26	\$889.26
54	\$858.57	\$858.57	\$920.55	\$920.55	\$868.03	\$868.03	\$930.67	\$930.67
55	\$896.77	\$896.77	\$961.51	\$961.51	\$906.65	\$906.65	\$972.08	\$972.08
56	\$938.19	\$938.19	\$1,005.92	\$1,005.92	\$948.53	\$948.53	\$1,016.98	\$1,016.98
57	\$980.02	\$980.02	\$1,050.76	\$1,050.76	\$990.81	\$990.81	\$1,062.31	\$1,062.31
58	\$1,024.65	\$1,024.65	\$1,098.62	\$1,098.62	\$1,035.94	\$1,035.94	\$1,110.70	\$1,110.70
59	\$1,046.77	\$1,046.77	\$1,122.34	\$1,122.34	\$1,058.30	\$1,058.30	\$1,134.67	\$1,134.67
60	\$1,091.41	\$1,091.41	\$1,170.20	\$1,170.20	\$1,103.43	\$1,103.43	\$1,183.06	\$1,183.06
61	\$1,130.01	\$1,130.01	\$1,211.59	\$1,211.59	\$1,142.46	\$1,142.46	\$1,224.91	\$1,224.91
62	\$1,155.35	\$1,155.35	\$1,238.75	\$1,238.75	\$1,168.08	\$1,168.08	\$1,252.37	\$1,252.37
63	\$1,187.12	\$1,187.12	\$1,272.81	\$1,272.81	\$1,200.19	\$1,200.19	\$1,286.81	\$1,286.81
64+	\$1,206.42	\$1,206.42	\$1,293.51	\$1,293.51	\$1,219.71	\$1,219.71	\$1,307.73	\$1,307.73

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010016		79279PA0010016		79279PA0020005		79279PA0020005	
Plan Marketing Name =>	Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Balance PPO \$1000 A		Balance PPO \$1000 A	
Form # =>	HCA/PPO-5		HCA/PPO-5		HCA/PPO-5		HCA/PPO-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$2,500		\$2,500		\$1,000		\$1,000	
Coinsurance =>	100%		100%		80%		80%	
Copays =>	\$45		\$45		\$60		\$60	
OOP Maximum =>	\$7,900		\$7,900		\$6,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$301.19	\$301.19	\$322.92	\$322.92	\$298.10	\$298.10	\$319.61	\$319.61
15	\$327.96	\$327.96	\$351.63	\$351.63	\$324.60	\$324.60	\$348.02	\$348.02
16	\$338.20	\$338.20	\$362.60	\$362.60	\$334.73	\$334.73	\$358.88	\$358.88
17	\$348.43	\$348.43	\$373.58	\$373.58	\$344.86	\$344.86	\$369.74	\$369.74
18	\$359.46	\$359.46	\$385.40	\$385.40	\$355.77	\$355.77	\$381.44	\$381.44
19	\$370.48	\$370.48	\$397.21	\$397.21	\$366.68	\$366.68	\$393.14	\$393.14
20	\$381.90	\$381.90	\$409.46	\$409.46	\$377.98	\$377.98	\$405.26	\$405.26
21	\$393.71	\$393.71	\$422.12	\$422.12	\$389.67	\$389.67	\$417.79	\$417.79
22	\$393.71	\$393.71	\$422.12	\$422.12	\$389.67	\$389.67	\$417.79	\$417.79
23	\$393.71	\$393.71	\$422.12	\$422.12	\$389.67	\$389.67	\$417.79	\$417.79
24	\$393.71	\$393.71	\$422.12	\$422.12	\$389.67	\$389.67	\$417.79	\$417.79
25	\$395.28	\$395.28	\$423.81	\$423.81	\$391.23	\$391.23	\$419.46	\$419.46
26	\$403.16	\$403.16	\$432.25	\$432.25	\$399.02	\$399.02	\$427.82	\$427.82
27	\$412.61	\$412.61	\$442.38	\$442.38	\$408.37	\$408.37	\$437.84	\$437.84
28	\$427.96	\$427.96	\$458.84	\$458.84	\$423.57	\$423.57	\$454.14	\$454.14
29	\$440.56	\$440.56	\$472.35	\$472.35	\$436.04	\$436.04	\$467.51	\$467.51
30	\$446.86	\$446.86	\$479.11	\$479.11	\$442.28	\$442.28	\$474.19	\$474.19
31	\$456.31	\$456.31	\$489.24	\$489.24	\$451.63	\$451.63	\$484.22	\$484.22
32	\$465.76	\$465.76	\$499.37	\$499.37	\$460.98	\$460.98	\$494.25	\$494.25
33	\$471.66	\$471.66	\$505.70	\$505.70	\$466.82	\$466.82	\$500.51	\$500.51
34	\$477.96	\$477.96	\$512.45	\$512.45	\$473.06	\$473.06	\$507.20	\$507.20
35	\$481.11	\$481.11	\$515.83	\$515.83	\$476.18	\$476.18	\$510.54	\$510.54
36	\$484.26	\$484.26	\$519.21	\$519.21	\$479.29	\$479.29	\$513.88	\$513.88
37	\$487.41	\$487.41	\$522.58	\$522.58	\$482.41	\$482.41	\$517.22	\$517.22
38	\$490.56	\$490.56	\$525.96	\$525.96	\$485.53	\$485.53	\$520.57	\$520.57
39	\$496.86	\$496.86	\$532.72	\$532.72	\$491.76	\$491.76	\$527.25	\$527.25
40	\$503.16	\$503.16	\$539.47	\$539.47	\$498.00	\$498.00	\$533.94	\$533.94
41	\$512.61	\$512.61	\$549.60	\$549.60	\$507.35	\$507.35	\$543.96	\$543.96
42	\$521.67	\$521.67	\$559.31	\$559.31	\$516.31	\$516.31	\$553.57	\$553.57
43	\$534.26	\$534.26	\$572.82	\$572.82	\$528.78	\$528.78	\$566.94	\$566.94
44	\$550.01	\$550.01	\$589.70	\$589.70	\$544.37	\$544.37	\$583.65	\$583.65
45	\$568.52	\$568.52	\$609.54	\$609.54	\$562.68	\$562.68	\$603.29	\$603.29
46	\$590.57	\$590.57	\$633.18	\$633.18	\$584.51	\$584.51	\$626.69	\$626.69
47	\$615.37	\$615.37	\$659.77	\$659.77	\$609.05	\$609.05	\$653.01	\$653.01
48	\$643.72	\$643.72	\$690.17	\$690.17	\$637.11	\$637.11	\$683.09	\$683.09
49	\$671.67	\$671.67	\$720.14	\$720.14	\$664.78	\$664.78	\$712.75	\$712.75
50	\$703.17	\$703.17	\$753.91	\$753.91	\$695.95	\$695.95	\$746.17	\$746.17
51	\$734.27	\$734.27	\$787.25	\$787.25	\$726.73	\$726.73	\$779.18	\$779.18
52	\$768.52	\$768.52	\$823.98	\$823.98	\$760.64	\$760.64	\$815.53	\$815.53
53	\$803.17	\$803.17	\$861.12	\$861.12	\$794.93	\$794.93	\$852.29	\$852.29
54	\$840.57	\$840.57	\$901.23	\$901.23	\$831.95	\$831.95	\$891.98	\$891.98
55	\$877.97	\$877.97	\$941.33	\$941.33	\$868.96	\$868.96	\$931.67	\$931.67
56	\$918.53	\$918.53	\$984.81	\$984.81	\$909.10	\$909.10	\$974.70	\$974.70
57	\$959.47	\$959.47	\$1,028.71	\$1,028.71	\$949.63	\$949.63	\$1,018.15	\$1,018.15
58	\$1,003.17	\$1,003.17	\$1,075.56	\$1,075.56	\$992.88	\$992.88	\$1,064.53	\$1,064.53
59	\$1,024.83	\$1,024.83	\$1,098.78	\$1,098.78	\$1,014.31	\$1,014.31	\$1,087.51	\$1,087.51
60	\$1,068.53	\$1,068.53	\$1,145.63	\$1,145.63	\$1,057.56	\$1,057.56	\$1,133.88	\$1,133.88
61	\$1,106.33	\$1,106.33	\$1,186.16	\$1,186.16	\$1,094.97	\$1,094.97	\$1,173.99	\$1,173.99
62	\$1,131.13	\$1,131.13	\$1,212.75	\$1,212.75	\$1,119.52	\$1,119.52	\$1,200.31	\$1,200.31
63	\$1,162.23	\$1,162.23	\$1,246.10	\$1,246.10	\$1,150.31	\$1,150.31	\$1,233.32	\$1,233.32
64+	\$1,181.13	\$1,181.13	\$1,266.36	\$1,266.36	\$1,169.01	\$1,169.01	\$1,253.37	\$1,253.37

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0020006		79279PA0020006		79279PA0020007		79279PA0020007	
Plan Marketing Name =>	Balance PPO \$1750 A		Balance PPO \$1750 A		Balance PPO \$2000 A		Balance PPO \$2000 A	
Form # =>	HCA/PPO-5		HCA/PPO-5		HCA/PPO-5		HCA/PPO-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,750		\$1,750		\$2,000		\$2,000	
Coinsurance =>	90%		90%		90%		90%	
Copays =>	\$45		\$45		\$45		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$299.90	\$299.90	\$321.54	\$321.54	\$298.22	\$298.22	\$319.74	\$319.74
15	\$326.56	\$326.56	\$350.13	\$350.13	\$324.73	\$324.73	\$348.16	\$348.16
16	\$336.75	\$336.75	\$361.05	\$361.05	\$334.86	\$334.86	\$359.03	\$359.03
17	\$346.95	\$346.95	\$371.98	\$371.98	\$345.00	\$345.00	\$369.89	\$369.89
18	\$357.92	\$357.92	\$383.75	\$383.75	\$355.91	\$355.91	\$381.60	\$381.60
19	\$368.90	\$368.90	\$395.52	\$395.52	\$366.83	\$366.83	\$393.30	\$393.30
20	\$380.27	\$380.27	\$407.71	\$407.71	\$378.14	\$378.14	\$405.42	\$405.42
21	\$392.03	\$392.03	\$420.32	\$420.32	\$389.83	\$389.83	\$417.96	\$417.96
22	\$392.03	\$392.03	\$420.32	\$420.32	\$389.83	\$389.83	\$417.96	\$417.96
23	\$392.03	\$392.03	\$420.32	\$420.32	\$389.83	\$389.83	\$417.96	\$417.96
24	\$392.03	\$392.03	\$420.32	\$420.32	\$389.83	\$389.83	\$417.96	\$417.96
25	\$393.60	\$393.60	\$422.00	\$422.00	\$391.39	\$391.39	\$419.63	\$419.63
26	\$401.44	\$401.44	\$430.41	\$430.41	\$399.19	\$399.19	\$427.99	\$427.99
27	\$410.85	\$410.85	\$440.50	\$440.50	\$408.54	\$408.54	\$438.02	\$438.02
28	\$426.14	\$426.14	\$456.89	\$456.89	\$423.75	\$423.75	\$454.32	\$454.32
29	\$438.68	\$438.68	\$470.34	\$470.34	\$436.22	\$436.22	\$467.70	\$467.70
30	\$444.95	\$444.95	\$477.06	\$477.06	\$442.46	\$442.46	\$474.38	\$474.38
31	\$454.36	\$454.36	\$487.15	\$487.15	\$451.81	\$451.81	\$484.42	\$484.42
32	\$463.77	\$463.77	\$497.24	\$497.24	\$461.17	\$461.17	\$494.45	\$494.45
33	\$469.65	\$469.65	\$503.54	\$503.54	\$467.02	\$467.02	\$500.72	\$500.72
34	\$475.92	\$475.92	\$510.27	\$510.27	\$473.25	\$473.25	\$507.40	\$507.40
35	\$479.06	\$479.06	\$513.63	\$513.63	\$476.37	\$476.37	\$510.75	\$510.75
36	\$482.20	\$482.20	\$516.99	\$516.99	\$479.49	\$479.49	\$514.09	\$514.09
37	\$485.33	\$485.33	\$520.36	\$520.36	\$482.61	\$482.61	\$517.43	\$517.43
38	\$488.47	\$488.47	\$523.72	\$523.72	\$485.73	\$485.73	\$520.78	\$520.78
39	\$494.74	\$494.74	\$530.44	\$530.44	\$491.97	\$491.97	\$527.47	\$527.47
40	\$501.01	\$501.01	\$537.17	\$537.17	\$498.20	\$498.20	\$534.15	\$534.15
41	\$510.42	\$510.42	\$547.26	\$547.26	\$507.56	\$507.56	\$544.18	\$544.18
42	\$519.44	\$519.44	\$556.92	\$556.92	\$516.52	\$516.52	\$553.80	\$553.80
43	\$531.98	\$531.98	\$570.37	\$570.37	\$529.00	\$529.00	\$567.17	\$567.17
44	\$547.67	\$547.67	\$587.19	\$587.19	\$544.59	\$544.59	\$583.89	\$583.89
45	\$566.09	\$566.09	\$606.94	\$606.94	\$562.91	\$562.91	\$603.53	\$603.53
46	\$588.05	\$588.05	\$630.48	\$630.48	\$584.75	\$584.75	\$626.94	\$626.94
47	\$612.74	\$612.74	\$656.96	\$656.96	\$609.30	\$609.30	\$653.27	\$653.27
48	\$640.97	\$640.97	\$687.22	\$687.22	\$637.37	\$637.37	\$683.36	\$683.36
49	\$668.80	\$668.80	\$717.07	\$717.07	\$665.05	\$665.05	\$713.04	\$713.04
50	\$700.17	\$700.17	\$750.69	\$750.69	\$696.24	\$696.24	\$746.48	\$746.48
51	\$731.14	\$731.14	\$783.90	\$783.90	\$727.03	\$727.03	\$779.50	\$779.50
52	\$765.24	\$765.24	\$820.46	\$820.46	\$760.95	\$760.95	\$815.86	\$815.86
53	\$799.74	\$799.74	\$857.45	\$857.45	\$795.25	\$795.25	\$852.64	\$852.64
54	\$836.98	\$836.98	\$897.38	\$897.38	\$832.29	\$832.29	\$892.34	\$892.34
55	\$874.23	\$874.23	\$937.31	\$937.31	\$869.32	\$869.32	\$932.05	\$932.05
56	\$914.61	\$914.61	\$980.61	\$980.61	\$909.47	\$909.47	\$975.10	\$975.10
57	\$955.38	\$955.38	\$1,024.32	\$1,024.32	\$950.02	\$950.02	\$1,018.57	\$1,018.57
58	\$998.89	\$998.89	\$1,070.98	\$1,070.98	\$993.29	\$993.29	\$1,064.96	\$1,064.96
59	\$1,020.45	\$1,020.45	\$1,094.09	\$1,094.09	\$1,014.73	\$1,014.73	\$1,087.95	\$1,087.95
60	\$1,063.97	\$1,063.97	\$1,140.75	\$1,140.75	\$1,058.00	\$1,058.00	\$1,134.34	\$1,134.34
61	\$1,101.60	\$1,101.60	\$1,181.10	\$1,181.10	\$1,095.42	\$1,095.42	\$1,174.47	\$1,174.47
62	\$1,126.30	\$1,126.30	\$1,207.58	\$1,207.58	\$1,119.98	\$1,119.98	\$1,200.80	\$1,200.80
63	\$1,157.27	\$1,157.27	\$1,240.78	\$1,240.78	\$1,150.78	\$1,150.78	\$1,233.82	\$1,233.82
64+	\$1,176.09	\$1,176.09	\$1,260.96	\$1,260.96	\$1,169.49	\$1,169.49	\$1,253.88	\$1,253.88

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0060001		79279PA0060001		79279PA0070001		79279PA0070001	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO \$1500		Health Savings PPO Embedded \$2700		Health Savings PPO Embedded \$2700	
Form # =>	HCA/HDHP-5		HCA/HDHP-5		HCA/HDHP-5		HCA/HDHP-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Silver		Silver	
Deductible =>	\$1,500		\$1,500		\$2,700		\$2,700	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	\$20		\$20		\$20		\$20	
OOP Maximum =>	\$3,000		\$3,000		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$312.82	\$312.82	\$335.39	\$335.39	\$275.72	\$275.72	\$295.62	\$295.62
15	\$340.62	\$340.62	\$365.20	\$365.20	\$300.23	\$300.23	\$321.90	\$321.90
16	\$351.25	\$351.25	\$376.60	\$376.60	\$309.60	\$309.60	\$331.94	\$331.94
17	\$361.89	\$361.89	\$388.00	\$388.00	\$318.97	\$318.97	\$341.99	\$341.99
18	\$373.33	\$373.33	\$400.28	\$400.28	\$329.06	\$329.06	\$352.81	\$352.81
19	\$384.78	\$384.78	\$412.55	\$412.55	\$339.16	\$339.16	\$363.63	\$363.63
20	\$396.64	\$396.64	\$425.27	\$425.27	\$349.61	\$349.61	\$374.84	\$374.84
21	\$408.91	\$408.91	\$438.42	\$438.42	\$360.42	\$360.42	\$386.43	\$386.43
22	\$408.91	\$408.91	\$438.42	\$438.42	\$360.42	\$360.42	\$386.43	\$386.43
23	\$408.91	\$408.91	\$438.42	\$438.42	\$360.42	\$360.42	\$386.43	\$386.43
24	\$408.91	\$408.91	\$438.42	\$438.42	\$360.42	\$360.42	\$386.43	\$386.43
25	\$410.55	\$410.55	\$440.17	\$440.17	\$361.86	\$361.86	\$387.98	\$387.98
26	\$418.72	\$418.72	\$448.94	\$448.94	\$369.07	\$369.07	\$395.70	\$395.70
27	\$428.54	\$428.54	\$459.46	\$459.46	\$377.72	\$377.72	\$404.98	\$404.98
28	\$444.49	\$444.49	\$476.56	\$476.56	\$391.78	\$391.78	\$420.05	\$420.05
29	\$457.57	\$457.57	\$490.59	\$490.59	\$403.31	\$403.31	\$432.42	\$432.42
30	\$464.11	\$464.11	\$497.61	\$497.61	\$409.08	\$409.08	\$438.60	\$438.60
31	\$473.93	\$473.93	\$508.13	\$508.13	\$417.73	\$417.73	\$447.87	\$447.87
32	\$483.74	\$483.74	\$518.65	\$518.65	\$426.38	\$426.38	\$457.15	\$457.15
33	\$489.87	\$489.87	\$525.23	\$525.23	\$431.78	\$431.78	\$462.94	\$462.94
34	\$496.42	\$496.42	\$532.24	\$532.24	\$437.55	\$437.55	\$469.13	\$469.13
35	\$499.69	\$499.69	\$535.75	\$535.75	\$440.43	\$440.43	\$472.22	\$472.22
36	\$502.96	\$502.96	\$539.26	\$539.26	\$443.32	\$443.32	\$475.31	\$475.31
37	\$506.23	\$506.23	\$542.76	\$542.76	\$446.20	\$446.20	\$478.40	\$478.40
38	\$509.50	\$509.50	\$546.27	\$546.27	\$449.08	\$449.08	\$481.49	\$481.49
39	\$516.04	\$516.04	\$553.29	\$553.29	\$454.85	\$454.85	\$487.67	\$487.67
40	\$522.59	\$522.59	\$560.30	\$560.30	\$460.62	\$460.62	\$493.86	\$493.86
41	\$532.40	\$532.40	\$570.82	\$570.82	\$469.27	\$469.27	\$503.13	\$503.13
42	\$541.81	\$541.81	\$580.91	\$580.91	\$477.56	\$477.56	\$512.02	\$512.02
43	\$554.89	\$554.89	\$594.94	\$594.94	\$489.09	\$489.09	\$524.39	\$524.39
44	\$571.25	\$571.25	\$612.47	\$612.47	\$503.51	\$503.51	\$539.84	\$539.84
45	\$590.47	\$590.47	\$633.08	\$633.08	\$520.45	\$520.45	\$558.00	\$558.00
46	\$613.37	\$613.37	\$657.63	\$657.63	\$540.63	\$540.63	\$579.65	\$579.65
47	\$639.13	\$639.13	\$685.25	\$685.25	\$563.34	\$563.34	\$603.99	\$603.99
48	\$668.57	\$668.57	\$716.82	\$716.82	\$589.29	\$589.29	\$631.81	\$631.81
49	\$697.60	\$697.60	\$747.94	\$747.94	\$614.88	\$614.88	\$659.25	\$659.25
50	\$730.31	\$730.31	\$783.02	\$783.02	\$643.71	\$643.71	\$690.16	\$690.16
51	\$762.62	\$762.62	\$817.65	\$817.65	\$672.18	\$672.18	\$720.69	\$720.69
52	\$798.19	\$798.19	\$855.80	\$855.80	\$703.54	\$703.54	\$754.31	\$754.31
53	\$834.18	\$834.18	\$894.38	\$894.38	\$735.26	\$735.26	\$788.32	\$788.32
54	\$873.02	\$873.02	\$936.03	\$936.03	\$769.50	\$769.50	\$825.03	\$825.03
55	\$911.87	\$911.87	\$977.68	\$977.68	\$803.74	\$803.74	\$861.74	\$861.74
56	\$953.99	\$953.99	\$1,022.83	\$1,022.83	\$840.86	\$840.86	\$901.54	\$901.54
57	\$996.51	\$996.51	\$1,068.43	\$1,068.43	\$878.34	\$878.34	\$941.73	\$941.73
58	\$1,041.90	\$1,041.90	\$1,117.09	\$1,117.09	\$918.35	\$918.35	\$984.62	\$984.62
59	\$1,064.39	\$1,064.39	\$1,141.21	\$1,141.21	\$938.17	\$938.17	\$1,005.88	\$1,005.88
60	\$1,109.78	\$1,109.78	\$1,189.87	\$1,189.87	\$978.18	\$978.18	\$1,048.77	\$1,048.77
61	\$1,149.04	\$1,149.04	\$1,231.96	\$1,231.96	\$1,012.78	\$1,012.78	\$1,085.87	\$1,085.87
62	\$1,174.80	\$1,174.80	\$1,259.58	\$1,259.58	\$1,035.49	\$1,035.49	\$1,110.21	\$1,110.21
63	\$1,207.10	\$1,207.10	\$1,294.22	\$1,294.22	\$1,063.96	\$1,063.96	\$1,140.74	\$1,140.74
64+	\$1,226.73	\$1,226.73	\$1,315.26	\$1,315.26	\$1,081.26	\$1,081.26	\$1,159.29	\$1,159.29

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0070003		79279PA0070003		79279PA0030008		79279PA0030008	
Plan Marketing Name =>	Health Savings PPO Embedded \$4000		Health Savings PPO Embedded \$4000		High Deductible PPO Embedded \$6300 Qualified A		High Deductible PPO Embedded \$6300 Qualified A	
Form # =>	HCA/HDHP-5		HCA/HDHP-5		HCA/HDHP-5		HCA/HDHP-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Silver		Silver		Bronze		Bronze	
Deductible =>	\$4,000		\$4,000		\$6,300		\$6,300	
Coinsurance =>	100%		100%		90%		90%	
Copays =>	100%		100%		90%		90%	
OOP Maximum =>	\$4,000		\$4,000		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$269.07	\$269.07	\$288.49	\$288.49	\$227.49	\$227.49	\$243.90	\$243.90
15	\$292.99	\$292.99	\$314.13	\$314.13	\$247.71	\$247.71	\$265.59	\$265.59
16	\$302.14	\$302.14	\$323.94	\$323.94	\$255.44	\$255.44	\$273.87	\$273.87
17	\$311.28	\$311.28	\$333.74	\$333.74	\$263.17	\$263.17	\$282.16	\$282.16
18	\$321.13	\$321.13	\$344.30	\$344.30	\$271.50	\$271.50	\$291.09	\$291.09
19	\$330.98	\$330.98	\$354.86	\$354.86	\$279.83	\$279.83	\$300.02	\$300.02
20	\$341.18	\$341.18	\$365.80	\$365.80	\$288.45	\$288.45	\$309.27	\$309.27
21	\$351.73	\$351.73	\$377.11	\$377.11	\$297.37	\$297.37	\$318.83	\$318.83
22	\$351.73	\$351.73	\$377.11	\$377.11	\$297.37	\$297.37	\$318.83	\$318.83
23	\$351.73	\$351.73	\$377.11	\$377.11	\$297.37	\$297.37	\$318.83	\$318.83
24	\$351.73	\$351.73	\$377.11	\$377.11	\$297.37	\$297.37	\$318.83	\$318.83
25	\$353.14	\$353.14	\$378.62	\$378.62	\$298.56	\$298.56	\$320.11	\$320.11
26	\$360.17	\$360.17	\$386.16	\$386.16	\$304.51	\$304.51	\$326.48	\$326.48
27	\$368.61	\$368.61	\$395.21	\$395.21	\$311.64	\$311.64	\$334.13	\$334.13
28	\$382.33	\$382.33	\$409.92	\$409.92	\$323.24	\$323.24	\$346.57	\$346.57
29	\$393.59	\$393.59	\$421.99	\$421.99	\$332.76	\$332.76	\$356.77	\$356.77
30	\$399.21	\$399.21	\$428.02	\$428.02	\$337.51	\$337.51	\$361.87	\$361.87
31	\$407.66	\$407.66	\$437.07	\$437.07	\$344.65	\$344.65	\$369.52	\$369.52
32	\$416.10	\$416.10	\$446.12	\$446.12	\$351.79	\$351.79	\$377.18	\$377.18
33	\$421.37	\$421.37	\$451.78	\$451.78	\$356.25	\$356.25	\$381.96	\$381.96
34	\$427.00	\$427.00	\$457.81	\$457.81	\$361.01	\$361.01	\$387.06	\$387.06
35	\$429.81	\$429.81	\$460.83	\$460.83	\$363.39	\$363.39	\$389.61	\$389.61
36	\$432.63	\$432.63	\$463.85	\$463.85	\$365.77	\$365.77	\$392.16	\$392.16
37	\$435.44	\$435.44	\$466.86	\$466.86	\$368.14	\$368.14	\$394.71	\$394.71
38	\$438.26	\$438.26	\$469.88	\$469.88	\$370.52	\$370.52	\$397.26	\$397.26
39	\$443.88	\$443.88	\$475.91	\$475.91	\$375.28	\$375.28	\$402.36	\$402.36
40	\$449.51	\$449.51	\$481.95	\$481.95	\$380.04	\$380.04	\$407.46	\$407.46
41	\$457.95	\$457.95	\$491.00	\$491.00	\$387.18	\$387.18	\$415.12	\$415.12
42	\$466.04	\$466.04	\$499.67	\$499.67	\$394.02	\$394.02	\$422.45	\$422.45
43	\$477.30	\$477.30	\$511.74	\$511.74	\$403.53	\$403.53	\$432.65	\$432.65
44	\$491.37	\$491.37	\$526.82	\$526.82	\$415.43	\$415.43	\$445.41	\$445.41
45	\$507.90	\$507.90	\$544.55	\$544.55	\$429.40	\$429.40	\$460.39	\$460.39
46	\$527.60	\$527.60	\$565.67	\$565.67	\$446.06	\$446.06	\$478.25	\$478.25
47	\$549.75	\$549.75	\$589.42	\$589.42	\$464.79	\$464.79	\$498.33	\$498.33
48	\$575.08	\$575.08	\$616.57	\$616.57	\$486.20	\$486.20	\$521.29	\$521.29
49	\$600.05	\$600.05	\$643.35	\$643.35	\$507.31	\$507.31	\$543.92	\$543.92
50	\$628.19	\$628.19	\$673.52	\$673.52	\$531.10	\$531.10	\$569.43	\$569.43
51	\$655.98	\$655.98	\$703.31	\$703.31	\$554.60	\$554.60	\$594.62	\$594.62
52	\$686.58	\$686.58	\$736.12	\$736.12	\$580.47	\$580.47	\$622.36	\$622.36
53	\$717.53	\$717.53	\$769.30	\$769.30	\$606.63	\$606.63	\$650.41	\$650.41
54	\$750.94	\$750.94	\$805.13	\$805.13	\$634.88	\$634.88	\$680.70	\$680.70
55	\$784.36	\$784.36	\$840.96	\$840.96	\$663.14	\$663.14	\$710.99	\$710.99
56	\$820.59	\$820.59	\$879.80	\$879.80	\$693.76	\$693.76	\$743.83	\$743.83
57	\$857.17	\$857.17	\$919.02	\$919.02	\$724.69	\$724.69	\$776.99	\$776.99
58	\$896.21	\$896.21	\$960.88	\$960.88	\$757.70	\$757.70	\$812.38	\$812.38
59	\$915.55	\$915.55	\$981.62	\$981.62	\$774.05	\$774.05	\$829.91	\$829.91
60	\$954.60	\$954.60	\$1,023.48	\$1,023.48	\$807.06	\$807.06	\$865.30	\$865.30
61	\$988.36	\$988.36	\$1,059.68	\$1,059.68	\$835.61	\$835.61	\$895.91	\$895.91
62	\$1,010.52	\$1,010.52	\$1,083.44	\$1,083.44	\$854.34	\$854.34	\$916.00	\$916.00
63	\$1,038.31	\$1,038.31	\$1,113.23	\$1,113.23	\$877.84	\$877.84	\$941.19	\$941.19
64+	\$1,055.19	\$1,055.19	\$1,131.33	\$1,131.33	\$892.11	\$892.11	\$956.49	\$956.49

Company Name: Highmark Coverage Advantage (HCA)	
Market: Small Group	
Product: PPO	
Effective Date of Rates: October 1, 2019	Ending date of Rates: December 31, 2019

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010001		79279PA0010001		79279PA0010003		79279PA0010003	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A	
Form # =>	HCA/PPO-5		HCA/PPO-5		HCA/PPO-5		HCA/PPO-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	\$20		\$20		\$35		\$35	
OOP Maximum =>	\$4,000		\$4,000		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$392.40	\$392.40	\$420.71	\$420.71	\$348.01	\$348.01	\$373.12	\$373.12
15	\$427.28	\$427.28	\$458.11	\$458.11	\$378.94	\$378.94	\$406.29	\$406.29
16	\$440.62	\$440.62	\$472.41	\$472.41	\$390.77	\$390.77	\$418.97	\$418.97
17	\$453.95	\$453.95	\$486.71	\$486.71	\$402.60	\$402.60	\$431.65	\$431.65
18	\$468.31	\$468.31	\$502.10	\$502.10	\$415.33	\$415.33	\$445.31	\$445.31
19	\$482.68	\$482.68	\$517.50	\$517.50	\$428.07	\$428.07	\$458.96	\$458.96
20	\$497.55	\$497.55	\$533.45	\$533.45	\$441.26	\$441.26	\$473.11	\$473.11
21	\$512.94	\$512.94	\$549.95	\$549.95	\$454.91	\$454.91	\$487.74	\$487.74
22	\$512.94	\$512.94	\$549.95	\$549.95	\$454.91	\$454.91	\$487.74	\$487.74
23	\$512.94	\$512.94	\$549.95	\$549.95	\$454.91	\$454.91	\$487.74	\$487.74
24	\$512.94	\$512.94	\$549.95	\$549.95	\$454.91	\$454.91	\$487.74	\$487.74
25	\$514.99	\$514.99	\$552.15	\$552.15	\$456.73	\$456.73	\$489.69	\$489.69
26	\$525.25	\$525.25	\$563.15	\$563.15	\$465.83	\$465.83	\$499.45	\$499.45
27	\$537.56	\$537.56	\$576.35	\$576.35	\$476.75	\$476.75	\$511.15	\$511.15
28	\$557.57	\$557.57	\$597.80	\$597.80	\$494.49	\$494.49	\$530.17	\$530.17
29	\$573.98	\$573.98	\$615.39	\$615.39	\$509.04	\$509.04	\$545.78	\$545.78
30	\$582.19	\$582.19	\$624.19	\$624.19	\$516.32	\$516.32	\$553.58	\$553.58
31	\$594.50	\$594.50	\$637.39	\$637.39	\$527.24	\$527.24	\$565.29	\$565.29
32	\$606.81	\$606.81	\$650.59	\$650.59	\$538.16	\$538.16	\$577.00	\$577.00
33	\$614.50	\$614.50	\$658.84	\$658.84	\$544.98	\$544.98	\$584.31	\$584.31
34	\$622.71	\$622.71	\$667.64	\$667.64	\$552.26	\$552.26	\$592.12	\$592.12
35	\$626.81	\$626.81	\$672.04	\$672.04	\$555.90	\$555.90	\$596.02	\$596.02
36	\$630.92	\$630.92	\$676.44	\$676.44	\$559.54	\$559.54	\$599.92	\$599.92
37	\$635.02	\$635.02	\$680.84	\$680.84	\$563.18	\$563.18	\$603.82	\$603.82
38	\$639.12	\$639.12	\$685.24	\$685.24	\$566.82	\$566.82	\$607.72	\$607.72
39	\$647.33	\$647.33	\$694.04	\$694.04	\$574.10	\$574.10	\$615.53	\$615.53
40	\$655.54	\$655.54	\$702.84	\$702.84	\$581.37	\$581.37	\$623.33	\$623.33
41	\$667.85	\$667.85	\$716.03	\$716.03	\$592.29	\$592.29	\$635.04	\$635.04
42	\$679.65	\$679.65	\$728.68	\$728.68	\$602.76	\$602.76	\$646.26	\$646.26
43	\$696.06	\$696.06	\$746.28	\$746.28	\$617.31	\$617.31	\$661.86	\$661.86
44	\$716.58	\$716.58	\$768.28	\$768.28	\$635.51	\$635.51	\$681.37	\$681.37
45	\$740.69	\$740.69	\$794.13	\$794.13	\$656.89	\$656.89	\$704.30	\$704.30
46	\$769.41	\$769.41	\$824.93	\$824.93	\$682.37	\$682.37	\$731.61	\$731.61
47	\$801.73	\$801.73	\$859.57	\$859.57	\$711.02	\$711.02	\$762.34	\$762.34
48	\$838.66	\$838.66	\$899.17	\$899.17	\$743.78	\$743.78	\$797.45	\$797.45
49	\$875.08	\$875.08	\$938.21	\$938.21	\$776.08	\$776.08	\$832.08	\$832.08
50	\$916.11	\$916.11	\$982.21	\$982.21	\$812.47	\$812.47	\$871.10	\$871.10
51	\$956.63	\$956.63	\$1,025.66	\$1,025.66	\$848.41	\$848.41	\$909.64	\$909.64
52	\$1,001.26	\$1,001.26	\$1,073.50	\$1,073.50	\$887.98	\$887.98	\$952.07	\$952.07
53	\$1,046.40	\$1,046.40	\$1,121.90	\$1,121.90	\$928.02	\$928.02	\$994.99	\$994.99
54	\$1,095.13	\$1,095.13	\$1,174.14	\$1,174.14	\$971.23	\$971.23	\$1,041.32	\$1,041.32
55	\$1,143.86	\$1,143.86	\$1,226.39	\$1,226.39	\$1,014.45	\$1,014.45	\$1,087.66	\$1,087.66
56	\$1,196.69	\$1,196.69	\$1,283.03	\$1,283.03	\$1,061.31	\$1,061.31	\$1,137.90	\$1,137.90
57	\$1,250.03	\$1,250.03	\$1,340.23	\$1,340.23	\$1,108.62	\$1,108.62	\$1,188.62	\$1,188.62
58	\$1,306.97	\$1,306.97	\$1,401.27	\$1,401.27	\$1,159.11	\$1,159.11	\$1,242.76	\$1,242.76
59	\$1,335.18	\$1,335.18	\$1,431.52	\$1,431.52	\$1,184.13	\$1,184.13	\$1,269.59	\$1,269.59
60	\$1,392.12	\$1,392.12	\$1,492.56	\$1,492.56	\$1,234.63	\$1,234.63	\$1,323.73	\$1,323.73
61	\$1,441.36	\$1,441.36	\$1,545.36	\$1,545.36	\$1,278.30	\$1,278.30	\$1,370.55	\$1,370.55
62	\$1,473.68	\$1,473.68	\$1,580.01	\$1,580.01	\$1,306.96	\$1,306.96	\$1,401.28	\$1,401.28
63	\$1,514.20	\$1,514.20	\$1,623.45	\$1,623.45	\$1,342.89	\$1,342.89	\$1,439.81	\$1,439.81
64+	\$1,538.82	\$1,538.82	\$1,649.85	\$1,649.85	\$1,364.73	\$1,364.73	\$1,463.22	\$1,463.22

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010005		79279PA0010005		79279PA0010007		79279PA0010007	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$500 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A	
Form # =>	HCA/PPO-5		HCA/PPO-5		HCA/PPO-5		HCA/PPO-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$500		\$1,000		\$1,000	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	\$30		\$30		\$30		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$340.56	\$340.56	\$365.14	\$365.14	\$331.06	\$331.06	\$354.95	\$354.95
15	\$370.83	\$370.83	\$397.60	\$397.60	\$360.49	\$360.49	\$386.50	\$386.50
16	\$382.41	\$382.41	\$410.01	\$410.01	\$371.74	\$371.74	\$398.57	\$398.57
17	\$393.98	\$393.98	\$422.42	\$422.42	\$382.99	\$382.99	\$410.63	\$410.63
18	\$406.45	\$406.45	\$435.78	\$435.78	\$395.11	\$395.11	\$423.62	\$423.62
19	\$418.91	\$418.91	\$449.15	\$449.15	\$407.23	\$407.23	\$436.61	\$436.61
20	\$431.82	\$431.82	\$462.99	\$462.99	\$419.78	\$419.78	\$450.07	\$450.07
21	\$445.18	\$445.18	\$477.31	\$477.31	\$432.76	\$432.76	\$463.99	\$463.99
22	\$445.18	\$445.18	\$477.31	\$477.31	\$432.76	\$432.76	\$463.99	\$463.99
23	\$445.18	\$445.18	\$477.31	\$477.31	\$432.76	\$432.76	\$463.99	\$463.99
24	\$445.18	\$445.18	\$477.31	\$477.31	\$432.76	\$432.76	\$463.99	\$463.99
25	\$446.96	\$446.96	\$479.22	\$479.22	\$434.49	\$434.49	\$465.85	\$465.85
26	\$455.86	\$455.86	\$488.77	\$488.77	\$443.15	\$443.15	\$475.13	\$475.13
27	\$466.55	\$466.55	\$500.22	\$500.22	\$453.53	\$453.53	\$486.26	\$486.26
28	\$483.91	\$483.91	\$518.84	\$518.84	\$470.41	\$470.41	\$504.36	\$504.36
29	\$498.16	\$498.16	\$534.11	\$534.11	\$484.26	\$484.26	\$519.20	\$519.20
30	\$505.28	\$505.28	\$541.75	\$541.75	\$491.18	\$491.18	\$526.63	\$526.63
31	\$515.96	\$515.96	\$553.20	\$553.20	\$501.57	\$501.57	\$537.76	\$537.76
32	\$526.65	\$526.65	\$564.66	\$564.66	\$511.96	\$511.96	\$548.90	\$548.90
33	\$533.33	\$533.33	\$571.82	\$571.82	\$518.45	\$518.45	\$555.86	\$555.86
34	\$540.45	\$540.45	\$579.45	\$579.45	\$525.37	\$525.37	\$563.28	\$563.28
35	\$544.01	\$544.01	\$583.27	\$583.27	\$528.83	\$528.83	\$567.00	\$567.00
36	\$547.57	\$547.57	\$587.09	\$587.09	\$532.29	\$532.29	\$570.71	\$570.71
37	\$551.13	\$551.13	\$590.91	\$590.91	\$535.76	\$535.76	\$574.42	\$574.42
38	\$554.69	\$554.69	\$594.73	\$594.73	\$539.22	\$539.22	\$578.13	\$578.13
39	\$561.82	\$561.82	\$602.37	\$602.37	\$546.14	\$546.14	\$585.56	\$585.56
40	\$568.94	\$568.94	\$610.00	\$610.00	\$553.07	\$553.07	\$592.98	\$592.98
41	\$579.62	\$579.62	\$621.46	\$621.46	\$563.45	\$563.45	\$604.11	\$604.11
42	\$589.86	\$589.86	\$632.44	\$632.44	\$573.41	\$573.41	\$614.79	\$614.79
43	\$604.11	\$604.11	\$647.71	\$647.71	\$587.26	\$587.26	\$629.63	\$629.63
44	\$621.92	\$621.92	\$666.80	\$666.80	\$604.57	\$604.57	\$648.19	\$648.19
45	\$642.84	\$642.84	\$689.24	\$689.24	\$624.91	\$624.91	\$670.00	\$670.00
46	\$667.77	\$667.77	\$715.97	\$715.97	\$649.14	\$649.14	\$695.99	\$695.99
47	\$695.82	\$695.82	\$746.04	\$746.04	\$676.40	\$676.40	\$725.22	\$725.22
48	\$727.87	\$727.87	\$780.40	\$780.40	\$707.56	\$707.56	\$758.62	\$758.62
49	\$759.48	\$759.48	\$814.29	\$814.29	\$738.29	\$738.29	\$791.57	\$791.57
50	\$795.09	\$795.09	\$852.48	\$852.48	\$772.91	\$772.91	\$828.69	\$828.69
51	\$830.26	\$830.26	\$890.18	\$890.18	\$807.10	\$807.10	\$865.34	\$865.34
52	\$868.99	\$868.99	\$931.71	\$931.71	\$844.75	\$844.75	\$905.71	\$905.71
53	\$908.17	\$908.17	\$973.71	\$973.71	\$882.83	\$882.83	\$946.54	\$946.54
54	\$950.46	\$950.46	\$1,019.06	\$1,019.06	\$923.94	\$923.94	\$990.62	\$990.62
55	\$992.75	\$992.75	\$1,064.40	\$1,064.40	\$965.05	\$965.05	\$1,034.70	\$1,034.70
56	\$1,038.60	\$1,038.60	\$1,113.56	\$1,113.56	\$1,009.63	\$1,009.63	\$1,082.49	\$1,082.49
57	\$1,084.90	\$1,084.90	\$1,163.20	\$1,163.20	\$1,054.64	\$1,054.64	\$1,130.74	\$1,130.74
58	\$1,134.32	\$1,134.32	\$1,216.19	\$1,216.19	\$1,102.67	\$1,102.67	\$1,182.25	\$1,182.25
59	\$1,158.80	\$1,158.80	\$1,242.44	\$1,242.44	\$1,126.47	\$1,126.47	\$1,207.77	\$1,207.77
60	\$1,208.22	\$1,208.22	\$1,295.42	\$1,295.42	\$1,174.51	\$1,174.51	\$1,259.27	\$1,259.27
61	\$1,250.96	\$1,250.96	\$1,341.24	\$1,341.24	\$1,216.06	\$1,216.06	\$1,303.81	\$1,303.81
62	\$1,279.00	\$1,279.00	\$1,371.31	\$1,371.31	\$1,243.32	\$1,243.32	\$1,333.04	\$1,333.04
63	\$1,314.17	\$1,314.17	\$1,409.02	\$1,409.02	\$1,277.51	\$1,277.51	\$1,369.70	\$1,369.70
64+	\$1,335.54	\$1,335.54	\$1,431.93	\$1,431.93	\$1,298.28	\$1,298.28	\$1,391.97	\$1,391.97

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010011		79279PA0010011		79279PA0010015		79279PA0010015	
Plan Marketing Name =>	Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A	
Form # =>	HCA/PPO-5		HCA/PPO-5		HCA/PPO-5		HCA/PPO-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,000		\$1,400		\$1,400	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	\$30		\$30		\$45		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$317.01	\$317.01	\$339.88	\$339.88	\$320.50	\$320.50	\$343.62	\$343.62
15	\$345.19	\$345.19	\$370.09	\$370.09	\$348.99	\$348.99	\$374.17	\$374.17
16	\$355.96	\$355.96	\$381.65	\$381.65	\$359.88	\$359.88	\$385.85	\$385.85
17	\$366.74	\$366.74	\$393.20	\$393.20	\$370.77	\$370.77	\$397.52	\$397.52
18	\$378.34	\$378.34	\$405.64	\$405.64	\$382.50	\$382.50	\$410.10	\$410.10
19	\$389.94	\$389.94	\$418.08	\$418.08	\$394.23	\$394.23	\$422.68	\$422.68
20	\$401.96	\$401.96	\$430.96	\$430.96	\$406.38	\$406.38	\$435.70	\$435.70
21	\$414.39	\$414.39	\$444.29	\$444.29	\$418.95	\$418.95	\$449.18	\$449.18
22	\$414.39	\$414.39	\$444.29	\$444.29	\$418.95	\$418.95	\$449.18	\$449.18
23	\$414.39	\$414.39	\$444.29	\$444.29	\$418.95	\$418.95	\$449.18	\$449.18
24	\$414.39	\$414.39	\$444.29	\$444.29	\$418.95	\$418.95	\$449.18	\$449.18
25	\$416.05	\$416.05	\$446.07	\$446.07	\$420.63	\$420.63	\$450.98	\$450.98
26	\$424.34	\$424.34	\$454.95	\$454.95	\$429.00	\$429.00	\$459.96	\$459.96
27	\$434.28	\$434.28	\$465.62	\$465.62	\$439.06	\$439.06	\$470.74	\$470.74
28	\$450.44	\$450.44	\$482.94	\$482.94	\$455.40	\$455.40	\$488.26	\$488.26
29	\$463.70	\$463.70	\$497.16	\$497.16	\$468.81	\$468.81	\$502.63	\$502.63
30	\$470.33	\$470.33	\$504.27	\$504.27	\$475.51	\$475.51	\$509.82	\$509.82
31	\$480.28	\$480.28	\$514.93	\$514.93	\$485.56	\$485.56	\$520.60	\$520.60
32	\$490.22	\$490.22	\$525.60	\$525.60	\$495.62	\$495.62	\$531.38	\$531.38
33	\$496.44	\$496.44	\$532.26	\$532.26	\$501.90	\$501.90	\$538.12	\$538.12
34	\$503.07	\$503.07	\$539.37	\$539.37	\$508.61	\$508.61	\$545.30	\$545.30
35	\$506.38	\$506.38	\$542.92	\$542.92	\$511.96	\$511.96	\$548.90	\$548.90
36	\$509.70	\$509.70	\$546.48	\$546.48	\$515.31	\$515.31	\$552.49	\$552.49
37	\$513.01	\$513.01	\$550.03	\$550.03	\$518.66	\$518.66	\$556.08	\$556.08
38	\$516.33	\$516.33	\$553.59	\$553.59	\$522.01	\$522.01	\$559.68	\$559.68
39	\$522.96	\$522.96	\$560.69	\$560.69	\$528.71	\$528.71	\$566.87	\$566.87
40	\$529.59	\$529.59	\$567.80	\$567.80	\$535.42	\$535.42	\$574.05	\$574.05
41	\$539.54	\$539.54	\$578.47	\$578.47	\$545.47	\$545.47	\$584.83	\$584.83
42	\$549.07	\$549.07	\$588.68	\$588.68	\$555.11	\$555.11	\$595.16	\$595.16
43	\$562.33	\$562.33	\$602.90	\$602.90	\$568.52	\$568.52	\$609.54	\$609.54
44	\$578.90	\$578.90	\$620.67	\$620.67	\$585.27	\$585.27	\$627.50	\$627.50
45	\$598.38	\$598.38	\$641.55	\$641.55	\$604.96	\$604.96	\$648.62	\$648.62
46	\$621.59	\$621.59	\$666.44	\$666.44	\$628.43	\$628.43	\$673.77	\$673.77
47	\$647.69	\$647.69	\$694.43	\$694.43	\$654.82	\$654.82	\$702.07	\$702.07
48	\$677.53	\$677.53	\$726.41	\$726.41	\$684.98	\$684.98	\$734.41	\$734.41
49	\$706.95	\$706.95	\$757.96	\$757.96	\$714.73	\$714.73	\$766.30	\$766.30
50	\$740.10	\$740.10	\$793.50	\$793.50	\$748.24	\$748.24	\$802.24	\$802.24
51	\$772.84	\$772.84	\$828.60	\$828.60	\$781.34	\$781.34	\$837.72	\$837.72
52	\$808.89	\$808.89	\$867.25	\$867.25	\$817.79	\$817.79	\$876.80	\$876.80
53	\$845.36	\$845.36	\$906.35	\$906.35	\$854.66	\$854.66	\$916.33	\$916.33
54	\$884.72	\$884.72	\$948.56	\$948.56	\$894.46	\$894.46	\$959.00	\$959.00
55	\$924.09	\$924.09	\$990.77	\$990.77	\$934.26	\$934.26	\$1,001.67	\$1,001.67
56	\$966.77	\$966.77	\$1,036.53	\$1,036.53	\$977.41	\$977.41	\$1,047.94	\$1,047.94
57	\$1,009.87	\$1,009.87	\$1,082.73	\$1,082.73	\$1,020.98	\$1,020.98	\$1,094.65	\$1,094.65
58	\$1,055.87	\$1,055.87	\$1,132.05	\$1,132.05	\$1,067.48	\$1,067.48	\$1,144.51	\$1,144.51
59	\$1,078.66	\$1,078.66	\$1,156.49	\$1,156.49	\$1,090.53	\$1,090.53	\$1,169.22	\$1,169.22
60	\$1,124.65	\$1,124.65	\$1,205.80	\$1,205.80	\$1,137.03	\$1,137.03	\$1,219.07	\$1,219.07
61	\$1,164.44	\$1,164.44	\$1,248.45	\$1,248.45	\$1,177.25	\$1,177.25	\$1,262.20	\$1,262.20
62	\$1,190.54	\$1,190.54	\$1,276.45	\$1,276.45	\$1,203.64	\$1,203.64	\$1,290.49	\$1,290.49
63	\$1,223.28	\$1,223.28	\$1,311.54	\$1,311.54	\$1,236.74	\$1,236.74	\$1,325.98	\$1,325.98
64+	\$1,243.17	\$1,243.17	\$1,332.87	\$1,332.87	\$1,256.85	\$1,256.85	\$1,347.54	\$1,347.54

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0010016		79279PA0010016		79279PA0020005		79279PA0020005	
Plan Marketing Name =>	Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Balance PPO \$1000 A		Balance PPO \$1000 A	
Form # =>	HCA/PPO-5		HCA/PPO-5		HCA/PPO-5		HCA/PPO-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$2,500		\$2,500		\$1,000		\$1,000	
Coinsurance =>	100%		100%		80%		80%	
Copays =>	\$45		\$45		\$60		\$60	
OOP Maximum =>	\$7,900		\$7,900		\$6,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$310.35	\$310.35	\$332.75	\$332.75	\$307.17	\$307.17	\$329.34	\$329.34
15	\$337.94	\$337.94	\$362.33	\$362.33	\$334.47	\$334.47	\$358.61	\$358.61
16	\$348.49	\$348.49	\$373.64	\$373.64	\$344.91	\$344.91	\$369.81	\$369.81
17	\$359.04	\$359.04	\$384.95	\$384.95	\$355.35	\$355.35	\$381.00	\$381.00
18	\$370.39	\$370.39	\$397.13	\$397.13	\$366.60	\$366.60	\$393.06	\$393.06
19	\$381.75	\$381.75	\$409.31	\$409.31	\$377.84	\$377.84	\$405.11	\$405.11
20	\$393.52	\$393.52	\$421.92	\$421.92	\$389.48	\$389.48	\$417.59	\$417.59
21	\$405.69	\$405.69	\$434.97	\$434.97	\$401.53	\$401.53	\$430.51	\$430.51
22	\$405.69	\$405.69	\$434.97	\$434.97	\$401.53	\$401.53	\$430.51	\$430.51
23	\$405.69	\$405.69	\$434.97	\$434.97	\$401.53	\$401.53	\$430.51	\$430.51
24	\$405.69	\$405.69	\$434.97	\$434.97	\$401.53	\$401.53	\$430.51	\$430.51
25	\$407.31	\$407.31	\$436.71	\$436.71	\$403.14	\$403.14	\$432.23	\$432.23
26	\$415.43	\$415.43	\$445.41	\$445.41	\$411.17	\$411.17	\$440.84	\$440.84
27	\$425.16	\$425.16	\$455.85	\$455.85	\$420.80	\$420.80	\$451.17	\$451.17
28	\$440.99	\$440.99	\$472.81	\$472.81	\$436.46	\$436.46	\$467.96	\$467.96
29	\$453.97	\$453.97	\$486.73	\$486.73	\$449.31	\$449.31	\$481.74	\$481.74
30	\$460.46	\$460.46	\$493.69	\$493.69	\$455.74	\$455.74	\$488.63	\$488.63
31	\$470.19	\$470.19	\$504.13	\$504.13	\$465.37	\$465.37	\$498.96	\$498.96
32	\$479.93	\$479.93	\$514.57	\$514.57	\$475.01	\$475.01	\$509.29	\$509.29
33	\$486.02	\$486.02	\$521.09	\$521.09	\$481.03	\$481.03	\$515.75	\$515.75
34	\$492.51	\$492.51	\$528.05	\$528.05	\$487.46	\$487.46	\$522.64	\$522.64
35	\$495.75	\$495.75	\$531.53	\$531.53	\$490.67	\$490.67	\$526.08	\$526.08
36	\$499.00	\$499.00	\$535.01	\$535.01	\$493.88	\$493.88	\$529.53	\$529.53
37	\$502.24	\$502.24	\$538.49	\$538.49	\$497.09	\$497.09	\$532.97	\$532.97
38	\$505.49	\$505.49	\$541.97	\$541.97	\$500.31	\$500.31	\$536.42	\$536.42
39	\$511.98	\$511.98	\$548.93	\$548.93	\$506.73	\$506.73	\$543.30	\$543.30
40	\$518.47	\$518.47	\$555.89	\$555.89	\$513.16	\$513.16	\$550.19	\$550.19
41	\$528.21	\$528.21	\$566.33	\$566.33	\$522.79	\$522.79	\$560.52	\$560.52
42	\$537.54	\$537.54	\$576.34	\$576.34	\$532.03	\$532.03	\$570.43	\$570.43
43	\$550.52	\$550.52	\$590.25	\$590.25	\$544.88	\$544.88	\$584.20	\$584.20
44	\$566.75	\$566.75	\$607.65	\$607.65	\$560.94	\$560.94	\$601.42	\$601.42
45	\$585.82	\$585.82	\$628.10	\$628.10	\$579.81	\$579.81	\$621.66	\$621.66
46	\$608.54	\$608.54	\$652.46	\$652.46	\$602.30	\$602.30	\$645.77	\$645.77
47	\$634.09	\$634.09	\$679.86	\$679.86	\$627.59	\$627.59	\$672.89	\$672.89
48	\$663.30	\$663.30	\$711.18	\$711.18	\$656.50	\$656.50	\$703.88	\$703.88
49	\$692.11	\$692.11	\$742.06	\$742.06	\$685.01	\$685.01	\$734.45	\$734.45
50	\$724.56	\$724.56	\$776.86	\$776.86	\$717.13	\$717.13	\$768.89	\$768.89
51	\$756.61	\$756.61	\$811.22	\$811.22	\$748.85	\$748.85	\$802.90	\$802.90
52	\$791.91	\$791.91	\$849.06	\$849.06	\$783.79	\$783.79	\$840.36	\$840.36
53	\$827.61	\$827.61	\$887.34	\$887.34	\$819.12	\$819.12	\$878.24	\$878.24
54	\$866.15	\$866.15	\$928.66	\$928.66	\$857.27	\$857.27	\$919.14	\$919.14
55	\$904.69	\$904.69	\$969.98	\$969.98	\$895.41	\$895.41	\$960.04	\$960.04
56	\$946.47	\$946.47	\$1,014.79	\$1,014.79	\$936.77	\$936.77	\$1,004.38	\$1,004.38
57	\$988.67	\$988.67	\$1,060.02	\$1,060.02	\$978.53	\$978.53	\$1,049.15	\$1,049.15
58	\$1,033.70	\$1,033.70	\$1,108.30	\$1,108.30	\$1,023.10	\$1,023.10	\$1,096.94	\$1,096.94
59	\$1,056.01	\$1,056.01	\$1,132.23	\$1,132.23	\$1,045.18	\$1,045.18	\$1,120.62	\$1,120.62
60	\$1,101.04	\$1,101.04	\$1,180.51	\$1,180.51	\$1,089.75	\$1,089.75	\$1,168.40	\$1,168.40
61	\$1,139.99	\$1,139.99	\$1,222.27	\$1,222.27	\$1,128.30	\$1,128.30	\$1,209.73	\$1,209.73
62	\$1,165.55	\$1,165.55	\$1,249.67	\$1,249.67	\$1,153.60	\$1,153.60	\$1,236.86	\$1,236.86
63	\$1,197.60	\$1,197.60	\$1,284.03	\$1,284.03	\$1,185.32	\$1,185.32	\$1,270.87	\$1,270.87
64+	\$1,217.07	\$1,217.07	\$1,304.91	\$1,304.91	\$1,204.59	\$1,204.59	\$1,291.53	\$1,291.53

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0020006		79279PA0020006		79279PA0020007		79279PA0020007	
Plan Marketing Name =>	Balance PPO \$1750 A		Balance PPO \$1750 A		Balance PPO \$2000 A		Balance PPO \$2000 A	
Form # =>	HCA/PPO-5		HCA/PPO-5		HCA/PPO-5		HCA/PPO-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,750		\$1,750		\$2,000		\$2,000	
Coinsurance =>	90%		90%		90%		90%	
Copays =>	\$45		\$45		\$45		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$309.03	\$309.03	\$331.34	\$331.34	\$307.29	\$307.29	\$329.47	\$329.47
15	\$336.50	\$336.50	\$360.79	\$360.79	\$334.61	\$334.61	\$358.76	\$358.76
16	\$347.00	\$347.00	\$372.05	\$372.05	\$345.05	\$345.05	\$369.95	\$369.95
17	\$357.50	\$357.50	\$383.31	\$383.31	\$355.50	\$355.50	\$381.15	\$381.15
18	\$368.82	\$368.82	\$395.44	\$395.44	\$366.74	\$366.74	\$393.21	\$393.21
19	\$380.13	\$380.13	\$407.57	\$407.57	\$377.99	\$377.99	\$405.27	\$405.27
20	\$391.84	\$391.84	\$420.13	\$420.13	\$389.64	\$389.64	\$417.76	\$417.76
21	\$403.96	\$403.96	\$433.12	\$433.12	\$401.69	\$401.69	\$430.68	\$430.68
22	\$403.96	\$403.96	\$433.12	\$433.12	\$401.69	\$401.69	\$430.68	\$430.68
23	\$403.96	\$403.96	\$433.12	\$433.12	\$401.69	\$401.69	\$430.68	\$430.68
24	\$403.96	\$403.96	\$433.12	\$433.12	\$401.69	\$401.69	\$430.68	\$430.68
25	\$405.58	\$405.58	\$434.85	\$434.85	\$403.30	\$403.30	\$432.40	\$432.40
26	\$413.66	\$413.66	\$443.51	\$443.51	\$411.33	\$411.33	\$441.02	\$441.02
27	\$423.35	\$423.35	\$453.91	\$453.91	\$420.97	\$420.97	\$451.35	\$451.35
28	\$439.10	\$439.10	\$470.80	\$470.80	\$436.64	\$436.64	\$468.15	\$468.15
29	\$452.03	\$452.03	\$484.66	\$484.66	\$449.49	\$449.49	\$481.93	\$481.93
30	\$458.49	\$458.49	\$491.59	\$491.59	\$455.92	\$455.92	\$488.82	\$488.82
31	\$468.19	\$468.19	\$501.99	\$501.99	\$465.56	\$465.56	\$499.16	\$499.16
32	\$477.88	\$477.88	\$512.38	\$512.38	\$475.20	\$475.20	\$509.49	\$509.49
33	\$483.94	\$483.94	\$518.88	\$518.88	\$481.22	\$481.22	\$515.95	\$515.95
34	\$490.41	\$490.41	\$525.81	\$525.81	\$487.65	\$487.65	\$522.85	\$522.85
35	\$493.64	\$493.64	\$529.27	\$529.27	\$490.87	\$490.87	\$526.29	\$526.29
36	\$496.87	\$496.87	\$532.74	\$532.74	\$494.08	\$494.08	\$529.74	\$529.74
37	\$500.10	\$500.10	\$536.20	\$536.20	\$497.29	\$497.29	\$533.18	\$533.18
38	\$503.33	\$503.33	\$539.67	\$539.67	\$500.51	\$500.51	\$536.63	\$536.63
39	\$509.80	\$509.80	\$546.60	\$546.60	\$506.93	\$506.93	\$543.52	\$543.52
40	\$516.26	\$516.26	\$553.53	\$553.53	\$513.36	\$513.36	\$550.41	\$550.41
41	\$525.96	\$525.96	\$563.92	\$563.92	\$523.00	\$523.00	\$560.75	\$560.75
42	\$535.25	\$535.25	\$573.88	\$573.88	\$532.24	\$532.24	\$570.65	\$570.65
43	\$548.17	\$548.17	\$587.74	\$587.74	\$545.09	\$545.09	\$584.43	\$584.43
44	\$564.33	\$564.33	\$605.07	\$605.07	\$561.16	\$561.16	\$601.66	\$601.66
45	\$583.32	\$583.32	\$625.43	\$625.43	\$580.04	\$580.04	\$621.90	\$621.90
46	\$605.94	\$605.94	\$649.68	\$649.68	\$602.54	\$602.54	\$646.02	\$646.02
47	\$631.39	\$631.39	\$676.97	\$676.97	\$627.84	\$627.84	\$673.15	\$673.15
48	\$660.47	\$660.47	\$708.15	\$708.15	\$656.76	\$656.76	\$704.16	\$704.16
49	\$689.16	\$689.16	\$738.90	\$738.90	\$685.28	\$685.28	\$734.74	\$734.74
50	\$721.47	\$721.47	\$773.55	\$773.55	\$717.42	\$717.42	\$769.19	\$769.19
51	\$753.39	\$753.39	\$807.77	\$807.77	\$749.15	\$749.15	\$803.22	\$803.22
52	\$788.53	\$788.53	\$845.45	\$845.45	\$784.10	\$784.10	\$840.69	\$840.69
53	\$824.08	\$824.08	\$883.56	\$883.56	\$819.45	\$819.45	\$878.59	\$878.59
54	\$862.45	\$862.45	\$924.71	\$924.71	\$857.61	\$857.61	\$919.50	\$919.50
55	\$900.83	\$900.83	\$965.86	\$965.86	\$895.77	\$895.77	\$960.42	\$960.42
56	\$942.44	\$942.44	\$1,010.47	\$1,010.47	\$937.14	\$937.14	\$1,004.78	\$1,004.78
57	\$984.45	\$984.45	\$1,055.51	\$1,055.51	\$978.92	\$978.92	\$1,049.57	\$1,049.57
58	\$1,029.29	\$1,029.29	\$1,103.59	\$1,103.59	\$1,023.51	\$1,023.51	\$1,097.37	\$1,097.37
59	\$1,051.51	\$1,051.51	\$1,127.41	\$1,127.41	\$1,045.60	\$1,045.60	\$1,121.06	\$1,121.06
60	\$1,096.35	\$1,096.35	\$1,175.49	\$1,175.49	\$1,090.19	\$1,090.19	\$1,168.87	\$1,168.87
61	\$1,135.13	\$1,135.13	\$1,217.07	\$1,217.07	\$1,128.75	\$1,128.75	\$1,210.21	\$1,210.21
62	\$1,160.58	\$1,160.58	\$1,244.35	\$1,244.35	\$1,154.06	\$1,154.06	\$1,237.34	\$1,237.34
63	\$1,192.49	\$1,192.49	\$1,278.57	\$1,278.57	\$1,185.79	\$1,185.79	\$1,271.37	\$1,271.37
64+	\$1,211.88	\$1,211.88	\$1,299.36	\$1,299.36	\$1,205.07	\$1,205.07	\$1,292.04	\$1,292.04

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0060001		79279PA0060001		79279PA0070001		79279PA0070001	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO \$1500		Health Savings PPO Embedded \$2700		Health Savings PPO Embedded \$2700	
Form # =>	HCA/HDHP-5		HCA/HDHP-5		HCA/HDHP-5		HCA/HDHP-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Silver		Silver	
Deductible =>	\$1,500		\$1,500		\$2,700		\$2,700	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	\$20		\$20		\$20		\$20	
OOP Maximum =>	\$3,000		\$3,000		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$322.34	\$322.34	\$345.60	\$345.60	\$284.11	\$284.11	\$304.62	\$304.62
15	\$350.99	\$350.99	\$376.32	\$376.32	\$309.37	\$309.37	\$331.69	\$331.69
16	\$361.95	\$361.95	\$388.07	\$388.07	\$319.02	\$319.02	\$342.05	\$342.05
17	\$372.90	\$372.90	\$399.82	\$399.82	\$328.68	\$328.68	\$352.40	\$352.40
18	\$384.70	\$384.70	\$412.47	\$412.47	\$339.08	\$339.08	\$363.55	\$363.55
19	\$396.50	\$396.50	\$425.12	\$425.12	\$349.48	\$349.48	\$374.70	\$374.70
20	\$408.72	\$408.72	\$438.22	\$438.22	\$360.25	\$360.25	\$386.24	\$386.24
21	\$421.36	\$421.36	\$451.77	\$451.77	\$371.39	\$371.39	\$398.19	\$398.19
22	\$421.36	\$421.36	\$451.77	\$451.77	\$371.39	\$371.39	\$398.19	\$398.19
23	\$421.36	\$421.36	\$451.77	\$451.77	\$371.39	\$371.39	\$398.19	\$398.19
24	\$421.36	\$421.36	\$451.77	\$451.77	\$371.39	\$371.39	\$398.19	\$398.19
25	\$423.05	\$423.05	\$453.58	\$453.58	\$372.88	\$372.88	\$399.78	\$399.78
26	\$431.47	\$431.47	\$462.61	\$462.61	\$380.30	\$380.30	\$407.75	\$407.75
27	\$441.59	\$441.59	\$473.45	\$473.45	\$389.22	\$389.22	\$417.30	\$417.30
28	\$458.02	\$458.02	\$491.07	\$491.07	\$403.70	\$403.70	\$432.83	\$432.83
29	\$471.50	\$471.50	\$505.53	\$505.53	\$415.59	\$415.59	\$445.57	\$445.57
30	\$478.24	\$478.24	\$512.76	\$512.76	\$421.53	\$421.53	\$451.95	\$451.95
31	\$488.36	\$488.36	\$523.60	\$523.60	\$430.44	\$430.44	\$461.50	\$461.50
32	\$498.47	\$498.47	\$534.44	\$534.44	\$439.35	\$439.35	\$471.06	\$471.06
33	\$504.79	\$504.79	\$541.22	\$541.22	\$444.93	\$444.93	\$477.03	\$477.03
34	\$511.53	\$511.53	\$548.45	\$548.45	\$450.87	\$450.87	\$483.40	\$483.40
35	\$514.90	\$514.90	\$552.06	\$552.06	\$453.84	\$453.84	\$486.59	\$486.59
36	\$518.27	\$518.27	\$555.68	\$555.68	\$456.81	\$456.81	\$489.77	\$489.77
37	\$521.64	\$521.64	\$559.29	\$559.29	\$459.78	\$459.78	\$492.96	\$492.96
38	\$525.01	\$525.01	\$562.91	\$562.91	\$462.75	\$462.75	\$496.14	\$496.14
39	\$531.76	\$531.76	\$570.13	\$570.13	\$468.69	\$468.69	\$502.52	\$502.52
40	\$538.50	\$538.50	\$577.36	\$577.36	\$474.64	\$474.64	\$508.89	\$508.89
41	\$548.61	\$548.61	\$588.20	\$588.20	\$483.55	\$483.55	\$518.44	\$518.44
42	\$558.30	\$558.30	\$598.60	\$598.60	\$492.09	\$492.09	\$527.60	\$527.60
43	\$571.79	\$571.79	\$613.05	\$613.05	\$503.98	\$503.98	\$540.34	\$540.34
44	\$588.64	\$588.64	\$631.12	\$631.12	\$518.83	\$518.83	\$556.27	\$556.27
45	\$608.44	\$608.44	\$652.36	\$652.36	\$536.29	\$536.29	\$574.99	\$574.99
46	\$632.04	\$632.04	\$677.66	\$677.66	\$557.09	\$557.09	\$597.29	\$597.29
47	\$658.59	\$658.59	\$706.12	\$706.12	\$580.48	\$580.48	\$622.37	\$622.37
48	\$688.92	\$688.92	\$738.64	\$738.64	\$607.22	\$607.22	\$651.04	\$651.04
49	\$718.84	\$718.84	\$770.72	\$770.72	\$633.59	\$633.59	\$679.31	\$679.31
50	\$752.55	\$752.55	\$806.86	\$806.86	\$663.30	\$663.30	\$711.17	\$711.17
51	\$785.84	\$785.84	\$842.55	\$842.55	\$692.64	\$692.64	\$742.62	\$742.62
52	\$822.49	\$822.49	\$881.86	\$881.86	\$724.95	\$724.95	\$777.27	\$777.27
53	\$859.57	\$859.57	\$921.61	\$921.61	\$757.64	\$757.64	\$812.31	\$812.31
54	\$899.60	\$899.60	\$964.53	\$964.53	\$792.92	\$792.92	\$850.14	\$850.14
55	\$939.63	\$939.63	\$1,007.45	\$1,007.45	\$828.20	\$828.20	\$887.96	\$887.96
56	\$983.03	\$983.03	\$1,053.98	\$1,053.98	\$866.45	\$866.45	\$928.98	\$928.98
57	\$1,026.85	\$1,026.85	\$1,100.96	\$1,100.96	\$905.08	\$905.08	\$970.39	\$970.39
58	\$1,073.63	\$1,073.63	\$1,151.11	\$1,151.11	\$946.30	\$946.30	\$1,014.59	\$1,014.59
59	\$1,096.80	\$1,096.80	\$1,175.96	\$1,175.96	\$966.73	\$966.73	\$1,036.49	\$1,036.49
60	\$1,143.57	\$1,143.57	\$1,226.10	\$1,226.10	\$1,007.95	\$1,007.95	\$1,080.69	\$1,080.69
61	\$1,184.02	\$1,184.02	\$1,269.47	\$1,269.47	\$1,043.61	\$1,043.61	\$1,118.91	\$1,118.91
62	\$1,210.57	\$1,210.57	\$1,297.94	\$1,297.94	\$1,067.00	\$1,067.00	\$1,144.00	\$1,144.00
63	\$1,243.85	\$1,243.85	\$1,333.63	\$1,333.63	\$1,096.34	\$1,096.34	\$1,175.46	\$1,175.46
64+	\$1,264.08	\$1,264.08	\$1,355.31	\$1,355.31	\$1,114.17	\$1,114.17	\$1,194.57	\$1,194.57

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0070003		79279PA0070003		79279PA0030008		79279PA0030008	
Plan Marketing Name =>	Health Savings PPO Embedded \$4000		Health Savings PPO Embedded \$4000		High Deductible PPO Embedded \$6300 Qualified A		High Deductible PPO Embedded \$6300 Qualified A	
Form # =>	HCA/HDHP-5		HCA/HDHP-5		HCA/HDHP-5		HCA/HDHP-5	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Silver		Silver		Bronze		Bronze	
Deductible =>	\$4,000		\$4,000		\$6,300		\$6,300	
Coinsurance =>	100%		100%		90%		90%	
Copays =>	100%		100%		90%		90%	
OOP Maximum =>	\$4,000		\$4,000		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$277.27	\$277.27	\$297.27	\$297.27	\$234.41	\$234.41	\$251.33	\$251.33
15	\$301.91	\$301.91	\$323.70	\$323.70	\$255.25	\$255.25	\$273.67	\$273.67
16	\$311.34	\$311.34	\$333.80	\$333.80	\$263.21	\$263.21	\$282.21	\$282.21
17	\$320.76	\$320.76	\$343.90	\$343.90	\$271.18	\$271.18	\$290.75	\$290.75
18	\$330.91	\$330.91	\$354.78	\$354.78	\$279.76	\$279.76	\$299.95	\$299.95
19	\$341.06	\$341.06	\$365.66	\$365.66	\$288.34	\$288.34	\$309.15	\$309.15
20	\$351.57	\$351.57	\$376.93	\$376.93	\$297.23	\$297.23	\$318.67	\$318.67
21	\$362.44	\$362.44	\$388.59	\$388.59	\$306.42	\$306.42	\$328.53	\$328.53
22	\$362.44	\$362.44	\$388.59	\$388.59	\$306.42	\$306.42	\$328.53	\$328.53
23	\$362.44	\$362.44	\$388.59	\$388.59	\$306.42	\$306.42	\$328.53	\$328.53
24	\$362.44	\$362.44	\$388.59	\$388.59	\$306.42	\$306.42	\$328.53	\$328.53
25	\$363.89	\$363.89	\$390.14	\$390.14	\$307.65	\$307.65	\$329.84	\$329.84
26	\$371.14	\$371.14	\$397.92	\$397.92	\$313.77	\$313.77	\$336.41	\$336.41
27	\$379.84	\$379.84	\$407.24	\$407.24	\$321.13	\$321.13	\$344.30	\$344.30
28	\$393.97	\$393.97	\$422.40	\$422.40	\$333.08	\$333.08	\$357.11	\$357.11
29	\$405.57	\$405.57	\$434.83	\$434.83	\$342.88	\$342.88	\$367.63	\$367.63
30	\$411.37	\$411.37	\$441.05	\$441.05	\$347.79	\$347.79	\$372.88	\$372.88
31	\$420.07	\$420.07	\$450.38	\$450.38	\$355.14	\$355.14	\$380.77	\$380.77
32	\$428.77	\$428.77	\$459.70	\$459.70	\$362.49	\$362.49	\$388.65	\$388.65
33	\$434.20	\$434.20	\$465.53	\$465.53	\$367.09	\$367.09	\$393.58	\$393.58
34	\$440.00	\$440.00	\$471.75	\$471.75	\$371.99	\$371.99	\$398.84	\$398.84
35	\$442.90	\$442.90	\$474.86	\$474.86	\$374.45	\$374.45	\$401.46	\$401.46
36	\$445.80	\$445.80	\$477.97	\$477.97	\$376.90	\$376.90	\$404.09	\$404.09
37	\$448.70	\$448.70	\$481.07	\$481.07	\$379.35	\$379.35	\$406.72	\$406.72
38	\$451.60	\$451.60	\$484.18	\$484.18	\$381.80	\$381.80	\$409.35	\$409.35
39	\$457.40	\$457.40	\$490.40	\$490.40	\$386.70	\$386.70	\$414.60	\$414.60
40	\$463.20	\$463.20	\$496.62	\$496.62	\$391.60	\$391.60	\$419.86	\$419.86
41	\$471.90	\$471.90	\$505.94	\$505.94	\$398.96	\$398.96	\$427.75	\$427.75
42	\$480.23	\$480.23	\$514.88	\$514.88	\$406.01	\$406.01	\$435.30	\$435.30
43	\$491.83	\$491.83	\$527.32	\$527.32	\$415.81	\$415.81	\$445.82	\$445.82
44	\$506.33	\$506.33	\$542.86	\$542.86	\$428.07	\$428.07	\$458.96	\$458.96
45	\$523.36	\$523.36	\$561.12	\$561.12	\$442.47	\$442.47	\$474.40	\$474.40
46	\$543.66	\$543.66	\$582.89	\$582.89	\$459.63	\$459.63	\$492.80	\$492.80
47	\$566.49	\$566.49	\$607.37	\$607.37	\$478.93	\$478.93	\$513.49	\$513.49
48	\$592.59	\$592.59	\$635.34	\$635.34	\$501.00	\$501.00	\$537.15	\$537.15
49	\$618.32	\$618.32	\$662.93	\$662.93	\$522.75	\$522.75	\$560.47	\$560.47
50	\$647.32	\$647.32	\$694.02	\$694.02	\$547.27	\$547.27	\$586.75	\$586.75
51	\$675.95	\$675.95	\$724.72	\$724.72	\$571.47	\$571.47	\$612.71	\$612.71
52	\$707.48	\$707.48	\$758.53	\$758.53	\$598.13	\$598.13	\$641.29	\$641.29
53	\$739.38	\$739.38	\$792.72	\$792.72	\$625.10	\$625.10	\$670.20	\$670.20
54	\$773.81	\$773.81	\$829.64	\$829.64	\$654.21	\$654.21	\$701.41	\$701.41
55	\$808.24	\$808.24	\$866.56	\$866.56	\$683.32	\$683.32	\$732.62	\$732.62
56	\$845.57	\$845.57	\$906.58	\$906.58	\$714.88	\$714.88	\$766.46	\$766.46
57	\$883.27	\$883.27	\$946.99	\$946.99	\$746.75	\$746.75	\$800.63	\$800.63
58	\$923.50	\$923.50	\$990.13	\$990.13	\$780.76	\$780.76	\$837.09	\$837.09
59	\$943.43	\$943.43	\$1,011.50	\$1,011.50	\$797.61	\$797.61	\$855.16	\$855.16
60	\$983.66	\$983.66	\$1,054.63	\$1,054.63	\$831.62	\$831.62	\$891.63	\$891.63
61	\$1,018.46	\$1,018.46	\$1,091.94	\$1,091.94	\$861.04	\$861.04	\$923.17	\$923.17
62	\$1,041.29	\$1,041.29	\$1,116.42	\$1,116.42	\$880.34	\$880.34	\$943.87	\$943.87
63	\$1,069.92	\$1,069.92	\$1,147.12	\$1,147.12	\$904.55	\$904.55	\$969.82	\$969.82
64+	\$1,087.32	\$1,087.32	\$1,165.77	\$1,165.77	\$919.26	\$919.26	\$985.59	\$985.59

Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango,
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk,
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk,
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk,
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk,
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk,
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
							Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0020006	Balance PPO \$1750 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0070001	Health Savings PPO Embedded \$2700	PPO	Silver	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0070003	Health Savings PPO Embedded \$4000	PPO	Silver	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A	PPO	Bronze	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre

Company Name Highmark Coverage Advantage (HCA)
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	14	236	20	15	31	58	33
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$468.91	\$468.91	\$468.91	\$468.91	\$468.91	\$468.91	\$468.91	\$468.91
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$415.86	\$415.86	\$415.86	\$415.86	\$415.86	\$415.86	\$415.86	\$415.86
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$406.97	\$406.97	\$406.97	\$406.97	\$406.97	\$406.97	\$406.97	\$406.97
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$378.82	\$378.82	\$378.82	\$378.82	\$378.82	\$378.82	\$378.82	\$378.82
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$382.99	\$382.99	\$382.99	\$382.99	\$382.99	\$382.99	\$382.99	\$382.99
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$370.87	\$370.87	\$370.87	\$370.87	\$370.87	\$370.87	\$370.87	\$370.87
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	\$367.07	\$367.07	\$367.07	\$367.07	\$367.07	\$367.07	\$367.07	\$367.07
79279PA0020006	Balance PPO \$1750 A	PPO	Gold	Off	\$369.29	\$369.29	\$369.29	\$369.29	\$369.29	\$369.29	\$369.29	\$369.29
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	\$367.21	\$367.21	\$367.21	\$367.21	\$367.21	\$367.21	\$367.21	\$367.21
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	\$385.19	\$385.19	\$385.19	\$385.19	\$385.19	\$385.19	\$385.19	\$385.19
79279PA0070001	Health Savings PPO Embedded \$2700	PPO	Silver	Off	\$339.51	\$339.51	\$339.51	\$339.51	\$339.51	\$339.51	\$339.51	\$339.51
79279PA0070003	Health Savings PPO Embedded \$4000	PPO	Silver	Off	\$331.33	\$331.33	\$331.33	\$331.33	\$331.33	\$331.33	\$331.33	\$331.33
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A	PPO	Bronze	Off	\$280.12	\$280.12	\$280.12	\$280.12	\$280.12	\$280.12	\$280.12	\$280.12

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNT

02-01-2018 Number of Covered Lives		RATING AREA 2			RATING AREA 3											
HIOS Plan ID	Plan Marketing Name	25	2	24	0	0	0	0	0	0	0	0	0	0	0	0
		Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne
79279PA0010001	Premier Balance PPO \$0 Platinum A	\$468.91	\$468.91	\$468.91												
79279PA0010003	Premier Balance PPO \$0 Gold A	\$415.86	\$415.86	\$415.86												
79279PA0010005	Premier Balance PPO \$500 A	\$406.97	\$406.97	\$406.97												
79279PA0010007	Premier Balance PPO \$1000 A	\$395.61	\$395.61	\$395.61												
79279PA0010011	Premier Balance PPO \$2000 A	\$378.82	\$378.82	\$378.82												
79279PA0010015	Premier Balance PPO \$1400 A	\$382.99	\$382.99	\$382.99												
79279PA0010016	Premier Balance PPO \$2500 A	\$370.87	\$370.87	\$370.87												
79279PA0020005	Balance PPO \$1000 A	\$367.07	\$367.07	\$367.07												
79279PA0020006	Balance PPO \$1750 A	\$369.29	\$369.29	\$369.29												
79279PA0020007	Balance PPO \$2000 A	\$367.21	\$367.21	\$367.21												
79279PA0060001	Health Savings PPO \$1500	\$385.19	\$385.19	\$385.19												
79279PA0070001	Health Savings PPO Embedded \$2700	\$339.51	\$339.51	\$339.51												
79279PA0070003	Health Savings PPO Embedded \$4000	\$331.33	\$331.33	\$331.33												
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A	\$280.12	\$280.12	\$280.12												

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNT

02-01-2018 Number of Covered Lives		RATING AREA 4										RATING AREA 5							
		278	76	5	55	24	91	62	110	65	150	33	48	150	83	35	10	98	
HIOS Plan ID	Plan Marketing Name	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	
79279PA0010001	Premier Balance PPO \$0 Platinum A	\$468.91	\$468.91	\$468.91	\$468.91	\$468.91	\$468.91	\$468.91	\$468.91	\$468.91	\$468.91	\$468.91	\$468.91	\$468.91	\$468.91	\$468.91	\$468.91	\$468.91	\$468.91
79279PA0010003	Premier Balance PPO \$0 Gold A	\$415.86	\$415.86	\$415.86	\$415.86	\$415.86	\$415.86	\$415.86	\$415.86	\$415.86	\$415.86	\$415.86	\$415.86	\$415.86	\$415.86	\$415.86	\$415.86	\$415.86	\$415.86
79279PA0010005	Premier Balance PPO \$500 A	\$406.97	\$406.97	\$406.97	\$406.97	\$406.97	\$406.97	\$406.97	\$406.97	\$406.97	\$406.97	\$406.97	\$406.97	\$406.97	\$406.97	\$406.97	\$406.97	\$406.97	\$406.97
79279PA0010007	Premier Balance PPO \$1000 A	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61	\$395.61
79279PA0010011	Premier Balance PPO \$2000 A	\$378.82	\$378.82	\$378.82	\$378.82	\$378.82	\$378.82	\$378.82	\$378.82	\$378.82	\$378.82	\$378.82	\$378.82	\$378.82	\$378.82	\$378.82	\$378.82	\$378.82	\$378.82
79279PA0010015	Premier Balance PPO \$1400 A	\$382.99	\$382.99	\$382.99	\$382.99	\$382.99	\$382.99	\$382.99	\$382.99	\$382.99	\$382.99	\$382.99	\$382.99	\$382.99	\$382.99	\$382.99	\$382.99	\$382.99	\$382.99
79279PA0010016	Premier Balance PPO \$2500 A	\$370.87	\$370.87	\$370.87	\$370.87	\$370.87	\$370.87	\$370.87	\$370.87	\$370.87	\$370.87	\$370.87	\$370.87	\$370.87	\$370.87	\$370.87	\$370.87	\$370.87	\$370.87
79279PA0020005	Balance PPO \$1000 A	\$367.07	\$367.07	\$367.07	\$367.07	\$367.07	\$367.07	\$367.07	\$367.07	\$367.07	\$367.07	\$367.07	\$367.07	\$367.07	\$367.07	\$367.07	\$367.07	\$367.07	\$367.07
79279PA0020006	Balance PPO \$1750 A	\$369.29	\$369.29	\$369.29	\$369.29	\$369.29	\$369.29	\$369.29	\$369.29	\$369.29	\$369.29	\$369.29	\$369.29	\$369.29	\$369.29	\$369.29	\$369.29	\$369.29	\$369.29
79279PA0020007	Balance PPO \$2000 A	\$367.21	\$367.21	\$367.21	\$367.21	\$367.21	\$367.21	\$367.21	\$367.21	\$367.21	\$367.21	\$367.21	\$367.21	\$367.21	\$367.21	\$367.21	\$367.21	\$367.21	\$367.21
79279PA0060001	Health Savings PPO \$1500	\$385.19	\$385.19	\$385.19	\$385.19	\$385.19	\$385.19	\$385.19	\$385.19	\$385.19	\$385.19	\$385.19	\$385.19	\$385.19	\$385.19	\$385.19	\$385.19	\$385.19	\$385.19
79279PA0070001	Health Savings PPO Embedded \$2700	\$339.51	\$339.51	\$339.51	\$339.51	\$339.51	\$339.51	\$339.51	\$339.51	\$339.51	\$339.51	\$339.51	\$339.51	\$339.51	\$339.51	\$339.51	\$339.51	\$339.51	\$339.51
79279PA0070003	Health Savings PPO Embedded \$4000	\$331.33	\$331.33	\$331.33	\$331.33	\$331.33	\$331.33	\$331.33	\$331.33	\$331.33	\$331.33	\$331.33	\$331.33	\$331.33	\$331.33	\$331.33	\$331.33	\$331.33	\$331.33
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A	\$280.12	\$280.12	\$280.12	\$280.12	\$280.12	\$280.12	\$280.12	\$280.12	\$280.12	\$280.12	\$280.12	\$280.12	\$280.12	\$280.12	\$280.12	\$280.12	\$280.12	\$280.12

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives		RATING AREA 6										RATING AREA 7			
HIOS Plan ID	Plan Marketing Name	7	0	0	0	0	0	0	0	0	0	0	0	0	0
		Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
79279PA0010001	Premier Balance PPO \$0 Platinum A	\$502.75													
79279PA0010003	Premier Balance PPO \$0 Gold A	\$445.87													
79279PA0010005	Premier Balance PPO \$500 A	\$436.34													
79279PA0010007	Premier Balance PPO \$1000 A	\$424.16													
79279PA0010011	Premier Balance PPO \$2000 A	\$406.15													
79279PA0010015	Premier Balance PPO \$1400 A	\$410.62													
79279PA0010016	Premier Balance PPO \$2500 A	\$397.63													
79279PA0020005	Balance PPO \$1000 A	\$393.56													
79279PA0020006	Balance PPO \$1750 A	\$395.94													
79279PA0020007	Balance PPO \$2000 A	\$393.71													
79279PA0060001	Health Savings PPO \$1500	\$412.99													
79279PA0070001	Health Savings PPO Embedded \$2700	\$364.01													
79279PA0070003	Health Savings PPO Embedded \$4000	\$355.24													
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A	\$300.33													

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNT

02-01-2018 Number of Covered Lives		RATING AREA 8					RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	0	0	0	0	0	0	0	0	0	0	0	0
		Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79279PA0010001	Premier Balance PPO \$0 Platinum A												
79279PA0010003	Premier Balance PPO \$0 Gold A												
79279PA0010005	Premier Balance PPO \$500 A												
79279PA0010007	Premier Balance PPO \$1000 A												
79279PA0010011	Premier Balance PPO \$2000 A												
79279PA0010015	Premier Balance PPO \$1400 A												
79279PA0010016	Premier Balance PPO \$2500 A												
79279PA0020005	Balance PPO \$1000 A												
79279PA0020006	Balance PPO \$1750 A												
79279PA0020007	Balance PPO \$2000 A												
79279PA0060001	Health Savings PPO \$1500												
79279PA0070001	Health Savings PPO Embedded \$2700												
79279PA0070003	Health Savings PPO Embedded \$4000												
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A												

Company Name Highmark Coverage Advantage (HCA)
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	14	236	20	15	31	58	33
					Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$483.11	\$483.11	\$483.11	\$483.11	\$483.11	\$483.11	\$483.11	\$483.11
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$428.46	\$428.46	\$428.46	\$428.46	\$428.46	\$428.46	\$428.46	\$428.46
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$419.30	\$419.30	\$419.30	\$419.30	\$419.30	\$419.30	\$419.30	\$419.30
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$407.60	\$407.60	\$407.60	\$407.60	\$407.60	\$407.60	\$407.60	\$407.60
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$390.29	\$390.29	\$390.29	\$390.29	\$390.29	\$390.29	\$390.29	\$390.29
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$394.59	\$394.59	\$394.59	\$394.59	\$394.59	\$394.59	\$394.59	\$394.59
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$382.10	\$382.10	\$382.10	\$382.10	\$382.10	\$382.10	\$382.10	\$382.10
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19
79279PA0020006	Balance PPO \$1750 A	PPO	Gold	Off	\$380.48	\$380.48	\$380.48	\$380.48	\$380.48	\$380.48	\$380.48	\$380.48
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	\$378.34	\$378.34	\$378.34	\$378.34	\$378.34	\$378.34	\$378.34	\$378.34
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	\$396.86	\$396.86	\$396.86	\$396.86	\$396.86	\$396.86	\$396.86	\$396.86
79279PA0070001	Health Savings PPO Embedded \$2700	PPO	Silver	Off	\$349.80	\$349.80	\$349.80	\$349.80	\$349.80	\$349.80	\$349.80	\$349.80
79279PA0070003	Health Savings PPO Embedded \$4000	PPO	Silver	Off	\$341.37	\$341.37	\$341.37	\$341.37	\$341.37	\$341.37	\$341.37	\$341.37
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A	PPO	Bronze	Off	\$288.60	\$288.60	\$288.60	\$288.60	\$288.60	\$288.60	\$288.60	\$288.60

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNT

02-01-2018 Number of Covered Lives		RATING AREA 2			RATING AREA 3											
HIOS Plan ID	Plan Marketing Name	25	2	24	0	0	0	0	0	0	0	0	0	0	0	0
		Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne
79279PA0010001	Premier Balance PPO \$0 Platinum A	\$483.11	\$483.11	\$483.11												
79279PA0010003	Premier Balance PPO \$0 Gold A	\$428.46	\$428.46	\$428.46												
79279PA0010005	Premier Balance PPO \$500 A	\$419.30	\$419.30	\$419.30												
79279PA0010007	Premier Balance PPO \$1000 A	\$407.60	\$407.60	\$407.60												
79279PA0010011	Premier Balance PPO \$2000 A	\$390.29	\$390.29	\$390.29												
79279PA0010015	Premier Balance PPO \$1400 A	\$394.59	\$394.59	\$394.59												
79279PA0010016	Premier Balance PPO \$2500 A	\$382.10	\$382.10	\$382.10												
79279PA0020005	Balance PPO \$1000 A	\$378.19	\$378.19	\$378.19												
79279PA0020006	Balance PPO \$1750 A	\$380.48	\$380.48	\$380.48												
79279PA0020007	Balance PPO \$2000 A	\$378.34	\$378.34	\$378.34												
79279PA0060001	Health Savings PPO \$1500	\$396.86	\$396.86	\$396.86												
79279PA0070001	Health Savings PPO Embedded \$2700	\$349.80	\$349.80	\$349.80												
79279PA0070003	Health Savings PPO Embedded \$4000	\$341.37	\$341.37	\$341.37												
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A	\$288.60	\$288.60	\$288.60												

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

		RATING AREA 4										RATING AREA 5							
		02-01-2018 Number of Covered Lives																	
		278	76	5	55	24	91	62	110	65	150	33	48	150	83	35	10	98	
HIOS Plan ID	Plan Marketing Name	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	
79279PA0010001	Premier Balance PPO \$0 Platinum A	\$483.11	\$483.11	\$483.11	\$483.11	\$483.11	\$483.11	\$483.11	\$483.11	\$483.11	\$483.11	\$483.11	\$483.11	\$483.11	\$483.11	\$483.11	\$483.11	\$483.11	
79279PA0010003	Premier Balance PPO \$0 Gold A	\$428.46	\$428.46	\$428.46	\$428.46	\$428.46	\$428.46	\$428.46	\$428.46	\$428.46	\$428.46	\$428.46	\$428.46	\$428.46	\$428.46	\$428.46	\$428.46	\$428.46	
79279PA0010005	Premier Balance PPO \$500 A	\$419.30	\$419.30	\$419.30	\$419.30	\$419.30	\$419.30	\$419.30	\$419.30	\$419.30	\$419.30	\$419.30	\$419.30	\$419.30	\$419.30	\$419.30	\$419.30	\$419.30	
79279PA0010007	Premier Balance PPO \$1000 A	\$407.60	\$407.60	\$407.60	\$407.60	\$407.60	\$407.60	\$407.60	\$407.60	\$407.60	\$407.60	\$407.60	\$407.60	\$407.60	\$407.60	\$407.60	\$407.60	\$407.60	
79279PA0010011	Premier Balance PPO \$2000 A	\$390.29	\$390.29	\$390.29	\$390.29	\$390.29	\$390.29	\$390.29	\$390.29	\$390.29	\$390.29	\$390.29	\$390.29	\$390.29	\$390.29	\$390.29	\$390.29	\$390.29	
79279PA0010015	Premier Balance PPO \$1400 A	\$394.59	\$394.59	\$394.59	\$394.59	\$394.59	\$394.59	\$394.59	\$394.59	\$394.59	\$394.59	\$394.59	\$394.59	\$394.59	\$394.59	\$394.59	\$394.59	\$394.59	
79279PA0010016	Premier Balance PPO \$2500 A	\$382.10	\$382.10	\$382.10	\$382.10	\$382.10	\$382.10	\$382.10	\$382.10	\$382.10	\$382.10	\$382.10	\$382.10	\$382.10	\$382.10	\$382.10	\$382.10	\$382.10	
79279PA0020005	Balance PPO \$1000 A	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	
79279PA0020006	Balance PPO \$1750 A	\$380.48	\$380.48	\$380.48	\$380.48	\$380.48	\$380.48	\$380.48	\$380.48	\$380.48	\$380.48	\$380.48	\$380.48	\$380.48	\$380.48	\$380.48	\$380.48	\$380.48	
79279PA0020007	Balance PPO \$2000 A	\$378.34	\$378.34	\$378.34	\$378.34	\$378.34	\$378.34	\$378.34	\$378.34	\$378.34	\$378.34	\$378.34	\$378.34	\$378.34	\$378.34	\$378.34	\$378.34	\$378.34	
79279PA0060001	Health Savings PPO \$1500	\$396.86	\$396.86	\$396.86	\$396.86	\$396.86	\$396.86	\$396.86	\$396.86	\$396.86	\$396.86	\$396.86	\$396.86	\$396.86	\$396.86	\$396.86	\$396.86	\$396.86	
79279PA0070001	Health Savings PPO Embedded \$2700	\$349.80	\$349.80	\$349.80	\$349.80	\$349.80	\$349.80	\$349.80	\$349.80	\$349.80	\$349.80	\$349.80	\$349.80	\$349.80	\$349.80	\$349.80	\$349.80	\$349.80	
79279PA0070003	Health Savings PPO Embedded \$4000	\$341.37	\$341.37	\$341.37	\$341.37	\$341.37	\$341.37	\$341.37	\$341.37	\$341.37	\$341.37	\$341.37	\$341.37	\$341.37	\$341.37	\$341.37	\$341.37	\$341.37	
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A	\$288.60	\$288.60	\$288.60	\$288.60	\$288.60	\$288.60	\$288.60	\$288.60	\$288.60	\$288.60	\$288.60	\$288.60	\$288.60	\$288.60	\$288.60	\$288.60	\$288.60	

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives		RATING AREA 6										RATING AREA 7			
HIOS Plan ID	Plan Marketing Name	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
79279PA0010001	Premier Balance PPO \$0 Platinum A	\$517.98													
79279PA0010003	Premier Balance PPO \$0 Gold A	\$459.38													
79279PA0010005	Premier Balance PPO \$500 A	\$449.56													
79279PA0010007	Premier Balance PPO \$1000 A	\$437.01													
79279PA0010011	Premier Balance PPO \$2000 A	\$418.46													
79279PA0010015	Premier Balance PPO \$1400 A	\$423.06													
79279PA0010016	Premier Balance PPO \$2500 A	\$409.68													
79279PA0020005	Balance PPO \$1000 A	\$405.48													
79279PA0020006	Balance PPO \$1750 A	\$407.94													
79279PA0020007	Balance PPO \$2000 A	\$405.64													
79279PA0060001	Health Savings PPO \$1500	\$425.50													
79279PA0070001	Health Savings PPO Embedded \$2700	\$375.04													
79279PA0070003	Health Savings PPO Embedded \$4000	\$366.00													
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A	\$309.43													

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives		RATING AREA 8					RATING AREA 9						
		0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79279PA0010001	Premier Balance PPO \$0 Platinum A												
79279PA0010003	Premier Balance PPO \$0 Gold A												
79279PA0010005	Premier Balance PPO \$500 A												
79279PA0010007	Premier Balance PPO \$1000 A												
79279PA0010011	Premier Balance PPO \$2000 A												
79279PA0010015	Premier Balance PPO \$1400 A												
79279PA0010016	Premier Balance PPO \$2500 A												
79279PA0020005	Balance PPO \$1000 A												
79279PA0020006	Balance PPO \$1750 A												
79279PA0020007	Balance PPO \$2000 A												
79279PA0060001	Health Savings PPO \$1500												
79279PA0070001	Health Savings PPO Embedded \$2700												
79279PA0070003	Health Savings PPO Embedded \$4000												
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A												

Company Name Highmark Coverage Advantage (HCA)
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	14	236	20	15	31	58	33
					Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$497.79	\$497.79	\$497.79	\$497.79	\$497.79	\$497.79	\$497.79	\$497.79
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$432.03	\$432.03	\$432.03	\$432.03	\$432.03	\$432.03	\$432.03	\$432.03
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$419.98	\$419.98	\$419.98	\$419.98	\$419.98	\$419.98	\$419.98	\$419.98
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$402.14	\$402.14	\$402.14	\$402.14	\$402.14	\$402.14	\$402.14	\$402.14
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$406.57	\$406.57	\$406.57	\$406.57	\$406.57	\$406.57	\$406.57	\$406.57
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$393.71	\$393.71	\$393.71	\$393.71	\$393.71	\$393.71	\$393.71	\$393.71
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67
79279PA0020006	Balance PPO \$1750 A	PPO	Gold	Off	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	\$389.83	\$389.83	\$389.83	\$389.83	\$389.83	\$389.83	\$389.83	\$389.83
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	\$408.91	\$408.91	\$408.91	\$408.91	\$408.91	\$408.91	\$408.91	\$408.91
79279PA0070001	Health Savings PPO Embedded \$2700	PPO	Silver	Off	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42
79279PA0070003	Health Savings PPO Embedded \$4000	PPO	Silver	Off	\$351.73	\$351.73	\$351.73	\$351.73	\$351.73	\$351.73	\$351.73	\$351.73
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A	PPO	Bronze	Off	\$297.37	\$297.37	\$297.37	\$297.37	\$297.37	\$297.37	\$297.37	\$297.37

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNT

02-01-2018 Number of Covered Lives		RATING AREA 2			RATING AREA 3											
HIOS Plan ID	Plan Marketing Name	25	2	24	0	0	0	0	0	0	0	0	0	0	0	0
		Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne
79279PA0010001	Premier Balance PPO \$0 Platinum A	\$497.79	\$497.79	\$497.79												
79279PA0010003	Premier Balance PPO \$0 Gold A	\$441.47	\$441.47	\$441.47												
79279PA0010005	Premier Balance PPO \$500 A	\$432.03	\$432.03	\$432.03												
79279PA0010007	Premier Balance PPO \$1000 A	\$419.98	\$419.98	\$419.98												
79279PA0010011	Premier Balance PPO \$2000 A	\$402.14	\$402.14	\$402.14												
79279PA0010015	Premier Balance PPO \$1400 A	\$406.57	\$406.57	\$406.57												
79279PA0010016	Premier Balance PPO \$2500 A	\$393.71	\$393.71	\$393.71												
79279PA0020005	Balance PPO \$1000 A	\$389.67	\$389.67	\$389.67												
79279PA0020006	Balance PPO \$1750 A	\$392.03	\$392.03	\$392.03												
79279PA0020007	Balance PPO \$2000 A	\$389.83	\$389.83	\$389.83												
79279PA0060001	Health Savings PPO \$1500	\$408.91	\$408.91	\$408.91												
79279PA0070001	Health Savings PPO Embedded \$2700	\$360.42	\$360.42	\$360.42												
79279PA0070003	Health Savings PPO Embedded \$4000	\$351.73	\$351.73	\$351.73												
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A	\$297.37	\$297.37	\$297.37												

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives		RATING AREA 4										RATING AREA 5							
		278	76	5	55	24	91	62	110	65	150	33	48	150	83	35	10	98	
HIOS Plan ID	Plan Marketing Name	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	
79279PA0010001	Premier Balance PPO \$0 Platinum A	\$497.79	\$497.79	\$497.79	\$497.79	\$497.79	\$497.79	\$497.79	\$497.79	\$497.79	\$497.79	\$497.79	\$497.79	\$497.79	\$497.79	\$497.79	\$497.79	\$497.79	\$497.79
79279PA0010003	Premier Balance PPO \$0 Gold A	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47
79279PA0010005	Premier Balance PPO \$500 A	\$432.03	\$432.03	\$432.03	\$432.03	\$432.03	\$432.03	\$432.03	\$432.03	\$432.03	\$432.03	\$432.03	\$432.03	\$432.03	\$432.03	\$432.03	\$432.03	\$432.03	\$432.03
79279PA0010007	Premier Balance PPO \$1000 A	\$419.98	\$419.98	\$419.98	\$419.98	\$419.98	\$419.98	\$419.98	\$419.98	\$419.98	\$419.98	\$419.98	\$419.98	\$419.98	\$419.98	\$419.98	\$419.98	\$419.98	\$419.98
79279PA0010011	Premier Balance PPO \$2000 A	\$402.14	\$402.14	\$402.14	\$402.14	\$402.14	\$402.14	\$402.14	\$402.14	\$402.14	\$402.14	\$402.14	\$402.14	\$402.14	\$402.14	\$402.14	\$402.14	\$402.14	\$402.14
79279PA0010015	Premier Balance PPO \$1400 A	\$406.57	\$406.57	\$406.57	\$406.57	\$406.57	\$406.57	\$406.57	\$406.57	\$406.57	\$406.57	\$406.57	\$406.57	\$406.57	\$406.57	\$406.57	\$406.57	\$406.57	\$406.57
79279PA0010016	Premier Balance PPO \$2500 A	\$393.71	\$393.71	\$393.71	\$393.71	\$393.71	\$393.71	\$393.71	\$393.71	\$393.71	\$393.71	\$393.71	\$393.71	\$393.71	\$393.71	\$393.71	\$393.71	\$393.71	\$393.71
79279PA0020005	Balance PPO \$1000 A	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67	\$389.67
79279PA0020006	Balance PPO \$1750 A	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03	\$392.03
79279PA0020007	Balance PPO \$2000 A	\$389.83	\$389.83	\$389.83	\$389.83	\$389.83	\$389.83	\$389.83	\$389.83	\$389.83	\$389.83	\$389.83	\$389.83	\$389.83	\$389.83	\$389.83	\$389.83	\$389.83	\$389.83
79279PA0060001	Health Savings PPO \$1500	\$408.91	\$408.91	\$408.91	\$408.91	\$408.91	\$408.91	\$408.91	\$408.91	\$408.91	\$408.91	\$408.91	\$408.91	\$408.91	\$408.91	\$408.91	\$408.91	\$408.91	\$408.91
79279PA0070001	Health Savings PPO Embedded \$2700	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42
79279PA0070003	Health Savings PPO Embedded \$4000	\$351.73	\$351.73	\$351.73	\$351.73	\$351.73	\$351.73	\$351.73	\$351.73	\$351.73	\$351.73	\$351.73	\$351.73	\$351.73	\$351.73	\$351.73	\$351.73	\$351.73	\$351.73
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A	\$297.37	\$297.37	\$297.37	\$297.37	\$297.37	\$297.37	\$297.37	\$297.37	\$297.37	\$297.37	\$297.37	\$297.37	\$297.37	\$297.37	\$297.37	\$297.37	\$297.37	\$297.37

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives		RATING AREA 6										RATING AREA 7			
HIOS Plan ID	Plan Marketing Name	7	0	0	0	0	0	0	0	0	0	0	0	0	0
		Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
79279PA0010001	Premier Balance PPO \$0 Platinum A	\$533.71													
79279PA0010003	Premier Balance PPO \$0 Gold A	\$473.33													
79279PA0010005	Premier Balance PPO \$500 A	\$463.21													
79279PA0010007	Premier Balance PPO \$1000 A	\$450.28													
79279PA0010011	Premier Balance PPO \$2000 A	\$431.17													
79279PA0010015	Premier Balance PPO \$1400 A	\$435.91													
79279PA0010016	Premier Balance PPO \$2500 A	\$422.12													
79279PA0020005	Balance PPO \$1000 A	\$417.79													
79279PA0020006	Balance PPO \$1750 A	\$420.32													
79279PA0020007	Balance PPO \$2000 A	\$417.96													
79279PA0060001	Health Savings PPO \$1500	\$438.42													
79279PA0070001	Health Savings PPO Embedded \$2700	\$386.43													
79279PA0070003	Health Savings PPO Embedded \$4000	\$377.11													
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A	\$318.83													

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives		RATING AREA 8					RATING AREA 9						
		0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79279PA0010001	Premier Balance PPO \$0 Platinum A												
79279PA0010003	Premier Balance PPO \$0 Gold A												
79279PA0010005	Premier Balance PPO \$500 A												
79279PA0010007	Premier Balance PPO \$1000 A												
79279PA0010011	Premier Balance PPO \$2000 A												
79279PA0010015	Premier Balance PPO \$1400 A												
79279PA0010016	Premier Balance PPO \$2500 A												
79279PA0020005	Balance PPO \$1000 A												
79279PA0020006	Balance PPO \$1750 A												
79279PA0020007	Balance PPO \$2000 A												
79279PA0060001	Health Savings PPO \$1500												
79279PA0070001	Health Savings PPO Embedded \$2700												
79279PA0070003	Health Savings PPO Embedded \$4000												
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A												

Company Name Highmark Coverage Advantage (HCA)
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	14	236	20	15	31	58	33
					Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$512.94	\$512.94	\$512.94	\$512.94	\$512.94	\$512.94	\$512.94	\$512.94
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$454.91	\$454.91	\$454.91	\$454.91	\$454.91	\$454.91	\$454.91	\$454.91
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$432.76	\$432.76	\$432.76	\$432.76	\$432.76	\$432.76	\$432.76	\$432.76
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$414.39	\$414.39	\$414.39	\$414.39	\$414.39	\$414.39	\$414.39	\$414.39
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$418.95	\$418.95	\$418.95	\$418.95	\$418.95	\$418.95	\$418.95	\$418.95
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$405.69	\$405.69	\$405.69	\$405.69	\$405.69	\$405.69	\$405.69	\$405.69
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	\$401.53	\$401.53	\$401.53	\$401.53	\$401.53	\$401.53	\$401.53	\$401.53
79279PA0020006	Balance PPO \$1750 A	PPO	Gold	Off	\$403.96	\$403.96	\$403.96	\$403.96	\$403.96	\$403.96	\$403.96	\$403.96
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	\$421.36	\$421.36	\$421.36	\$421.36	\$421.36	\$421.36	\$421.36	\$421.36
79279PA0070001	Health Savings PPO Embedded \$2700	PPO	Silver	Off	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39
79279PA0070003	Health Savings PPO Embedded \$4000	PPO	Silver	Off	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A	PPO	Bronze	Off	\$306.42	\$306.42	\$306.42	\$306.42	\$306.42	\$306.42	\$306.42	\$306.42

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNT

02-01-2018 Number of Covered Lives		RATING AREA 2			RATING AREA 3											
HIOS Plan ID	Plan Marketing Name	25	2	24	0	0	0	0	0	0	0	0	0	0	0	0
		Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne
79279PA0010001	Premier Balance PPO \$0 Platinum A	\$512.94	\$512.94	\$512.94												
79279PA0010003	Premier Balance PPO \$0 Gold A	\$454.91	\$454.91	\$454.91												
79279PA0010005	Premier Balance PPO \$500 A	\$445.18	\$445.18	\$445.18												
79279PA0010007	Premier Balance PPO \$1000 A	\$432.76	\$432.76	\$432.76												
79279PA0010011	Premier Balance PPO \$2000 A	\$414.39	\$414.39	\$414.39												
79279PA0010015	Premier Balance PPO \$1400 A	\$418.95	\$418.95	\$418.95												
79279PA0010016	Premier Balance PPO \$2500 A	\$405.69	\$405.69	\$405.69												
79279PA0020005	Balance PPO \$1000 A	\$401.53	\$401.53	\$401.53												
79279PA0020006	Balance PPO \$1750 A	\$403.96	\$403.96	\$403.96												
79279PA0020007	Balance PPO \$2000 A	\$401.69	\$401.69	\$401.69												
79279PA0060001	Health Savings PPO \$1500	\$421.36	\$421.36	\$421.36												
79279PA0070001	Health Savings PPO Embedded \$2700	\$371.39	\$371.39	\$371.39												
79279PA0070003	Health Savings PPO Embedded \$4000	\$362.44	\$362.44	\$362.44												
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A	\$306.42	\$306.42	\$306.42												

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNT

		RATING AREA 4										RATING AREA 5							
		278		76	5	55	24	91	62	110	65	150	33		48	150	83	35	10
HIOS Plan ID	Plan Marketing Name	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	
79279PA0010001	Premier Balance PPO \$0 Platinum A	\$512.94	\$512.94	\$512.94	\$512.94	\$512.94	\$512.94	\$512.94	\$512.94	\$512.94	\$512.94	\$512.94	\$512.94	\$512.94	\$512.94	\$512.94	\$512.94	\$512.94	
79279PA0010003	Premier Balance PPO \$0 Gold A	\$454.91	\$454.91	\$454.91	\$454.91	\$454.91	\$454.91	\$454.91	\$454.91	\$454.91	\$454.91	\$454.91	\$454.91	\$454.91	\$454.91	\$454.91	\$454.91	\$454.91	
79279PA0010005	Premier Balance PPO \$500 A	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	
79279PA0010007	Premier Balance PPO \$1000 A	\$432.76	\$432.76	\$432.76	\$432.76	\$432.76	\$432.76	\$432.76	\$432.76	\$432.76	\$432.76	\$432.76	\$432.76	\$432.76	\$432.76	\$432.76	\$432.76	\$432.76	
79279PA0010011	Premier Balance PPO \$2000 A	\$414.39	\$414.39	\$414.39	\$414.39	\$414.39	\$414.39	\$414.39	\$414.39	\$414.39	\$414.39	\$414.39	\$414.39	\$414.39	\$414.39	\$414.39	\$414.39	\$414.39	
79279PA0010015	Premier Balance PPO \$1400 A	\$418.95	\$418.95	\$418.95	\$418.95	\$418.95	\$418.95	\$418.95	\$418.95	\$418.95	\$418.95	\$418.95	\$418.95	\$418.95	\$418.95	\$418.95	\$418.95	\$418.95	
79279PA0010016	Premier Balance PPO \$2500 A	\$405.69	\$405.69	\$405.69	\$405.69	\$405.69	\$405.69	\$405.69	\$405.69	\$405.69	\$405.69	\$405.69	\$405.69	\$405.69	\$405.69	\$405.69	\$405.69	\$405.69	
79279PA0020005	Balance PPO \$1000 A	\$401.53	\$401.53	\$401.53	\$401.53	\$401.53	\$401.53	\$401.53	\$401.53	\$401.53	\$401.53	\$401.53	\$401.53	\$401.53	\$401.53	\$401.53	\$401.53	\$401.53	
79279PA0020006	Balance PPO \$1750 A	\$403.96	\$403.96	\$403.96	\$403.96	\$403.96	\$403.96	\$403.96	\$403.96	\$403.96	\$403.96	\$403.96	\$403.96	\$403.96	\$403.96	\$403.96	\$403.96	\$403.96	
79279PA0020007	Balance PPO \$2000 A	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	\$401.69	
79279PA0060001	Health Savings PPO \$1500	\$421.36	\$421.36	\$421.36	\$421.36	\$421.36	\$421.36	\$421.36	\$421.36	\$421.36	\$421.36	\$421.36	\$421.36	\$421.36	\$421.36	\$421.36	\$421.36	\$421.36	
79279PA0070001	Health Savings PPO Embedded \$2700	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	\$371.39	
79279PA0070003	Health Savings PPO Embedded \$4000	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	\$362.44	
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A	\$306.42	\$306.42	\$306.42	\$306.42	\$306.42	\$306.42	\$306.42	\$306.42	\$306.42	\$306.42	\$306.42	\$306.42	\$306.42	\$306.42	\$306.42	\$306.42	\$306.42	

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives		RATING AREA 6										RATING AREA 7			
HIOS Plan ID	Plan Marketing Name	7	0	0	0	0	0	0	0	0	0	0	0	0	0
		Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
79279PA0010001	Premier Balance PPO \$0 Platinum A	\$549.95													
79279PA0010003	Premier Balance PPO \$0 Gold A	\$487.74													
79279PA0010005	Premier Balance PPO \$500 A	\$477.31													
79279PA0010007	Premier Balance PPO \$1000 A	\$463.99													
79279PA0010011	Premier Balance PPO \$2000 A	\$444.29													
79279PA0010015	Premier Balance PPO \$1400 A	\$449.18													
79279PA0010016	Premier Balance PPO \$2500 A	\$434.97													
79279PA0020005	Balance PPO \$1000 A	\$430.51													
79279PA0020006	Balance PPO \$1750 A	\$433.12													
79279PA0020007	Balance PPO \$2000 A	\$430.68													
79279PA0060001	Health Savings PPO \$1500	\$451.77													
79279PA0070001	Health Savings PPO Embedded \$2700	\$398.19													
79279PA0070003	Health Savings PPO Embedded \$4000	\$388.59													
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A	\$328.53													

Company Name Highmark Coverage Advantage (HCA)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNT

02-01-2018 Number of Covered Lives		RATING AREA 8					RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	0	0	0	0	0	0	0	0	0	0	0	0
		Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79279PA0010001	Premier Balance PPO \$0 Platinum A												
79279PA0010003	Premier Balance PPO \$0 Gold A												
79279PA0010005	Premier Balance PPO \$500 A												
79279PA0010007	Premier Balance PPO \$1000 A												
79279PA0010011	Premier Balance PPO \$2000 A												
79279PA0010015	Premier Balance PPO \$1400 A												
79279PA0010016	Premier Balance PPO \$2500 A												
79279PA0020005	Balance PPO \$1000 A												
79279PA0020006	Balance PPO \$1750 A												
79279PA0020007	Balance PPO \$2000 A												
79279PA0060001	Health Savings PPO \$1500												
79279PA0070001	Health Savings PPO Embedded \$2700												
79279PA0070003	Health Savings PPO Embedded \$4000												
79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A												

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y
1				Unified Rate Review v4.3																					
2																									
3				Company Legal Name:		Highmark Coverage Advantage	State:	PA																	
4				HIOS Issuer ID:		79279	Market:	Small Group																	
5				Effective Date of Rate Change(s):		01/01/2019																			
6																									
7																									
8				Market Level Calculations (Same for all Plans)																					
9																									
10																									
11				Section I: Experience period data																					
12				Experience Period:		01/01/2017	to	12/31/2017																	
13						<u>Experience Period</u>																			
14						<u>Aggregate Amount</u>		<u>PMPM</u>		<u>% of Prem</u>															
15				Premiums (net of MLR Rebate) in Experience Period:		\$11,843,225		\$595.14		100.00%															
16				Incurred Claims in Experience Period		\$10,519,481		528.62		88.82%															
17				Allowed Claims:		\$11,718,997		588.89		98.95%															
18				Index Rate of Experience Period				\$588.89																	
19				Experience Period Member Months		19,900																			
20																									
21				Section II: Allowed Claims, PMPM basis																					
22						Experience Period				Projection Period:	01/01/2019	to	12/31/2019		Mid-point to Mid-point, Experience to Projection:	24	months								
23						on Actual Experience Allowed				Adj't. from Experience to	Projection Period		Annualized Trend	Factors		Projections, before credibility Adjustment		Credibility Manual							
24				Benefit Category		Utilization	Utilization per	Average		Pop'l risk						Utilization per	Average		Utilization	Average					
25						Description	1,000	Cost/Service	PMPM	Morbidity	Other	Cost	Util			1,000	Cost/Service	PMPM	per 1,000	Cost/Service	PMPM				
26				Inpatient Hospital		Admits	90.24	\$13,785.68	\$103.67	1.015	0.986	1.051	1.040			99.11	\$15,011.84	\$123.99	0.00	\$0.00	\$0.00				
27				Outpatient Hospital		Visits	3,565.40	628.76	186.81	1.015	0.986	1.051	1.040			3,915.94	684.68	223.43	0.00	0.00	0.00				
28				Professional		Visits	21,329.47	92.22	163.93	1.015	0.986	1.051	1.040			23,426.56	100.43	196.06	0.00	0.00	0.00				
29				Other Medical		Other	1,095.69	192.62	17.59	1.015	0.986	1.051	1.040			1,203.42	209.75	21.04	0.00	0.00	0.00				
30				Capitation		Other	12,000.00	0.62	0.62	1.000	1.000	1.001	1.000			12,000.00	0.62	0.62	0.00	0.00	0.00				
31				Prescription Drug		Prescriptions	14,955.12	93.30	116.28	1.015	0.986	1.051	1.040			16,425.50	101.60	139.07	0.00	0.00	0.00				
32				Total					\$588.89									\$704.20			\$0.00				
33																									
34				Section III: Projected Experience:																					
35																									
36																									
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Information Not Releasable to the Public Unless Authorized by Law: This information has not been publicly disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

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

State: PA
Market: Small Group

[illegible][illegible]

Average Current Rate PMPM	\$626.58	\$710.45	\$0.00	\$622.74	\$0.00	\$660.85	\$0.00	\$581.08	\$0.00	\$0.00	\$554.39	\$0.00	\$0.00	\$558.94	\$531.10	\$0.00	\$0.00	\$0.00	\$534.14	\$529.55	\$527.66	\$0.00	\$390.03	\$377.79	\$497.03	\$482.00	\$0.00
Projected Member Months	17,784	6,578	0	2,316	0	2,472	0	1,178	0	372	0	0	0	1,356	1,008	0	0	180	420	24	0	144	1,356	156	216	0	0

[illegible][illegible]

Part II of the Preliminary Justification

Highmark Coverage Advantage – Small Group Market

Scope and Range:

Highmark Coverage Advantage (HCA) is requesting a weighted average rate increase of 12.8% weighted on the projected enrollment for renewing plans shown in the Unified Rate Review Template for its 2019 ACA qualifying small group products with effective dates from January 1, 2019 to December 31, 2019. This will impact 1,838 individuals.

Due to changes in benefits, metal levels and plan design pricing relativities, average increases at the plan level differ and range from 10.8% to 17.8% as shown in the Unified Rate Review Template.

The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2018 and throughout 2019 as a result of both higher utilization and the increasing cost of healthcare services, and the underlying morbidity of the population within HCA's ACA products.

Lower cost small groups are expected to remain outside the ACA single-risk pool for most of 2019 due to more favorable premium rates afforded to them in the pre ACA rating formula. The remaining population expected to enroll in the ACA qualifying products represents a small portion of the pool, and those groups generally have unfavorable demographics and higher than average claim costs.

Historical Financial Experience:

Highmark Coverage Advantage reported an unanticipated financial gain in 2017.

Change in Medical Service Costs:

The projected average cost of medical care for the projected population is expected to increase. The increase will emerge in utilization and average cost per service, and is spread across all types of services.

Change in Benefits:

Some cost sharing parameters were changed in order to maintain compliance with Federal AV requirements. Additionally, some out of pocket maximum parameters were changed to keep up with the rising cost of health care. These out of pocket maximum changes also aided in mitigating the rate increase.

Administrative Costs, Anticipated Operating Results, and Medical Loss Ratio:

Relative to the 2018 rate filing, taxes and fees are lower since the Health Insurance Provider Fee was waived for 2019. The anticipated operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum

Redacted Version

Highmark Coverage Advantage

Small Group Rate Filing

Effective January 1, 2019

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Coverage Advantage's ("HCA") Small Group block of business rate filing ("Filing"), for products with effective dates in calendar year 2019. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Part I Unified Rate Review Template, which supports compliance with the market rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

This information is intended for use by the State of Pennsylvania Department of Insurance, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of HCA's Filing. However, we recognize that this certification may become a public document. HCA makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum prepared by HCA that would result in the creation of any duty or liability under any theory of law by HCA or its employees to third parties.

The results are actuarial projections. Actual experience is likely to differ for a number of reasons, including population changes, claims experience, and random deviations from assumptions.

I.1 Company Identifying Information:

- Company Legal Name: Highmark Coverage Advantage
- State: The State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 79279
- Market: Small Group
- Effective Date: January 1, 2019

II. Proposed Rate Increase(s)

For all rate increases by plan please see the 'Cum'tive Rate Change % (over 12 mos prior)' found in Worksheet 2 Row 27 of the URRT. Rate changes vary by plan, as plan benefits need adjusted to help maintain compliance with metal level requirements. Other base rate components (pricing actuarial factor and network discount) are also re-evaluated each year. For 2019, the Company's proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2.

The primary drivers of the 12.8% rate increase (weighted on the projected enrollment for renewing plans in the URRT) are anticipated cost and utilization increases impacting claims (such as changes in provider reimbursement levels and the availability of new pharmaceutical treatments), and an increase in the projected population change (morbidity), partially offset by a projected increase in receipts from the risk adjustment program, and an increase in claim savings due to negotiated terms with our pharmaceutical benefit manager.

III. Experience Period Premium and Claims

III.1 Paid through Date:

Experience period claims were based on incurred calendar year 2017, paid through February 2018. We only include the non-grandfathered, insured members in HCA's 2017 book-of-business.

III.2 Premiums (net of MLR Rebate) in Experience Period:

The premiums shown for the experience period were based on calendar year 2017 actual revenues, in accordance with the Unified Rate Review Instructions.

Based on preliminary information for calendar year 2017, no MLR rebates are anticipated to be refunded to enrollees. Therefore, we did not include an adjustment for MLR rebates in the 2017 premium amounts.

III.3 Allowed and Incurred Claims Incurred During the Experience Period:

- Historical Experience: To complete the URRT historical experience section we chose HCA's current experience for the small group block of business for the period January 1, 2017 through December 31, 2017, with claims paid through February, 2018.
- Claims Incurred During the 12-month experience period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for HCA's book-of-business. This section includes:
 - The amount of claims which were processed through our claims system,

- Claims processed outside of our claims system (Rx rebates, provider settlements, capitated benefits), and
 - Our best estimate of claims incurred but not paid as of the Paid through Date stated above.
- **Method for Determining Allowed Claims:** For non-capitated claims, the allowed charges are summarized from HCA’s detailed claim-level historical data. We only include the non-grandfathered, insured members from HCA’s 2017 book-of-business.
 - **Paid Claims:** We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2017 plan designs chosen by each member.
 - **Incurred but Not Paid (IBNR) Claims Estimate:** HCA’s estimate of the remaining incurred but not recorded (IBNR) claims reflects the anticipated IBNR as of the end of the paid claim run out period. The IBNR completion factor of 0.983 was developed for HCA’s total small group business through analysis of historical claim completion factors. The completion factor was applied equally to both paid and allowed total claims (as a change in utilization) to complete the experience.

IV. Benefit Categories

Historical cost and utilization data were pulled from HCA’s claims systems by the defined benefit categories included in Worksheet 1, Section II of the URRT. This data was used to allocate HCA’s total claims into its components on the URRT.

The data provided in this section closely adheres to the preferred definitions of the Benefit Categories included in the URRT instructions, including the “Other Medical” category. The “Other Medical” category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. The “Capitation” category represents the monthly charge paid to our Vision benefit provider for covering pediatric vision benefits. Prescription drug utilization is converted to a 30-day script count.

V. Projection Factors

V.1 Changes in the Morbidity of the Population Insured

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors) from the experience period to the rating period. As we have seen through 2017, many of the Small Group market customers have retained their pre-ACA coverage through the transitional coverage provisions, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2019 for groups that renew on or prior to October 1, 2019, we continue to believe that many groups, especially lower-risk groups, will continue to retain their current transitional

coverage until required to transfer coverage. We are expecting that enrollment drops slightly and that we lose some of the better risk groups. Also, with the continued availability of transitional coverage, we expect any new groups moving into ACA products from transitional coverage will be of higher morbidity. Thus we expect our morbidity to worsen slightly from the experience period and reflect this with a Change in Morbidity adjustment of 1.5%.

V.2 Changes in Benefits

We made the following adjustments to reflect the expected differences in benefits between the experience period and projection period:

- We reflected the additional cost of the following benefits that must now be covered under the essential health benefit package for members moving into ACA compliant policies from the transitional pre-ACA policies which do not cover these benefits:
 - Pediatric dental benefits: +\$0.21
- We reflected the following newly mandated benefits required under state law, which are not reflected in the experience period claims: None.
- We reflected the following new benefits that are not part of the essential health benefit package or required under state law that did not exist in the experience period claims: None
- We made an adjustment to reflect the removal of benefits covered in the experience period claims that will not be covered in the projection period: None.

V.3 Changes in Demographics

We are projecting a slight decrease in the average age from the experience period to the projection period. There is no change assumed in the projected area factor.

V.4 Other Adjustments

We are expecting an increase in savings associated with prescription drug rebates from the experience period to the projection period of \$(5.76) PMPM. This increase in rebates is due to new levels of negotiated rebates with our pharmaceutical vendor.

V.5 Trend Factors (cost/utilization)

This development of the CY 2019 rates reflects an annual trend rate of 9.0% (5.1% cost, 3.7% utilization). These trends reflect HCA's expectations regarding increases in in-network contractual reimbursement. The annual trend estimates include the impact of provider contracting and anticipated utilization changes to both projected in-network and out-of-network costs. These estimates measure and normalize for benefit leverage, population

aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

The trend represents a blended average for all types of service and is applied to the aggregate experience for pricing. These trends represent assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

We reflected anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: +0.6%.

We reflected the additional capitation costs for the pediatric vision benefits: +\$0.00 (no change).

VI. Credibility Manual Rate Development

HCA's small group experience is fully credible; no manual rate is developed or used in this projection.

VII. Credibility of Experience

The experience is for HCA's non-grandfathered plans in 2017. It is large enough to be fully credible. Our results are based 100% on the experience rate, adjusted as described herein.

VIII. Paid to Allowed Ratio

For 2019, an average paid-to-allowed ratio of 89.1% is projected based on the 2019 product portfolio and the projected membership for each plan design.

IX. Risk Adjustment and Reinsurance

IX.1 Projected Risk Adjustments PMPM:

To determine our estimated risk transfer for 2019, we examined historical risk scores calculated from the factors in the HHS Notice of Benefit and Payment Parameters, and other risk adjustment transfer formula components, for those members anticipated to be covered by HCA in 2019. We then estimate the statewide average risk scores and other transfer formula components by analyzing the available risk adjustment transfer component information: the Interim Summary Report on Risk Adjustment for the 2017 Benefit Year published by CMS, the PA Insurance Department's calculation of 2017 risk adjustment transfer amounts using the 5/1/2018 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants. We do not anticipate significant migration into the small group risk pool from external populations (such as the uninsured).

In analyzing the risk transfer components from Highmark's corporate family of businesses, we have noticed a significant difference in results between the various regions (Western, Central, and Northeastern Pennsylvania). Thus when projecting the risk transfer components to 2019, we determine the each region's risk transfer results separately to arrive at the estimated risk transfer results for each company, as appropriate for each company's covered region.

HCA considered the impact of the high-cost risk pooling payment for the Small Group market, first implemented in 2018, in its development of its anticipated risk transfer for 2019, and is assuming that the net cost (payments less recoveries) will be negligible for the 2019 rating period.

Given the anticipated profile of the membership within HCA in 2019, and the estimated market-wide profile, we are assuming that HCA members will have a risk profile higher than the market-wide averages, and that HCA will receive a contribution from the risk adjustment program in 2019, decreasing premiums in the rate development by \$44.06 PMPM.

IX.2 Projected ACA Reinsurance Recoveries Net of Reinsurance:

The Individual ACA Reinsurance program terminated at the end of 2016. For the 2019 rating period, there is no Reinsurance Premium amount to include in the rate development.

X. Non-Benefit Expenses and Profit & Risk

X.1 Administrative Expense Load:

The proposed rates reflect internal administrative costs, including commissions and quality improvement admin. This cost was developed based on its standard expense allocation methods.

X.2 Profit (or Contribution to Surplus) & Risk Margin:

The proposed rates reflect 0% of premium as a risk/contribution to surplus margin. This load was applied to all products and plans. HCA has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary action, HCA is not waiving any right to include a risk and contingency factor which HCA believes is consistent with historical and legal interpretations of HCA and the Department.

X.3 Taxes and Fees:

The Health Insurance Provider Fee was suspended for 2019, with the fee currently slated to be in effect in 2020. As such, for any groups with renewal dates other than January 1, 2019, the group's renewal period will extend into 2020, where the premiums need to include a charge for this fee. For the 2019 rate development, the quarterly rates have been adjusted so that the appropriate pro rata portion of this fee is collected based on a group's renewal quarter as follows:

Renewal Quarter	Health Insurance Provider Fee
1Q	0.00%
2Q	0.75%
3Q	1.50%
4Q	2.25%

The following taxes and fees were included in the 2019 rate development:

- \$1.92 Per Member Per Annum for the Patient Centered Outcomes Research Fee
- Percent indicated as above based on renewal quarter for the Health Insurance Provider Fee; the average of the above table is 1.1%, which is used in the URRT, Worksheet 2, in determining the projected period Plan Adjusted Index Rate

XI. Projected Loss Ratio

The anticipated medical loss ratio is about 90.8% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

XII. Single Risk Pool

As described above the base experience used includes all of HCA's small group non-grandfathered members in accordance with the Single Risk Pool regulations. The projected membership and their corresponding premiums and claims only include those members who will be enrolled in a fully ACA-compliant plan in 2019 under HCA.

XIII. Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the average allowed claims for the Essential Health benefits for the experience and projected populations, respectively, for HCA. It is not adjusted for the risk adjustment program or any other fee. For the projection period, it is the member-weighted average of the quarterly rate indices (Jan 1, Apr 1, Jul 1, and Oct 1) based on the assumed membership distribution effective in each quarter, as shown in the table below.

2019	% of Members	Projected Quarterly Index Rate PMPM
1Q	34.8%	\$704.20
2Q	13.3%	\$719.54
3Q	17.7%	\$735.21
4Q	34.2%	\$751.22
Composite	100.0%	\$727.81

See the sections below for a description of how the projected index rate is adjusted to arrive at each plan adjusted index rate.

XIV. Market Adjusted Index Rate

Please see Exhibit I for a numerical demonstration of the Market Adjusted Index Rate development. The Market Adjusted Index Rate is the Index Rate further adjusted for risk adjustment and the exchange fee (all grossed up from paid to imputed allowed values). The Risk Adjustment factor is developed by taking one minus the grossed up expected risk transfer (net of the fee) and dividing by the projected incurred claims before risk adjustment. The Exchange User Fee factor is developed by adding the expected average exchange fee PMPM to the projected incurred claims after risk adjustment, then dividing by the projected incurred claims after risk adjustment. These adjustments were developed as factors in accordance with the Part III instructions.

XV. Plan Adjusted Index Rates

Plan Adjusted Index Rates are developed by taking the Market Adjusted Index Rate and adjusting for each plan's actuarial value, relative benefit richness, relative network, and remaining administrative expenses (including profit and risk, and taxes and fees). Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan. The administrative expenses do not vary by plan.

XVI. Calibration

XVI.1 Age Curve Calibration (to age 46, non-smoker, area with 1.0 geographic factor, January 1 effective date):

The projected weighted average age factor is 1.530. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.530). Please note that no member will pay these rates because the age factor of 1.530 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. The closest age factor (1.500) is the factor for a person age 46. Please see Exhibit I for the development of the calibration factor.

XVI.2 Geographic Factor Calibration:

The projected weighted average geographic factor is 0.9703. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.9703. Please note that no member will pay these rates because HCA is not using a geographic factor of 0.9703 for any of the Pennsylvania rating areas. It only represents the average geographic factor of the projected population. Please see Exhibit I for the development of the calibration factor.

XVI.3 Quarterly Trend Factor Calibration:

The Plan Adjusted Index Rate represents the average rate renewing over the four quarters of 2019. Exhibit I also shows the factors to de-trend to calibrate to the rate for a 1/1/2019 renewal.

XVII. Consumer Adjusted Premium Rate Development

The Plan Adjusted Index Rate represents the rate for a non-smoker average age and average geographic member for an average quarterly renewal. HCA is filing quarterly Index Rate trends of 2.18% per quarter. The Plan Adjusted Index Rates in Worksheet 2 Row 81 reflect an average combined trend of 4.7% for the four quarter renewal rating period.

The appropriate value to calibrate the Plan Adjusted Index Rate by is located at the bottom of Exhibit I. By applying the 'Combined Calibration Factor' found in Exhibit I to the plan adjusted index rates the resulting value will represent the plan premium for a 46 year old in a 1.0 area on 1/1/2019. The standard HHS Age Curve and area factors of 0.97 for regions 1, 2, 4, and 5; and 1.04 for region 6 can be used to calculate any rate found in the QHP rate template.

For quarterly rates beyond the first quarter, there is an additional quarterly trend adjustment related to the Health Insurer Provider Fee (discussed above in Section X.3) that would need to be applied to arrive at the appropriate quarterly plan premium.

XVIII. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator. No adjustments were needed for any benefits from those values produced by the AV calculator.

XIX. AV Pricing Values

The "URRT AV Pricing Value" shows the adjustment from the Market Average Index Rate to the Plan Adjusted Index Rates on Exhibit II. Please see Exhibit II for the portion of each AV pricing value that is attributable to each of the allowable modifiers.

XX. Membership Projections

Since transitional policy relief was extended through 2019 for groups that renew on or prior to October 1, 2019, we project that the bulk of the members in the small group market will remain outside of the ACA-compliant products, and remain outside the ACA single-risk pool. HCA is expecting a slight drop in enrollment from 2017 experience period levels, as we expect that most groups will remain in transitional policies. See row 48 of Worksheet 2 to the URRT to see projected membership by plan.

XXI. Terminated Plans and Products

HCA is terminating 13 QHP plans that were active in the 2017 experience period. These plans are being terminated due to changes in the CMS Actuarial Value calculator, which would have valued these plans outside of the regulated metal level bands. These plans will be mapped to a corresponding QHP of similar metal level and plan design, and the experience period members and allowed charges will be moved to the mapped plans in the URRT.

Exhibit III lists all terminating plans, as well as plan mappings for the terminated QHP plans.

XXII. Plan Type

The Plan types listed in Worksheet 2, Section I of the Part I Unified Rate Review Template describe HCA's plans adequately.

XXIII. Warning Alerts

There are no Warning Alerts generated by Worksheet 2. All results from plan level projections on Worksheet 2 are within tolerable bounds of the Worksheet 1 projected amounts.

XXIV. Actuarial Certification

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of HCA to accompany its rate filing (for calendar year 2019) for the small group combined market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates. The allowable modifiers used to generate plan-level rates were:

- The actuarial value and cost-sharing design of the plan.

- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These estimated benefits were pooled with similar benefits within the single risk pool and the claims experience from those benefits was utilized to determine rate variations.
- Administrative costs, excluding Exchange user fees.

I certify that 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.

I certify that the benefits included in HCA's plans are substantially equivalent to the Essential Health Benefits (EHBs) in the State of Pennsylvania's benchmark plans. I certify that any benefit substitutions are:

- Actuarially equivalent to the benefits being replaced,
- Are made within only the same essential health benefit category,
- Are based on a standardized plan population,
- Are determined regardless of cost-sharing,
- Are not prescription drug benefits, and
- Are based on an analysis performed in accordance with generally accepted actuarial principles and methodologies.

I certify that the AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator.

I certify that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

The Part I Unified Rate Review Template does not demonstrate the process used by HCA 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 exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed: [Redacted]

Date: 8/7/2018

Exhibit I
Highmark Coverage Advantage (HCA)
2019

Pennsylvania Small Group Market Base Rate

	1/1/2019 Values	Trended Values*
CY2019 Projected Period Average Members	1,482	1,482
CY2019 Allowed Claims	\$704.20	\$727.81
Projected Non-EHBs		
None	\$0.00	
CY2019 Allowed Claims for EHB Only (Index Rate)	\$704.20	\$727.81
Market Index Rate Adjustments		
Risk Adjustment (Includes Risk Adjuster Fee)	0.930	
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000	
Exchange User Fee Adjustment	1.000	
CY2019 Market Adjusted Index Rate	\$654.93	\$676.88
Calibration		
Calibration from Plan Adjusted Index Rate to Age 46, 1.0 Area, Non-Smoker, January 1, 2019 Rate		
(a) Average Age Factor	1.530	
(b) Age 46 (Nearest Age on HHS Age Curve) Age Factor	1.500	
(c) Average Geographic Factor	0.9703	
(d) Weighted Average Quarterly Trend	1.034	
(e) Weighted Average Quarterly Insurer Fee Impact	1.013	
Combined Calibration Factor $1/((a/b)*c*d*e)$	0.9651	

*Quarterly Index Rate trends are being set at 2.18%.

The following member renewal distribution by quarter is projected: 34.8% / 13.3% / 17.7% / 34.2%.

Highmark Coverage Advantage (HCA)

Exhibit II

Western, PA (WPA) Region

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary						Plan Adjusted						
HCA	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Regions Offered	On or Off Exchange	Index Rate	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ^[1]				
								(i)	(ii)	(iii)	(iv)	(v)
PPO	79279PA0010001	Platinum	Premier Balance PPO \$0 Platinum A	1,2,4,5,6	Off	\$751.31	1.1100	0.9941	1.0000	1.0000	1.1165	1.0000
	79279PA0010003	Gold	Premier Balance PPO \$0 Gold A	1,2,4,5,6	Off	\$666.31	0.9844	0.8817	1.0000	1.0000	1.1165	1.0000
	79279PA0010005	Gold	Premier Balance PPO \$500 A	1,2,4,5,6	Off	\$652.07	0.9633	0.8628	1.0000	1.0000	1.1165	1.0000
	79279PA0010007	Gold	Premier Balance PPO \$1000 A	1,2,4,5,6	Off	\$633.87	0.9365	0.8387	1.0000	1.0000	1.1165	1.0000
	79279PA0010011	Gold	Premier Balance PPO \$2000 A	1,2,4,5,6	Off	\$606.96	0.8967	0.8031	1.0000	1.0000	1.1165	1.0000
	79279PA0010015	Gold	Premier Balance PPO \$1400 A	1,2,4,5,6	Off	\$613.64	0.9066	0.8120	1.0000	1.0000	1.1165	1.0000
	79279PA0010016	Gold	Premier Balance PPO \$2500 A	1,2,4,5,6	Off	\$594.22	0.8779	0.7863	1.0000	1.0000	1.1165	1.0000
	79279PA0020005	Gold	Balance PPO \$1000 A	1,2,4,5,6	Off	\$588.13	0.8689	0.7782	1.0000	1.0000	1.1165	1.0000
	79279PA0020006	Gold	Balance PPO \$1750 A	1,2,4,5,6	Off	\$591.69	0.8741	0.7829	1.0000	1.0000	1.1165	1.0000
79279PA0020007	Gold	Balance PPO \$2000 A	1,2,4,5,6	Off	\$588.37	0.8692	0.7785	1.0000	1.0000	1.1165	1.0000	
HDHP	79279PA0030008	Bronze	High Deductible PPO Embedded \$6300 Qualified A	1,2,4,5,6	Off	\$448.81	0.6631	0.5939	1.0000	1.0000	1.1165	1.0000
	79279PA0060001	Gold	Health Savings PPO \$1500	1,2,4,5,6	Off	\$617.17	0.9118	0.8166	1.0000	1.0000	1.1165	1.0000
	79279PA0070001	Silver	Health Savings PPO Embedded \$2700	1,2,4,5,6	Off	\$543.98	0.8037	0.7198	1.0000	1.0000	1.1165	1.0000
	79279PA0070003	Silver	Health Savings PPO Embedded \$4000	1,2,4,5,6	Off	\$530.87	0.7843	0.7024	1.0000	1.0000	1.1165	1.0000

^[1] Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):

- (i) The actuarial value and cost-sharing design of the plan.
- (ii) The plan's provider network, delivery system characteristics, and utilization management practices.
- (iii) The benefits provided under the plan that are in addition to the essential health benefits.
- (iv) Administrative costs, excluding Exchange user fees.
- (v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

Exhibit III
Highmark Coverage Advantage (HCA)
Small Group Market

Terminated ACA Plans

Exchange	Service Zone	Regions	Terminating Plans		Mapping To...	
			HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
Off	C	1,2,4,5,6	79279PA0010002	Premier Balance PPO \$250 Platinum A	79279PA0010001	Premier Balance PPO \$0 Platinum A
Off	C	1,2,4,5,6	79279PA0010004	Premier Balance PPO \$250 Gold A	79279PA0010005	Premier Balance PPO \$500 A
Off	C	1,2,4,5,6	79279PA0010006	Premier Balance PPO \$750 A	79279PA0010007	Premier Balance PPO \$1000 A
Off	C	1,2,4,5,6	79279PA0010008	Premier Balance PPO \$1250 A	79279PA0010015	Premier Balance PPO \$1400 A
Off	C	1,2,4,5,6	79279PA0010009	Premier Balance PPO \$1500 A	79279PA0010015	Premier Balance PPO \$1400 A
Off	C	1,2,4,5,6	79279PA0010012	Premier Balance PPO \$1400 A	79279PA0010015	Premier Balance PPO \$1400 A
Off	C	1,2,4,5,6	79279PA0010013	Premier Balance PPO \$2500 A	79279PA0010016	Premier Balance PPO \$2500 A
Off	C	1,2,4,5,6	79279PA0010014	Premier Balance PPO \$3500 A	79279PA0010016	Premier Balance PPO \$2500 A
Off	C	1,2,4,5,6	79279PA0020001	Balance PPO \$1000 A	79279PA0020005	Balance PPO \$1000 A
Off	C	1,2,4,5,6	79279PA0020003	Balance PPO \$1750 A	79279PA0020006	Balance PPO \$1750 A
Off	C	1,2,4,5,6	79279PA0020004	Balance PPO \$2000 A	79279PA0020007	Balance PPO \$2000 A
Off	C	1,2,4,5,6	79279PA0030007	High Deductible PPO Embedded \$4750 Qualified A	79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A
Off	C	1,2,4,5,6	79279PA0070004	Health Savings PPO Embedded \$5500	79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A

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*		79279			
Federal TIN*		46-4757476			
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*
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
	79279PA0010001	Rating Area 1	No Preference	0-14	358.72
	79279PA0010001	Rating Area 1	No Preference	15	390.60
	79279PA0010001	Rating Area 1	No Preference	16	402.79
	79279PA0010001	Rating Area 1	No Preference	17	414.99
	79279PA0010001	Rating Area 1	No Preference	18	428.11
	79279PA0010001	Rating Area 1	No Preference	19	441.24
	79279PA0010001	Rating Area 1	No Preference	20	454.84
	79279PA0010001	Rating Area 1	No Preference	21	468.91
	79279PA0010001	Rating Area 1	No Preference	22	468.91
	79279PA0010001	Rating Area 1	No Preference	23	468.91
	79279PA0010001	Rating Area 1	No Preference	24	468.91
	79279PA0010001	Rating Area 1	No Preference	25	470.79
	79279PA0010001	Rating Area 1	No Preference	26	480.16
	79279PA0010001	Rating Area 1	No Preference	27	491.42
	79279PA0010001	Rating Area 1	No Preference	28	509.71
	79279PA0010001	Rating Area 1	No Preference	29	524.71
	79279PA0010001	Rating Area 1	No Preference	30	532.21
	79279PA0010001	Rating Area 1	No Preference	31	543.47
	79279PA0010001	Rating Area 1	No Preference	32	554.72
	79279PA0010001	Rating Area 1	No Preference	33	561.75
	79279PA0010001	Rating Area 1	No Preference	34	569.26
	79279PA0010001	Rating Area 1	No Preference	35	573.01
	79279PA0010001	Rating Area 1	No Preference	36	576.76
	79279PA0010001	Rating Area 1	No Preference	37	580.51
	79279PA0010001	Rating Area 1	No Preference	38	584.26
	79279PA0010001	Rating Area 1	No Preference	39	591.76
	79279PA0010001	Rating Area 1	No Preference	40	599.27
	79279PA0010001	Rating Area 1	No Preference	41	610.52
	79279PA0010001	Rating Area 1	No Preference	42	621.31
	79279PA0010001	Rating Area 1	No Preference	43	636.31
	79279PA0010001	Rating Area 1	No Preference	44	655.07
	79279PA0010001	Rating Area 1	No Preference	45	677.11
	79279PA0010001	Rating Area 1	No Preference	46	703.37
	79279PA0010001	Rating Area 1	No Preference	47	732.91
	79279PA0010001	Rating Area 1	No Preference	48	766.67
	79279PA0010001	Rating Area 1	No Preference	49	799.96
	79279PA0010001	Rating Area 1	No Preference	50	837.47
	79279PA0010001	Rating Area 1	No Preference	51	874.52
	79279PA0010001	Rating Area 1	No Preference	52	915.31
	79279PA0010001	Rating Area 1	No Preference	53	956.58
	79279PA0010001	Rating Area 1	No Preference	54	1001.12
	79279PA0010001	Rating Area 1	No Preference	55	1045.67
	79279PA0010001	Rating Area 1	No Preference	56	1093.97
	79279PA0010001	Rating Area 1	No Preference	57	1142.73
	79279PA0010001	Rating Area 1	No Preference	58	1194.78
	79279PA0010001	Rating Area 1	No Preference	59	1220.57
	79279PA0010001	Rating Area 1	No Preference	60	1272.62
	79279PA0010001	Rating Area 1	No Preference	61	1317.64
	79279PA0010001	Rating Area 1	No Preference	62	1347.18
	79279PA0010001	Rating Area 1	No Preference	63	1384.22
	79279PA0010001	Rating Area 1	No Preference	64 and over	1406.73
	79279PA0010001	Rating Area 2	No Preference	0-14	358.72
	79279PA0010001	Rating Area 2	No Preference	15	390.60
	79279PA0010001	Rating Area 2	No Preference	16	402.79
	79279PA0010001	Rating Area 2	No Preference	17	414.99
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792				

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	Rating Area 4	No Preference	62	1136.59	
	Rating Area 4	No Preference	63	1167.84	
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	79279PA0010011	Rating Area 6	No Preference	55	905.71
	79279PA0010011	Rating Area 6	No Preference	56	947.55
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	79279PA0010011	Rating Area 6	No Preference	58	1034.87
	79279PA0010011	Rating Area 6	No Preference	59	1057.21
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	79279PA0010011	Rating Area 6	No Preference	64 and over	1218.45
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	79279PA0010015	Rating Area 1	No Preference	16	328.99
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	79279PA0010015	Rating Area 1	No Preference	36	471.08
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	Rating Area 6	No Preference	22	410.62
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	Rating Area 6	No Preference	62	1179.71
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	Rating Area 1	No Preference	61	1042.14
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	79279PA0030008	Rating Area 2	No Preference	23	280.12
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	79279PA0030008 Rating Area 6	No Preference	62	862.85
	79279PA0030008 Rating Area 6	No Preference	63	886.57
	79279PA0030008 Rating Area 6	No Preference	64 and over	900.99

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* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	79279				
	46-4757476				
	04/01/2019				
	06/30/2019				
	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual 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	
	79279PA0010001	Rating Area 1	No Preference	0-14	369.58
	79279PA0010001	Rating Area 1	No Preference	15	402.43
	79279PA0010001	Rating Area 1	No Preference	16	414.99
	79279PA0010001	Rating Area 1	No Preference	17	427.55
	79279PA0010001	Rating Area 1	No Preference	18	441.08
	79279PA0010001	Rating Area 1	No Preference	19	454.61
	79279PA0010001	Rating Area 1	No Preference	20	468.62
	79279PA0010001	Rating Area 1	No Preference	21	483.11
	79279PA0010001	Rating Area 1	No Preference	22	483.11
	79279PA0010001	Rating Area 1	No Preference	23	483.11
	79279PA0010001	Rating Area 1	No Preference	24	483.11
	79279PA0010001	Rating Area 1	No Preference	25	485.04
	79279PA0010001	Rating Area 1	No Preference	26	494.70
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	79279PA0010001	Rating Area 1	No Preference	29	540.60
	79279PA0010001	Rating Area 1	No Preference	30	548.33
	79279PA0010001	Rating Area 1	No Preference	31	559.92
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	79279PA0010001	Rating Area 1	No Preference	33	578.77
	79279PA0010001	Rating Area 1	No Preference	34	586.50
	79279PA0010001	Rating Area 1	No Preference	35	590.36
	79279PA0010001	Rating Area 1	No Preference	36	594.23
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	79279PA0010001	Rating Area 1	No Preference	38	601.96
	79279PA0010001	Rating Area 1	No Preference	39	609.68
	79279PA0010001	Rating Area 1	No Preference	40	617.41
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	79279PA0010001	Rating Area 1	No Preference	43	655.58
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	79279PA0010001	Rating Area 1	No Preference	64 and over	1449.33
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	79279PA0010001	Rating Area 2	No Preference	35	590.36
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	79279PA0010005	Rating Area 1	No Preference	16	360.18
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	79279PA0010005	Rating Area 1	No Preference	18	382.82
	79279PA0010005	Rating Area 1	No Preference	19	394.56
	79279PA0010005	Rating Area 1	No Preference	20	406.72
	79279PA0010005	Rating Area 1	No Preference	21	419.30
	79279PA0010005	Rating Area 1	No Preference	22	419.30
	79279PA0010005	Rating Area 1	No Preference	23	419.30
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	79279PA0010005	Rating Area 1	No Preference	25	420.98
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	79279PA0010005	Rating Area 1	No Preference	29	469.20
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	79279PA0010005	Rating Area 1	No Preference	33	502.32
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	79279PA0010005	Rating Area 1	No Preference	35	512.38
	79279PA0010005	Rating Area 1	No Preference	36	515.74
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	79279PA0010005	Rating Area 1	No Preference	40	535.87
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	Rating Area 1	No Preference	47	655.37
	Rating Area 1	No Preference	48	685.56
	Rating Area 1	No Preference	49	715.33
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	Rating Area 1	No Preference	51	781.99
	Rating Area 1	No Preference	52	818.47
	Rating Area 1	No Preference	53	855.37
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	Rating Area 1	No Preference	55	935.04
	Rating Area 1	No Preference	56	978.23
	Rating Area 1	No Preference	57	1021.83
	Rating Area 1	No Preference	58	1068.38
	Rating Area 1	No Preference	59	1091.44
	Rating Area 1	No Preference	60	1137.98
	Rating Area 1	No Preference	61	1178.23
	Rating Area 1	No Preference	62	1204.65
Rating Area 1	No Preference	63	1237.77	
Rating Area 1	No Preference	64 and over	1257.90	
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	Rating Area 2	No Preference	17	371.08
	Rating Area 2	No Preference	18	382.82
	Rating Area 2	No Preference	19	394.56
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	79279PA0010015	Rating Area 1	No Preference	19	371.31
	79279PA0010015	Rating Area 1	No Preference	20	382.75
	79279PA0010015	Rating Area 1	No Preference	21	394.59
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	79279PA0010015	Rating Area 1	No Preference	23	394.59
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	79279PA0010015	Rating Area 1	No Preference	25	396.17
	79279PA0010015	Rating Area 1	No Preference	26	404.06
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	79279PA0010015	Rating Area 1	No Preference	30	447.86
	79279PA0010015	Rating Area 1	No Preference	31	457.33
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	79279PA0010015	Rating Area 1	No Preference	33	472.72
	79279PA0010015	Rating Area 1	No Preference	34	479.03
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	79279PA0010015	Rating Area 1	No Preference	57	961.62
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	Rating Area 6	No Preference	35	516.98
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	79279PA0020006	Rating Area 1	No Preference	59	990.39
	79279PA0020006	Rating Area 1	No Preference	60	1032.62
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	79279PA0020006	Rating Area 1	No Preference	63	1123.18
	79279PA0020006	Rating Area 1	No Preference	64 and over	1141.44
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	79279PA0020007	Rating Area 5	No Preference	38	471.41
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	79279PA0020007	Rating Area 5	No Preference	40	483.52
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	79279PA0020007	Rating Area 5	No Preference	43	513.41
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	79279PA0020007	Rating Area 5	No Preference	45	546.32
	79279PA0020007	Rating Area 5	No Preference	46	567.51
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	79279PA0020007	Rating Area 6	No Preference	23	405.64
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	Rating Area 1	No Preference	62	1140.18	
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	79279PA0070003	Rating Area 6	No Preference	57	891.94
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	79279PA0070003	Rating Area 6	No Preference	60	993.32
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	79279PA0070003	Rating Area 6	No Preference	62	1051.52
	79279PA0070003	Rating Area 6	No Preference	63	1080.43
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	79279PA0030008	Rating Area 1	No Preference	28	313.71
	79279PA0030008	Rating Area 1	No Preference	29	322.94
	79279PA0030008	Rating Area 1	No Preference	30	327.56
	79279PA0030008	Rating Area 1	No Preference	31	334.49
	79279PA0030008	Rating Area 1	No Preference	32	341.41
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	Rating Area 1	No Preference	51	538.24	
	Rating Area 1	No Preference	52	563.35	
	Rating Area 1	No Preference	53	588.74	
	Rating Area 1	No Preference	54	616.16	
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	Rating Area 1	No Preference	60	783.26	
	Rating Area 1	No Preference	61	810.97	
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	Rating Area 1	No Preference	63	851.95	
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Rating Area 2		No Preference	54	616.16	
Rating Area 2		No Preference	55	643.58	
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Rating Area 2		No Preference	61	810.97	
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Rating Area 2		No Preference	63	851.95	
Rating Area 2		No Preference	64 and over	865.80	
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		Rating Area 4	No Preference	16	247.91
		Rating Area 4	No Preference	17	255.41
		Rating Area 4	No Preference	18	263.49
		Rating Area 4	No Preference	19	271.57
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		Rating Area 4	No Preference	22	288.60
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		Rating Area 4	No Preference	26	295.53
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	Rating Area 4	No Preference	46	432.90	
	Rating Area 4	No Preference	47	451.08	

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	79279PA0030008	Rating Area 5	No Preference	25	289.75
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	79279PA0030008	Rating Area 5	No Preference	28	313.71
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	79279PA0030008	Rating Area 5	No Preference	59	751.23
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	79279PA0030008	Rating Area 5	No Preference	64 and over	865.80
	79279PA0030008	Rating Area 6	No Preference	0-14	236.71
	79279PA0030008	Rating Area 6	No Preference	15	257.76
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	79279PA0030008	Rating Area 6	No Preference	50	552.64
	79279PA0030008	Rating Area 6	No Preference	51	577.09
	79279PA0030008	Rating Area 6	No Preference	52	604.01
	79279PA0030008	Rating Area 6	No Preference	53	631.24
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	79279PA0030008	Rating Area 6	No Preference	56	721.90
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	79279PA0030008 Rating Area 6	No Preference	59	805.45
	79279PA0030008 Rating Area 6	No Preference	60	839.79
	79279PA0030008 Rating Area 6	No Preference	61	869.50
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	79279PA0030008 Rating Area 6	No Preference	63	913.44
	79279PA0030008 Rating Area 6	No Preference	64 and over	928.29

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* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	79279			
	46-4757476			
	07/01/2019			
	09/30/2019			
	Age-Based Rates			
Plan ID*Rating Area ID*Tobacco*Age*Individual 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
79279PA0010001	Rating Area 1	No Preference	0-14	380.81
79279PA0010001	Rating Area 1	No Preference	15	414.66
79279PA0010001	Rating Area 1	No Preference	16	427.60
79279PA0010001	Rating Area 1	No Preference	17	440.54
79279PA0010001	Rating Area 1	No Preference	18	454.48
79279PA0010001	Rating Area 1	No Preference	19	468.42
79279PA0010001	Rating Area 1	No Preference	20	482.86
79279PA0010001	Rating Area 1	No Preference	21	497.79
79279PA0010001	Rating Area 1	No Preference	22	497.79
79279PA0010001	Rating Area 1	No Preference	23	497.79
79279PA0010001	Rating Area 1	No Preference	24	497.79
79279PA0010001	Rating Area 1	No Preference	25	499.78
79279PA0010001	Rating Area 1	No Preference	26	509.74
79279PA0010001	Rating Area 1	No Preference	27	521.68
79279PA0010001	Rating Area 1	No Preference	28	541.10
79279PA0010001	Rating Area 1	No Preference	29	557.03
79279PA0010001	Rating Area 1	No Preference	30	564.99
79279PA0010001	Rating Area 1	No Preference	31	576.94
79279PA0010001	Rating Area 1	No Preference	32	588.89
79279PA0010001	Rating Area 1	No Preference	33	596.35
79279PA0010001	Rating Area 1	No Preference	34	604.32
79279PA0010001	Rating Area 1	No Preference	35	608.30
79279PA0010001	Rating Area 1	No Preference	36	612.28
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79279PA0010001	Rating Area 1	No Preference	38	620.25
79279PA0010001	Rating Area 1	No Preference	39	628.21
79279PA0010001	Rating Area 1	No Preference	40	636.18
79279PA0010001	Rating Area 1	No Preference	41	648.12
79279PA0010001	Rating Area 1	No Preference	42	659.57
79279PA0010001	Rating Area 1	No Preference	43	675.50
79279PA0010001	Rating Area 1	No Preference	44	695.41
79279PA0010001	Rating Area 1	No Preference	45	718.81
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79279PA0010001	Rating Area 1	No Preference	51	928.38
79279PA0010001	Rating Area 1	No Preference	52	971.69
79279PA0010001	Rating Area 1	No Preference	53	1015.49
79279PA0010001	Rating Area 1	No Preference	54	1062.78
79279PA0010001	Rating Area 1	No Preference	55	1110.07
79279PA0010001	Rating Area 1	No Preference	56	1161.34
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79279PA0010001	Rating Area 1	No Preference	62	1430.15
79279PA0010001	Rating Area 1	No Preference	63	1469.48
79279PA0010001	Rating Area 1	No Preference	64 and over	1493.37
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79279PA0010001	Rating Area 2	No Preference	15	414.66
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79279PA0010001	Rating Area 2	No Preference	17	440.54
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		Rating Area 5	No Preference	26	452.07
		Rating Area 5	No Preference	27	462.66
	Rating Area 5	No Preference	28	479.88	
	Rating Area 5	No Preference	29	494.00	
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	Rating Area 5	No Preference	32	522.26	

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	79279PA0010003	Rating Area 5	No Preference	43	599.07
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	79279PA0010003	Rating Area 5	No Preference	46	662.21
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Rating Area 2	No Preference	64 and over	1296.09	
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79279PA0010007	Rating Area 2	No Preference	25	421.66
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	79279PA0010011	Rating Area 5	No Preference	59	1046.77
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	Rating Area 1	No Preference	49	671.67
	Rating Area 1	No Preference	50	703.17
	Rating Area 1	No Preference	51	734.27
	Rating Area 1	No Preference	52	768.52
	Rating Area 1	No Preference	53	803.17
	Rating Area 1	No Preference	54	840.57
	Rating Area 1	No Preference	55	877.97
	Rating Area 1	No Preference	56	918.53
	Rating Area 1	No Preference	57	959.47
	Rating Area 1	No Preference	58	1003.17
	Rating Area 1	No Preference	59	1024.83
	Rating Area 1	No Preference	60	1068.53
	Rating Area 1	No Preference	61	1106.33
Rating Area 1	No Preference	62	1131.13	
Rating Area 1	No Preference	63	1162.23	
Rating Area 1	No Preference	64 and over	1181.13	
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	Rating Area 2	No Preference	17	348.43
	Rating Area 2	No Preference	18	359.46
	Rating Area 2	No Preference	19	370.48
	Rating Area 2	No Preference	20	381.90
	Rating Area 2	No Preference	21	393.71
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	Rating Area 2	No Preference	23	393.71
	Rating Area 2	No Preference	24	393.71
	Rating Area 2	No Preference	25	395.28
	Rating Area 2	No Preference	26	403.16
	Rating Area 2	No Preference	27	412.61
	Rating Area 2	No Preference	28	427.96
	Rating Area 2	No Preference	29	440.56
	Rating Area 2	No Preference	30	446.86
	Rating Area 2	No Preference	31	456.31
	Rating Area 2	No Preference	32	465.76
	Rating Area 2	No Preference	33	471.66
	Rating Area 2	No Preference	34	477.96
	Rating Area 2	No Preference	35	481.11
	Rating Area 2	No Preference	36	484.26
	Rating Area 2	No Preference	37	487.41
	Rating Area 2	No Preference	38	490.56
	Rating Area 2	No Preference	39	496.86
	Rating Area 2	No Preference	40	503.16
	Rating Area 2	No Preference	41	512.61
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Rating Area 2		No Preference	62	1174.80	
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	Rating Area 4	No Preference	59	1064.39	
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	79279PA0030008	Rating Area 6	No Preference	57	776.99

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	79279PA0030008 Rating Area 6	No Preference	59	829.91
	79279PA0030008 Rating Area 6	No Preference	60	865.30
	79279PA0030008 Rating Area 6	No Preference	61	895.91
	79279PA0030008 Rating Area 6	No Preference	62	916.00
	79279PA0030008 Rating Area 6	No Preference	63	941.19
	79279PA0030008 Rating Area 6	No Preference	64 and over	956.49

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* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	79279				
	46-4757476				
	10/01/2019				
	12/31/2019				
	Age-Based Rates				
Plan ID*Rating Area ID*Tobacco*Age*Individual 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
	79279PA0010001	Rating Area 1	No Preference	0-14	392.40
	79279PA0010001	Rating Area 1	No Preference	15	427.28
	79279PA0010001	Rating Area 1	No Preference	16	440.62
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	79279PA0010001	Rating Area 1	No Preference	18	468.31
	79279PA0010001	Rating Area 1	No Preference	19	482.68
	79279PA0010001	Rating Area 1	No Preference	20	497.55
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	79279PA0010001	Rating Area 1	No Preference	22	512.94
	79279PA0010001	Rating Area 1	No Preference	23	512.94
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	79279PA0010001	Rating Area 1	No Preference	32	606.81
	79279PA0010001	Rating Area 1	No Preference	33	614.50
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	79279PA0010001	Rating Area 1	No Preference	62	1473.68
	79279PA0010001	Rating Area 1	No Preference	63	1514.20
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	79279PA0010015	Rating Area 4	No Preference	52	817.79
	79279PA0010015	Rating Area 4	No Preference	53	854.66
	79279PA0010015	Rating Area 4	No Preference	54	894.46
	79279PA0010015	Rating Area 4	No Preference	55	934.26
	79279PA0010015	Rating Area 4	No Preference	56	977.41
	79279PA0010015	Rating Area 4	No Preference	57	1020.98
	79279PA0010015	Rating Area 4	No Preference	58	1067.48
	79279PA0010015	Rating Area 4	No Preference	59	1090.53
	79279PA0010015	Rating Area 4	No Preference	60	1137.03
	79279PA0010015	Rating Area 4	No Preference	61	1177.25
	79279PA0010015	Rating Area 4	No Preference	62	1203.64
79279PA0010015	Rating Area 4	No Preference	63	1236.74	
79279PA0010015	Rating Area 4	No Preference	64 and over	1256.85	
	79279PA0010015	Rating Area 5	No Preference	0-14	320.50
	79279PA0010015	Rating Area 5	No Preference	15	348.99
	79279PA0010015	Rating Area 5	No Preference	16	359.88
	79279PA0010015	Rating Area 5	No Preference	17	370.77
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	79279PA0010015	Rating Area 5	No Preference	19	394.23
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	Rating Area 5	No Preference	24	418.95
	Rating Area 5	No Preference	25	420.63
	Rating Area 5	No Preference	26	429.00
	Rating Area 5	No Preference	27	439.06
	Rating Area 5	No Preference	28	455.40
	Rating Area 5	No Preference	29	468.81
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	Rating Area 5	No Preference	32	495.62
	Rating Area 5	No Preference	33	501.90
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	Rating Area 5	No Preference	62	1203.64
	Rating Area 5	No Preference	63	1236.74
	Rating Area 5	No Preference	64 and over	1256.85
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	Rating Area 6	No Preference	16	385.85
	Rating Area 6	No Preference	17	397.52
	Rating Area 6	No Preference	18	410.10
	Rating Area 6	No Preference	19	422.68
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	Rating Area 6	No Preference	29	502.63
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	Rating Area 6	No Preference	62	1290.49
	Rating Area 6	No Preference	63	1325.98
	Rating Area 6	No Preference	64 and over	1347.54
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	Rating Area 1	No Preference	16	348.49
	Rating Area 1	No Preference	17	359.04
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	Rating Area 1	No Preference	19	381.75
	Rating Area 1	No Preference	20	393.52
	Rating Area 1	No Preference	21	405.69
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	Rating Area 1	No Preference	23	405.69
	Rating Area 1	No Preference	24	405.69
	Rating Area 1	No Preference	25	407.31
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	Rating Area 1	No Preference	28	440.99
	Rating Area 1	No Preference	29	453.97
	Rating Area 1	No Preference	30	460.46

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Rating Area 1	No Preference	64 and over	1217.07	
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	79279PA0020005	Rating Area 1	No Preference	47	627.59
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	79279PA0020005	Rating Area 1	No Preference	49	685.01
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	79279PA0020005	Rating Area 1	No Preference	60	1089.75
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79279PA0020005	Rating Area 1	No Preference	64 and over	1204.59	
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	Rating Area 2	No Preference	63	1069.92	
	Rating Area 2	No Preference	64 and over	1087.32	
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	Rating Area 5	No Preference	62	1041.29
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	Rating Area 5	No Preference	64 and over	1087.32
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	Rating Area 6	No Preference	60	1054.63
	Rating Area 6	No Preference	61	1091.94
	Rating Area 6	No Preference	62	1116.42
	Rating Area 6	No Preference	63	1147.12
	Rating Area 6	No Preference	64 and over	1165.77
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		Rating Area 2	No Preference	18	279.76
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Rating Area 2	No Preference	52	598.13		
Rating Area 2	No Preference	53	625.10		
Rating Area 2	No Preference	54	654.21		
Rating Area 2	No Preference	55	683.32		
Rating Area 2	No Preference	56	714.88		
Rating Area 2	No Preference	57	746.75		
Rating Area 2	No Preference	58	780.76		
Rating Area 2	No Preference	59	797.61		
Rating Area 2	No Preference	60	831.62		
Rating Area 2	No Preference	61	861.04		
Rating Area 2	No Preference	62	880.34		
Rating Area 2	No Preference	63	904.55		
Rating Area 2	No Preference	64 and over	919.26		
79279PA0030008	Rating Area 4	No Preference	0-14	234.41	
79279PA0030008	Rating Area 4	No Preference	15	255.25	
	Rating Area 4	No Preference	16	263.21	
	Rating Area 4	No Preference	17	271.18	
	Rating Area 4	No Preference	18	279.76	
	Rating Area 4	No Preference	19	288.34	
	Rating Area 4	No Preference	20	297.23	
	Rating Area 4	No Preference	21	306.42	
	Rating Area 4	No Preference	22	306.42	
	Rating Area 4	No Preference	23	306.42	
	Rating Area 4	No Preference	24	306.42	
	Rating Area 4	No Preference	25	307.65	
	Rating Area 4	No Preference	26	313.77	
	Rating Area 4	No Preference	27	321.13	
	Rating Area 4	No Preference	28	333.08	
	Rating Area 4	No Preference	29	342.88	
	Rating Area 4	No Preference	30	347.79	
	Rating Area 4	No Preference	31	355.14	
	Rating Area 4	No Preference	32	362.49	
	Rating Area 4	No Preference	33	367.09	
	Rating Area 4	No Preference	34	371.99	
	Rating Area 4	No Preference	35	374.45	
	Rating Area 4	No Preference	36	376.90	
	Rating Area 4	No Preference	37	379.35	
	Rating Area 4	No Preference	38	381.80	
	Rating Area 4	No Preference	39	386.70	
	Rating Area 4	No Preference	40	391.60	
	Rating Area 4	No Preference	41	398.96	
	Rating Area 4	No Preference	42	406.01	
	Rating Area 4	No Preference	43	415.81	
	Rating Area 4	No Preference	44	428.07	
	Rating Area 4	No Preference	45	442.47	
	Rating Area 4	No Preference	46	459.63	
Rating Area 4	No Preference	47	478.93		

	79279PA0030008	Rating Area 4	No Preference	48	501.00
	79279PA0030008	Rating Area 4	No Preference	49	522.75
	79279PA0030008	Rating Area 4	No Preference	50	547.27
	79279PA0030008	Rating Area 4	No Preference	51	571.47
	79279PA0030008	Rating Area 4	No Preference	52	598.13
	79279PA0030008	Rating Area 4	No Preference	53	625.10
	79279PA0030008	Rating Area 4	No Preference	54	654.21
	79279PA0030008	Rating Area 4	No Preference	55	683.32
	79279PA0030008	Rating Area 4	No Preference	56	714.88
	79279PA0030008	Rating Area 4	No Preference	57	746.75
	79279PA0030008	Rating Area 4	No Preference	58	780.76
	79279PA0030008	Rating Area 4	No Preference	59	797.61
	79279PA0030008	Rating Area 4	No Preference	60	831.62
	79279PA0030008	Rating Area 4	No Preference	61	861.04
	79279PA0030008	Rating Area 4	No Preference	62	880.34
	79279PA0030008	Rating Area 4	No Preference	63	904.55
	79279PA0030008	Rating Area 4	No Preference	64 and over	919.26
	79279PA0030008	Rating Area 5	No Preference	0-14	234.41
	79279PA0030008	Rating Area 5	No Preference	15	255.25
	79279PA0030008	Rating Area 5	No Preference	16	263.21
	79279PA0030008	Rating Area 5	No Preference	17	271.18
	79279PA0030008	Rating Area 5	No Preference	18	279.76
	79279PA0030008	Rating Area 5	No Preference	19	288.34
	79279PA0030008	Rating Area 5	No Preference	20	297.23
	79279PA0030008	Rating Area 5	No Preference	21	306.42
	79279PA0030008	Rating Area 5	No Preference	22	306.42
	79279PA0030008	Rating Area 5	No Preference	23	306.42
	79279PA0030008	Rating Area 5	No Preference	24	306.42
	79279PA0030008	Rating Area 5	No Preference	25	307.65
	79279PA0030008	Rating Area 5	No Preference	26	313.77
	79279PA0030008	Rating Area 5	No Preference	27	321.13
	79279PA0030008	Rating Area 5	No Preference	28	333.08
	79279PA0030008	Rating Area 5	No Preference	29	342.88
	79279PA0030008	Rating Area 5	No Preference	30	347.79
	79279PA0030008	Rating Area 5	No Preference	31	355.14
	79279PA0030008	Rating Area 5	No Preference	32	362.49
	79279PA0030008	Rating Area 5	No Preference	33	367.09
	79279PA0030008	Rating Area 5	No Preference	34	371.99
	79279PA0030008	Rating Area 5	No Preference	35	374.45
	79279PA0030008	Rating Area 5	No Preference	36	376.90
	79279PA0030008	Rating Area 5	No Preference	37	379.35
	79279PA0030008	Rating Area 5	No Preference	38	381.80
	79279PA0030008	Rating Area 5	No Preference	39	386.70
	79279PA0030008	Rating Area 5	No Preference	40	391.60
	79279PA0030008	Rating Area 5	No Preference	41	398.96
	79279PA0030008	Rating Area 5	No Preference	42	406.01
	79279PA0030008	Rating Area 5	No Preference	43	415.81
	79279PA0030008	Rating Area 5	No Preference	44	428.07
	79279PA0030008	Rating Area 5	No Preference	45	442.47
	79279PA0030008	Rating Area 5	No Preference	46	459.63
	79279PA0030008	Rating Area 5	No Preference	47	478.93
	79279PA0030008	Rating Area 5	No Preference	48	501.00
	79279PA0030008	Rating Area 5	No Preference	49	522.75
	79279PA0030008	Rating Area 5	No Preference	50	547.27
	79279PA0030008	Rating Area 5	No Preference	51	571.47
	79279PA0030008	Rating Area 5	No Preference	52	598.13
	79279PA0030008	Rating Area 5	No Preference	53	625.10
	79279PA0030008	Rating Area 5	No Preference	54	654.21
	79279PA0030008	Rating Area 5	No Preference	55	683.32
	79279PA0030008	Rating Area 5	No Preference	56	714.88
	79279PA0030008	Rating Area 5	No Preference	57	746.75
	79279PA0030008	Rating Area 5	No Preference	58	780.76
	79279PA0030008	Rating Area 5	No Preference	59	797.61
	79279PA0030008	Rating Area 5	No Preference	60	831.62
	79279PA0030008	Rating Area 5	No Preference	61	861.04
	79279PA0030008	Rating Area 5	No Preference	62	880.34
	79279PA0030008	Rating Area 5	No Preference	63	904.55
	79279PA0030008	Rating Area 5	No Preference	64 and over	919.26
	79279PA0030008	Rating Area 6	No Preference	0-14	251.33
	79279PA0030008	Rating Area 6	No Preference	15	273.67
	79279PA0030008	Rating Area 6	No Preference	16	282.21
	79279PA0030008	Rating Area 6	No Preference	17	290.75
	79279PA0030008	Rating Area 6	No Preference	18	299.95
	79279PA0030008	Rating Area 6	No Preference	19	309.15
	79279PA0030008	Rating Area 6	No Preference	20	318.67
	79279PA0030008	Rating Area 6	No Preference	21	328.53
	79279PA0030008	Rating Area 6	No Preference	22	328.53
	79279PA0030008	Rating Area 6	No Preference	23	328.53
	79279PA0030008	Rating Area 6	No Preference	24	328.53
	79279PA0030008	Rating Area 6	No Preference	25	329.84
	79279PA0030008	Rating Area 6	No Preference	26	336.41
	79279PA0030008	Rating Area 6	No Preference	27	344.30
	79279PA0030008	Rating Area 6	No Preference	28	357.11
	79279PA0030008	Rating Area 6	No Preference	29	367.63
	79279PA0030008	Rating Area 6	No Preference	30	372.88
	79279PA0030008	Rating Area 6	No Preference	31	380.77
	79279PA0030008	Rating Area 6	No Preference	32	388.65
	79279PA0030008	Rating Area 6	No Preference	33	393.58
	79279PA0030008	Rating Area 6	No Preference	34	398.84
	79279PA0030008	Rating Area 6	No Preference	35	401.46
	79279PA0030008	Rating Area 6	No Preference	36	404.09
	79279PA0030008	Rating Area 6	No Preference	37	406.72
	79279PA0030008	Rating Area 6	No Preference	38	409.35
	79279PA0030008	Rating Area 6	No Preference	39	414.60
	79279PA0030008	Rating Area 6	No Preference	40	419.86
	79279PA0030008	Rating Area 6	No Preference	41	427.75
	79279PA0030008	Rating Area 6	No Preference	42	435.30
	79279PA0030008	Rating Area 6	No Preference	43	445.82
	79279PA0030008	Rating Area 6	No Preference	44	458.96
	79279PA0030008	Rating Area 6	No Preference	45	474.40
	79279PA0030008	Rating Area 6	No Preference	46	492.80
	79279PA0030008	Rating Area 6	No Preference	47	513.49
	79279PA0030008	Rating Area 6	No Preference	48	537.15
	79279PA0030008	Rating Area 6	No Preference	49	560.47
	79279PA0030008	Rating Area 6	No Preference	50	586.75
	79279PA0030008	Rating Area 6	No Preference	51	612.71
	79279PA0030008	Rating Area 6	No Preference	52	641.29
	79279PA0030008	Rating Area 6	No Preference	53	670.20
	79279PA0030008	Rating Area 6	No Preference	54	701.41
	79279PA0030008	Rating Area 6	No Preference	55	732.62
	79279PA0030008	Rating Area 6	No Preference	56	766.46
	79279PA0030008	Rating Area 6	No Preference	57	800.63

	79279PA0030008 Rating Area 6	No Preference	58	837.09
	79279PA0030008 Rating Area 6	No Preference	59	855.16
	79279PA0030008 Rating Area 6	No Preference	60	891.63
	79279PA0030008 Rating Area 6	No Preference	61	923.17
	79279PA0030008 Rating Area 6	No Preference	62	943.87
	79279PA0030008 Rating Area 6	No Preference	63	969.82
	79279PA0030008 Rating Area 6	No Preference	64 and over	985.59

Highmark Coverage Advantage (HCA)

2019 Small Group Rate Filing

Trend Exhibit

Western, PA Region

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-14	122,764	\$ 449.40		
Feb-14	122,489	\$ 441.72		
Mar-14	122,813	\$ 456.20		
Apr-14	121,283	\$ 471.79		
May-14	120,778	\$ 443.45		
Jun-14	120,725	\$ 444.55		
Jul-14	116,304	\$ 459.02		
Aug-14	116,474	\$ 441.21		
Sep-14	116,593	\$ 449.68		
Oct-14	115,440	\$ 531.48		
Nov-14	114,504	\$ 465.91		
Dec-14	95,513	\$ 466.70	\$ 459.73	
Jan-15	90,651	\$ 459.82	\$ 460.66	
Feb-15	89,830	\$ 446.16	\$ 461.42	
Mar-15	89,296	\$ 484.04	\$ 463.45	
Apr-15	88,163	\$ 450.63	\$ 461.77	
May-15	87,793	\$ 432.29	\$ 461.47	
Jun-15	87,690	\$ 469.71	\$ 463.76	
Jul-15	85,634	\$ 476.72	\$ 465.17	
Aug-15	85,260	\$ 437.33	\$ 465.53	
Sep-15	85,086	\$ 465.72	\$ 467.20	
Oct-15	83,779	\$ 479.92	\$ 461.34	
Nov-15	83,439	\$ 475.94	\$ 462.00	
Dec-15	77,647	\$ 476.61	\$ 462.66	0.6%
Jan-16	75,530	\$ 455.50	\$ 462.38	0.4%
Feb-16	75,129	\$ 520.67	\$ 468.19	1.5%
Mar-16	74,404	\$ 513.12	\$ 470.14	1.4%
Apr-16	73,182	\$ 480.01	\$ 472.65	2.4%
May-16	72,645	\$ 484.07	\$ 477.21	3.4%
Jun-16	72,200	\$ 523.39	\$ 481.44	3.8%
Jul-16	70,053	\$ 457.43	\$ 480.06	3.2%
Aug-16	69,640	\$ 529.79	\$ 487.85	4.8%
Sep-16	69,409	\$ 501.85	\$ 491.03	5.1%
Oct-16	68,654	\$ 515.36	\$ 493.98	7.1%
Nov-16	68,248	\$ 511.14	\$ 497.07	7.6%
Dec-16	62,635	\$ 510.53	\$ 499.92	8.1%
Jan-17	62,149	\$ 534.40	\$ 506.48	9.5%
Feb-17	61,759	\$ 503.96	\$ 505.00	7.9%
Mar-17	61,407	\$ 578.66	\$ 509.82	8.4%
Apr-17	60,800	\$ 534.21	\$ 514.41	8.8%
May-17	60,543	\$ 572.19	\$ 521.65	9.3%
Jun-17	60,436	\$ 583.67	\$ 526.32	9.3%
Jul-17	58,914	\$ 550.32	\$ 534.48	11.3%
Aug-17	58,656	\$ 572.77	\$ 537.89	10.3%
Sep-17	58,288	\$ 561.39	\$ 543.11	10.6%
Oct-17	57,761	\$ 594.45	\$ 549.76	11.3%
Nov-17	57,634	\$ 553.58	\$ 553.73	11.4%
Dec-17	48,931	\$ 537.96	\$ 556.46	11.3%
Jan-18	48,627	\$ 614.60	\$ 562.51	11.1%
Feb-18	48,627	\$ 573.03	\$ 568.58	12.6%
Mar-18	48,627	\$ 610.98	\$ 570.74	11.9%
Apr-18	48,627	\$ 580.19	\$ 574.82	11.7%
May-18	48,627	\$ 603.89	\$ 577.27	10.7%
Jun-18	48,627	\$ 595.50	\$ 578.06	9.8%
Jul-18	48,627	\$ 599.35	\$ 582.35	9.0%
Aug-18	48,627	\$ 623.76	\$ 586.56	9.0%
Sep-18	48,627	\$ 570.15	\$ 587.68	8.2%
Oct-18	48,627	\$ 649.21	\$ 592.06	7.7%
Nov-18	48,627	\$ 620.38	\$ 598.22	8.0%
Dec-18	48,627	\$ 591.64	\$ 602.72	8.3%
Jan-19	48,627	\$ 657.47	\$ 606.30	7.8%
Feb-19	48,627	\$ 621.80	\$ 610.36	7.3%
Mar-19	48,627	\$ 642.24	\$ 612.96	7.4%
Apr-19	48,627	\$ 650.69	\$ 618.84	7.7%
May-19	48,627	\$ 652.24	\$ 622.87	7.9%
Jun-19	48,627	\$ 626.64	\$ 625.46	8.2%
Jul-19	48,627	\$ 671.65	\$ 631.49	8.4%
Aug-19	48,627	\$ 658.10	\$ 634.35	8.1%
Sep-19	48,627	\$ 640.28	\$ 640.19	8.9%
Oct-19	48,627	\$ 701.42	\$ 644.55	8.9%
Nov-19	48,627	\$ 652.16	\$ 647.19	8.2%
Dec-19	48,627	\$ 662.52	\$ 653.10	8.4%

Proposed Annual Trend (Cost & Utilization)

9.0%

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Trend Component	Table 3	URRT
Cost	5.1%	5.1%
Utilization	3.7%	3.7%
Base Trend (Ties)	9.0%	9.0%
Change in Benefit Richness		1.006
Trend Shown in Exhibit	9.0%	9.3%

Highmark Coverage Advantage (HCA)
2019 Small Group Rate Filing
Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor

<u>Change in Morbidity Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2017 Allowed Claims for those Members Expected to be Effective in 2019 [(Western region)]	(1)		\$597.96
Calendar year 2017 allowed claims PMPM [(Western region)]	(2)		\$588.89
Change in Morbidity	(3)	= (1) / (2)	1.015

<u>Change in Demographics Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2019 Age Factor for Members Expected to be Effective in 2019	(1)		1.537
2019 Area Factor for Members Expected to be Effective in 2019	(2)		0.970
Calendar Year 2017 Age Factor [Western Region]	(3)		1.548
Calendar Year 2017 Area Factor [Western Region]	(4)		0.970
Change in Demographics	(5)	= [(1)*(2)] / [(3)*(4)]	0.9926

<u>Change in Benefits Calculation</u>		
Total Adjusted Projected Allowed EHB Claims PMPM (Before Change in Benefits)	\$	709.13
EHB - Pediatric Benefits	\$	0.83
Change in Pharmacy Rebates	\$	(5.76)
Total Adjusted Projected Allowed EHB Claims PMPM (After Change in Benefits)	\$	704.20
Change in Benefits		0.9930

<u>Average Network Factor Calculation</u>	<u>Formula</u>			<u>Calculation</u>	Normalized Provider Network Factor
	= Sumproduct [(3),(4),(5)] / Sumproduct{(3), (4)}			1.000	
Plan ID (1)	Metal Level (2)	Metal Level Benefit Richness (3)	% of Projected Membership (4)	Network Factor (5)	
79279PA0010001	Platinum	1.15	36.98%	1.00	1.000
79279PA0010003	Gold	1.08	13.02%	1.00	1.000
79279PA0010005	Gold	1.08	13.90%	1.00	1.000
79279PA0010007	Gold	1.08	6.61%	1.00	1.000
79279PA0010011	Gold	1.08	2.09%	1.00	1.000
79279PA0010015	Gold	1.08	7.62%	1.00	1.000
79279PA0010016	Gold	1.08	5.67%	1.00	1.000
79279PA0020005	Gold	1.08	1.01%	1.00	1.000
79279PA0020006	Gold	1.08	2.36%	1.00	1.000
79279PA0020007	Gold	1.08	0.13%	1.00	1.000
79279PA0060001	Gold	1.08	7.69%	1.00	1.000
79279PA0070001	Silver	1.03	0.88%	1.00	1.000
79279PA0070003	Silver	1.03	1.21%	1.00	1.000
79279PA0030008	Bronze	1.00	0.81%	1.00	1.000

Highmark Coverage Advantage (HCA)
2019 Small Group Rate Filing
Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan \$ 12,523,541 \$ 11,158,160
 Calculated Paid to Allowed Ratio 89.1%
 URRT Worksheet I Value 89.1%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
79279PA0010001	Platinum	548	\$ 4,822,957	\$ 4,603,618
79279PA0010003	Gold	193	\$ 1,595,203	\$ 1,437,929
79279PA0010005	Gold	206	\$ 1,702,652	\$ 1,501,969
79279PA0010007	Gold	98	\$ 810,000	\$ 694,589
79279PA0010011	Gold	31	\$ 256,224	\$ 210,388
79279PA0010015	Gold	113	\$ 933,979	\$ 775,337
79279PA0010016	Gold	84	\$ 694,285	\$ 558,123
79279PA0020005	Gold	15	\$ 123,980	\$ 98,643
79279PA0020006	Gold	35	\$ 289,286	\$ 231,561
79279PA0020007	Gold	2	\$ 16,531	\$ 13,158
79279PA0060001	Gold	114	\$ 942,245	\$ 786,704
79279PA0070001	Silver	13	\$ 102,474	\$ 79,073
79279PA0070003	Silver	18	\$ 141,888	\$ 106,847
79279PA0030008	Bronze	12	\$ 91,837	\$ 60,221

Highmark Coverage Advantage (HCA)

2019 Small Group Filing

Induced Utilization Exhibit

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid-To- Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
79279PA0010001	Platinum	548	\$ 4,822,957	\$ 4,603,618	0.9545	0.9941	1.0415
79279PA0010003	Gold	193	\$ 1,595,203	\$ 1,437,929	0.9014	0.8817	0.9781
79279PA0010005	Gold	206	\$ 1,702,652	\$ 1,501,969	0.8821	0.8628	0.9781
79279PA0010007	Gold	98	\$ 810,000	\$ 694,589	0.8575	0.8387	0.9781
79279PA0010011	Gold	31	\$ 256,224	\$ 210,388	0.8211	0.8031	0.9781
79279PA0010015	Gold	113	\$ 933,979	\$ 775,337	0.8301	0.8120	0.9781
79279PA0010016	Gold	84	\$ 694,285	\$ 558,123	0.8039	0.7863	0.9781
79279PA0020005	Gold	15	\$ 123,980	\$ 98,643	0.7956	0.7782	0.9781
79279PA0020006	Gold	35	\$ 289,286	\$ 231,561	0.8005	0.7829	0.9781
79279PA0020007	Gold	2	\$ 16,531	\$ 13,158	0.7960	0.7785	0.9781
79279PA0060001	Gold	114	\$ 942,245	\$ 786,704	0.8349	0.8166	0.9781
79279PA0070001	Silver	13	\$ 102,474	\$ 79,073	0.7716	0.7198	0.9328
79279PA0070003	Silver	18	\$ 141,888	\$ 106,847	0.7530	0.7024	0.9328
79279PA0030008	Bronze	12	\$ 91,837	\$ 60,221	0.6557	0.5939	0.9056
Average							1.0000

Target Induced Utilization	Average Induced Utilization	Calculated	Check
1.15	1.1042	1.15	0
1.08	1.1042	1.08	0
1.08	1.1042	1.08	0
1.08	1.1042	1.08	0
1.08	1.1042	1.08	0
1.08	1.1042	1.08	0
1.08	1.1042	1.08	0
1.08	1.1042	1.08	0
1.08	1.1042	1.08	0
1.08	1.1042	1.08	0
1.08	1.1042	1.08	0
1.03	1.1042	1.03	0
1.03	1.1042	1.03	0
1.00	1.1042	1.00	0

Highmark Coverage Advantage (HCA)
2019 Small Group Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor

Type	Average Age Factor	% of Members
Current ACA Book - EOY 2017	1.536	71.8%
Movement to ACA Book (from Transitional and New Business)	1.537	28.2%
Overall	1.537	100.0%

Child Capping Adjustment	1.004
Average Age Factor	1.530
Geographic Factor	0.9702
Tobacco Surcharge (Not Applicable)	1.000

Area Factors					
State	County Code	County	Rating Area	Area Factor	% of Western PA Membership
PA	003	Allegheny	R-PA004	0.97	30.119%
PA	005	Armstrong	R-PA004	0.97	0.970%
PA	007	Beaver	R-PA004	0.97	2.685%
PA	009	Bedford	R-PA005	0.97	0.777%
PA	013	Blair	R-PA005	0.97	2.780%
PA	019	Butler	R-PA004	0.97	4.656%
PA	021	Cambria	R-PA005	0.97	2.542%
PA	023	Cameron	R-PA002	0.97	0.176%
PA	027	Centre	R-PA006	1.04	0.348%
PA	031	Clarion	R-PA001	0.97	1.229%
PA	033	Clearfield	R-PA005	0.97	1.876%
PA	039	Crawford	R-PA001	0.97	4.615%
PA	047	Elk	R-PA002	0.97	1.834%
PA	049	Erie	R-PA001	0.97	11.989%
PA	051	Fayette	R-PA004	0.97	2.018%
PA	053	Forest	R-PA001	0.97	0.144%
PA	059	Greene	R-PA004	0.97	1.391%
PA	061	Huntingdon	R-PA005	0.97	0.731%
PA	063	Indiana	R-PA004	0.97	2.483%
PA	065	Jefferson	R-PA005	0.97	0.775%
PA	073	Lawrence	R-PA004	0.97	2.404%
PA	083	McKean	R-PA001	0.97	1.228%
PA	085	Mercer	R-PA001	0.97	3.936%
PA	099	Perry	R-PA009	1.02	0.006%
PA	105	Potter	R-PA002	0.97	0.378%
PA	111	Somerset	R-PA005	0.97	1.278%
PA	121	Venango	R-PA001	0.97	1.491%
PA	123	Warren	R-PA001	0.97	1.550%
PA	125	Washington	R-PA004	0.97	6.464%
PA	129	Westmoreland	R-PA004	0.97	7.127%

Highmark Coverage Advantage Inc.'s Response to Objection Letter Dated 06/15/2018

Product Name: HCA Small Group 2019 ACA Rate Filing

RE: HCA – 2019 Small Group ACA Compliant Plans (1A-SG-HCA-2018);

Pennsylvania Insurance Department ID #: HGHM-131496215

Objection Letter Status: Additional Information Required

Objection Letter Date: 06/15/2018

Respond By Date: 06/22/2018

Response Date: 06/22/2018

Below please find our responses to the Highmark Coverage Advantage Inc. (HCA, “Company”) Small Group 2019 ACA Rate Filing Objection Letter dated 06/15/2018. For convenience, the questions have been reproduced below, with our responses immediately following each question.

A supplemental exhibits file has been submitted along with this response. Please see the file named “PID Response HCA 2018-06-22.xlsx,” which contains additional exhibits and supplemental detail, as referenced in the below responses.

In response to the questions posed in this Objection Letter, the following changes have been made to the PA Actuarial Memorandum Exhibits:

- Tables 3b and 4b have been removed. The manual rate is not used in the rate development for HCA.
- Table 6 now includes formulas for *General & Claims Expense* and *Quality Improvement Expense* in response to Question 1.
- The average HIT fee was removed from Table 6 and Table 10 and the impact of the insurer fee on quarterly trend is now reflected in Table 5A. These changes impacted Table 11 such that the rates produced now match the Federal Rates Template. This was done in response to Question 7.

1. Per Department guidance, the input in all cells in Table 6, must be a formula. Please comply.

Response:

With respect to Table 6, we interpreted the Department's guidance to mean that formulas were being requested where applicable. For most of the retention items, we did not believe that a formula was applicable. The bullets below provide additional context for the values shown:

- *General & Claims Expense* – This calculation has been added to Table 6.
- *Commission Expense* – We assumed a \$13.01 PMPM value. Additional support for this assumption can be found in the response to Question 9.
- *Quality Improvement Expense* – This calculation has been added to Table 6.
- *PCORI Fee* – We assumed a \$0.16 PMPM value, calculated as the \$2.52 fee * (3/4) / 12. The percentage shown in cell C54 is simply the PMPM value divided by the total Projected Required Revenue PMPM.
- *PA Premium Tax & Health Insurance Provider Fee* – These are known values and so there is no formula to show. The HIT fee has been removed from Table 6.
- *Federal Income Tax* – We do not expect to owe Federal Income Tax for this business and so the value was set to 0%.

2. The underlying annual trend supporting the filing is 9.0%, which is further adjusted by an induced utilization adjustment of 0.28% per year, to develop the overall trend assumption of 9.31% per year.

a. Please provide quantitative support for the “Normalized Allowed PMPM” values provided in the supplemental file “2019 Supplemental Exhibits - HCA.xlsx,” “Trend Support” tab which are driving the 9.0% trend assumption (e.g. show the initial monthly allowed PMPM values, the normalization adjustments, and the calculations driving the monthly PMPMs after the experience period).

Response:

Please see the “Question #2a” tab in the included supplemental exhibits file, “PID Response HCA 2018-06-22.xlsx” which shows the development of the normalized and adjusted allowed claims for the prior three experience years, and projected out through 2019. As discussed in the Actuarial Memorandum, to get to the adjusted allowed claims used for the development of the trend, the experience allowed claims for all Small Group

business within Highmark's corporate family are aggregated by Pennsylvania region (Western, Central, and Northeastern), and adjusted for changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers. The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. This normalized and adjusted claim progression, as appropriate for the Company's service area, is then used to provide the basis from which to base the Company's rating trend upon.

b. Please provide quantitative support for the annual induced utilization adjustment of 0.28%.

Response:

Please see the "Question #2b Summary" tab in the included supplemental exhibits file, "PID Response HCA 2018-06-22.xlsx" which shows the quantitative support for the annual induced utilization adjustment. The induced utilization adjustment is determined from the plan level utilization factors using the actual membership distribution by plan from 2017 and projected membership by plan in 2019. These utilization factors are presented in the "Question 2b 2017 Induced Demand" and "Question 2b 2019 Induced Demand" tabs of the supplemental exhibits file. As mentioned in the Actuarial Memorandum, the plan level utilization factors are the CMS-prescribed Induced Utilization factors used in the risk adjustment transfer calculation, and have been unchanged since they were originally developed for the 2014 rating period.

3. The actuarial memorandum states that the \$42.09 PMPM projected risk adjustment assumption is comprised of an expected risk transfer receivable of \$40.87 PMPM, less the \$0.15 PMPM risk adjustment user fee, trended by the average 2019 pricing trend.

a. Please demonstrate how the proposed demographic and morbidity adjustments (i.e., 0.9926 and 1.015, respectively) were taken into account in calculating the projected 2019 risk adjustment receipt based on the 2017 results.

Response:

The demographic and morbidity adjustments in the development of the HCA rates reflect the adjustments from the single risk pool to the projected experience for the rating period. As the HCA experience consists entirely of ACA membership (no transitional policies), the demographic and morbidity profile of the ACA membership is not projected to change significantly from the experience period to the rating period, resulting in relatively small demographic and mortality adjustments. These adjustments would have an immaterial effect on the risk adjustment transfer results, and so the risk adjustment transfer was not adjusted for the projected changes in demographics and morbidity.

4. With respect to the demographic adjustment equal to 0.9926, please provide the distribution of membership by age and gender for the following:
- i. Projected for 2019
 - ii. Currently inforce in 2018
 - iii. Underlying the 2017 base experience.

Response:

Please see the "Question #4" tab in the supplemental exhibits file, "PID Response HCA 2018-06-22.xlsx" which shows the calculation of the demographic adjustment factor. The "Calendar Year 2017 Factors" section provides a distribution by age of our underlying 2017 experience, which is used to calculate the average age factor for the experience period. The "2019 Factors for ACA Members Expected to be Effective in 2019" section provides a distribution by age of the population that is expected to be active in 2019, which was used to calculate the age factor in this section. This 2019 age factor is then weighted with age factors for the projected "Non-ACA in 2017 to ACA in 2019" and the "New ACA Business in 2018 & 2019" business cohorts. These groupings weighted by their expected 2019 member months calculate the total 2019 age factor for the region. The area factors are provided in each section, and the overall demographic adjustment factor calculation is then shown on the bottom of the exhibit.

5. In developing the morbidity adjustment equal to 1.015, please provide the quantitative development of, and justification for, the \$597.96 value for "2017 Allowed Claims for those Members Expected to be Effective in 2019 [(Western region)]" which was used to calculate the change in morbidity adjustment from the file "2019 Supplemental Exhibits - HCA.xlsx," "Table 5 Support" tab.

Response:

Please see the exhibit tab named “Question #5” in the submitted response file “PID Response HCA 2018-06-22.xlsx” showing the quantitative development of the \$597.96 value for “2017 Allowed Claims for those Members Expected to be Effective in 2019 [(Western region)]”. As shown in the exhibit, the development of the 2017 allowed claims assumption comes from a blend of 2017 allowed claims for current Company membership, along with the allowed claims level for assumed new business.

6. It appears that the Pricing AVs for a number of plans increased relative to last year. For example, for plan 79279PA0010001, the Pricing AV increased from 0.906 in the 2018 rate development to 0.955 in the 2019 rate development. Similarly, for plan 79279PA0070001, the Pricing AV increased from 0.708 in the 2018 rate development to 0.772 in the 2019 rate development. Please describe how the revised Pricing AVs for 2019 were developed, specifically addressing and providing justification for the changes to the Pricing AVs for the two plans referenced above.

Response:

For filing year 2019, pricing AV development methodology was changed from using all small group experience to ACA only experience. Since ACA members utilize at a higher rate, the pricing AVs increased relative to prior years.

7. The following questions are related to the Health Insurer Provider Fee:

a. In the development of quarterly index rates in Table 5A, the company is not reflecting the cost of the Health Insurer Provider Fee. Your Pennsylvania actuarial memorandum appropriately points out that the method used in this proposed filing does not generate rates in, Table 11, that are consistent with the Federal Rates Template. Given this, please revise the filing to remove the average HIT from Table 6 and incorporate the HIT in Table 5A. Please ensure that the actuarial memorandum is also modified to discuss the development of the revised trend in this Table.

Response:

The Pennsylvania actuarial memorandum and the Excel workbook “2019_SmGrp_HCA_PAAMExhibits” have been updated to reflect revised trend which incorporates the HIT. Within the Excel workbook, several adjustments needed to be made to facilitate this change. Although it does not affect the rates, the average HIT was

removed from Table 6. To ensure that the rates produced in Table 11 are consistent with those supplied in the Federal Rates Template, the HIT was also removed from Table 10's Taxes & Fees and instead added to the trend impact in Table 5a. By making these changes, the rates for a 21 year old member are consistent between the Federal Rates Template and Table 11.

8. The required Rate Change Summary form shows experienced administrative expenses of roughly 8.37% in 2017, compared to an assumed 8.54% for 2018 and 9.19% in 2019. Please explain why the administrative expense assumption has increased to 9.19% for 2019 and provide quantitative support for the change relative to 2018.

Response:

These values represent the base administrative expense PMPM assumption provided by our Cost Accounting department. Please see the exhibit tab named "Question #8" in the submitted response file "PID Response HCA 2018-06-22.xlsx" comparing the administrative expenses from Table 6 for 2018 and 2019 on a PMPM basis.

9. 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.

Response:

Response redacted.

Highmark Coverage Advantage
2019 Small Group Rate Filing
Response to Question #2a
Western, PA Region

Incurred Month	Members	12 Month		Annual Trend	Normalized		Normalized		Normalized	
		Normalized Allowed PMPM	Moving Average PMPM		Allowed PMPM - MEDICAL	Adjustment Factor	Allowed PMPM - MEDICAL	Allowed PMPM - DRUG	Adjustment Factor	Allowed PMPM - DRUG
Jan-15	90,651	\$ 459.82			\$ 301.23	1.202	\$ 361.93	\$ 83.22	1.176	\$ 97.89
Feb-15	89,830	\$ 446.16			\$ 294.23	1.202	\$ 353.76	\$ 78.52	1.177	\$ 92.40
Mar-15	89,296	\$ 484.04			\$ 316.15	1.201	\$ 379.79	\$ 88.54	1.177	\$ 104.25
Apr-15	88,163	\$ 450.63			\$ 292.63	1.198	\$ 350.51	\$ 85.12	1.176	\$ 100.12
May-15	87,793	\$ 432.29			\$ 279.98	1.200	\$ 335.84	\$ 81.98	1.177	\$ 96.45
Jun-15	87,690	\$ 469.71			\$ 305.27	1.197	\$ 365.39	\$ 88.66	1.177	\$ 104.31
Jul-15	85,634	\$ 476.72			\$ 309.62	1.209	\$ 374.31	\$ 86.72	1.181	\$ 102.41
Aug-15	85,260	\$ 437.33			\$ 279.26	1.219	\$ 340.36	\$ 81.65	1.188	\$ 96.96
Sep-15	85,086	\$ 465.72			\$ 297.96	1.220	\$ 363.65	\$ 86.20	1.184	\$ 102.07
Oct-15	83,779	\$ 479.92			\$ 304.74	1.219	\$ 371.38	\$ 91.83	1.182	\$ 108.54
Nov-15	83,439	\$ 475.94			\$ 308.48	1.222	\$ 376.94	\$ 83.46	1.186	\$ 99.00
Dec-15	77,647	\$ 476.61	\$ 462.66		\$ 298.45	1.244	\$ 371.40	\$ 88.76	1.185	\$ 105.21
Jan-16	75,530	\$ 455.50	\$ 462.38		\$ 283.79	1.251	\$ 355.09	\$ 84.12	1.194	\$ 100.41
Feb-16	75,129	\$ 520.67	\$ 468.19		\$ 332.46	1.259	\$ 418.51	\$ 85.38	1.196	\$ 102.16
Mar-16	74,404	\$ 513.12	\$ 470.14		\$ 319.63	1.249	\$ 399.18	\$ 95.19	1.197	\$ 113.94
Apr-16	73,182	\$ 480.01	\$ 472.65		\$ 300.28	1.253	\$ 376.15	\$ 86.04	1.207	\$ 103.86
May-16	72,645	\$ 484.07	\$ 477.21		\$ 302.08	1.252	\$ 378.12	\$ 87.93	1.205	\$ 105.95
Jun-16	72,200	\$ 523.39	\$ 481.44		\$ 327.00	1.255	\$ 410.45	\$ 93.95	1.202	\$ 112.95
Jul-16	70,053	\$ 457.43	\$ 480.06		\$ 278.09	1.261	\$ 350.74	\$ 87.77	1.216	\$ 106.68
Aug-16	69,640	\$ 529.79	\$ 487.85		\$ 328.39	1.268	\$ 416.55	\$ 93.14	1.216	\$ 113.24
Sep-16	69,409	\$ 501.85	\$ 491.03		\$ 309.85	1.272	\$ 394.21	\$ 88.38	1.218	\$ 107.64
Oct-16	68,654	\$ 515.36	\$ 493.98		\$ 317.61	1.275	\$ 404.92	\$ 89.88	1.229	\$ 110.44
Nov-16	68,248	\$ 511.14	\$ 497.07		\$ 312.94	1.270	\$ 397.41	\$ 92.83	1.225	\$ 113.73
Dec-16	62,635	\$ 510.53	\$ 499.92	8.1%	\$ 303.34	1.304	\$ 395.52	\$ 92.46	1.244	\$ 115.01
Jan-17	62,149	\$ 534.40	\$ 506.48	9.5%	\$ 320.15	1.294	\$ 414.25	\$ 96.92	1.240	\$ 120.15
Feb-17	61,759	\$ 503.96	\$ 505.00	7.9%	\$ 301.78	1.290	\$ 389.32	\$ 92.57	1.238	\$ 114.64
Mar-17	61,407	\$ 578.66	\$ 509.82	8.4%	\$ 349.34	1.291	\$ 450.99	\$ 103.71	1.231	\$ 127.68
Apr-17	60,800	\$ 534.21	\$ 514.41	8.8%	\$ 323.22	1.299	\$ 419.82	\$ 92.32	1.239	\$ 114.39
May-17	60,543	\$ 572.19	\$ 521.65	9.3%	\$ 340.71	1.296	\$ 441.65	\$ 105.81	1.234	\$ 130.54
Jun-17	60,436	\$ 583.67	\$ 526.32	9.3%	\$ 352.09	1.304	\$ 459.12	\$ 100.94	1.234	\$ 124.55
Jul-17	58,914	\$ 550.32	\$ 534.48	11.3%	\$ 329.13	1.309	\$ 430.89	\$ 94.54	1.263	\$ 119.43
Aug-17	58,656	\$ 572.77	\$ 537.89	10.3%	\$ 342.82	1.301	\$ 446.11	\$ 100.50	1.260	\$ 126.66
Sep-17	58,288	\$ 561.39	\$ 543.11	10.6%	\$ 338.79	1.308	\$ 443.18	\$ 93.51	1.264	\$ 118.21
Oct-17	57,761	\$ 594.45	\$ 549.76	11.3%	\$ 360.98	1.301	\$ 469.47	\$ 98.58	1.268	\$ 124.99
Nov-17	57,634	\$ 553.58	\$ 553.73	11.4%	\$ 329.96	1.295	\$ 427.28	\$ 99.87	1.265	\$ 126.30
Dec-17	48,931	\$ 537.96	\$ 556.46	11.3%	\$ 309.11	1.333	\$ 411.93	\$ 98.75	1.276	\$ 126.03
Jan-18	48,627	\$ 614.60	\$ 562.51	11.1%	\$ 362.18	1.345	\$ 487.25	\$ 99.54	1.279	\$ 127.35
Feb-18	48,627	\$ 573.03	\$ 568.58	12.6%	\$ 334.69	1.345	\$ 450.30	\$ 95.80	1.281	\$ 122.74
Mar-18	48,627	\$ 610.98	\$ 570.74	11.9%	\$ 353.50	1.341	\$ 474.05	\$ 107.33	1.276	\$ 136.94
Apr-18	48,627	\$ 580.19	\$ 574.82	11.7%	\$ 335.04	1.347	\$ 451.23	\$ 100.95	1.277	\$ 128.96
May-18	48,627	\$ 603.89	\$ 577.27	10.7%	\$ 348.04	1.344	\$ 467.62	\$ 106.84	1.275	\$ 136.27
Jun-18	48,627	\$ 595.50	\$ 578.06	9.8%	\$ 342.57	1.347	\$ 461.30	\$ 105.29	1.275	\$ 134.20
Jul-18	48,627	\$ 599.35	\$ 582.35	9.0%	\$ 336.84	1.376	\$ 463.56	\$ 104.32	1.302	\$ 135.79
Aug-18	48,627	\$ 623.76	\$ 586.56	9.0%	\$ 354.68	1.371	\$ 486.15	\$ 105.75	1.301	\$ 137.61
Sep-18	48,627	\$ 570.15	\$ 587.68	8.2%	\$ 323.10	1.378	\$ 445.16	\$ 95.88	1.304	\$ 125.00
Oct-18	48,627	\$ 649.21	\$ 592.06	7.7%	\$ 371.63	1.369	\$ 508.67	\$ 108.24	1.298	\$ 140.54
Nov-18	48,627	\$ 620.38	\$ 598.22	8.0%	\$ 351.74	1.370	\$ 481.81	\$ 106.63	1.300	\$ 138.58
Dec-18	48,627	\$ 591.64	\$ 602.72	8.3%	\$ 327.80	1.381	\$ 452.69	\$ 106.81	1.301	\$ 138.94
Jan-19	48,627	\$ 657.47	\$ 606.30	7.8%	\$ 366.08	1.401	\$ 512.75	\$ 109.68	1.320	\$ 144.73
Feb-19	48,627	\$ 621.80	\$ 610.36	7.3%	\$ 348.13	1.401	\$ 487.79	\$ 101.58	1.319	\$ 134.01
Mar-19	48,627	\$ 642.24	\$ 612.96	7.4%	\$ 354.66	1.400	\$ 496.63	\$ 110.39	1.319	\$ 145.61
Apr-19	48,627	\$ 650.69	\$ 618.84	7.7%	\$ 361.28	1.400	\$ 505.64	\$ 109.99	1.319	\$ 145.05
May-19	48,627	\$ 652.24	\$ 622.87	7.9%	\$ 360.38	1.399	\$ 504.17	\$ 112.30	1.318	\$ 148.06
Jun-19	48,627	\$ 626.64	\$ 625.46	8.2%	\$ 345.27	1.401	\$ 483.80	\$ 108.36	1.318	\$ 142.84
Jul-19	48,627	\$ 671.65	\$ 631.49	8.4%	\$ 373.70	1.390	\$ 519.41	\$ 115.51	1.318	\$ 152.23
Aug-19	48,627	\$ 658.10	\$ 634.35	8.1%	\$ 367.67	1.390	\$ 510.93	\$ 111.70	1.318	\$ 147.18
Sep-19	48,627	\$ 640.28	\$ 640.19	8.9%	\$ 359.58	1.389	\$ 499.60	\$ 106.79	1.317	\$ 140.69
Oct-19	48,627	\$ 701.42	\$ 644.55	8.9%	\$ 395.36	1.389	\$ 549.17	\$ 115.60	1.317	\$ 152.25
Nov-19	48,627	\$ 652.16	\$ 647.19	8.2%	\$ 362.96	1.389	\$ 504.26	\$ 112.32	1.317	\$ 147.90
Dec-19	48,627	\$ 662.52	\$ 653.10	8.4%	\$ 364.60	1.390	\$ 506.69	\$ 118.36	1.317	\$ 155.83

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Highmark Coverage Advantage

2019 Small Group Rate Filing

Question #2b - Change in Induced Demand

<u>Change in Induced Demand Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Result</u>
2017 Average Benefit Richness Factor	(1)	From 2017 Induced Demand tab	1.0980
2019 Average Benefit Richness Factor	(2)	From 2019 Induced Demand tab	1.1042
Change in Induced Demand	(3)	$= ((2)/(1))^{.5}-1$	0.28%

Highmark Coverage Advantage

2019 Small Group Rate Filing

Question #2b - 2017 Induced Demand Calculation

2017 Average Benefit Richness = 1.0980

<u>HIOS</u>	<u>Metal</u>	<u>Plan-Specific Benefit</u>	
		<u>Richness</u>	<u>% of Enrollment</u>
79279PA0010001	Platinum	1.15	33.61%
79279PA0010002	Platinum	1.15	4.77%
79279PA0010003	Gold	1.08	11.96%
79279PA0010004	Gold	1.08	7.24%
79279PA0010005	Gold	1.08	7.75%
79279PA0010006	Gold	1.08	0.74%
79279PA0010007	Gold	1.08	6.80%
79279PA0010008	Gold	1.08	0.40%
79279PA0010009	Gold	1.08	2.26%
79279PA0010011	Gold	1.08	1.87%
79279PA0010012	Silver	1.03	4.32%
79279PA0010013	Silver	1.03	3.52%
79279PA0010014	Silver	1.03	0.42%
79279PA0020001	Silver	1.03	1.22%
79279PA0020003	Silver	1.03	5.35%
79279PA0020004	Silver	1.03	0.42%
79279PA0030008	Bronze	1	0.83%
79279PA0060001	Gold	1.08	5.34%
79279PA0070003	Silver	1.03	1.18%

Highmark Coverage Advantage

2019 Small Group Rate Filing

Question #2b - 2019 Induced Demand Calculation

2019 Average Benefit Richness = 1.1042

<u>HIOS</u>	<u>Metal</u>	<u>Plan-Specific Benefit</u>	
		<u>Richness</u>	<u>% of Enrollment</u>
79279PA0010001	Platinum	1.15	36.98%
79279PA0010003	Gold	1.08	13.02%
79279PA0010005	Gold	1.08	13.90%
79279PA0010007	Gold	1.08	6.61%
79279PA0010011	Gold	1.08	2.09%
79279PA0010015	Gold	1.08	7.62%
79279PA0010016	Gold	1.08	5.67%
79279PA0020005	Gold	1.08	1.01%
79279PA0020006	Gold	1.08	2.36%
79279PA0020007	Gold	1.08	0.13%
79279PA0060001	Gold	1.08	7.69%
79279PA0070001	Silver	1.03	0.88%
79279PA0070003	Silver	1.03	1.21%
79279PA0030008	Bronze	1	0.81%

Western, PA Region

Underlying 2017 Experience

[illegible]

(i) Full Year 2017 for those in ACA at EOY

Age Band	0 - 14	15	16	17	18	19	20	21	22	23	24	25
Age Curve	0.765	0.833	0.859	0.885	0.913	0.941	0.97	1	1	1	1	1.004
Member Months	20,618	1,525	2,049	1,607	2,146	2,041	1,920	2,147	2,139	2,380	2,552	2,493

2017 Age Factor	1.536
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2019 Member Months	94,269
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(ii) Existing 1 to 50 Non-ACA in 2017 to ACA by 2019

2017 Age Factor	1.541
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2019 Member Months	4,099
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(iii) New ACA Business in 2018 & 2019

2017 Age Factor	1.537
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2019 Member Months	32,916
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2019 Age Factor	1.537
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2019 Area Factor	0.970
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Demographic Change	0.9926
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26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1.024	1.048	1.087	1.119	1.135	1.159	1.183	1.198	1.214	1.222	1.23	1.238	1.246	1.262	1.278
12,510	10,429	9,196	10,068	9,565	10,244	10,062	10,686	9,664	10,418	10,821	10,559	10,552	10,268	10,226

26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1.024	1.048	1.087	1.119	1.135	1.159	1.183	1.198	1.214	1.222	1.23	1.238	1.246	1.262	1.278
2,142	2,315	2,440	2,211	2,538	2,315	2,379	1,827	2,292	2,368	2,263	2,235	2,029	2,126	2,110

41	42	43	44	45	46	47	48	49	50	51	52	53	54	55
1.302	1.325	1.357	1.397	1.444	1.5	1.563	1.635	1.706	1.786	1.865	1.952	2.04	2.135	2.23
10,112	10,564	10,261	10,813	11,019	11,420	13,487	13,458	12,994	12,947	13,249	15,246	15,007	14,706	14,618

41	42	43	44	45	46	47	48	49	50	51	52	53	54	55
1.302	1.325	1.357	1.397	1.444	1.5	1.563	1.635	1.706	1.786	1.865	1.952	2.04	2.135	2.23
2,141	1,955	2,484	2,574	2,289	2,693	2,475	2,536	2,795	2,795	3,601	3,341	2,864	3,215	3,265



Highmark Coverage Advantage

2019 Small Group Rate Filing

Response to Question #5

Western, PA Region

<u>Description</u>	<u>Allowed PMPM</u>	Projected Member Weighting
Groups expected to remain in the HCA ACA risk pool in 2019	\$592.39	71.81%
Groups entering the HCA ACA risk pool after 2017	\$612.14	28.19%
2017 Allowed Claims for those Members Expected to be Effective in 2019 (HCA)	\$597.96	

Highmark Coverage Advantage
2019 Small Group Rate Filing
Response to Question #8
Western, PA Region

Exhibit Item	2018	2019
Administrative Expenses PMPM (From Table 6)	\$49.43	\$62.22
Projected Required Revenue PMPM (From Table 6)	\$578.62	\$676.68
Administrative Expenses % (From Table 6)	8.5%	9.2%

**Highmark Coverage Advantage Inc.'s Response to Objection Letter Dated
07/06/2018**

Product Name: HCA Small Group 2019 ACA Rate Filing

RE: HCA – 2019 Small Group ACA Compliant Plans (1A-SG-HCA-2018);

Pennsylvania Insurance Department ID #: HGHM-131496215

Objection Letter Status: Additional Information Required

Objection Letter Date: 07/06/2018

Respond By Date: 07/13/2018

Response Date: 07/13/2018

Below please find our responses to the Highmark Coverage Advantage Inc. (HCA, “Company”) Small Group 2019 ACA Rate Filing Objection Letter dated 07/06/2018. For convenience, the questions have been reproduced below, with our responses immediately following each question.

A supplemental exhibits file has been submitted along with this response. Please see the file named “PID Response HCA 2018-07-13.xlsx,” which contains additional exhibits and supplemental detail, as referenced in the below responses.

No changes to the PA Actuarial Memorandum Exhibits or the URRT were necessary in response to the questions posed in this Objection Letter.

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. We have assumed that risk adjustment payments will take place for 2019. Additional assumptions include that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2019. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, HCA reserves the right to submit a revised filing.

1. Regarding the response to question 2:

a) Utilizing the January 2015 adjustment factor as a base, please provide the quantitative development of the January 2016, January 2017, January 2018, and January 2019 Medical and Rx “Adjustment Factors” from the file “PID Response HCA 2018-06-22.xlsx,” “Question #2a” tab, outlining each of the specific components driving the changes in the adjustment factors.

Response:

Since our trend analysis includes annual adjustment factors by specific component, these components are best applied to the weighted average adjustment factors to explain the change year over year. Please see the worksheet labeled “Question #1a” in the included supplemental exhibits file, “PID Response HCA 2018-07-13.xlsx”, which shows the development of the average adjustment factor for each experience year by taking the prior year’s adjustment factor and applying the adjustment components. For convenience, the worksheet named “Question #1 (Data)” is included in this response showing the original data from the prior response with calculations included showing the development of the annual adjustment factors.

As mentioned in the actuarial memorandum, the adjustments are made to the experience trend to eliminate explainable fluctuations in claim experience that are not expected to persist, or that are otherwise inappropriate to use in establishing underlying trend regression levels for rate setting. These adjustment include the following components:

Step Changes: one-time impacts to claims levels that are not expected to persist (for example, changes due to client mix or impacts from utilization management programs)

Demographic Adjustments: changes to the underlying population that are covered by other rating factors (age, location, induced utilization)

Seasonality: minor changes due to such things as seasonality and work days

Aging: since age is removed from the normalized trend levels, a component for the impact of claim levels to increase by age over time (above the allowable rating factors) needs to be included in anticipated claim levels

Covariance/Other: adjustments to account for compounding effects of certain conditions, and other appropriate actuarial adjustments to experience claims

b) Please demonstrate quantitatively how the 9.0% combined trend was developed based on the information provided in the “Question #2a” tab.

Response:

As shown in worksheet “Question #1b”, which uses the prior response data shown in the “Question #1 (Data)” worksheet, our 2-year average projection of trend from 2017 to 2019 is 8.3%. However, this is a point estimate around a range of possible trend estimates, and will vary with actual experience. An adjustment of 0.7% is applied to the initial point estimate to produce a final estimate of trend of 9.0%, which would be within the reasonable range of potential trend levels.

2. It is stated in the response to question 3 that the morbidity and demographic adjustments “would have an immaterial effect on the risk adjustment transfer results, and so the risk adjustment transfer was not adjusted for the projected changes in demographics and morbidity.”
a) Per the ‘Table 5 Risk Adjustment’ tab of the Supplemental Exhibits file, it is shown that the projected relative risk of HCA in 2019 is expected to be equal to the relative risk of HCA in 2017 (i.e. 1.0838). Given that the morbidity level of the HCA 2017 single risk pool is being projected to increase by approximately 1.5% (i.e., the morbidity adjustment factor being applied is equal to 1.015), please explain why it is not more appropriate to assume that HCA’s relative risk in 2019 will be 1.1000 (1.0838×1.015).

Response:

There are several known shortcomings in the CMS risk adjustment transfer formula that would make it inappropriate to assume that population morbidity and relative risk should be adjusted by the same magnitude. These shortcomings include:

- The CMS risk adjustment methodology scores only a subset of identifiable conditions that can lead to increased morbidity. Only about 22% of adults trigger conditions that will impact the risk adjustment transfer (source: propriety analysis provided by an actuarial consultant), while the CDC estimates that 50% of adults have one or more chronic health conditions that are a large majority of the health care spend in the US (source: <https://www.cdc.gov/chronicdisease/overview/index.htm>).
- The risk adjustment transfer formula does not consider morbidity factors such as smoking, wellness programs, health savings accounts, injury-related claims or

disease management programs (source: <https://www.gpo.gov/fdsys/pkg/FR-2012-12-07/pdf/2012-29184.pdf>).

- The base age gender risk score factors utilize five-year age bands, while the rating factors utilize single year age bands, causing morbidity fluctuations within the age bands.
- After the initial two years of the program, there have been annual changes to the risk scoring algorithm that have made the company and statewide market parameters difficult to predict. These changes have included the following:
 - Implementation of partial year enrollment factors
 - Usage of prescription drug data for determining severity for a limited number of conditions
 - Adjustments to the relative risk scalar for administrative costs
 - A change in data sources for risk score factors (proposed for 2019)
 - Adjustments for high dollar claimants

Such modifications and refinements are expected to continue into the 2019 risk adjustment transfer calculations, with the ultimate impact yet to be assessed

(sources: <https://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/Downloads/CMS-9934-F-Fact-Sheet-12-16-16.pdf> and <https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/RA-March-31-White-Paper-032416.pdf>).

- Drug data has yet to be fully implemented in the risk adjustment transfer calculation, with 2018 being the initial year that will utilize drug data, and only for severity indicators. With drug trends being a significant contributor to overall medical trend (source: <http://www.actuary.org/files/publications/PrescriptionDrugs.030718.pdf>), the lack of drug condition scoring in the CMS algorithm is another shortfall of the program in relating morbidity levels to relative risk.
- There continue to be disruptions in the underlying population that continue to make the program components difficult to project. These disruptions include:

- Changes to the insured population, which will impact both marketwide factors and the underlying experience that will be used to generate risk score factors
- Movement into the ACA risk pool from grandmothers business
- Likely movement out of the ACA risk pool from such programs as association health plans and short term limited duration coverage

Given these known shortcomings and ongoing modifications to the CMS risk adjustment methodology, it would be an oversimplification and inappropriate use of actuarial judgment to assume a direct relationship between the relative risk in the risk adjustment transfer formula and the covered population morbidity. At best the change in morbidity may justify a directional change in the relative risk, but that change would likely be a fraction of the total assumed morbidity change. Absent any analysis that would quantify the relationship between morbidity and relative risk, and given the relatively moderate change in morbidity assumed in the rate filing, we believe that the more appropriate assumption is to use the unadjusted relative risk from the 2017 risk adjustment transfer results as the basis for the risk adjustment transfer expected in 2019.

b) If the relative risk of HCA were assumed to be 1.1000 in 2019 rather than 1.0838, please provide what the projected risk adjustment transfer amount would be.

Response:

Although the response to question #2a above should establish that it would be inappropriate to adjust the relative risk by that magnitude, performing the requested calculation would result in a risk adjustment transfer receipt of \$48.79 PMPM.

c) If the response to (a) above is that the morbidity of the overall small group market is expected to increase by approximately 1.5%, please provide quantitative justification for that assumption.

Response:

Does not apply.

3. Regarding the response to question 5:

a) Please describe in greater detail and demonstrate quantitatively how the allowed charge PMPM for the “Groups entering the HCA ACA risk pool after 2017” was developed. For example, what is the source data for the projected experience for these groups and what specific

quantitative adjustments were applied to the source data to develop the result provided in the response?

Response:

Please see the derivation of the “Groups entering the HCA ACA risk pool after 2017” claim PMPM in the “Question #3” tab of the “PID Response HCA 2018-07-13.xlsx” file.

4. Regarding the response to question 8:

a) Please provide qualitative and quantitative support for the large increase in administrative expense PMPM. Per “PID Response HCA 2018-06-22.xlsx,” “Question #8” tab administrative expenses are increasing 26% from 2018 to 2019 compared to a 17% increase in required revenue.

Response:

Historically, several general expense categories were not allocated explicitly to the product line, and therefore not part of the requested administrative expense. HCA recently revised the allocation of expenses to the product line which has impacted the requested assumption. The result is the requested administrative expense better aligns to the forecasted amounts for this product line compared to previous years. For example, the Information System cost were \$6.99 PMPM historically and they are now \$13.40 PMPM.

Highmark Coverage Advantage

2019 Small Group Rate Filing

Response to Objection Letter Dated 7/6/2018 - Question #1a

Western, PA Region

Incurring Year	Average Adjustment Factor - MEDICAL	Average Adjustment Factor - DRUG	Average Adjustment Factor - COMBINED
2015	1.211	1.180	1.205
2016	1.263	1.212	1.253
2017	1.301	1.250	1.291
2018	1.359	1.289	1.345
2019	1.395	1.318	1.380

Adjustment Factor Development

	2015	2016	2017	2018
Adjustment Factor	1.205	1.253	1.291	1.345
Step Changes:	1.038	1.025	1.043	1.028
Demographic Adjust:	0.986	0.990	0.985	0.988
Seasonality:	0.999	1.000	1.000	1.000
Aging:	1.010	1.010	1.010	1.010
Covariance/Other:	1.007	1.005	1.004	0.999
Resulting Factor:	1.253	1.291	1.345	1.380

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2019 Small Group Rate Filing

Response to Objection Letter Dated 7/6/2018 - Question #1b

Western, PA Region

12 Month Moving Average PMPM - Dec-2017	\$ 556.46
12 Month Moving Average PMPM - Dec-2019	\$ 653.10
2-Year average trend (point estimate)	8.3%
Adjustment within reasonable range	0.7%
Final pricing trend	9.0%

Highmark Coverage Advantage

2019 Small Group Rate Filing

Response to Objection Letter Dated 7/6/2018 - Question #1 (Supplemental Data)

Western, PA Region

Incurred Month	Members	12 Month			Annual Trend	Normalized			Normalized		
		Normalized		Moving		Allowed	Adjustment	Allowed	Allowed	Adjustment	Allowed
		PMPM	PMPM	Average PMPM		PMPM - MEDICAL	Factor	PMPM - MEDICAL	PMPM - DRUG	Factor	PMPM - DRUG
Jan-15	90,651	\$ 459.82				\$ 301.23	1.202	\$ 361.93	\$ 83.22	1.176	\$ 97.89
Feb-15	89,830	\$ 446.16				\$ 294.23	1.202	\$ 353.76	\$ 78.52	1.177	\$ 92.40
Mar-15	89,296	\$ 484.04				\$ 316.15	1.201	\$ 379.79	\$ 88.54	1.177	\$ 104.25
Apr-15	88,163	\$ 450.63				\$ 292.63	1.198	\$ 350.51	\$ 85.12	1.176	\$ 100.12
May-15	87,793	\$ 432.29				\$ 279.98	1.200	\$ 335.84	\$ 81.98	1.177	\$ 96.45
Jun-15	87,690	\$ 469.71				\$ 305.27	1.197	\$ 365.39	\$ 88.66	1.177	\$ 104.31
Jul-15	85,634	\$ 476.72				\$ 309.62	1.209	\$ 374.31	\$ 86.72	1.181	\$ 102.41
Aug-15	85,260	\$ 437.33				\$ 279.26	1.219	\$ 340.36	\$ 81.65	1.188	\$ 96.96
Sep-15	85,086	\$ 465.72				\$ 297.96	1.220	\$ 363.65	\$ 86.20	1.184	\$ 102.07
Oct-15	83,779	\$ 479.92				\$ 304.74	1.219	\$ 371.38	\$ 91.83	1.182	\$ 108.54
Nov-15	83,439	\$ 475.94				\$ 308.48	1.222	\$ 376.94	\$ 83.46	1.186	\$ 99.00
Dec-15	77,647	\$ 476.61	\$ 462.66			\$ 298.45	1.244	\$ 371.40	\$ 88.76	1.185	\$ 105.21
Jan-16	75,530	\$ 455.50	\$ 462.38			\$ 283.79	1.251	\$ 355.09	\$ 84.12	1.194	\$ 100.41
Feb-16	75,129	\$ 520.67	\$ 468.19			\$ 332.46	1.259	\$ 418.51	\$ 85.38	1.196	\$ 102.16
Mar-16	74,404	\$ 513.12	\$ 470.14			\$ 319.63	1.249	\$ 399.18	\$ 95.19	1.197	\$ 113.94
Apr-16	73,182	\$ 480.01	\$ 472.65			\$ 300.28	1.253	\$ 376.15	\$ 86.04	1.207	\$ 103.86
May-16	72,645	\$ 484.07	\$ 477.21			\$ 302.08	1.252	\$ 378.12	\$ 87.93	1.205	\$ 105.95
Jun-16	72,200	\$ 523.39	\$ 481.44			\$ 327.00	1.255	\$ 410.45	\$ 93.95	1.202	\$ 112.95
Jul-16	70,053	\$ 457.43	\$ 480.06			\$ 278.09	1.261	\$ 350.74	\$ 87.77	1.216	\$ 106.68
Aug-16	69,640	\$ 529.79	\$ 487.85			\$ 328.39	1.268	\$ 416.55	\$ 93.14	1.216	\$ 113.24
Sep-16	69,409	\$ 501.85	\$ 491.03			\$ 309.85	1.272	\$ 394.21	\$ 88.38	1.218	\$ 107.64
Oct-16	68,654	\$ 515.36	\$ 493.98			\$ 317.61	1.275	\$ 404.92	\$ 89.88	1.229	\$ 110.44
Nov-16	68,248	\$ 511.14	\$ 497.07			\$ 312.94	1.270	\$ 397.41	\$ 92.83	1.225	\$ 113.73
Dec-16	62,635	\$ 510.53	\$ 499.92	8.1%		\$ 303.34	1.304	\$ 395.52	\$ 92.46	1.244	\$ 115.01
Jan-17	62,149	\$ 534.40	\$ 506.48	9.5%		\$ 320.15	1.294	\$ 414.25	\$ 96.92	1.240	\$ 120.15
Feb-17	61,759	\$ 503.96	\$ 505.00	7.9%		\$ 301.78	1.290	\$ 389.32	\$ 92.57	1.238	\$ 114.64
Mar-17	61,407	\$ 578.66	\$ 509.82	8.4%		\$ 349.34	1.291	\$ 450.99	\$ 103.71	1.231	\$ 127.68
Apr-17	60,800	\$ 534.21	\$ 514.41	8.8%		\$ 323.22	1.299	\$ 419.82	\$ 92.32	1.239	\$ 114.39
May-17	60,543	\$ 572.19	\$ 521.65	9.3%		\$ 340.71	1.296	\$ 441.65	\$ 105.81	1.234	\$ 130.54
Jun-17	60,436	\$ 583.67	\$ 526.32	9.3%		\$ 352.09	1.304	\$ 459.12	\$ 100.94	1.234	\$ 124.55
Jul-17	58,914	\$ 550.32	\$ 534.48	11.3%		\$ 329.13	1.309	\$ 430.89	\$ 94.54	1.263	\$ 119.43
Aug-17	58,656	\$ 572.77	\$ 537.89	10.3%		\$ 342.82	1.301	\$ 446.11	\$ 100.50	1.260	\$ 126.66
Sep-17	58,288	\$ 561.39	\$ 543.11	10.6%		\$ 338.79	1.308	\$ 443.18	\$ 93.51	1.264	\$ 118.21
Oct-17	57,761	\$ 594.45	\$ 549.76	11.3%		\$ 360.98	1.301	\$ 469.47	\$ 98.58	1.268	\$ 124.99
Nov-17	57,634	\$ 553.58	\$ 553.73	11.4%		\$ 329.96	1.295	\$ 427.28	\$ 99.87	1.265	\$ 126.30
Dec-17	48,931	\$ 537.96	\$ 556.46	11.3%		\$ 309.11	1.333	\$ 411.93	\$ 98.75	1.276	\$ 126.03
Jan-18	48,627	\$ 614.60	\$ 562.51	11.1%		\$ 362.18	1.345	\$ 487.25	\$ 99.54	1.279	\$ 127.35
Feb-18	48,627	\$ 573.03	\$ 568.58	12.6%		\$ 334.69	1.345	\$ 450.30	\$ 95.80	1.281	\$ 122.74
Mar-18	48,627	\$ 610.98	\$ 570.74	11.9%		\$ 353.50	1.341	\$ 474.05	\$ 107.33	1.276	\$ 136.94
Apr-18	48,627	\$ 580.19	\$ 574.82	11.7%		\$ 335.04	1.347	\$ 451.23	\$ 100.95	1.277	\$ 128.96
May-18	48,627	\$ 603.89	\$ 577.27	10.7%		\$ 348.04	1.344	\$ 467.62	\$ 106.84	1.275	\$ 136.27
Jun-18	48,627	\$ 595.50	\$ 578.06	9.8%		\$ 342.57	1.347	\$ 461.30	\$ 105.29	1.275	\$ 134.20
Jul-18	48,627	\$ 599.35	\$ 582.35	9.0%		\$ 336.84	1.376	\$ 463.56	\$ 104.32	1.302	\$ 135.79
Aug-18	48,627	\$ 623.76	\$ 586.56	9.0%		\$ 354.68	1.371	\$ 486.15	\$ 105.75	1.301	\$ 137.61
Sep-18	48,627	\$ 570.15	\$ 587.68	8.2%		\$ 323.10	1.378	\$ 445.16	\$ 95.88	1.304	\$ 125.00
Oct-18	48,627	\$ 649.21	\$ 592.06	7.7%		\$ 371.63	1.369	\$ 508.67	\$ 108.24	1.298	\$ 140.54
Nov-18	48,627	\$ 620.38	\$ 598.22	8.0%		\$ 351.74	1.370	\$ 481.81	\$ 106.63	1.300	\$ 138.58
Dec-18	48,627	\$ 591.64	\$ 602.72	8.3%		\$ 327.80	1.381	\$ 452.69	\$ 106.81	1.301	\$ 138.94
Jan-19	48,627	\$ 657.47	\$ 606.30	7.8%		\$ 366.08	1.401	\$ 512.75	\$ 109.68	1.320	\$ 144.73
Feb-19	48,627	\$ 621.80	\$ 610.36	7.3%		\$ 348.13	1.401	\$ 487.79	\$ 101.58	1.319	\$ 134.01
Mar-19	48,627	\$ 642.24	\$ 612.96	7.4%		\$ 354.66	1.400	\$ 496.63	\$ 110.39	1.319	\$ 145.61
Apr-19	48,627	\$ 650.69	\$ 618.84	7.7%		\$ 361.28	1.400	\$ 505.64	\$ 109.99	1.319	\$ 145.05
May-19	48,627	\$ 652.24	\$ 622.87	7.9%		\$ 360.38	1.399	\$ 504.17	\$ 112.30	1.318	\$ 148.06
Jun-19	48,627	\$ 626.64	\$ 625.46	8.2%		\$ 345.27	1.401	\$ 483.80	\$ 108.36	1.318	\$ 142.84
Jul-19	48,627	\$ 671.65	\$ 631.49	8.4%		\$ 373.70	1.390	\$ 519.41	\$ 115.51	1.318	\$ 152.23
Aug-19	48,627	\$ 658.10	\$ 634.35	8.1%		\$ 367.67	1.390	\$ 510.93	\$ 111.70	1.318	\$ 147.18
Sep-19	48,627	\$ 640.28	\$ 640.19	8.9%		\$ 359.58	1.389	\$ 499.60	\$ 106.79	1.317	\$ 140.69
Oct-19	48,627	\$ 701.42	\$ 644.55	8.9%		\$ 395.36	1.389	\$ 549.17	\$ 115.60	1.317	\$ 152.25
Nov-19	48,627	\$ 652.16	\$ 647.19	8.2%		\$ 362.96	1.389	\$ 504.26	\$ 112.32	1.317	\$ 147.90
Dec-19	48,627	\$ 662.52	\$ 653.10	8.4%		\$ 364.60	1.390	\$ 506.69	\$ 118.36	1.317	\$ 155.83

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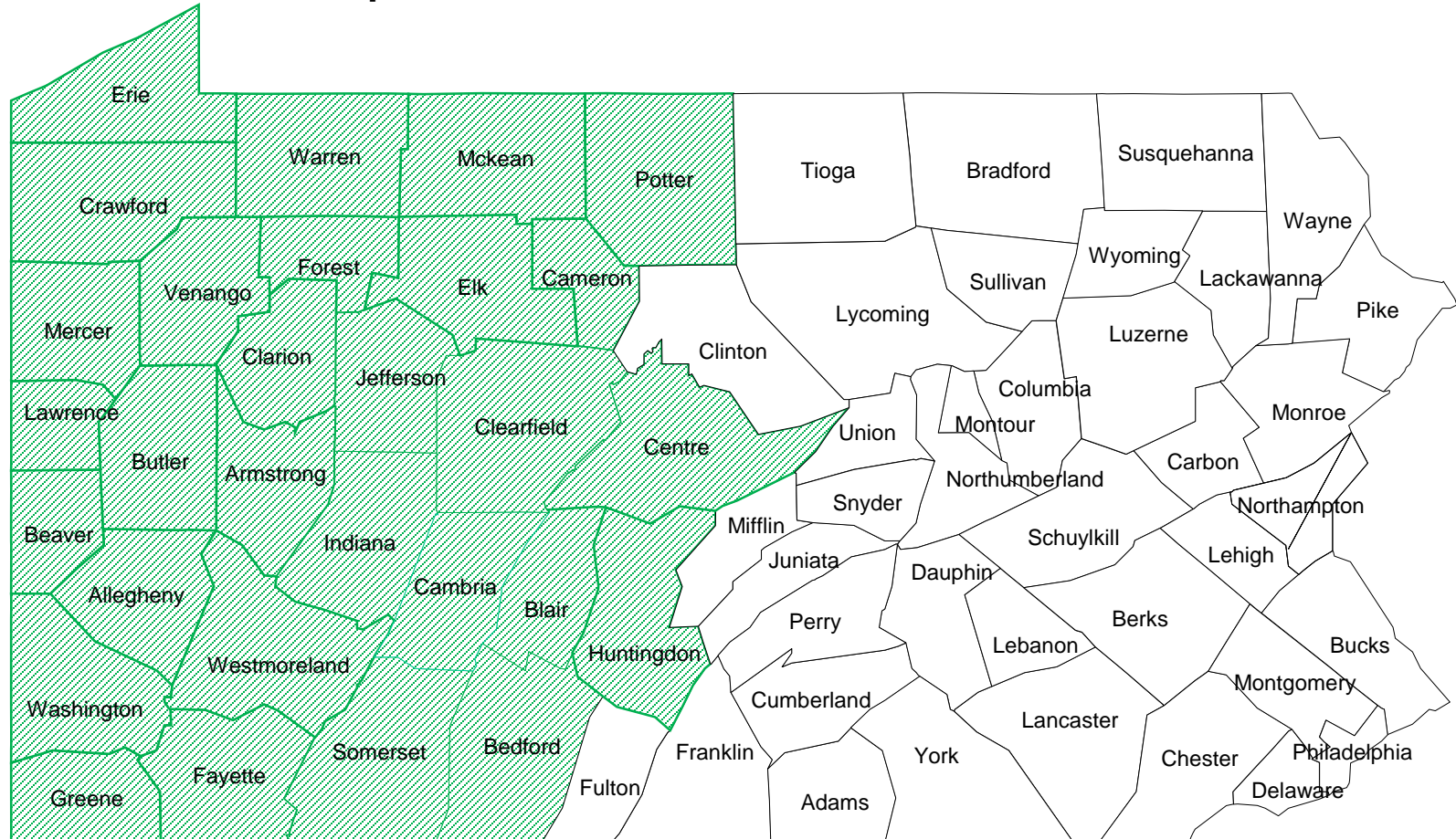
Highmark Coverage Advantage (HCA)
2019 Small Group Rate Filing
Question #3 Response

<u>Description</u>	<u>Allowed PMPM</u>	Projected Member Weighting
New ACA Business	\$597.96	88.93%
Groups Transitioning to ACA from grandfathered plans	\$726.05	11.07%
Groups entering the Highmark ACA risk pool after 2017	\$612.14	

2018 Service Area


Issuer: Highmark Choice Advantage

Market: Small Group



Key *(modify as needed)*

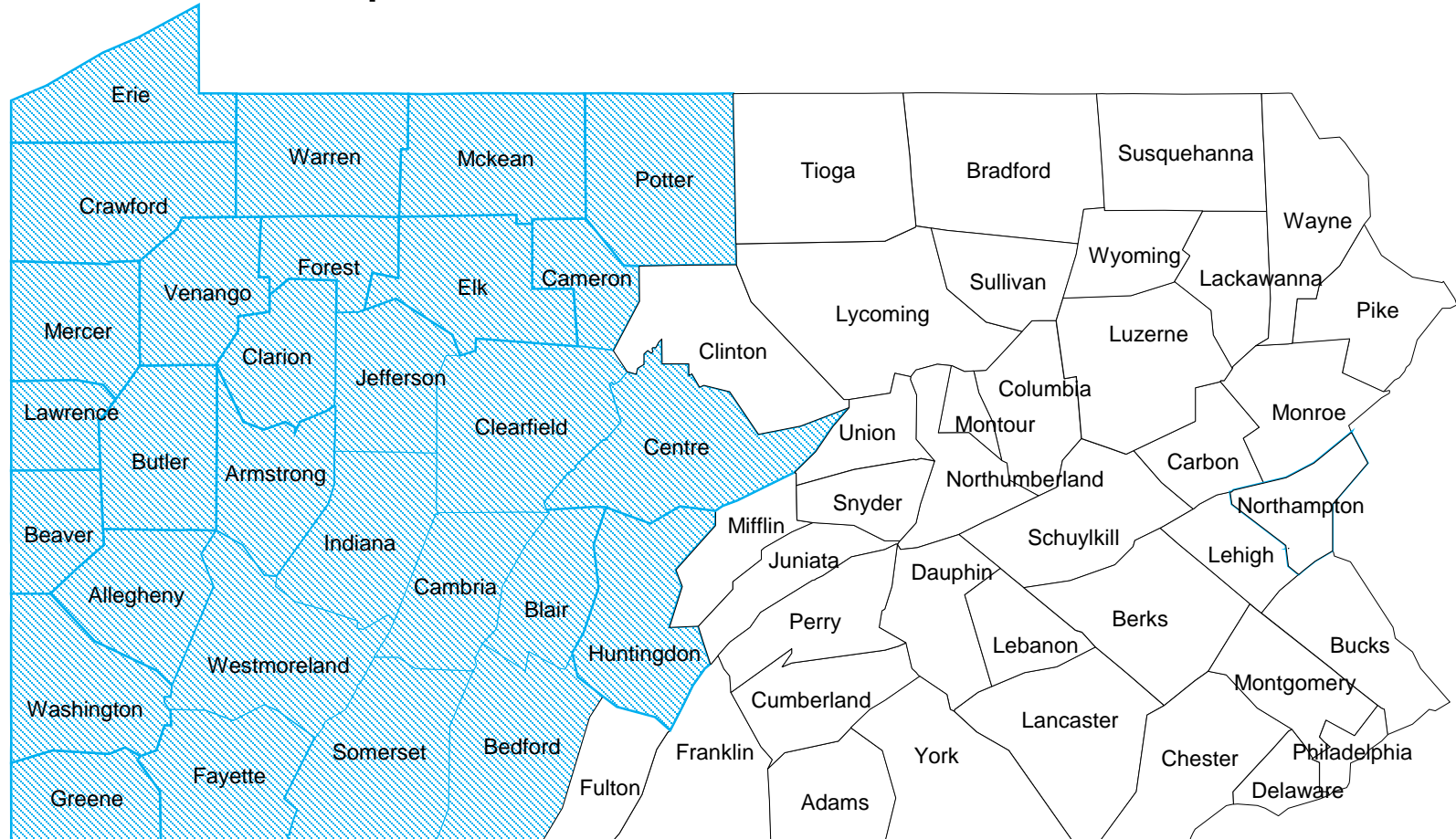
 : 2018 on-exchange service area

 : 2018 off-exchange only service area


2019 Service Area


Issuer: Highmark Choice Advantage

Market: Small Group



Key *(modify as needed)*

 : 2019 on-exchange service area

 : 2019 off-exchange only service area