

SERFF Tracking #:	HGHM-131475752	State Tracking #:	INDIVIDUAL MEDICAL - HGHM-131475752 - 17...	Company Tracking #:	1A-DP-18-HHIC
State:	Pennsylvania	Filing Company:	HM Health Insurance Company- HHIC		
TOI/Sub-TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense				
Product Name:	1A-DP-18-HHIC				
Project Name/Number:	1A-DP-18-HHIC/1A-DP-18-HHIC				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	A redacted version of the rate filing is attached for public disclosure. Two files are required due to file size limitations.
Attachment(s):	1A-DP-18-HHIC Public Rate Filing 080718 1 of 2.pdf 1A-DP-18-HHIC Public Rate Filing 080718 2 of 2.pdf
Item Status:	
Status Date:	



May 18, 2018

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

Re: Highmark Health Insurance Company 2019 ACA Rate Filing (Individual Market)
Filing # 1A-DP-18-HHIC (SERFF # HGHM-131475752)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Health Insurance Company (HHIC) 2019 Individual Market Rate Filing contains Trade Secret and Confidential Proprietary Information. Therefore, HHIC 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 HHIC should be redacted before release.

Dear Ms. Gray:

This Filing includes the Highmark Health Insurance Company ("HHIC", "Company") Individual Market 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 in the Department's 2019 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

Requested Company Information

1. Company Name & NAIC #: **Highmark Health Insurance Company, NAIC # 71768**
2. Market: **Individual**
3. On or Off Exchange: **This filing reflects that the Company anticipates selling plans on and off of the exchange.**
4. Effective date of coverage: **January 1, 2019**

5. Average rate change requested: **0.3% increase**
6. Range of rate change requested: **-22.6% to 20.0%**
7. Total additional annual revenue generated from the proposed rate change: **\$578,000**
8. Product(s): **PPO, EPO**
9. Rating Areas and the change from 2018: **Rating Areas 1, 2, 4, 5, 6, 7, and 9**

There are no changes in our covered Rating Areas from the 2018 rate filing.

10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels in the indicated Market: **Gold, Silver, Bronze, and Catastrophic**
11. Current number of covered lives and of policyholders as of February 1, 2018: **17,118 covered lives; 12,102 policyholders**
12. Number of plans offered in 2019 and the change this represents from 2018: **18**

The Company offered 16 plans in 2018. For 2019, the Company is offering 6 new plans in the Market and removing 4 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 #, SERFF and Binder ID#s: **The corresponding SERFF binder number is HGHM-PA19-125079996 affecting the following Company products and forms:**

Product Name / Type	Contract Form & SERFF#
Shared Cost Blue PPO	PPO/HHIC/DP-4; HGHM-131468186
my Direct Blue [Lehigh Valley] EPO	DB/EPO/HHIC/DP-1; HGHM-131468126
my Direct Blue [Lehigh Valley] EPO-HDHP	DB/EPO/HDHP/HHIC/DP-1; HGHM-131468205
my Direct Blue [Lehigh Valley] Major Events EPO	CAT/EPO/HHIC/DP-1; HGHM-131468213

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #70194, Company Filing #1A-DP-18-HHIC (SERFF Filing # HGHM-131475752)**

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. To assist in the Department's review, 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.

Potential Changes to Federal Regulations

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. In accordance with the Department's guidance, we have assumed that the ACA health insurance coverage mandate is eliminated and the CSR payments remain ceased for 2019. We have also included an assumed load for expected adverse selection due to the Short Term Limited Durational Insurance market expansion based on HHS recently proposed rule modifying federal requirements for this market.

Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2019, 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, HHIC reserves the right to submit a revised filing.

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 HHIC if disclosed to the public.

Public disclosure of any information contained in this Filing would allow HHIC competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Individual market and could have negative

consequences for the operation of HHIC's business. Therefore, HHIC 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 & 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"), HHIC 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, HHIC asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the HHIC RTKL representative identified below prior to release of any information contained in this Filing:

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

Furthermore, it should be noted that HHIC 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", with a stylized flourish at the end.

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

cc: Frank Haver
Tija Hilton-Phillips, Esq.
Kevin Luu
William Sarniak



July 13, 2018

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

Re: Highmark Health Insurance Company 2019 ACA Rate Filing (Individual Market)
Filing # 1A-DP-18-HHIC (SERFF # HGHM-131475752)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Health Insurance Company (HHIC) 2019 Individual Market Rate Filing contains Trade Secret and Confidential Proprietary Information. Therefore, HHIC 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 HHIC should be redacted before release.

Dear Ms. Gray:

This Filing includes the Highmark Health Insurance Company ("HHIC", "Company") Individual Market 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 in the Department's 2019 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

Requested Company Information

1. Company Name & NAIC #: **Highmark Health Insurance Company, NAIC # 71768**
2. Market: **Individual**
3. On or Off Exchange: **This filing reflects that the Company anticipates selling plans on and off of the exchange.**
4. Effective date of coverage: **January 1, 2019**

5. Average rate change requested: **5.2% decrease**
6. Range of rate change requested: **-25.0% to 8.9%**
7. Total additional annual revenue generated from the proposed rate change: **(\$10,668,998)**
8. Product(s): **PPO, EPO**
9. Rating Areas and the change from 2018: **Rating Areas 1, 2, 4, 5, 6, 7, and 9**

There are no changes in our covered Rating Areas from the 2018 rate filing.

10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels in the indicated Market: **Gold, Silver, Bronze, and Catastrophic**
11. Current number of covered lives and of policyholders as of February 1, 2018: **17,118 covered lives; 12,102 policyholders**
12. Number of plans offered in 2019 and the change this represents from 2018: **18**

The Company offered 16 plans in 2018. For 2019, the Company is offering 6 new plans in the Market and removing 4 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 #, SERFF and Binder ID#s: **The corresponding SERFF binder number is HGHM-PA19-125079996 affecting the following Company products and forms:**

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my Direct Blue [Lehigh Valley] Major Events EPO	CAT/EPO/HHIC/DP-1; HGHM-131468213

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #70194, Company Filing #1A-DP-18-HHIC (SERFF Filing # HGHM-131475752)**

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. To assist in the Department's review, 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.

Potential Changes to Federal Regulations

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. In accordance with the Department's guidance, we have assumed that the ACA health insurance coverage mandate is eliminated and the CSR payments remain ceased for 2019. The company has chosen to remove the STLDI load from the rate development at this time, however, forthcoming guidance and the ongoing filing review process may make it necessary to revisit this assumption.

Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2019, 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, HHIC reserves the right to submit a revised filing.

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consequences for the operation of HHIC's business. Therefore, HHIC 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 & 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"), HHIC 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, HHIC asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the HHIC RTKL representative identified below prior to release of any information contained in this Filing:

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

Furthermore, it should be noted that HHIC 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", with a stylized, flowing script.

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

cc: Frank Haver
Tija Hilton-Phillips, Esq.
Kevin Luu
William Sarniak



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 Health Insurance Company 2019 ACA Rate Filing (Individual Market)
Filing # 1A-DP-18-HHIC (SERFF # HGHM-131475752)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Health Insurance Company (HHIC) 2019 Individual Market Rate Filing contains Trade Secret and Confidential Proprietary Information. Therefore, HHIC 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 HHIC should be redacted before release.

Dear Ms. Gray:

This Filing includes the Highmark Health Insurance Company ("HHIC", "Company") Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2019.

In accordance with the direction from the Department dated July 27, 2018, HHIC is submitting modified rate requests. Specifically, the changes made to the most recent version of this filing are as follows:

1. Pursuant to the Department's review, the annual trend factor in the rate development was reduced from 9.5% to 8.5%. This trend factor reduction changed the Average Rate Change reflected in Table 10 from (5.2%) to (6.8%).

The remainder of this cover letter and all of the supporting filing documents have been revised to reflect the change described above.

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

Requested Company Information

1. Company Name & NAIC #: **Highmark Health Insurance Company, NAIC # 71768**
2. Market: **Individual**
3. On or Off Exchange: **This filing reflects that the Company anticipates selling plans on and off of the exchange.**
4. Effective date of coverage: **January 1, 2019**
5. Average rate change requested: **6.8% decrease**
6. Range of rate change requested: **-26.3% to 7.1%**
7. Total additional annual revenue generated from the proposed rate change: **(\$13,999,301)**
8. Product(s): **PPO, EPO**
9. Rating Areas and the change from 2018: **Rating Areas 1, 2, 4, 5, 6, 7, and 9**

There are no changes in our covered Rating Areas from the 2018 rate filing.
10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels in the indicated Market: **Gold, Silver, Bronze, and Catastrophic**
11. Current number of covered lives and of policyholders as of February 1, 2018: **17,118 covered lives; 12,102 policyholders**
12. Number of plans offered in 2019 and the change this represents from 2018: **18**

The Company offered 16 plans in 2018. For 2019, the Company is offering 6 new plans in the Market and removing 4 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 #, SERFF and Binder ID#s: **The corresponding SERFF binder number is HGHM-PA19-125079996 affecting the following Company products and forms:**

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my Direct Blue [Lehigh Valley] Major Events EPO	CAT/EPO/HHIC/DP-1; HGHM-131468213

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #70194, Company Filing #1A-DP-18-HHIC (SERFF Filing # HGHM-131475752)**

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. To assist in the Department's review, 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.

Potential Changes to Federal Regulations

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. In accordance with the Department's guidance, we have assumed that the ACA health insurance coverage mandate is eliminated and the CSR payments remain ceased for 2019. The company has chosen to remove the STLDI load from the rate development at this time, however, forthcoming guidance and the ongoing filing review process may make it necessary to revisit this assumption.

Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2019, 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, HHIC reserves the right to submit a revised filing.

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It is our understanding that the Department does not intend to publish the confidential & 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"), HHIC 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, HHIC asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the HHIC RTKL representative identified below prior to release of any information contained in this Filing:

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

Furthermore, it should be noted that HHIC 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.

Ms. Tracie Gray, Director
HHIC 2019 Individual Market Rates
August 7, 2018
Page 5 of 5

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" written in a larger, more prominent script than the last name "Scheib".

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

cc: Frank Haver
Tija Hilton-Phillips, Esq.
Kevin Luu
William Sarniak

Rate Change Summary

Highmark Health Insurance Company – Individual Plans

Rate request filing ID # 1A-DP-18-HHIC (SERFF # HGHM-131475752) - 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:	-5.2% ¹
Revised requested average rate change:	-6.8% ¹
Range of requested rate change:	-26.3% to 7.1%
Effective date:	January 1, 2019
People impacted:	17,118
Available in:	1, 2, 4, 5, 6, 7, and 9

Key information

Jan. 2017-Dec. 2017 financial experience

Premiums	\$242,612,542
Claims	\$180,093,209
Administrative expenses	\$15,491,136
Taxes & fees	\$11,052,160
Company made (after taxes)	\$35,976,037

How it plans to spend your premium

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

Claims:	87%
Administrative:	8%
Taxes & fees:	5%
Profit:	0%

The company expects its annual medical costs to increase **8.5%**.

Explanation of requested rate change

These premium rates are being set at a level that is required to adequately cover rising costs, primarily due to increasing medical and pharmacy services in the Individual market. The unanticipated financial gains realized in 2017, which followed three years of significant financial losses, are not indicative of future performance.

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.

Actuarial Memorandum

1. Basic Information and Data

A. Company Information

The appropriate company information has been provided in Table 0.

B. Rate History and Proposed Variations in Rate Changes

The three most recent rate changes in Pennsylvania for HHIC are as follows:

Year	Avg. Increase	SERFF ID#
2018	9.7%	HGHM-131020572
2017	55.1%	HGHM-130540841
2016	26.2%	HGHM-130061791

In 2016, increases varied by plan due to cost sharing alterations required to maintain federal AV levels as well as for updates to other pricing factors. In 2017 and 2018 the rate change varied by product due to updated cost sharing levels to meet federal AV requirements as well as updates in the pricing AV factors.

The proposed 2019 increase varies by plan. This is primarily due to updates in the pricing AV factors. The plan level increases can be found in Table 10.

C. Average Rate Change

The average rate changes as presented in the filing are:

- Table 10: -6.8%
- Table 11: -6.3%
- URRT Worksheet 1 Cell V45: 3.7%
- URRT Worksheet 1 Cell V46: 1.8%

Table 10 calculates the percentage change in the member weighted average rate for 2018 and the member weighted average rate for 2019. Table 11 calculates the percentage increase for each plan and then member weights the percentage increases. These two methods produce slightly different results. HHIC feels that the best representation of the rate increase is the value from Table 10.

Please note that the two values above from the URRT Worksheet 1 are changes in the projected average premium, which also includes the substantial impacts of changes in the distribution of members by plan, as well as changes in the covered population's average age and mix of members by rating area. They do not represent changes in premium rates for a fixed population from 2018 to 2019.

Worksheet 2 of the URRT also shows plan level rate changes. These values are used in the development of the average rate change shown in the Federal Part II justification. A demonstration of this calculation is included in Attachment F.

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. In accordance with the Department's guidance, we have assumed that the ACA health insurance coverage mandate is eliminated and the CSR payments remain ceased for 2019 (See Sections 2.A. and 3. below for a discussion on the impacts). The company has chosen to remove the STLDI load from the rate development at this time, however, forthcoming guidance and the ongoing filing review process may make it necessary to revisit this assumption.

Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2019, 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, HHIC reserves the right to submit a revised filing.

D. Membership Count

Please see Table 1 for the average age, age breakdown, and total membership for the periods shown.

E. Benefit/Cost Sharing Changes

The majority of HHIC's 2019 plan offering consists of renewing plans with benefits that differ from the 2018 offering.

The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial values, can be found as a separate attachment within the *Supporting Documentation* section in SERFF. Also, the PA Plan Design Summary and Rate Tables along with the HIOS Plan IDs can be found within the *Rate/Rule Schedule* section in SERFF.

F. Experience Period Claims and Premium

Please see Table 2 for the experience period data for the most recent calendar year. The experience period paid claims data represents the 2017 calendar year results for all 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.

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- Incurred Claims represent claims paid by HHIC net of expected CSR recoveries. Note that the URRT includes capitated services and is net of Rx Rebates. Those values are not included here as they are listed as separate items.
- 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 allowed claims in the URRT include capitation and are net of drug rebates. They are not included here as they are called out separately in the exhibit.

- Allowed Charges for non EHB services are included in column G. The amount of non EHB included is shown in column H.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- Total EHB capitation includes amounts for the pediatric vision benefit (\$0.34 PMPM).
- The Estimated Risk Adjustment for the experience period represents our best estimate of the year end risk adjustment transfer payment that HHIC will incur. This amount is developed based on an analysis of HHIC 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 profile. This Market-wide risk profile is developed from available Market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.

G. Credibility of Data

The experience period data for HHIC is large enough to be fully credible. The results are based 100% on the experience period data.

H. Trend Identification

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying total annual trend is 8.5%. Additionally, there is an induced utilization adjustment of 0.01% per year applied to reach the overall trend of 8.50% shown in Table 3 column G. 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.

The cost trends presented in Table 3 reflect HHIC's expectations regarding increases in in-network contractual reimbursement, as well as projected 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 significant changes observed in the volume, demographics and morbidity of the ACA population from 2014 to 2017 yields component trends that are not directly applicable for trend analysis. The trend components in Table 3 therefore represent the same blended average for all types of service and are applied to the aggregate experience for pricing. Component data was not used in the development of the trend.

A separate regression study was developed by the HHIC valuation team to analyze the ACA trend levels of continuously enrolled cohorts of ACA members in order to normalize for population change. That

continuous enrollment period covers a significant portion of both 2016 and 2017. The analysis took into consideration seasonality and adjusted for step changes that were included in the network factors in the two periods. Resulting r-squared levels were compared to determine confidence levels of the resulting regression trends to develop a reasonable range of trend assumptions.

The regression study resulted in a composite trend of 8.5%. This continuous enrollment approach addresses the unstable population concerns in the underlying ACA experience, but it does not reflect the impact of partial year population changes that are inherent to an individual market. The initial pricing trend was set at 9.5% in consideration of that factor. This trend level was deemed reasonable when compared to Highmark group business and industry available ACA data. These benchmarks include publicly available trend studies (e.g., Aon study focused on group business), along with trade association trend surveys received that include an individual market view.

Pursuant to the Department's review of the filing, the initial pricing trend of 9.5% was lowered to 8.5%.

I. Historical Experience

Table 4 presents the most recent 48 months (4 calendar years) of HHIC data with run-out through February 2018. This data was not used to develop the trend in Table 3. Please see Section H for further details.

2. Rate Development & Change

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

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 adjustment of 0.997 reflects the change in the population mix/claim levels from the experience period to the projection period. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members than the group business with a high prevalence of chronic conditions. This remains a national concern and questions the long-term viability of this guaranteed issue market which adds to the uncertainty of any future claim projections.

Impact of Health Insurance Coverage Mandate Elimination

In accordance with the Department's guidance, the morbidity factor was increased by 6.0% to reflect the market uncertainty from the elimination of the health insurance coverage mandate. This deterioration is reflected in the filing by multiplying the original morbidity factor of 0.997 by 1.06 to arrive at a final morbidity factor of 1.057.

- The Change in Demographics adjustment of 1.008 reflects the change in age and geography factors we expect from the experience period to the projection period.
- The Change in Network adjustment of 0.988 reflects the change in the allowed claims we anticipate due to network contracting changes between the experience period and the projection period.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 0.991 reflects changes in pharmacy rebates and changes in hospital/physician settlements.

Please see Attachments A and E for a more detailed calculation of these factors. These factors can also be found in the accompanying spreadsheet.

The \$21.05 Risk Adjustment assumption in cell C31 represents our best estimate of the year end risk adjustment transfer payment for HHIC as developed in Attachment B adjusted for the (\$0.15) PMPM risk adjustment user fee and the impact of the catastrophic eligibility factor. This amount is developed based on an analysis of HHIC 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 profile. This Market-wide risk profile is developed from available Market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.

The development of the projected *gross* risk adjustment assumption of \$21.20 PMPM is shown in Attachment B. Since HHIC is offering catastrophic metal level plans and these plans are pooled separately for the purpose of risk adjustment transfers, we developed both catastrophic and non-catastrophic risk transfer assumptions for 2019. These assumptions were then blended together using the projected enrollment by pool to arrive at a single assumption to use for pricing. Our expected *gross* receivable of \$21.20 reflects that we anticipate HHIC's average risk score (net of allowable rating factors) to be higher than the statewide average.

The exchange user fee in cell C32 is developed by taking the required user fee percentage of 3.5% and multiplying by the percentage of total members expected to be on exchange of 84%. This results in a percentage of 2.9%. The PMPM of \$22.62 is calculated as 2.9% of the total required premium in cell C63 adjusted for the effect of catastrophic eligibility.

B. Retention Items

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. Administrative costs reflect internal costs that HHIC 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.

Note the following regarding plan level retention items:

- The Profit/Contingency for all plans is set to 0%.
- The administrative expenses do not vary by plan.
- 2% Pennsylvania Premium Tax was included.
- The \$0.16 PMPM PCORI fee was factored into the administrative expense percentage of premium.
- Expenses for Quality Improvement Initiatives are 0.22%.

HHIC has voluntarily refrained from adding a risk and contingency factor in this filing. By this voluntary restraint, HHIC is not waving any right to include a risk and contingency factor which HHIC believes is consistent with historical and legal interpretations of HHIC and the Pennsylvania Insurance Department.

The proposed rate development assumes an average broker commission of \$0.50 PMPM for 2019. A schedule of the current broker commission amounts is included in Attachment D.

C. Normalized Market-Adjusted Projected Allowed Total Claims

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.

D. Components of Rate Change

Table 8 presents the components of change in the proposed 2019 Calibrated Plan Adjusted Index Rate (PMPM). Cell C72 is populated with the base period allowed charges found in the 2018 plan year rate filing (\$838.71). The difference between Row H (-12.2%) and Row A (-6.8%) is caused primarily by the exclusion of the 2019 CSR load from the specific eligibility component of rate change. Including this factor would change row H to -7.0%.

Table 9 presents the data elements supporting the calculations in Table 8. Note the following differences between the Table 9 values and the URRT values:

- Taxes and Fees shown in Table 9 differ from the Taxes and Fees from the URRT as Table 9 separates out the Exchange User Fee into a separate line item. In the URRT the Exchange User Fee is included in the Taxes and Fees line item.

The 2018 values are populated using the 2018 filed factors adjusted for the membership mix as of February 1, 2018.

3. Plan Rate Development

Table 10 shows the plan rate development for 2019. This table shows the plans that HHIC intends to offer in 2019, as well as all plans offered in 2018 portfolio. The calibrated plan adjusted index rates for 2018 are calculated according to the instructions. The 2019 rating factors are consistent with the factors found in Exhibit II of the Part III URRT memorandum with the pricing effect further broken out into

pricing AV and benefit richness. Admin effect is broken into admin costs, taxes and fees, and profit or contingency.

The benefit richness factors in column L are populated with the factors found in Attachment C. The table in Attachment C can also be found in the attached spreadsheet. The derivation of the AV and Cost Sharing factors can also be found in Attachment C. The values in column 8 of the attachment represent the pure induced utilization for each plan. HHIC's utilization factors are consistent with those used in the Federal Risk Adjustment program. Each plan's factor was then normalized by the average utilization factor. The average is a weighted average using projected membership as the weight. After normalization the average factor as shown in Attachment C is 1.000.

Note that the HHS Actuarial Value Calculator was unable to accommodate all of HHIC's benefit designs. Plans needing certification are marked in column I of Table 10. Screen shots of all of the AV calculations and the appropriate certifications are included as a separate attachment within the *Supporting Documentation* section in SERFF.

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2018 rate of the discontinuing plan to the 2019 rate of the plan to which the member is being mapped. As requested, some plans are being listed multiple times since these plans have different mappings based on the exchange status of the member.

Columns AG through AP are populated with the February 1, 2018 enrollment by 2019 plan and rating area.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.2 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment was reflected in Table 10 in Column P.

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

Table 11 presents HHIC's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is -6.3%.

5. Plan Factors

A. Age and Tobacco Factors

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

B. Geographic Factors

Please see Table 13 for HHIC's geographic factors. HHIC's factors for the rating period are unchanged from the currently approved factors. Note that rating areas 3 and 8 are left blank as HHIC does not offer plans in these regions.

C. Network Factors

Please see Table 14 for HHIC's network rating factors. The current factors represent the medical network adjustment factors from the prior approved rate filing. The projected factors are set 1.000 for the plans where the effective medical network adjustments are now reflected in the claims experience and 0.980 for plans where the incremental adjustments are not yet reflected in the claims data.

D. Service Area Composition

HHIC's offerings are split into multiple service areas. The Plan Design Summary exhibit uploaded as a separate document contains the service areas related to this filing. As requested, service area maps are included.

6. Actuarial Certifications

I, [REDACTED], 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 HHIC to accompany its rate filing (for calendar year 2019) for the Individual 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(d)(1) 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 factors, benefit and other changes from the prior approved filing have been disclosed in the 2018 PA Actuarial Memorandum Rate Exhibits.

I certify that the benefits included in HHIC'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 Table 10 were based entirely on the Federal AV Calculator or one of the approved alternative approaches.

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.

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 2019 Part II Rate Filing Justification.

[Redacted Signature]

[Redacted Title]

Title: [Redacted]

Date: 08/07/2018

HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market Product Portfolio
Western PA and Central PA Region

Supplemental Exhibits

Attachment A	'Change in Morbidity' & 'Change in Other' Calculations
Attachment B	Risk Adjustment Calculation
Attachment C	Induced Demand Calculations
Attachment D	Broker Commission Schedule
Attachment E	'Change in Demographics' Calculation
Attachment F	URRT Average Increase
Attachment G	Milliman Certification

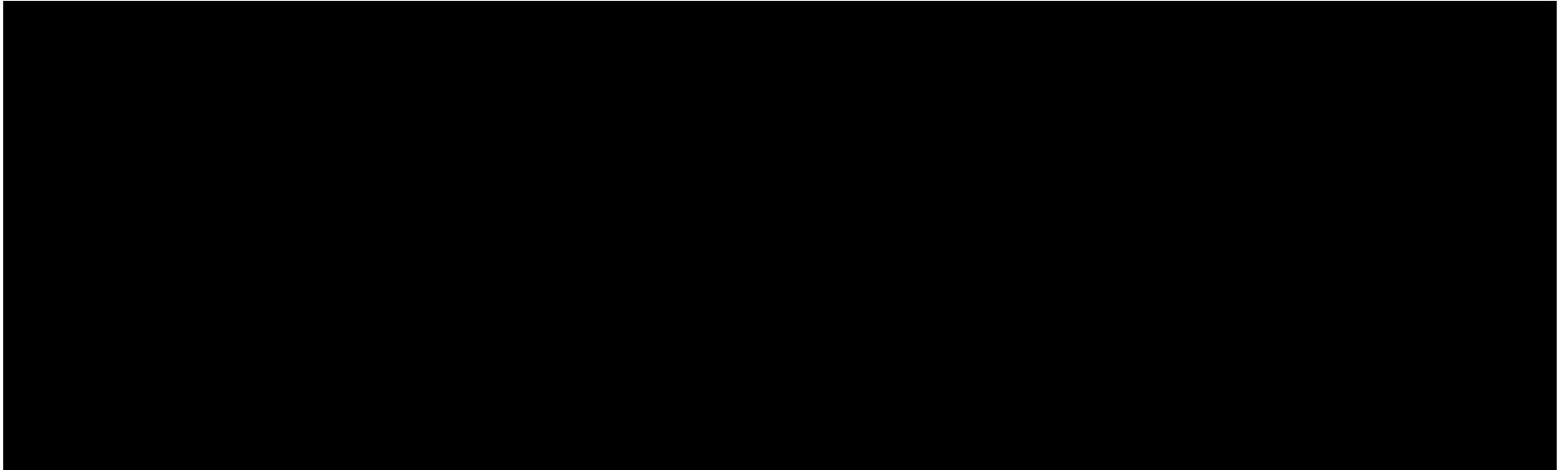
**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market**

Attachment A - 'Change in Morbidity' & 'Change in Other' Calculations

Components of 'Change in Morbidity'	2017 Member Distribution	2017 Normalized Allowed PMPM	2019 Member Distribution	2017 Normalized Allowed PMPM	Morbidity Change Relative to Total
<u>Population Source</u>					
HHIC ACA	100.0%	\$381.68	64.0%	\$334.33	0.876
Other Highmark			3.0%	\$602.66	1.579
Prior ACA			3.0%	\$263.72	0.691
New-to-Blue			30.0%	\$468.50	1.227
Morbidity Factor	100.0%	\$381.68	100.0%	\$380.51	0.997
Capitation and Dental Dampening Factor					1.000
Dampened Morbidity Factor					0.997
Individual Mandate Load					1.060
Morbidity Factor with Individual Mandate Load					1.057

Components of 'Change in Other'	Factor
CY2017 Demographic Factor	1.886
<u>CY2019 Demographic Factor</u>	<u>1.902</u>
Change in Demographics	1.008
CY2017 Network Factor	1.000
<u>CY2019 Network Factor</u>	<u>0.988</u>
Change in Network	0.988
Change in Benefits	1.000
Change in Other	0.991
URRT and Table 5 'Change in Other'	0.987

HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market



**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market**

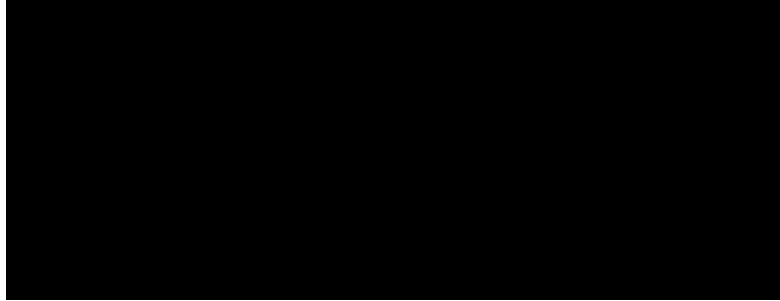
Attachment C - Induced Demand Calculations

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)
70194PA0260001	Bronze	6,060	\$5,309,509.71	\$3,803,085.70	0.716	0.695	0.970
70194PA0300001	Bronze	9,588	\$8,400,590.62	\$5,819,959.81	0.693	0.672	0.970
70194PA0530001	Gold	50,364	\$46,875,114.70	\$42,032,124.08	0.897	0.939	1.048
70194PA0530002	Silver	70,920	\$62,951,245.09	\$48,172,987.07	0.765	0.765	0.999
70194PA0530007	Bronze	59,592	\$51,355,425.74	\$35,232,012.82	0.686	0.665	0.970
70194PA0530008	Bronze	1,200	\$1,034,140.67	\$667,513.74	0.645	0.626	0.970
70194PA0530009	Silver	1,200	\$1,065,164.89	\$855,903.73	0.804	0.803	0.999
70194PA0530010	Silver	2,736	\$2,428,575.95	\$1,821,735.69	0.750	0.749	0.999
70194PA0560001	Catastrophic	636	\$504,246.99	\$304,537.42	0.604	0.586	0.970
70194PA0570001	Silver	1,464	\$1,299,501.17	\$955,142.88	0.735	0.734	0.999
70194PA0540001	Gold	11,268	\$10,662,336.62	\$9,560,737.26	0.897	0.939	1.048
70194PA0540002	Silver	13,920	\$12,561,984.57	\$9,612,968.25	0.765	0.765	0.999
70194PA0540007	Bronze	16,188	\$14,183,224.96	\$9,730,297.36	0.686	0.665	0.970
70194PA0540008	Bronze	1,200	\$1,051,388.06	\$678,646.53	0.645	0.626	0.970
70194PA0540009	Silver	1,200	\$1,082,929.70	\$870,178.49	0.804	0.803	0.999
70194PA0540010	Silver	1,020	\$920,490.25	\$690,482.81	0.750	0.749	0.999
70194PA0550001	Catastrophic	108	\$87,054.93	\$52,576.39	0.604	0.586	0.970
70194PA0580001	Silver	180	\$162,439.46	\$119,394.19	0.735	0.734	0.999
Total		248,844	\$221,935,364.08	\$170,980,284.22	0.770	0.770	1.000

Components of AV & Cost Sharing Factor				
HIOS Plan ID	Metal Level	Paid-to- Allowed Ratio	Induced Utilization Factor	Avg. Benefit Richness
70194PA0260001	Bronze	0.716	1.000	1.031
70194PA0300001	Bronze	0.693	1.000	1.031
70194PA0530001	Gold	0.897	1.080	1.031
70194PA0530002	Silver	0.765	1.030	1.031
70194PA0530007	Bronze	0.686	1.000	1.031
70194PA0530008	Bronze	0.645	1.000	1.031
70194PA0530009	Silver	0.804	1.030	1.031
70194PA0530010	Silver	0.750	1.030	1.031
70194PA0560001	Catastrophic	0.604	1.000	1.031
70194PA0570001	Silver	0.735	1.030	1.031
70194PA0540001	Gold	0.897	1.080	1.031
70194PA0540002	Silver	0.765	1.030	1.031
70194PA0540007	Bronze	0.686	1.000	1.031
70194PA0540008	Bronze	0.645	1.000	1.031
70194PA0540009	Silver	0.804	1.030	1.031
70194PA0540010	Silver	0.750	1.030	1.031
70194PA0550001	Catastrophic	0.604	1.000	1.031
70194PA0580001	Silver	0.735	1.030	1.031

**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market**

Attachment D - Broker Commission Schedule



**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market**

Attachment E - 'Change in Demographics' Calculation

Table E.1 - Age & Tobacco Factors

Age Band	HHS Age Factor	Tobacco Factor
0	0.765	1.000
1	0.765	1.000
2	0.765	1.000
3	0.765	1.000
4	0.765	1.000
5	0.765	1.000
6	0.765	1.000
7	0.765	1.000
8	0.765	1.000
9	0.765	1.000
10	0.765	1.000
11	0.765	1.000
12	0.765	1.000
13	0.765	1.000
14	0.765	1.000
15	0.833	1.000
16	0.859	1.000
17	0.885	1.000
18	0.913	1.000
19	0.941	1.000
20	0.970	1.000
21	1.000	1.025
22	1.000	1.025
23	1.000	1.025
24	1.000	1.025
25	1.004	1.025
26	1.024	1.025
27	1.048	1.025
28	1.087	1.025
29	1.119	1.025
30	1.135	1.025
31	1.159	1.025
32	1.183	1.025
33	1.198	1.025
34	1.214	1.025
35	1.222	1.025
36	1.230	1.025
37	1.238	1.025
38	1.246	1.025
39	1.262	1.025
40	1.278	1.100
41	1.302	1.105
42	1.325	1.112
43	1.357	1.121
44	1.397	1.132
45	1.444	1.145
46	1.500	1.160
47	1.563	1.177
48	1.635	1.196
49	1.706	1.217
50	1.786	1.225
51	1.865	1.225
52	1.952	1.225
53	2.040	1.225
54	2.135	1.225
55	2.230	1.225
56	2.333	1.225
57	2.437	1.225
58	2.548	1.225
59	2.603	1.225
60	2.714	1.225
61	2.810	1.225
62	2.873	1.225
63	2.952	1.225
64	3.000	1.225

Table E.2 - Experience Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.49%	0.00%	0.49%
0.39%	0.00%	0.39%
0.41%	0.00%	0.41%
0.39%	0.00%	0.40%
0.37%	0.00%	0.38%
0.41%	0.00%	0.41%
0.46%	0.00%	0.46%
0.46%	0.00%	0.46%
0.48%	0.00%	0.48%
0.57%	0.00%	0.57%
0.44%	0.00%	0.44%
0.57%	0.00%	0.57%
0.51%	0.00%	0.51%
0.62%	0.00%	0.62%
0.67%	0.00%	0.67%
0.64%	0.00%	0.64%
0.66%	0.00%	0.66%
0.75%	0.00%	0.75%
0.72%	0.00%	0.72%
1.08%	0.03%	1.11%
1.15%	0.02%	1.17%
1.02%	0.02%	1.04%
0.96%	0.03%	1.00%
0.87%	0.05%	0.92%
0.73%	0.04%	0.77%
0.74%	0.04%	0.78%
1.44%	0.12%	1.57%
1.22%	0.11%	1.33%
1.37%	0.12%	1.49%
1.16%	0.12%	1.28%
1.24%	0.14%	1.38%
1.31%	0.14%	1.45%
1.21%	0.11%	1.32%
1.19%	0.09%	1.27%
1.23%	0.11%	1.34%
1.22%	0.17%	1.39%
1.26%	0.14%	1.41%
1.19%	0.12%	1.31%
1.19%	0.10%	1.29%
1.15%	0.10%	1.25%
1.16%	0.11%	1.28%
1.29%	0.11%	1.40%
1.29%	0.09%	1.39%
1.34%	0.10%	1.43%
1.46%	0.06%	1.53%
1.48%	0.08%	1.56%
1.66%	0.10%	1.76%
1.71%	0.12%	1.83%
1.65%	0.09%	1.74%
1.80%	0.09%	1.89%
1.85%	0.09%	1.94%
1.98%	0.11%	2.08%
2.42%	0.12%	2.54%
2.49%	0.15%	2.64%
2.31%	0.14%	2.45%
2.57%	0.14%	2.71%
2.83%	0.15%	2.98%
2.94%	0.16%	3.10%
2.83%	0.11%	2.94%
3.54%	0.13%	3.66%
3.43%	0.21%	3.64%
3.95%	0.22%	4.17%
4.62%	0.24%	4.87%
4.96%	0.26%	5.22%
3.20%	0.14%	3.34%
94.75%	5.25%	100.00%

Table E.3 - Projection Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.26%	0.00%	0.26%
0.40%	0.00%	0.40%
0.39%	0.00%	0.39%
0.37%	0.00%	0.37%
0.40%	0.00%	0.40%
0.34%	0.00%	0.34%
0.36%	0.00%	0.36%
0.40%	0.00%	0.40%
0.43%	0.00%	0.43%
0.32%	0.00%	0.32%
0.53%	0.00%	0.53%
0.31%	0.00%	0.31%
0.51%	0.00%	0.51%
0.49%	0.00%	0.49%
0.49%	0.00%	0.49%
0.57%	0.00%	0.57%
0.59%	0.00%	0.59%
0.65%	0.00%	0.65%
0.54%	0.02%	0.55%
0.93%	0.00%	0.93%
0.96%	0.01%	0.97%
0.95%	0.03%	0.98%
0.87%	0.02%	0.89%
0.84%	0.04%	0.89%
0.84%	0.07%	0.90%
1.02%	0.12%	1.13%
1.59%	0.16%	1.75%
1.44%	0.11%	1.55%
1.34%	0.20%	1.54%
1.30%	0.16%	1.46%
1.40%	0.11%	1.51%
1.35%	0.13%	1.48%
1.40%	0.16%	1.56%
1.30%	0.16%	1.46%
1.20%	0.12%	1.32%
1.27%	0.16%	1.44%
1.34%	0.15%	1.50%
1.40%	0.19%	1.59%
1.17%	0.16%	1.33%
1.22%	0.15%	1.37%
1.41%	0.05%	1.46%
1.34%	0.10%	1.44%
1.22%	0.11%	1.33%
1.40%	0.19%	1.60%
1.43%	0.13%	1.56%
1.79%	0.15%	1.95%
1.53%	0.06%	1.59%
1.75%	0.16%	1.91%
1.65%	0.14%	1.80%
1.70%	0.09%	1.79%
1.84%	0.13%	1.97%
1.91%	0.07%	1.98%
1.97%	0.14%	2.12%
2.33%	0.17%	2.50%
2.33%	0.16%	2.49%
2.40%	0.15%	2.55%
2.62%	0.18%	2.80%
2.70%	0.19%	2.90%
2.79%	0.17%	2.95%
3.06%	0.14%	3.20%
3.49%	0.21%	3.70%
3.69%	0.21%	3.90%
4.15%	0.29%	4.44%
4.53%	0.36%	4.89%
4.97%	0.31%	5.27%
93.50%	6.50%	100.00%

Table E.4 - Area Factors

Rating Area	Experience Period		Projection Period	
	Enrollment	Area Factor	Enrollment	Area Factor
1	0.9%	0.970	0.5%	0.970
2	0.1%	0.970	0.1%	0.970
4	4.3%	0.970	2.0%	0.970
5	0.8%	0.970	0.3%	0.970
6	14.2%	1.040	18.5%	1.040
7	56.9%	1.040	50.1%	1.040
9	22.9%	1.020	28.4%	1.020
Total	100.0%	1.031	100.0%	1.032

Table E.5 - 'Change in Demographics' Calculation

	Experience Period	Projection Period	Change in Demographics
Average Age Factor	1.816	1.825	
Average Tobacco Factor	1.007	1.009	
Average Area Factor	<u>1.031</u>	<u>1.032</u>	
Average Demographic Factor	1.886	1.901	
Child Capping Adjustment		0.999	
Adjusted Demographic Factor		1.902	
Capitation Dampening	<u>1.000</u>	<u>1.000</u>	
Final Demographic Factor	1.886	1.902	1.008

**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market**

Attachment F - URRT Average Increase

Mapped ID	Designation	Projected 2019 MM	2019 MM Renewing Plans	Current Avg Rate	Projected Avg Rate	Increase
70194PA0150003	Terminated	0	0		\$ -	0.00%
70194PA0150005	Terminated	0	0		\$ -	0.00%
70194PA0160003	Terminated	0	0		\$ -	0.00%
70194PA0260001	Renewing	6,060	6,060	\$ 734.83	\$ 709.84	-3.40%
70194PA0270002	Terminated	0	0		\$ -	0.00%
70194PA0270003	Terminated	0	0		\$ -	0.00%
70194PA0280002	Terminated	0	0		\$ -	0.00%
70194PA0300001	Renewing	9,588	9,588	\$ 679.08	\$ 686.55	1.10%
70194PA0500001	Terminated	0	0		\$ -	0.00%
70194PA0500002	Terminated	0	0		\$ -	0.00%
70194PA0510001	Terminated	0	0		\$ -	0.00%
70194PA0510002	Terminated	0	0		\$ -	0.00%
70194PA0510003	Terminated	0	0		\$ -	0.00%
70194PA0510004	Terminated	0	0		\$ -	0.00%
70194PA0520001	Terminated	0	0		\$ -	0.00%
70194PA0520002	Terminated	0	0		\$ -	0.00%
70194PA0530001	Renewing	50,364	50,364	\$ 1,006.70	\$ 943.98	-6.23%
70194PA0530002	Renewing	70,920	70,920	\$ 834.73	\$ 921.96	10.45%
70194PA0530007	Renewing	59,592	59,592	\$ 666.06	\$ 668.73	0.40%
70194PA0530008	New	1,200	0		\$ -	0.00%
70194PA0530009	New	1,200	0		\$ -	0.00%
70194PA0530010	New	2,736	0	\$ 835.41	\$ -	0.00%
70194PA0540001	Renewing	11,268	11,268	\$ 1,046.99	\$ 959.67	-8.34%
70194PA0540002	Renewing	13,920	13,920	\$ 868.14	\$ 937.33	7.97%
70194PA0540007	Renewing	16,188	16,188	\$ 692.72	\$ 679.84	-1.86%
70194PA0540008	New	1,200	0		\$ -	0.00%
70194PA0540009	New	1,200	0		\$ -	0.00%
70194PA0540010	New	1,020	0	\$ 868.14	\$ -	0.00%
70194PA0550001	Renewing	108	108	\$ 603.51	\$ 550.64	-8.76%
70194PA0560001	Renewing	636	636	\$ 580.28	\$ 541.58	-6.67%
70194PA0570001	Renewing	1,464	1,464	\$ 827.05	\$ 885.52	7.07%
70194PA0580001	Renewing	180	180	\$ 860.15	\$ 900.24	4.66%
Total		248,844	240,288	\$ 821.73	\$ 833.97	1.49%



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ACTUARIAL MEMORANDUM

Highmark Health Insurance Company

Revised Individual Rate Filing - January 1, 2019

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Health Insurance Company ("HHIC") to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this revised filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2019. The rates are guaranteed until December 31, 2019.

To the best of my knowledge and judgment, the following are true with respect to this filing:

1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory. Rates are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
2. In compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156.80 and 147.102).
3. The rating factors and rating methodology are reasonable and consistent with HHIC's business plan at the time of the filing.

[REDACTED]

[REDACTED]
Fellow, Society of Actuaries
Member, American Academy of Actuaries
August 7, 2018

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	HHHC		
Product(s):	PPO, EPO		
Market Segment:	Individual		
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	43.8	43.9	44.2
Total	307,081	17,118	248,844
<18	28,645	1,333	19,405
18-24	20,659	1,043	15,193
25-29	19,811	1,171	18,494
30-34	20,737	1,227	18,282
35-39	20,409	1,253	17,981
40-44	21,573	1,262	18,410
45-49	26,981	1,551	22,490
50-54	35,797	1,902	27,486
55-59	47,256	2,519	35,849
60-63	54,963	2,933	42,132
64+	10,250	924	13,123

*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
\$ 227,952,822.71	\$ 175,159,159.32	\$ 185,807,986.30	307,081	\$ 43,099,540.34	\$ 228,907,526.64	\$ -	\$ (5,819,184.95)	\$ 104,407.54	\$ -	\$ 14,659,718.91
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 726.82
Loss Ratio										74.23%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Weight*
Inpatient Hospital	5.00%	3.33%	0.01%	8.51%	21.64%
Outpatient Hospital	5.00%	3.33%	0.01%	8.51%	36.91%
Professional	5.00%	3.33%	0.01%	8.51%	21.19%
Other Medical	5.00%	3.33%	0.01%	8.51%	2.38%
Capitation				-16.71%	0.05%
Prescription Drugs	5.00%	3.33%	0.01%	8.51%	17.83%
Total Annual Trend				8.50%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.177	

* 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		\$ 12,780,636.44	1.0000	\$ 12,780,636.44	15,664	\$ 815.92		\$ (119,871.58)	\$ 16,223,437.00	\$ 1,035.71
Feb-14		\$ 12,792,245.64	1.0000	\$ 12,792,245.64	18,261	\$ 700.52		\$ (152,614.00)	\$ 15,843,720.71	\$ 867.63
Mar-14		\$ 15,362,906.09	1.0000	\$ 15,362,906.09	21,147	\$ 726.48		\$ (195,783.56)	\$ 18,841,053.83	\$ 890.96
Apr-14		\$ 18,899,703.85	1.0000	\$ 18,899,703.85	26,032	\$ 726.02		\$ (224,680.24)	\$ 22,813,768.13	\$ 876.37
May-14		\$ 22,491,751.13	1.0000	\$ 22,491,751.13	30,064	\$ 748.13		\$ (261,184.74)	\$ 26,636,436.61	\$ 885.99
Jun-14		\$ 21,886,494.07	1.0000	\$ 21,886,494.07	30,600	\$ 715.24		\$ (260,885.70)	\$ 25,648,409.28	\$ 838.18
Jul-14		\$ 24,034,648.23	1.0000	\$ 24,034,648.23	32,507	\$ 739.37		\$ (283,746.75)	\$ 27,928,778.05	\$ 859.16
Aug-14		\$ 23,673,419.06	1.0000	\$ 23,673,419.06	32,936	\$ 718.77		\$ (293,175.44)	\$ 27,285,179.64	\$ 828.43
Sep-14		\$ 25,155,138.90	1.0000	\$ 25,155,138.90	33,490	\$ 751.12		\$ (298,268.70)	\$ 28,923,840.35	\$ 863.66
Oct-14		\$ 26,711,486.27	1.0000	\$ 26,711,486.27	33,709	\$ 792.41		\$ (305,162.71)	\$ 30,534,274.30	\$ 905.82
Nov-14		\$ 24,304,299.73	1.0000	\$ 24,304,299.73	33,781	\$ 719.47		\$ (309,847.97)	\$ 27,602,237.58	\$ 817.09
Dec-14	\$ 141,360,441.30	\$ 29,107,739.09	1.0000	\$ 29,107,739.09	34,411	\$ 845.88	\$ 43,850,084.33	\$ (359,061.83)	\$ 32,769,417.32	\$ 952.29
Jan-15		\$ 20,516,342.91	1.0000	\$ 20,516,403.01	30,211	\$ 679.10		\$ (495,441.52)	\$ 26,600,014.13	\$ 880.47
Feb-15		\$ 20,750,866.42	1.0000	\$ 20,750,914.78	29,023	\$ 714.98		\$ (487,680.96)	\$ 25,149,208.63	\$ 866.53
Mar-15		\$ 22,981,370.14	1.0000	\$ 22,981,425.73	28,312	\$ 811.72		\$ (484,478.08)	\$ 26,886,295.49	\$ 949.64
Apr-15		\$ 22,664,742.82	1.0000	\$ 22,664,830.68	28,000	\$ 809.46		\$ (516,507.68)	\$ 26,233,465.11	\$ 936.91
May-15		\$ 21,280,266.70	1.0000	\$ 21,280,315.73	27,737	\$ 767.22		\$ (472,106.89)	\$ 24,435,102.61	\$ 880.96
Jun-15		\$ 22,914,461.99	1.0000	\$ 22,914,603.29	27,446	\$ 834.90		\$ (536,681.65)	\$ 25,924,276.89	\$ 944.56
Jul-15		\$ 21,572,341.46	1.0000	\$ 21,572,625.96	27,167	\$ 794.07		\$ (490,804.82)	\$ 24,330,477.41	\$ 895.59
Aug-15		\$ 19,754,528.30	0.9999	\$ 19,755,612.37	26,808	\$ 736.93		\$ (459,907.31)	\$ 22,160,043.90	\$ 826.62
Sep-15		\$ 21,771,909.41	0.9997	\$ 21,779,473.88	26,456	\$ 823.23		\$ (463,551.92)	\$ 24,049,808.90	\$ 909.05
Oct-15		\$ 20,899,817.71	0.9998	\$ 20,903,179.97	26,054	\$ 802.30		\$ (503,294.22)	\$ 23,079,546.44	\$ 885.84
Nov-15		\$ 19,723,303.05	0.9998	\$ 19,726,884.45	25,619	\$ 770.01		\$ (445,921.21)	\$ 22,204,634.46	\$ 866.73
Dec-15	\$ 144,152,154.23	\$ 24,031,661.35	0.9999	\$ 24,035,199.61	24,757	\$ 970.84	\$ 38,504,774.01	\$ (554,679.74)	\$ 26,333,369.48	\$ 1,063.67

Jan-16		\$	15,636,183.73		0.9999	\$	15,638,232.41		28,066	\$			\$	(321,115.87)	\$	21,793,213.24	\$	776.50
Feb-16		\$	17,724,923.31		0.9949	\$	17,816,016.57		28,299	\$			\$	(397,952.46)	\$	23,161,982.73	\$	818.47
Mar-16		\$	19,300,008.77		0.9999	\$	19,302,423.24		28,187	\$			\$	(433,326.08)	\$	24,248,279.08	\$	860.26
Apr-16		\$	18,243,719.85		0.9998	\$	18,247,905.53		27,862	\$			\$	(398,085.39)	\$	22,405,843.29	\$	804.17
May-16		\$	18,319,799.01		0.9997	\$	18,324,498.25		27,398	\$			\$	(402,113.15)	\$	22,076,032.30	\$	805.75
Jun-16		\$	19,293,826.31		0.9952	\$	19,386,467.19		27,044	\$			\$	(430,892.63)	\$	23,070,547.46	\$	853.07
Jul-16		\$	18,117,335.37		0.9997	\$	18,122,800.09		26,670	\$			\$	(408,371.89)	\$	21,209,272.30	\$	795.25
Aug-16		\$	18,541,038.12		0.9996	\$	18,548,298.94		26,302	\$			\$	(406,498.29)	\$	21,716,409.67	\$	825.66
Sep-16		\$	18,894,112.83		0.9992	\$	18,908,337.86		25,944	\$			\$	(398,403.86)	\$	22,007,997.77	\$	848.29
Oct-16		\$	17,605,707.13		0.9990	\$	17,623,737.56		25,527	\$			\$	(398,897.15)	\$	20,327,971.51	\$	796.33
Nov-16		\$	19,130,930.04		0.9991	\$	19,147,476.61		25,022	\$			\$	(427,993.35)	\$	21,945,130.05	\$	877.03
Dec-16	\$		155,200,426.31		0.9990	\$	21,757,042.07		23,908	\$			\$	(464,372.88)	\$	24,570,315.41	\$	1,027.70
Jan-17		\$	12,836,681.19		0.9980	\$	12,862,778.84		27,098	\$			\$	(396,598.79)	\$	18,094,215.16	\$	667.73
Feb-17		\$	13,334,095.05		0.9980	\$	13,361,232.88		27,216	\$			\$	(415,611.29)	\$	17,714,712.49	\$	650.89
Mar-17		\$	14,359,233.71		0.9969	\$	14,403,517.98		27,228	\$			\$	(498,525.74)	\$	18,901,199.60	\$	694.18
Apr-17		\$	14,376,741.86		0.9961	\$	14,432,379.95		26,775	\$			\$	(474,321.65)	\$	18,367,554.48	\$	686.00
May-17		\$	14,791,742.59		0.9963	\$	14,847,329.85		26,299	\$			\$	(527,950.76)	\$	18,648,629.73	\$	709.10
Jun-17		\$	14,979,588.69		0.9945	\$	15,062,253.97		25,990	\$			\$	(528,866.06)	\$	18,617,894.20	\$	716.35
Jul-17		\$	15,201,214.49		0.9819	\$	15,481,675.79		25,553	\$			\$	(505,682.31)	\$	18,516,920.12	\$	724.65
Aug-17		\$	14,847,508.69		0.9737	\$	15,247,996.56		25,079	\$			\$	(511,720.66)	\$	18,398,342.52	\$	733.62
Sep-17		\$	13,462,032.65		0.9628	\$	13,981,467.48		24,635	\$			\$	(452,499.39)	\$	16,861,525.92	\$	684.45
Oct-17		\$	16,408,616.52		0.9569	\$	17,146,989.53		24,247	\$			\$	(516,920.23)	\$	20,164,056.32	\$	831.61
Nov-17		\$	15,330,889.33		0.9394	\$	16,319,559.23		23,809	\$			\$	(497,704.67)	\$	19,090,673.82	\$	801.83
Dec-17	\$		227,952,822.71		0.8989	\$	16,944,643.37		23,152	\$			\$	(492,783.40)	\$	19,550,044.45	\$	844.42

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Carrier Name: HHIC
Product(s): PPO, EPO
Market Segment: Individual
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%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Capitation					
Prescription Drugs				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				#DIV/0!		#DIV/0!				#DIV/0!
Feb-14				#DIV/0!		#DIV/0!				#DIV/0!
Mar-14				#DIV/0!		#DIV/0!				#DIV/0!
Apr-14				#DIV/0!		#DIV/0!				#DIV/0!
May-14				#DIV/0!		#DIV/0!				#DIV/0!
Jun-14				#DIV/0!		#DIV/0!				#DIV/0!
Jul-14				#DIV/0!		#DIV/0!				#DIV/0!
Aug-14				#DIV/0!		#DIV/0!				#DIV/0!
Sep-14				#DIV/0!		#DIV/0!				#DIV/0!
Oct-14				#DIV/0!		#DIV/0!				#DIV/0!
Nov-14				#DIV/0!		#DIV/0!				#DIV/0!
Dec-14				#DIV/0!		#DIV/0!				#DIV/0!
Jan-15				#DIV/0!		#DIV/0!				#DIV/0!
Feb-15				#DIV/0!		#DIV/0!				#DIV/0!
Mar-15				#DIV/0!		#DIV/0!				#DIV/0!
Apr-15				#DIV/0!		#DIV/0!				#DIV/0!
May-15				#DIV/0!		#DIV/0!				#DIV/0!
Jun-15				#DIV/0!		#DIV/0!				#DIV/0!
Jul-15				#DIV/0!		#DIV/0!				#DIV/0!
Aug-15				#DIV/0!		#DIV/0!				#DIV/0!
Sep-15				#DIV/0!		#DIV/0!				#DIV/0!
Oct-15				#DIV/0!		#DIV/0!				#DIV/0!
Nov-15				#DIV/0!		#DIV/0!				#DIV/0!
Dec-15				#DIV/0!		#DIV/0!				#DIV/0!
Jan-16				#DIV/0!		#DIV/0!				#DIV/0!
Feb-16				#DIV/0!		#DIV/0!				#DIV/0!
Mar-16				#DIV/0!		#DIV/0!				#DIV/0!
Apr-16				#DIV/0!		#DIV/0!				#DIV/0!
May-16				#DIV/0!		#DIV/0!				#DIV/0!
Jun-16				#DIV/0!		#DIV/0!				#DIV/0!
Jul-16				#DIV/0!		#DIV/0!				#DIV/0!
Aug-16				#DIV/0!		#DIV/0!				#DIV/0!
Sep-16				#DIV/0!		#DIV/0!				#DIV/0!
Oct-16				#DIV/0!		#DIV/0!				#DIV/0!
Nov-16				#DIV/0!		#DIV/0!				#DIV/0!
Dec-16				#DIV/0!		#DIV/0!				#DIV/0!
Jan-17				#DIV/0!		#DIV/0!				#DIV/0!
Feb-17				#DIV/0!		#DIV/0!				#DIV/0!
Mar-17				#DIV/0!		#DIV/0!				#DIV/0!
Apr-17				#DIV/0!		#DIV/0!				#DIV/0!
May-17				#DIV/0!		#DIV/0!				#DIV/0!
Jun-17				#DIV/0!		#DIV/0!				#DIV/0!
Jul-17				#DIV/0!		#DIV/0!				#DIV/0!
Aug-17				#DIV/0!		#DIV/0!				#DIV/0!
Sep-17				#DIV/0!		#DIV/0!				#DIV/0!
Oct-17				#DIV/0!		#DIV/0!				#DIV/0!
Nov-17				#DIV/0!		#DIV/0!				#DIV/0!
Dec-17				#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:
Product(s):

Market Segment:

Rate Effective Date:

HHIC
PPO, EPO
Individual
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	\$ 726.82	\$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period
Two year trend projection Factor	1.177	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 855.56	\$ -	
<u>Single Risk Pool Adjustment Factors</u>			
Change in Morbidity	1.057	0.000	<- See URRT Instructions
Change in Other	0.987	1.000	
Change in Demographics	1.008	1.000	<- See URRT Instructions
Change in Network	0.988	1.000	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	0.991	1.000	
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 892.07	\$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 892.07	
Development of the Market-Adjusted Index Rate and Total Allowed Claims			<- Projected Index Rate
Adjusted Projected Allowed EHB Claims PMPM	\$ 892.07		<- 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]	\$ -		
Projected Paid to Allowed Ratio	0.770		<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	\$ 687.26		
<u>Market-wide Adjustments</u>			
Projected Risk Adjustment PMPM	\$ 21.05		
Projected Paid Exchange User Fees PMPM	\$ 22.62		
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 688.83		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 894.11		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -		
Market-Adjusted Projected Paid Total Claims PMPM	\$ 688.83		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 894.11		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts	
Administrative Expenses	8.46%	\$65.06	
General and Claims	8.17%	\$62.86	
Agent/Broker Fees and Commissions	0.06%	\$0.50	
Quality Improvement Initiatives	0.22%	\$1.69	
Taxes and Fees	2.02%	\$15.55	
PCORI Fees	0.02%	\$0.16	
PA Premium Tax (if applicable)	2.00%	\$15.39	
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	10.48%	\$80.60	
Projected Required Revenue PMPM	\$ 769.43		<- 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)	\$ 463.76	\$ 432.16	-\$31.60	-6.8%
B. Base period allowed claims before normalization	\$ 838.71	\$ 726.82	-\$111.89	-24.1%
C. Normalization factor component of change	\$ (348.16)	\$ (351.50)	-\$3.34	-0.7%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 490.54	\$ 375.32	\$ (115.22)	-24.8%
D2. URRT Trend	\$ 107.91	\$ 66.48	\$ (41.43)	-8.9%
D3. URRT Morbidity	\$ (3.61)	\$ 25.08	\$ 28.69	6.2%
D4. URRT Other	\$ (28.05)	\$ (6.23)	\$ 21.82	4.7%
D5. Normalized URRT RA/Rl on an allowed basis	\$ (12.91)	\$ (14.11)	\$ (1.20)	-0.3%
D6. Normalized Exchange User Fee on an allowed basis	\$ 17.73	\$ 15.16	\$ (2.57)	-0.6%
D7. Subtotal - Sum(D1:D6)	\$ 571.61	\$ 461.70	\$ (109.91)	-23.7%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (65.23)	\$ (5.63)	\$ 59.59	12.9%
E2. Pricing AV	\$ (150.83)	\$ (105.13)	\$ 45.70	9.9%
E3. Benefit Richness	\$ 11.22	\$ 11.07	\$ (0.15)	0.0%
E4. Catastrophic Eligibility	\$ 40.56	\$ (0.09)	\$ (40.65)	-8.8%
E5. Subtotal - Sum(E1:E4)	\$ (164.28)	\$ (99.79)	\$ 64.49	13.9%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 31.28	\$ 36.54	\$ 5.26	1.1%
F2. Taxes and Fees	\$ 25.16	\$ 8.73	\$ (16.43)	-3.5%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 56.44	\$ 45.27	\$ (11.17)	-2.4%
G. Change in Miscellaneous Items			\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 463.77	\$ 407.19	\$ (56.58)	-12.2%

od on URR

For informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 726.82	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 227,952,822.71	
Blended Loss Ratio	74.23%	

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					-
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 892.07	\$ 892.07	\$ 892.07	\$ 892.07	\$ 892.07
Months of Trend	-	3	6	9	
Annual Trend	9.50%	9.50%	9.50%	9.50%	
Single Risk Pool Projected Allowed Claims	\$ 892.07	\$ 912.53	\$ 933.46	\$ 954.88	\$ -
Quarterly Trend Factor	100.0%	102.3%	104.6%	107.0%	0.0%
2019 Trend Factors by Quarter	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2018	2019
Average Age Factor	1.804	1.826
Average Geographic Factor	1.031	1.032
Average Tobacco Factor	1.007	1.009
Average Benefit Richness (induced demand)	1.028	1.031
Average Network Factor	0.887	0.988
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 979.13	\$ 894.11
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 572.67	\$ 461.70

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

	2018	2019	
Paid-to-Allowed	0.724	0.770	
URRT Trend (Total Applied Trend Factor)	1.220	1.177	<- URRT W1, S2
URRT Morbidity	0.994	1.057	<- URRT W1, S2
URRT "Other"	0.953	0.987	<- URRT W1, S2
Risk Adjustment	\$ (15.98)	\$ (21.05)	<- URRT W1, S3
Exchange User Fee	\$ 21.94	\$ 22.62	<- URRT W1, S3
Capitation	\$ -	\$ 0.25	<- URRT W1, S2
Network	0.886	0.988	
Pricing AV	0.702	0.769	
Benefit Richness	1.032	1.032	
Catastrophic Eligibility	1.111	1.000	
Administrative Expenses	6.74%	8.46%	
Taxes and Fees	5.43%	2.02%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name: HHIC
Product(s): PPO, EPO
Market Segment: Individual
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: \$ 894.11

										45 CFR Part 156.8 (d) (2) Allowable Factors						
Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	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
Totals							0.708			0.769	1.001	1.000	1.000	1.000	1.066	\$ 735.86
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
Plan 1	70194PA0260001	PPO	Shared Cost Blue PPO 7000	M		Bronze	0.648	Approach (1)	Off	0.716	0.970	1.000	1.013	1.000	1.000	629.0036587
Plan 2	70194PA0300001	PPO	Shared Cost Blue PPO 7000	M		Bronze	0.648	Approach (1)	Off	0.693	0.970	1.000	1.013	1.000	1.000	\$608.39
Plan 3	70194PA0530001	EPO	my Direct Blue EPO 1000G	M		Gold	0.788	Approach (1)	On/Off	0.897	1.048	1.000	0.996	1.000	1.000	\$836.47
Plan 4	70194PA0530002	EPO	my Direct Blue EPO 3750S	DM	70194PA0530010	Silver	0.708	Approach (1)	Off	0.750	0.999	1.000	0.996	1.000	1.000	\$667.36
Plan 5	70194PA0530004	EPO	my Direct Blue EPO 7150S	DM	70194PA0530002	Silver	0.708	Approach (1)	Off	0.750	0.999	1.000	0.996	1.000	1.000	\$667.36
Plan 6	70194PA0530004	EPO	my Direct Blue EPO 7150S	DM	70194PA0530002	Silver	0.72	Approach (1)	On/Off	0.765	0.999	1.000	0.996	1.000	1.200	\$816.97
Plan 7	70194PA0530006	EPO	my Direct Blue EPO 7000B	DM	70194PA0530007	Bronze	0.643	Approach (1)	On/Off	0.686	0.970	1.000	0.996	1.000	1.000	\$592.57
Plan 8	70194PA0530007	EPO	my Direct Blue EPO 6950B	M		Bronze	0.643	Approach (1)	On/Off	0.686	0.970	1.000	0.996	1.000	1.000	\$592.57
Plan 9	70194PA0530008	EPO		N		Bronze	0.585	Approach (1)	On/Off	0.645	0.970	1.000	0.996	1.000	1.000	\$557.53
Plan 10	70194PA0530009	EPO		N		Silver	0.711	Approach (1)	On/Off	0.804	0.999	1.000	0.996	1.000	1.200	\$857.86
Plan 11	70194PA0540001	EPO	my Direct Blue Lehigh Valley EPO 1000G	M		Gold	0.788	Approach (1)	On/Off	0.897	1.048	1.000	1.013	1.000	1.000	\$850.42
Plan 12	70194PA0540002	EPO	my Direct Blue Lehigh Valley EPO 3750S	DM	70194PA0540010	Silver	0.708	Approach (1)	Off	0.750	0.999	1.000	1.013	1.000	1.000	\$678.49
Plan 13	70194PA0540004	EPO	my Direct Blue Lehigh Valley EPO 7150S	DM	70194PA0540010	Silver	0.708	Approach (1)	Off	0.750	0.999	1.000	1.013	1.000	1.000	\$678.49
Plan 14	70194PA0540004	EPO	my Direct Blue Lehigh Valley EPO 7150S	DM	70194PA0540002	Silver	0.72	Approach (1)	On/Off	0.765	0.999	1.000	1.013	1.000	1.200	\$830.59
Plan 15	70194PA0540006	EPO	my Direct Blue Lehigh Valley EPO 7000B	DM	70194PA0540007	Bronze	0.643	Approach (1)	On/Off	0.686	0.970	1.000	1.013	1.000	1.000	\$602.45
Plan 16	70194PA0540007	EPO	my Direct Blue Lehigh Valley EPO 6950B	M		Bronze	0.643	Approach (1)	On/Off	0.686	0.970	1.000	1.013	1.000	1.000	\$602.45
Plan 17	70194PA0540008	EPO		N		Bronze	0.585	Approach (1)	On/Off	0.645	0.970	1.000	1.013	1.000	1.000	\$566.83
Plan 18	70194PA0540009	EPO		N		Silver	0.711	Approach (1)	On/Off	0.804	0.999	1.000	1.013	1.000	1.200	\$872.16
Plan 19	70194PA0550001	EPO	my Direct Blue Lehigh Valley Major Events EPO 7350	M		Catastrophic	0.575	Standard AV	On/Off	0.604	0.970	1.000	1.013	0.920	1.000	\$487.93
Plan 20	70194PA0560001	EPO	my Direct Blue Major Events EPO 7350	M		Catastrophic	0.575	Standard AV	On/Off	0.604	0.970	1.000	0.996	0.920	1.000	\$479.92
Plan 21	70194PA0570001	EPO	my Direct Blue EPO 2750SQE	M		Silver	0.661	Standard AV	On/Off	0.735	0.999	1.000	0.996	1.000	1.200	\$784.69
Plan 22	70194PA0580001	EPO	my Direct Blue Lehigh Valley EPO 2750SQE	M		Silver	0.661	Standard AV	On/Off	0.735	0.999	1.000	1.013	1.000	1.200	\$797.78
Plan 23	70194PA0530010	EPO		N		Silver	0.708	Approach (1)	Off	0.750	0.999	1.000	0.996	1.000	1.000	\$667.36
Plan 24	70194PA0540010	EPO		N		Silver	0.708	Approach (1)	Off	0.750	0.999	1.000	1.013	1.000	1.000	\$678.49

Table 10. Pla

Calibration		
	Age Calibration Factor	1.826
Carrier Name:	Geographic Calibration Factor	1.032
Product(s):	Tobacco Calibration Factor	1.009
Market Segment:	Aggregate Calibration Factor	1.902

Carrier Name:

Product(s):

Market Segment: A

Rate Effective Da

Base Period Start

Date of Most Rec

Market Adjusted I

Total Covered Lives @ 02-01-2018	17,118
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Plan Number	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
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Total Covered Lives Mapped into 2019 Plans @ 02-01- 2018	Total Policyholders @ 02-01-2018
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2018 Calibrated Plan Adjusted Index Rate PMPM	2019 Calibrated Plan Adjusted Index Rate PMPM
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	Proposed Rate Change Compared to Prior 12 months
Operating Expenses	(0.7)
Depreciation & Amortization	0.6
Income Tax Expense	0.1
Other Income	0.1
Net Earnings	0.1

% of Total Covered Lives

[illegible]

91	20	-	345	50	3,170	8,583	-	4,859	17,118
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[illegible]

Totals	8.5%	2.0%	0.0%
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Transitional Plans	N/A	N/A	N/A
Plan 1	8.5%	2.0%	0.0%
Plan 2	8.5%	2.0%	0.0%
Plan 3	8.5%	2.0%	0.0%
Plan 4	8.5%	2.0%	0.0%
Plan 5	8.5%	2.0%	0.0%
Plan 6	8.5%	2.0%	0.0%
Plan 7	8.5%	2.0%	0.0%
Plan 8	8.5%	2.0%	0.0%
Plan 9	8.5%	2.0%	0.0%
Plan 10	8.5%	2.0%	0.0%
Plan 11	8.5%	2.0%	0.0%
Plan 12	8.5%	2.0%	0.0%
Plan 13	8.5%	2.0%	0.0%
Plan 14	8.5%	2.0%	0.0%
Plan 15	8.5%	2.0%	0.0%
Plan 16	8.5%	2.0%	0.0%
Plan 17	8.5%	2.0%	0.0%
Plan 18	8.5%	2.0%	0.0%
Plan 19	8.5%	2.0%	0.0%
Plan 20	8.5%	2.0%	0.0%
Plan 21	8.5%	2.0%	0.0%
Plan 22	8.5%	2.0%	0.0%
Plan 23	8.5%	2.0%	0.0%
Plan 24	8.5%	2.0%	0.0%

17,118	12,102
-	
509	374
805	551
3,638	2,517
277	190
1	1
4,569	3,411
2,105	1,467
1,948	1,296
-	-
-	-
836	570
104	82
-	-
951	705
444	316
709	467
-	-
-	-
8	8
48	45
148	90
18	12
-	-
-	-

	\$ 463.76	\$ 432.16
N/A	N/A	
\$ 382.42	\$ 369.41	
\$ 353.41	\$ 357.30	
\$ 523.91	\$ 491.25	
\$ 434.42	\$ 391.93	
\$ 531.84	\$ 391.93	
\$ 531.84	\$ 479.80	
\$ 371.85	\$ 348.01	
\$ 346.64	\$ 348.01	
\$ -	\$ 327.43	
\$ -	\$ 503.81	
\$ 544.88	\$ 499.44	
\$ 451.81	\$ 398.47	
\$ -	\$ 398.47	
\$ 553.13	\$ 487.80	
\$ 386.73	\$ 353.81	
\$ 360.51	\$ 353.81	
\$ -	\$ 332.89	
\$ -	\$ 512.21	
\$ 314.08	\$ 286.55	
\$ 302.00	\$ 281.85	
\$ 430.42	\$ 460.84	
\$ 447.65	\$ 468.52	
\$ -	\$ 391.93	
\$ -	\$ 398.47	

-6.8%
N/A
-3.4%
1.1%
-6.2%
-9.8%
-26.3%
-9.8%
-6.4%
0.4%
0.0%
0.0%
-8.3%
-11.8%
0.0%
-11.8%
-8.5%
-1.9%
0.0%
0.0%
-8.8%
-6.7%
7.1%
4.7%
0.0%
0.0%

N/A
0.029734782
4.7%
21.3%
1.6%
0.0%
26.7%
12.3%
11.4%
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0.3%
0.9%
0.1%
0.0%
0.0%

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

Carrier Name:	HHIC
Product(s):	PPO, EPO
Market Segment:	Individual
Rate Effective Date:	01/01/2019

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 Off
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Totals	These cells auto-fill using the data entered in Table 10.
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Plan 1	70194PA0260001	Shared Cost Blue PPO 700	M		Bronze	Off
Plan 2	70194PA0300001	Shared Cost Blue PPO 700	M		Bronze	Off
Plan 3	70194PA0530001	my Direct Blue EPO 1000G	M		Gold	On/Off
Plan 4	70194PA0530002	my Direct Blue EPO 3750S	DM	70194PA0530010	Silver	Off
Plan 5	70194PA0530004	my Direct Blue EPO 7150S	DM	70194PA0530010	Silver	Off
Plan 6	70194PA0530004	my Direct Blue EPO 7150S	DM	70194PA0530002	Silver	On/Off
Plan 7	70194PA0530006	my Direct Blue EPO 7000E	DM	70194PA0530007	Bronze	On/Off
Plan 8	70194PA0530007	my Direct Blue EPO 6950E	M		Bronze	On/Off
Plan 9	70194PA0530008		N		Bronze	On/Off
Plan 10	70194PA0530009		N		Silver	On/Off
Plan 11	70194PA0540001	ect Blue Lehigh Valley EPC	M		Gold	On/Off
Plan 12	70194PA0540002	ect Blue Lehigh Valley EPC	DM	70194PA0540010	Silver	Off
Plan 13	70194PA0540004	ect Blue Lehigh Valley EPC	DM	70194PA0540010	Silver	Off
Plan 14	70194PA0540004	ect Blue Lehigh Valley EPC	DM	70194PA0540002	Silver	On/Off
Plan 15	70194PA0540006	ect Blue Lehigh Valley EPC	DM	70194PA0540007	Bronze	On/Off
Plan 16	70194PA0540007	ect Blue Lehigh Valley EPC	M		Bronze	On/Off
Plan 17	70194PA0540008		N		Bronze	On/Off
Plan 18	70194PA0540009		N		Silver	On/Off
Plan 19	70194PA0550001	e Lehigh Valley Major Eve	M		Catastrophic	On/Off
Plan 20	70194PA0560001	ect Blue Major Events EP	M		Catastrophic	On/Off
Plan 21	70194PA0570001	y Direct Blue EPO 2750S	M		Silver	On/Off
Plan 22	70194PA0580001	t Blue Lehigh Valley EPO	M		Silver	On/Off
Plan 23	70194PA0530010		N		Silver	Off
Plan 24	70194PA0540010		N		Silver	Off

2018 21-year-old, Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 370.95	\$ 370.95	\$ -	\$ 370.95	\$ 370.95	\$ 492.72	\$ 484.61	\$ -	\$ 471.03	\$ 478.90

[illegible]

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

Plan 1	\$ 358.32	\$ 358.32	\$ -	\$ 358.32	\$ 358.32	\$ 384.18	\$ 384.18	\$ -	\$ 376.79	\$ 358.48
Plan 2	\$ 346.58	\$ 346.58	\$ -	\$ 346.58	\$ 346.58	\$ 371.59	\$ 371.59	\$ -	\$ 364.45	\$ 368.91
Plan 3	\$ 476.51	\$ 476.51	\$ -	\$ 476.51	\$ 476.51	\$ 510.90	\$ 510.90	\$ -	\$ 501.07	\$ 506.79
Plan 4	\$ 380.17	\$ 380.17	\$ -	\$ 380.17	\$ 380.17	\$ 407.61	\$ 407.61	\$ -	\$ 399.77	\$ 404.24
Plan 5	\$ 380.17	\$ 380.17	\$ -	\$ 380.17	\$ 380.17	\$ 407.61	\$ 407.61	\$ -	\$ 399.77	\$ 407.61
Plan 6	\$ 465.40	\$ 465.40	\$ -	\$ 465.40	\$ 465.40	\$ 498.99	\$ 498.99	\$ -	\$ 489.39	\$ 496.07
Plan 7	\$ 337.57	\$ 337.57	\$ -	\$ 337.57	\$ 337.57	\$ 361.93	\$ 361.93	\$ -	\$ 354.97	\$ 359.86
Plan 8	\$ 337.57	\$ 337.57	\$ -	\$ 337.57	\$ 337.57	\$ 361.93	\$ 361.93	\$ -	\$ 354.97	\$ 358.96
Plan 9	\$ 317.61	\$ 317.61	\$ -	\$ 317.61	\$ 317.61	\$ 340.53	\$ 340.53	\$ -	\$ 333.98	\$ -
Plan 10	\$ 488.69	\$ 488.69	\$ -	\$ 488.69	\$ 488.69	\$ 523.96	\$ 523.96	\$ -	\$ 513.88	\$ -
Plan 11	\$ 484.46	\$ 484.46	\$ -	\$ 484.46	\$ 484.46	\$ 519.42	\$ 519.42	\$ -	\$ 509.43	\$ 519.42
Plan 12	\$ 386.51	\$ 386.51	\$ -	\$ 386.51	\$ 386.51	\$ 414.41	\$ 414.41	\$ -	\$ 406.44	\$ 414.41
Plan 13	\$ 386.51	\$ 386.51	\$ -	\$ 386.51	\$ 386.51	\$ 414.41	\$ 414.41	\$ -	\$ 406.44	\$ -
Plan 14	\$ 473.16	\$ 473.16	\$ -	\$ 473.16	\$ 473.16	\$ 507.31	\$ 507.31	\$ -	\$ 497.55	\$ 507.31
Plan 15	\$ 343.20	\$ 343.20	\$ -	\$ 343.20	\$ 343.20	\$ 367.97	\$ 367.97	\$ -	\$ 360.89	\$ 367.97
Plan 16	\$ 343.20	\$ 343.20	\$ -	\$ 343.20	\$ 343.20	\$ 367.97	\$ 367.97	\$ -	\$ 360.89	\$ 367.97
Plan 17	\$ 322.90	\$ 322.90	\$ -	\$ 322.90	\$ 322.90	\$ 346.21	\$ 346.21	\$ -	\$ 339.55	\$ -
Plan 18	\$ 496.84	\$ 496.84	\$ -	\$ 496.84	\$ 496.84	\$ 532.70	\$ 532.70	\$ -	\$ 522.45	\$ -
Plan 19	\$ 277.96	\$ 277.96	\$ -	\$ 277.96	\$ 277.96	\$ 298.02	\$ 298.02	\$ -	\$ 292.29	\$ 298.02
Plan 20	\$ 273.40	\$ 273.40	\$ -	\$ 273.40	\$ 273.40	\$ 293.13	\$ 293.13	\$ -	\$ 287.49	\$ 291.25
Plan 21	\$ 447.01	\$ 447.01	\$ -	\$ 447.01	\$ 447.01	\$ 479.27	\$ 479.27	\$ -	\$ 470.06	\$ 476.03
Plan 22	\$ 454.47	\$ 454.47	\$ -	\$ 454.47	\$ 454.47	\$ 487.27	\$ 487.27	\$ -	\$ 477.89	\$ 487.27
Plan 23	\$ 380.17	\$ 380.17	\$ -	\$ 380.17	\$ 380.17	\$ 407.61	\$ 407.61	\$ -	\$ 399.77	\$ -
Plan 24	\$ 386.51	\$ 386.51	\$ -	\$ 386.51	\$ 386.51	\$ 414.41	\$ 414.41	\$ -	\$ 406.44	\$ -

-3.4%	-3.4%	-3.4%	-3.4%	-3.4%	-3.4%	-3.4%	-3.4%
1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
-6.2%	-6.2%	-6.2%	-6.2%	-6.2%	-6.2%	-6.2%	-6.2%
-9.8%	-9.8%	-9.8%	-9.8%	-9.8%	-9.8%	-9.8%	-9.8%
-26.3%	-26.3%	-26.3%	-26.3%	-26.3%	-26.3%	-26.3%	-26.3%
-9.8%	-9.8%	-9.8%	-9.8%	-9.8%	-9.8%	-9.8%	-9.8%
-6.4%	-6.4%	-6.4%	-6.4%	-6.4%	-6.4%	-6.4%	-6.4%
0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
-8.3%	-8.3%	-8.3%	-8.3%	-8.3%	-8.3%	-8.3%	-8.3%
-11.8%	-11.8%	-11.8%	-11.8%	-11.8%	-11.8%	-11.8%	-11.8%
-11.8%	-11.8%	-11.8%	-11.8%	-11.8%	-11.8%	-11.8%	-11.8%
-8.5%	-8.5%	-8.5%	-8.5%	-8.5%	-8.5%	-8.5%	-8.5%
-1.9%	-1.9%	-1.9%	-1.9%	-1.9%	-1.9%	-1.9%	-1.9%
-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%
-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%	-6.7%
7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%
4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	HHIC
Product(s):	PPO, EPO
Market Segment:	Individual
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	1.100
15	0.833			41	1.302	1.105
16	0.859			42	1.325	1.112
17	0.885			43	1.357	1.121
18	0.913	1.000		44	1.397	1.132
19	0.941	1.000		45	1.444	1.145
20	0.970	1.000		46	1.500	1.160
21	1.000	1.025		47	1.563	1.177
22	1.000	1.025		48	1.635	1.196
23	1.000	1.025		49	1.706	1.217
24	1.000	1.025		50	1.786	1.225
25	1.004	1.025		51	1.865	1.225
26	1.024	1.025		52	1.952	1.225
27	1.048	1.025		53	2.040	1.225
28	1.087	1.025		54	2.135	1.225
29	1.119	1.025		55	2.230	1.225
30	1.135	1.025		56	2.333	1.225
31	1.159	1.025		57	2.437	1.225
32	1.183	1.025		58	2.548	1.225
33	1.198	1.025		59	2.603	1.225
34	1.214	1.025		60	2.714	1.225
35	1.222	1.025		61	2.810	1.225
36	1.230	1.025		62	2.873	1.225
37	1.238	1.025		63	2.952	1.225
38	1.246	1.025		64+	3.000	1.225
39	1.262	1.025				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Crawford, Clarion, Erie, Forest, McKean, Mercer, Venango, Warren	0.970	0.970
Rating Area 2	Elk, Cameron, Potter	0.970	0.970
Rating Area 3		0.000	0.000
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.970	0.970
Rating Area 5	Bedford, Blair, Clearfield, Cambria, Huntingdon, Jefferson, Somerset	0.970	0.970
Rating Area 6	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Lehigh, Northampton, Schuylkill	1.040	1.040
Rating Area 7	Adams, York, Berks, Lancaster	1.040	1.040
Rating Area 8		0.000	0.000
Rating Area 9	Fulton, Juniata, Lebanon, Cumberland, Dauphin, Franklin, Perry	1.020	1.020

Table 14. Network Factors

[illegible]

Ending date of Rates:	December 31, 2019
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08/07/2018

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	70194PA0530001	70194PA0530002	70194PA0530002	70194PA0530007	70194PA0530007	70194PA0530007	70194PA0530008	70194PA0530008	70194PA0530009	70194PA0530009								
HIOS Plan ID (Off Exchange)=>	70194PA0530001	70194PA0530002	70194PA0530002	70194PA0530007	70194PA0530007	70194PA0530007	70194PA0530008	70194PA0530008	70194PA0530009	70194PA0530009								
Plan Marketing Name =>	my Direct Blue EPO Gold 1000 2 Free PCP Visits	my Direct Blue EPO Silver 2400 - 2 Free PCP Visits	my Direct Blue EPO Silver 2400 - 2 Free PCP Visits	my Direct Blue EPO Bronze 4000	my Direct Blue EPO Bronze 4000	my Direct Blue EPO Bronze 7900	my Direct Blue EPO Bronze 7900	my Direct Blue EPO Bronze 7900	my Direct Blue EPO Silver 0	my Direct Blue EPO Silver 0								
Form # =>	DB/EPO/HHIC/DP-1	DB/EPO/HHIC/DP-1	DB/EPO/HHIC/DP-1	DB/EPO/HHIC/DP-1	DB/EPO/HHIC/DP-1	DB/EPO/HHIC/DP-1	DB/EPO/HHIC/DP-1	DB/EPO/HHIC/DP-1	DB/EPO/HHIC/DP-1	DB/EPO/HHIC/DP-1								
Rating Area =>	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 9	Area 7	Area 7	Area 9								
Network =>	O	O	O	O	O	O	O	O	O	O								
Metal =>	Gold	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Silver								
Deductible =>	\$1,000	\$2,400	\$2,400	\$4,000	\$4,000	\$7,900	\$7,900	\$7,900	\$0	\$0								
Coinsurance =>	80%	70%	70%	70%	70%	100%	100%	100%	60%	60%								
Copays =>	\$0 (Visits 1-2); then \$20 PCP	\$0 (Visits 1-2); then \$40 PCP	\$0 (Visits 1-2); then \$40 PCP	\$60 PCP	\$60 PCP	N/A	N/A	N/A	\$40 PCP	\$40 PCP								
OOP Maximum =>	\$7,800	\$7,800	\$7,800	\$7,900	\$7,900	\$7,900	\$7,900	\$7,900	\$7,800	\$7,800								
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes								
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco						
0-14	\$383.33	\$383.33	\$381.73	\$381.73	\$374.39	\$374.39	\$276.88	\$276.88	\$271.55	\$271.55	\$260.51	\$260.51	\$255.49	\$255.49	\$400.83	\$400.83	\$393.13	\$393.13
15	\$417.40	\$417.40	\$415.66	\$415.66	\$407.67	\$407.67	\$301.49	\$301.49	\$295.69	\$295.69	\$283.66	\$283.66	\$278.21	\$278.21	\$436.46	\$436.46	\$428.07	\$428.07
16	\$430.43	\$430.43	\$428.63	\$428.63	\$420.39	\$420.39	\$310.90	\$310.90	\$304.92	\$304.92	\$292.52	\$292.52	\$286.89	\$286.89	\$450.08	\$450.08	\$441.43	\$441.43
17	\$443.46	\$443.46	\$441.61	\$441.61	\$433.12	\$433.12	\$320.31	\$320.31	\$314.15	\$314.15	\$301.37	\$301.37	\$295.57	\$295.57	\$463.70	\$463.70	\$454.79	\$454.79
18	\$457.49	\$457.49	\$455.58	\$455.58	\$446.82	\$446.82	\$330.44	\$330.44	\$324.09	\$324.09	\$310.90	\$310.90	\$304.92	\$304.92	\$478.38	\$478.38	\$469.18	\$469.18
19	\$471.52	\$471.52	\$469.55	\$469.55	\$460.53	\$460.53	\$340.58	\$340.58	\$334.03	\$334.03	\$320.44	\$320.44	\$314.28	\$314.28	\$493.05	\$493.05	\$483.57	\$483.57
20	\$486.05	\$486.05	\$484.02	\$484.02	\$474.72	\$474.72	\$351.07	\$351.07	\$344.32	\$344.32	\$330.31	\$330.31	\$323.96	\$323.96	\$508.24	\$508.24	\$498.47	\$498.47
21	\$501.08	\$513.60	\$498.99	\$511.47	\$489.40	\$501.63	\$361.93	\$370.98	\$354.97	\$363.84	\$340.53	\$349.04	\$333.98	\$342.33	\$523.96	\$537.06	\$513.89	\$526.73
22	\$501.08	\$513.61	\$498.99	\$511.46	\$489.40	\$501.64	\$361.93	\$370.98	\$354.97	\$363.84	\$340.53	\$349.04	\$333.98	\$342.33	\$523.96	\$537.06	\$513.89	\$526.74
23	\$501.08	\$513.61	\$498.99	\$511.46	\$489.40	\$501.64	\$361.93	\$370.98	\$354.97	\$363.84	\$340.53	\$349.04	\$333.98	\$342.33	\$523.96	\$537.06	\$513.89	\$526.74
24	\$501.08	\$513.61	\$498.99	\$511.46	\$489.40	\$501.64	\$361.93	\$370.98	\$354.97	\$363.84	\$340.53	\$349.04	\$333.98	\$342.33	\$523.96	\$537.06	\$513.89	\$526.74
25	\$503.08	\$515.66	\$500.99	\$513.51	\$491.36	\$503.64	\$363.38	\$372.46	\$356.39	\$365.30	\$341.89	\$350.44	\$335.32	\$343.70	\$526.06	\$539.21		

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		70194PA0560001		70194PA0560001		70194PA0570001		70194PA0570001		70194PA0570001		70194PA0540001		70194PA0540002		70194PA0540007	
HIOS Plan ID (Off Exchange)=>	70194PA0530010		70194PA0530010		70194PA0560001		70194PA0560001		70194PA0570001		70194PA0570001		70194PA0570001		70194PA0540001		70194PA0540002		70194PA0540007	
Plan Marketing Name =>	my Direct Blue EPO Silver 3500 - 2 Free PCP Visits		my Direct Blue EPO Silver 3500 - 2 Free PCP Visits		my Direct Blue Major Events EPO 7900		my Direct Blue Major Events EPO 7900		my Direct Blue EPO Silver 4450 HSA		my Direct Blue EPO Silver 4450 HSA		my Direct Blue Lehigh Valley EPO Gold 1000 - 2 Free PCP		my Direct Blue Lehigh Valley EPO Silver 2400 - 2 Free PCP		my Direct Blue Lehigh Valley EPO Bronze 4000			
Form # =>	DB/EPO/HHIC/DP-1		DB/EPO/HHIC/DP-1		CAT/EPO/HHIC/DP-1		CAT/EPO/HHIC/DP-1		DB/EPO/HHIC/DP-1		DB/EPO/HHIC/DP-1		DB/EPO/HHIC/DP-1		DB/EPO/HHIC/DP-1		DB/EPO/HHIC/DP-1		DB/EPO/HHIC/DP-1	
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7		Area 9		Area 9		Area 6		Area 6		Area 6	
Network =>	O		O		O		O		O		O		N		N		N		N	
Metal =>	Silver		Silver		Catastrophic		Catastrophic		Silver		Silver		Gold		Silver		Silver		Bronze	
Deductible =>	\$3,500		\$3,500		\$7,900		\$7,900		\$4,450		\$4,450		\$1,000		\$2,400		\$4,000		\$4,000	
Coinurance =>	70%		100%		100%		100%		90%		90%		80%		70%		70%		70%	
Copays =>	\$0 (Visits 1-2); then \$50 PCP		\$0 (Visits 1-2); then \$50 PCP		\$0 (Visits 1-3); then subject to d		\$0 (Visits 1-3); then subject to d		N/A		N/A		\$0 (Visits 1-2); then \$20 PCP		\$0 (Visits 1-2); then \$40 PCP		\$60 PCP		\$60 PCP	
OOP Maximum =>	\$7,700		\$7,700		\$7,900		\$7,900		\$6,650		\$6,650		\$7,000		\$7,800		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$311.82	\$311.82	\$305.82	\$305.82	\$224.24	\$224.24	\$219.93	\$219.93	\$366.64	\$366.64	\$359.60	\$359.60	\$397.36	\$397.36	\$388.09	\$388.09	\$281.49	\$281.49	\$306.51	\$306.51
15	\$339.54	\$339.54	\$333.01	\$333.01	\$244.17	\$244.17	\$239.48	\$239.48	\$399.23	\$399.23	\$391.56	\$391.56	\$432.68	\$432.68	\$422.59	\$422.59	\$306.51	\$306.51	\$306.51	\$306.51
16	\$350.14	\$350.14	\$343.40	\$343.40	\$251.79	\$251.79	\$246.95	\$246.95	\$411.69	\$411.69	\$403.78	\$403.78	\$446.18	\$446.18	\$435.78	\$435.78	\$316.08	\$316.08	\$316.08	\$316.08
17	\$360.73	\$360.73	\$353.80	\$353.80	\$259.41	\$259.41	\$254.43	\$254.43	\$424.15	\$424.15	\$416.00	\$416.00	\$459.69	\$459.69	\$448.97	\$448.97	\$325.64	\$325.64	\$325.64	\$325.64
18	\$372.15	\$372.15	\$364.99	\$364.99	\$267.62	\$267.62	\$262.48	\$262.48	\$437.57	\$437.57	\$429.16	\$429.16	\$474.23	\$474.23	\$463.17	\$463.17	\$335.95	\$335.95	\$335.95	\$335.95
19	\$383.56	\$383.56	\$376.18	\$376.18	\$275.83	\$275.83	\$270.53	\$270.53	\$450.99	\$450.99	\$442.33	\$442.33	\$488.77	\$488.77	\$477.38	\$477.38	\$346.25	\$346.25	\$346.25	\$346.25
20	\$395.38	\$395.38	\$387.78	\$387.78	\$284.33	\$284.33	\$278.87	\$278.87	\$464.89	\$464.89	\$455.96	\$455.96	\$503.84	\$503.84	\$492.09	\$492.09	\$356.92	\$356.92	\$356.92	\$356.92
21	\$407.61	\$417.80	\$399.77	\$409.76	\$293.12	\$300.45	\$287.49	\$294.68	\$479.27	\$491.26	\$470.06	\$481.81	\$519.42	\$532.40	\$507.31	\$519.99	\$367.96	\$377.16	\$367.96	\$377.16
22	\$407.61	\$417.80	\$399.77	\$409.76	\$293.12	\$300.45	\$287.49	\$294.68	\$479.27	\$491.25	\$470.06	\$481.81	\$519.42	\$532						

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

HIOS Plan ID (On Exchange)=>	70194PA0540008	70194PA0540009	N/A	70194PA0550001	70194PA0580001					
HIOS Plan ID (Off Exchange)=>	70194PA0540008	70194PA0540009	70194PA0540010	70194PA0550001	70194PA0580001					
Plan Marketing Name =>	my Direct Blue Lehigh Valley EPO Bronze 7900	my Direct Blue Lehigh Valley EPO Silver 0	my Direct Blue Lehigh Valley EPO Silver 3500 - 2 Free PCP	my Direct Blue Lehigh Valley Major Events EPO 7900	my Direct Blue Lehigh Valley EPO Silver 4450 HSA					
Form # =>	DB/EPO/HHIC/DP-1	DB/EPO/HHIC/DP-1	DB/EPO/HHIC/DP-1	CAT/EPO/HHIC/DP-1	DB/EPO/HDHP/HHIC/DP-1					
Rating Area =>	Area 6	Area 6	Area 6	Area 6	Area 6					
Network =>	N	N	N	N	N					
Metal =>	Bronze	Silver	Silver	Catastrophic	Silver					
Deductible =>	\$7,900	\$0	\$3,500	\$7,900	\$4,450					
Coinurance =>	100%	60%	70%	100%	90%					
Copays =>	N/A	\$40 PCP	\$0 (Visits 1-2); then \$50 PCP	\$0 (Visits 1-3); then subject to c	N/A					
OOP Maximum =>	\$7,900	\$7,800	\$7,700	\$7,900	\$6,650					
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$264.85	\$264.85	\$407.52	\$407.52	\$317.02	\$317.02	\$227.98	\$227.98	\$372.75	\$372.75
15	\$288.39	\$288.39	\$443.74	\$443.74	\$345.20	\$345.20	\$248.24	\$248.24	\$405.89	\$405.89
16	\$297.39	\$297.39	\$457.59	\$457.59	\$355.98	\$355.98	\$255.99	\$255.99	\$418.56	\$418.56
17	\$306.40	\$306.40	\$471.44	\$471.44	\$366.75	\$366.75	\$263.74	\$263.74	\$431.23	\$431.23
18	\$316.09	\$316.09	\$486.36	\$486.36	\$378.36	\$378.36	\$272.08	\$272.08	\$444.87	\$444.87
19	\$325.78	\$325.78	\$501.27	\$501.27	\$389.96	\$389.96	\$280.43	\$280.43	\$458.51	\$458.51
20	\$335.82	\$335.82	\$516.72	\$516.72	\$401.98	\$401.98	\$289.07	\$289.07	\$472.64	\$472.64
21	\$346.21	\$354.86	\$532.70	\$546.02	\$414.41	\$424.77	\$298.01	\$305.46	\$487.26	\$499.44
22	\$346.21	\$354.87	\$532.70	\$546.02	\$414.41	\$424.77	\$298.01	\$305.46	\$487.26	\$499.44
23	\$346.21	\$354.87	\$532.70	\$546.02	\$414.41	\$424.77	\$298.01	\$305.46	\$487.26	\$499.44
24	\$346.21	\$354.87	\$532.70	\$546.02	\$414.41	\$424.77	\$298.01	\$305.46	\$487.26	\$499.44
25	\$347.59	\$356.28	\$534.83	\$548.20	\$416.07	\$426.47	\$299.20	\$306.68	\$489.21	\$501.44
26	\$354.52	\$363.38	\$539.12	\$545.48	\$424.36	\$434.97	\$305.16	\$312.79	\$498.95	\$511.42
27	\$362.83	\$371.90	\$558.27	\$572.23	\$434.30	\$445.16	\$312.31	\$320.12	\$510.65	\$523.42
28	\$376.33	\$385.74	\$579.04	\$593.52	\$450.46	\$461.72	\$323.94	\$332.04	\$529.65	\$542.89
29	\$387.41	\$397.10	\$596.09	\$610.99	\$463.72	\$475.31	\$333.47	\$341.81	\$545.24	\$558.87
30	\$392.95	\$402.77	\$604.61	\$619.73	\$470.36	\$482.12	\$338.24	\$346.70	\$553.04	\$566.87
31	\$401.26	\$411.29	\$617.40	\$632.84	\$480.30	\$492.31	\$345.39	\$354.02	\$564.73	\$578.85
32	\$409.57	\$419.81	\$630.18	\$645.93	\$490.25	\$502.51	\$352.55	\$361.36	\$576.43	\$590.84
33	\$414.76	\$425.13	\$638.17	\$654.12	\$496.46	\$508.87	\$357.02	\$365.95	\$583.74	\$598.33
34	\$420.30	\$430.81	\$646.70	\$662.87	\$503.09	\$515.67	\$361.78	\$370.82	\$591.53	\$606.32
35	\$423.07	\$433.65	\$650.96	\$667.23	\$506.41	\$519.07	\$364.17	\$373.27	\$595.43	\$610.32
36	\$425.84	\$436.49	\$655.22	\$671.60	\$509.72	\$522.46	\$366.55	\$375.71	\$599.33	\$614.31
37	\$428.61	\$439.33	\$659.48	\$675.97	\$513.04	\$525.87	\$368.94	\$378.16	\$603.23	\$618.31
38	\$431.38	\$442.16	\$663.74	\$680.33	\$516.35	\$529.26	\$371.32	\$380.60	\$607.13	\$622.31
39	\$436.92	\$447.84	\$672.27	\$689.08	\$522.99	\$536.06	\$376.09	\$385.49	\$614.92	\$630.29
40	\$442.46	\$486.71	\$680.79	\$748.87	\$529.62	\$582.58	\$380.86	\$418.95	\$622.72	\$684.99
41	\$450.77	\$498.10	\$693.58	\$766.41	\$539.56	\$596.21	\$388.01	\$428.75	\$634.41	\$701.02
42	\$458.73	\$510.11	\$705.83	\$784.88	\$549.09	\$610.59	\$394.86	\$439.08	\$645.62	\$717.93
43	\$469.81	\$526.66	\$722.87	\$810.34	\$562.35	\$630.39	\$404.40	\$453.33	\$661.21	\$741.22
44	\$483.66	\$547.50	\$744.18	\$842.41	\$578.93	\$655.35	\$416.32	\$471.27	\$680.70	\$770.55
45	\$499.93	\$572.42	\$769.22	\$880.76	\$598.41	\$685.18	\$430.33	\$492.73	\$703.60	\$805.62
46	\$519.32	\$602.41	\$799.05	\$926.90	\$621.62	\$721.08	\$447.02	\$518.54	\$730.89	\$847.83
47	\$541.13	\$636.91	\$832.61	\$979.98	\$647.72	\$762.37	\$465.79	\$548.23	\$761.59	\$896.39
48	\$566.05	\$677.00	\$870.96	\$1,041.67	\$677.56	\$810.36	\$487.25	\$582.75	\$796.67	\$952.82
49	\$590.63	\$718.80	\$908.79	\$1,106.00	\$706.98	\$860.39	\$508.41	\$618.73	\$831.27	\$1,011.66
50	\$618.33	\$757.45	\$951.40	\$1,165.47	\$740.14	\$906.67	\$532.25	\$652.01	\$870.25	\$1,066.06
51	\$645.68	\$790.96	\$993.49	\$1,217.03	\$772.87	\$946.77	\$555.79	\$680.84	\$908.74	\$1,113.21
52	\$675.80	\$827.86	\$1,039.83	\$1,273.79	\$808.93	\$990.94	\$581.72	\$712.61	\$951.13	\$1,165.13
53	\$706.27	\$865.18	\$1,086.71	\$1,331.22	\$845.40	\$1,035.62	\$607.94	\$744.73	\$994.01	\$1,217.66
54	\$739.16	\$905.47	\$1,137.31	\$1,393.20	\$884.77	\$1,083.84	\$636.25	\$779.41	\$1,040.30	\$1,274.37
55	\$772.05	\$945.76	\$1,187.92	\$1,455.20	\$924.13	\$1,132.06	\$664.56	\$814.09	\$1,086.59	\$1,331.07
56	\$807.71	\$989.44	\$1,242.79	\$1,522.42	\$966.82	\$1,184.35	\$695.26	\$851.69	\$1,136.78	\$1,392.56
57	\$843.71	\$1,033.54	\$1,298.19	\$1,590.28	\$1,009.92	\$1,237.15	\$726.25	\$889.66	\$1,187.45	\$1,454.63
58	\$882.14	\$1,080.62	\$1,357.32	\$1,662.72	\$1,055.92	\$1,293.50	\$759.33	\$930.18	\$1,241.54	\$1,520.89
59	\$901.18	\$1,103.95	\$1,386.62	\$1,698.61	\$1,078.71	\$1,321.42	\$775.72	\$950.26	\$1,268.34	\$1,553.72
60	\$939.61	\$1,151.02	\$1,445.75	\$1,771.04	\$1,124.71	\$1,377.77	\$808.80	\$990.78	\$1,322.42	\$1,619.96
61	\$972.85	\$1,191.74	\$1,496.89	\$1,833.69	\$1,164.49	\$1,426.50	\$837.41	\$1,025.83	\$1,369.20	\$1,677.27
62	\$994.66	\$1,218.46	\$1,530.45	\$1,874.80	\$1,190.60	\$1,458.49	\$856.18	\$1,048.82	\$1,399.90	\$1,714.88
63	\$1,022.01	\$1,251.96	\$1,572.53	\$1,926.35	\$1,223.34	\$1,498.59	\$879.73	\$1,077.67	\$1,438.39	\$1,762.03
64+	\$1,038.63	\$1,272.32	\$1,598.10	\$1,957.67	\$1,243.23	\$1,522.96	\$894.03	\$1,095.19	\$1,461.78	\$1,790.68

**HHIC
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
70194PA0260001	Shared Cost Blue PPO Bronze 7500	PPO	Bronze	Off	C	1, 2, 4, 5, 6	Crawford, Clarion, Erie, Forest, McKean, Mercer, Venango, Warren, Elk, Cameron, Potter, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland, Bedford, Blair, Clearfield, Cambria, Huntingdon, Jefferson, Somerset, Centre
70194PA0300001	Shared Cost Blue PPO Bronze 7500	PPO	Bronze	Off	K	6, 7, 9	Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union, Adams, York, Fulton, Juniata, Lebanon
70194PA0530001	my Direct Blue EPO Gold 1000 - 2 Free PCP Visits	EPO	Gold	On/Off	O	7, 9	Berks, Lancaster, Cumberland, Dauphin, Franklin, Perry
70194PA0530002	my Direct Blue EPO Silver 2400 - 2 Free PCP Visits	EPO	Silver	On/Off	O	7, 9	Berks, Lancaster, Cumberland, Dauphin, Franklin, Perry
70194PA0530007	my Direct Blue EPO Bronze 4000	EPO	Bronze	On/Off	O	7, 9	Berks, Lancaster, Cumberland, Dauphin, Franklin, Perry
70194PA0530008	my Direct Blue EPO Bronze 7900	EPO	Bronze	On/Off	O	7, 9	Berks, Lancaster, Cumberland, Dauphin, Franklin, Perry
70194PA0530009	my Direct Blue EPO Silver 0	EPO	Silver	On/Off	O	7, 9	Berks, Lancaster, Cumberland, Dauphin, Franklin, Perry
70194PA0530010	my Direct Blue EPO Silver 3500 - 2 Free PCP Visits	EPO	Silver	Off	O	7, 9	Berks, Lancaster, Cumberland, Dauphin, Franklin, Perry
70194PA0560001	my Direct Blue Major Events EPO 7900	EPO	Catastrophic	On/Off	O	7, 9	Berks, Lancaster, Cumberland, Dauphin, Franklin, Perry
70194PA0570001	my Direct Blue EPO Silver 4450 HSA	EPO	Silver	On/Off	O	7, 9	Berks, Lancaster, Cumberland, Dauphin, Franklin, Perry
70194PA0540001	my Direct Blue Lehigh Valley EPO Gold 1000 - 2 Free PCP Visits	EPO	Gold	On/Off	N	6	Lehigh, Northampton, Schuylkill
70194PA0540002	my Direct Blue Lehigh Valley EPO Silver 2400 - 2 Free PCP Visits	EPO	Silver	On/Off	N	6	Lehigh, Northampton, Schuylkill
70194PA0540007	my Direct Blue Lehigh Valley EPO Bronze 4000	EPO	Bronze	On/Off	N	6	Lehigh, Northampton, Schuylkill
70194PA0540008	my Direct Blue Lehigh Valley EPO Bronze 7900	EPO	Bronze	On/Off	N	6	Lehigh, Northampton, Schuylkill
70194PA0540009	my Direct Blue Lehigh Valley EPO Silver 0	EPO	Silver	On/Off	N	6	Lehigh, Northampton, Schuylkill
70194PA0540010	my Direct Blue Lehigh Valley EPO Silver 3500 - 2 Free PCP Visits	EPO	Silver	Off	N	6	Lehigh, Northampton, Schuylkill
70194PA0550001	my Direct Blue Lehigh Valley Major Events EPO 7900	EPO	Catastrophic	On/Off	N	6	Lehigh, Northampton, Schuylkill
70194PA0580001	my Direct Blue Lehigh Valley EPO Silver 4450 HSA	EPO	Silver	On/Off	N	6	Lehigh, Northampton, Schuylkill

Company Name HHIC
Market Individual
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								RATING AREA 2		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	8	11	27	0	8	19	7	11	8	2	10
70194PA0260001	Shared Cost Blue PPO Bronze 7500	PPO	Bronze	Off	Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter
70194PA0300001	Shared Cost Blue PPO Bronze 7500	PPO	Bronze	Off	\$358.33	\$358.33	\$358.33	\$358.33	\$358.33	\$358.33	\$358.33	\$358.33	\$358.33	\$358.33	\$358.33
70194PA0530001	my Direct Blue EPO Gold 1000 - 2 Free PCP Visits	EPO	Gold	On/Off											
70194PA0530002	my Direct Blue EPO Silver 2400 - 2 Free PCP Visits	EPO	Silver	On/Off											
70194PA0530007	my Direct Blue EPO Bronze 4000	EPO	Bronze	On/Off											
70194PA0530008	my Direct Blue EPO Bronze 7900	EPO	Bronze	On/Off											
70194PA0530009	my Direct Blue EPO Silver 0	EPO	Silver	On/Off											
70194PA0530010	my Direct Blue EPO Silver 3500 - 2 Free PCP Visits	EPO	Silver	Off											
70194PA0560001	my Direct Blue Major Events EPO 7900	EPO	Catastrophic	On/Off											
70194PA0570001	my Direct Blue EPO Silver 4450 HSA	EPO	Silver	On/Off											
70194PA0540001	my Direct Blue Lehigh Valley EPO Gold 1000 - 2 Free PCP Visits	EPO	Gold	On/Off											
70194PA0540002	my Direct Blue Lehigh Valley EPO Silver 2400 - 2 Free PCP Visits	EPO	Silver	On/Off											
70194PA0540007	my Direct Blue Lehigh Valley EPO Bronze 4000	EPO	Bronze	On/Off											
70194PA0540008	my Direct Blue Lehigh Valley EPO Bronze 7900	EPO	Bronze	On/Off											
70194PA0540009	my Direct Blue Lehigh Valley EPO Silver 0	EPO	Silver	On/Off											
70194PA0540010	my Direct Blue Lehigh Valley EPO Silver 3500 - 2 Free PCP Visits	EPO	Silver	Off											
70194PA0550001	my Direct Blue Lehigh Valley Major Events EPO 7900	EPO	Catastrophic	On/Off											
70194PA0580001	my Direct Blue Lehigh Valley EPO Silver 4450 HSA	EPO	Silver	On/Off											

Company Name HHIC
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

					RATING AREA 3													
02-01-2018 Number of Covered Lives by Rating County					0	0	0	0	0	0	0	0	0	0	0	0	0	
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming	
70194PA0260001	Shared Cost Blue PPO Bronze 7500	PPO	Bronze	Off														
70194PA0300001	Shared Cost Blue PPO Bronze 7500	PPO	Bronze	Off														
70194PA0530001	my Direct Blue EPO Gold 1000 - 2 Free PCP Visits	EPO	Gold	On/Off														
70194PA0530002	my Direct Blue EPO Silver 2400 - 2 Free PCP Visits	EPO	Silver	On/Off														
70194PA0530007	my Direct Blue EPO Bronze 4000	EPO	Bronze	On/Off														
70194PA0530008	my Direct Blue EPO Bronze 7900	EPO	Bronze	On/Off														
70194PA0530009	my Direct Blue EPO Silver 0	EPO	Silver	On/Off														
70194PA0530010	my Direct Blue EPO Silver 3500 - 2 Free PCP Visits	EPO	Silver	Off														
70194PA0560001	my Direct Blue Major Events EPO 7900	EPO	Catastrophic	On/Off														
70194PA0570001	my Direct Blue EPO Silver 4450 HSA	EPO	Silver	On/Off														
70194PA0540001	my Direct Blue Lehigh Valley EPO Gold 1000 - 2 Free PCP Visits	EPO	Gold	On/Off														
70194PA0540002	my Direct Blue Lehigh Valley EPO Silver 2400 - 2 Free PCP Visits	EPO	Silver	On/Off														
70194PA0540007	my Direct Blue Lehigh Valley EPO Bronze 4000	EPO	Bronze	On/Off														
70194PA0540008	my Direct Blue Lehigh Valley EPO Bronze 7900	EPO	Bronze	On/Off														
70194PA0540009	my Direct Blue Lehigh Valley EPO Silver 0	EPO	Silver	On/Off														
70194PA0540010	my Direct Blue Lehigh Valley EPO Silver 3500 - 2 Free PCP Visits	EPO	Silver	Off														
70194PA0550001	my Direct Blue Lehigh Valley Major Events EPO 7900	EPO	Catastrophic	On/Off														
70194PA0580001	my Direct Blue Lehigh Valley EPO Silver 4450 HSA	EPO	Silver	On/Off														

Company Name HHIC
Market Individual
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 by Rating County					143	16	10	4	40	12	23	13	52	32	7	6	12	2	13	7	3
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
70194PA0260001	Shared Cost Blue PPO Bronze 7500	PPO	Bronze	Off	\$358.33	\$358.33	\$358.33	\$358.33	\$358.33	\$358.33	\$358.33	\$358.33	\$358.33	\$358.33	\$358.33	\$358.33	\$358.33	\$358.33	\$358.33	\$358.33	\$358.33
70194PA0300001	Shared Cost Blue PPO Bronze 7500	PPO	Bronze	Off																	
70194PA0530001	my Direct Blue EPO Gold 1000 - 2 Free PCP Visits	EPO	Gold	On/Off																	
70194PA0530002	my Direct Blue EPO Silver 2400 - 2 Free PCP Visits	EPO	Silver	On/Off																	
70194PA0530007	my Direct Blue EPO Bronze 4000	EPO	Bronze	On/Off																	
70194PA0530008	my Direct Blue EPO Bronze 7900	EPO	Bronze	On/Off																	
70194PA0530009	my Direct Blue EPO Silver 0	EPO	Silver	On/Off																	
70194PA0530010	my Direct Blue EPO Silver 3500 - 2 Free PCP Visits	EPO	Silver	Off																	
70194PA0560001	my Direct Blue Major Events EPO 7900	EPO	Catastrophic	On/Off																	
70194PA0570001	my Direct Blue EPO Silver 4450 HSA	EPO	Silver	On/Off																	
70194PA0540001	my Direct Blue Lehigh Valley EPO Gold 1000 - 2 Free PCP Visits	EPO	Gold	On/Off																	
70194PA0540002	my Direct Blue Lehigh Valley EPO Silver 2400 - 2 Free PCP Visits	EPO	Silver	On/Off																	
70194PA0540007	my Direct Blue Lehigh Valley EPO Bronze 4000	EPO	Bronze	On/Off																	
70194PA0540008	my Direct Blue Lehigh Valley EPO Bronze 7900	EPO	Bronze	On/Off																	
70194PA0540009	my Direct Blue Lehigh Valley EPO Silver 0	EPO	Silver	On/Off																	
70194PA0540010	my Direct Blue Lehigh Valley EPO Silver 3500 - 2 Free PCP Visits	EPO	Silver	Off																	
70194PA0550001	my Direct Blue Lehigh Valley Major Events EPO 7900	EPO	Catastrophic	On/Off																	
70194PA0580001	my Direct Blue Lehigh Valley EPO Silver 4450 HSA	EPO	Silver	On/Off																	

Company Name HHIC
Market Individual
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives by Rating County					RATING AREA 6										RATING AREA 7			
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	45	9	1,542	1	1	1,204	16	324	10	18	88	2,646	5,531	318
					Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
70194PA0260001	Shared Cost Blue PPO Bronze 7500	PPO	Bronze	Off	\$384.19													
70194PA0300001	Shared Cost Blue PPO Bronze 7500	PPO	Bronze	Off	\$371.59	\$371.59		\$371.59	\$371.59		\$371.59		\$371.59	\$371.59	\$371.59			\$371.59
70194PA0530001	my Direct Blue EPO Gold 1000 - 2 Free PCP Visits	EPO	Gold	On/Off												\$510.90	\$510.90	
70194PA0530002	my Direct Blue EPO Silver 2400 - 2 Free PCP Visits	EPO	Silver	On/Off												\$498.99	\$498.99	
70194PA0530007	my Direct Blue EPO Bronze 4000	EPO	Bronze	On/Off												\$361.93	\$361.93	
70194PA0530008	my Direct Blue EPO Bronze 7900	EPO	Bronze	On/Off												\$340.53	\$340.53	
70194PA0530009	my Direct Blue EPO Silver 0	EPO	Silver	On/Off												\$523.96	\$523.96	
70194PA0530010	my Direct Blue EPO Silver 3500 - 2 Free PCP Visits	EPO	Silver	Off												\$407.61	\$407.61	
70194PA0560001	my Direct Blue Major Events EPO 7900	EPO	Catastrophic	On/Off												\$293.12	\$293.12	
70194PA0570001	my Direct Blue EPO Silver 4450 HSA	EPO	Silver	On/Off												\$479.27	\$479.27	
70194PA0540001	my Direct Blue Lehigh Valley EPO Gold 1000 - 2 Free PCP Visits	EPO	Gold	On/Off			\$519.42			\$519.42		\$519.42						
70194PA0540002	my Direct Blue Lehigh Valley EPO Silver 2400 - 2 Free PCP Visits	EPO	Silver	On/Off			\$507.31			\$507.31		\$507.31						
70194PA0540007	my Direct Blue Lehigh Valley EPO Bronze 4000	EPO	Bronze	On/Off			\$367.96			\$367.96		\$367.96						
70194PA0540008	my Direct Blue Lehigh Valley EPO Bronze 7900	EPO	Bronze	On/Off			\$346.21			\$346.21		\$346.21						
70194PA0540009	my Direct Blue Lehigh Valley EPO Silver 0	EPO	Silver	On/Off			\$532.70			\$532.70		\$532.70						
70194PA0540010	my Direct Blue Lehigh Valley EPO Silver 3500 - 2 Free PCP Visits	EPO	Silver	Off			\$414.41			\$414.41		\$414.41						
70194PA0550001	my Direct Blue Lehigh Valley Major Events EPO 7900	EPO	Catastrophic	On/Off			\$298.01			\$298.01		\$298.01						
70194PA0580001	my Direct Blue Lehigh Valley EPO Silver 4450 HSA	EPO	Silver	On/Off			\$487.26			\$487.26		\$487.26						

Company Name HHIC

Market Individual

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

					RATING AREA 8					RATING AREA 9						
02-01-2018 Number of Covered Lives by Rating County					0	0	0	0	0	1,256	1,405	1,636	24	9	269	260
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
70194PA0260001	Shared Cost Blue PPO Bronze 7500	PPO	Bronze	Off												
70194PA0300001	Shared Cost Blue PPO Bronze 7500	PPO	Bronze	Off												
70194PA0530001	my Direct Blue EPO Gold 1000 - 2 Free PCP Visits	EPO	Gold	On/Off									\$364.45	\$364.45	\$364.45	
70194PA0530002	my Direct Blue EPO Silver 2400 - 2 Free PCP Visits	EPO	Silver	On/Off						\$501.08	\$501.08	\$501.08				\$501.08
70194PA0530007	my Direct Blue EPO Bronze 4000	EPO	Bronze	On/Off						\$489.40	\$489.40	\$489.40				\$489.40
70194PA0530008	my Direct Blue EPO Bronze 7900	EPO	Bronze	On/Off						\$354.97	\$354.97	\$354.97				\$354.97
70194PA0530009	my Direct Blue EPO Silver 0	EPO	Silver	On/Off						\$333.98	\$333.98	\$333.98				\$333.98
70194PA0530010	my Direct Blue EPO Silver 3500 - 2 Free PCP Visits	EPO	Silver	Off						\$513.89	\$513.89	\$513.89				\$513.89
70194PA0560001	my Direct Blue Major Events EPO 7900	EPO	Catastrophic	On/Off						\$399.77	\$399.77	\$399.77				\$399.77
70194PA0570001	my Direct Blue EPO Silver 4450 HSA	EPO	Silver	On/Off						\$287.49	\$287.49	\$287.49				\$287.49
70194PA0540001	my Direct Blue Lehigh Valley EPO Gold 1000 - 2 Free PCP Visits	EPO	Gold	On/Off						\$470.06	\$470.06	\$470.06				\$470.06
70194PA0540002	my Direct Blue Lehigh Valley EPO Silver 2400 - 2 Free PCP Visits	EPO	Silver	On/Off												
70194PA0540007	my Direct Blue Lehigh Valley EPO Bronze 4000	EPO	Bronze	On/Off												
70194PA0540008	my Direct Blue Lehigh Valley EPO Bronze 7900	EPO	Bronze	On/Off												
70194PA0540009	my Direct Blue Lehigh Valley EPO Silver 0	EPO	Silver	On/Off												
70194PA0540010	my Direct Blue Lehigh Valley EPO Silver 3500 - 2 Free PCP Visits	EPO	Silver	Off												
70194PA0550001	my Direct Blue Lehigh Valley Major Events EPO 7900	EPO	Catastrophic	On/Off												
70194PA0580001	my Direct Blue Lehigh Valley EPO Silver 4450 HSA	EPO	Silver	On/Off												

AV Screenshots-HHIC

Screenshots of HHS AV calculator and Actuarial Certification for Approach 1

Highmark Health Insurance Company
Individual Market Product Portfolio
Effective January 1, 2019

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]					[REDACTED]				
[REDACTED]		[REDACTED]			[REDACTED]		[REDACTED]		
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]			[REDACTED]	[REDACTED]	[REDACTED]		

[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]		[REDACTED]	
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]
[REDACTED]		[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Device Type	Percentage of Respondents
Smartphone	95%
Tablet	93%
Feature Phone	88%
Smartwatch	72%
Wearable Device	65%
Smart TV	58%
Smart Speaker	45%
Smart Car	32%

Highmark Health Insurance Company
Individual Market Product Portfolio
Effective January 1, 2019

[REDACTED]

[REDACTED]

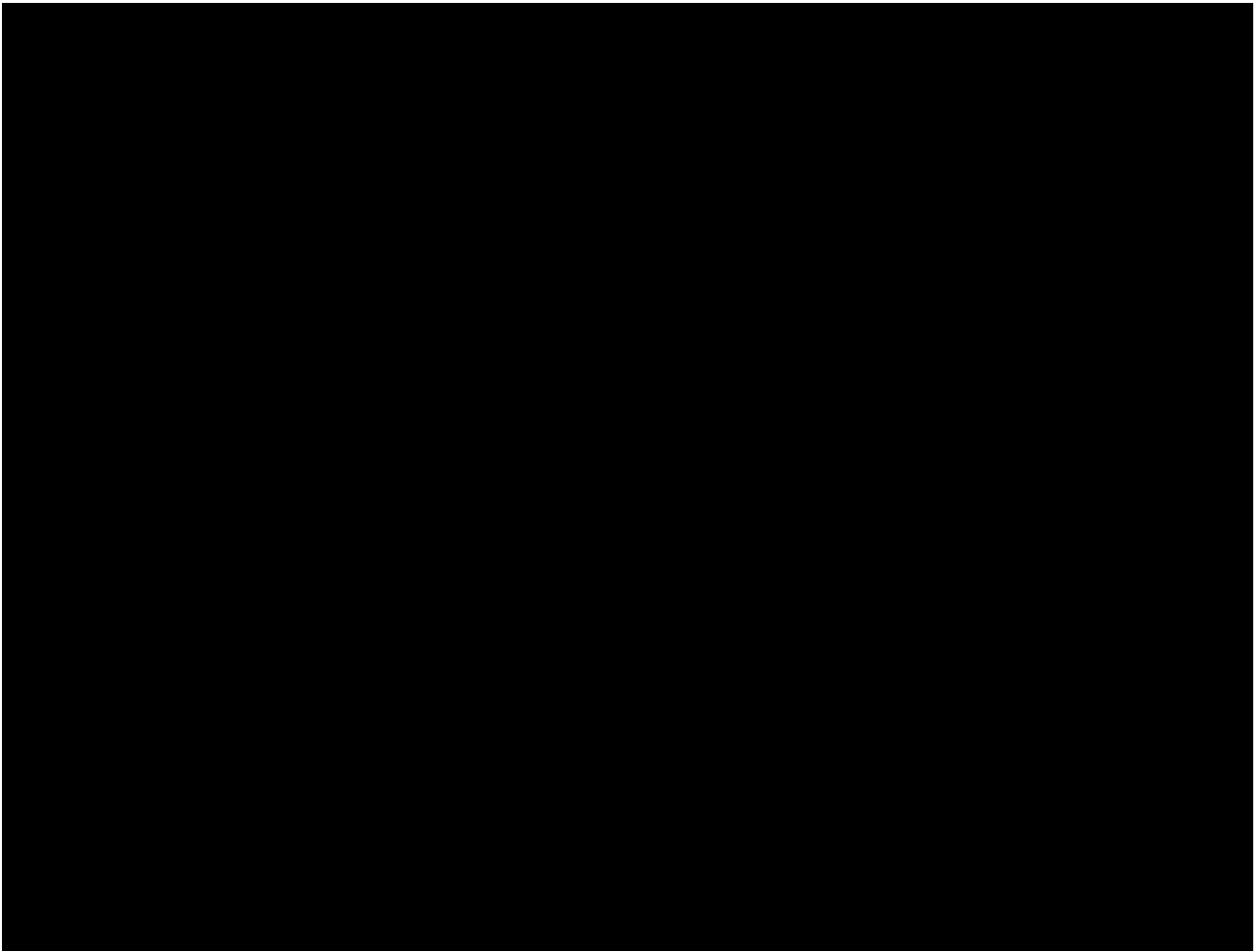
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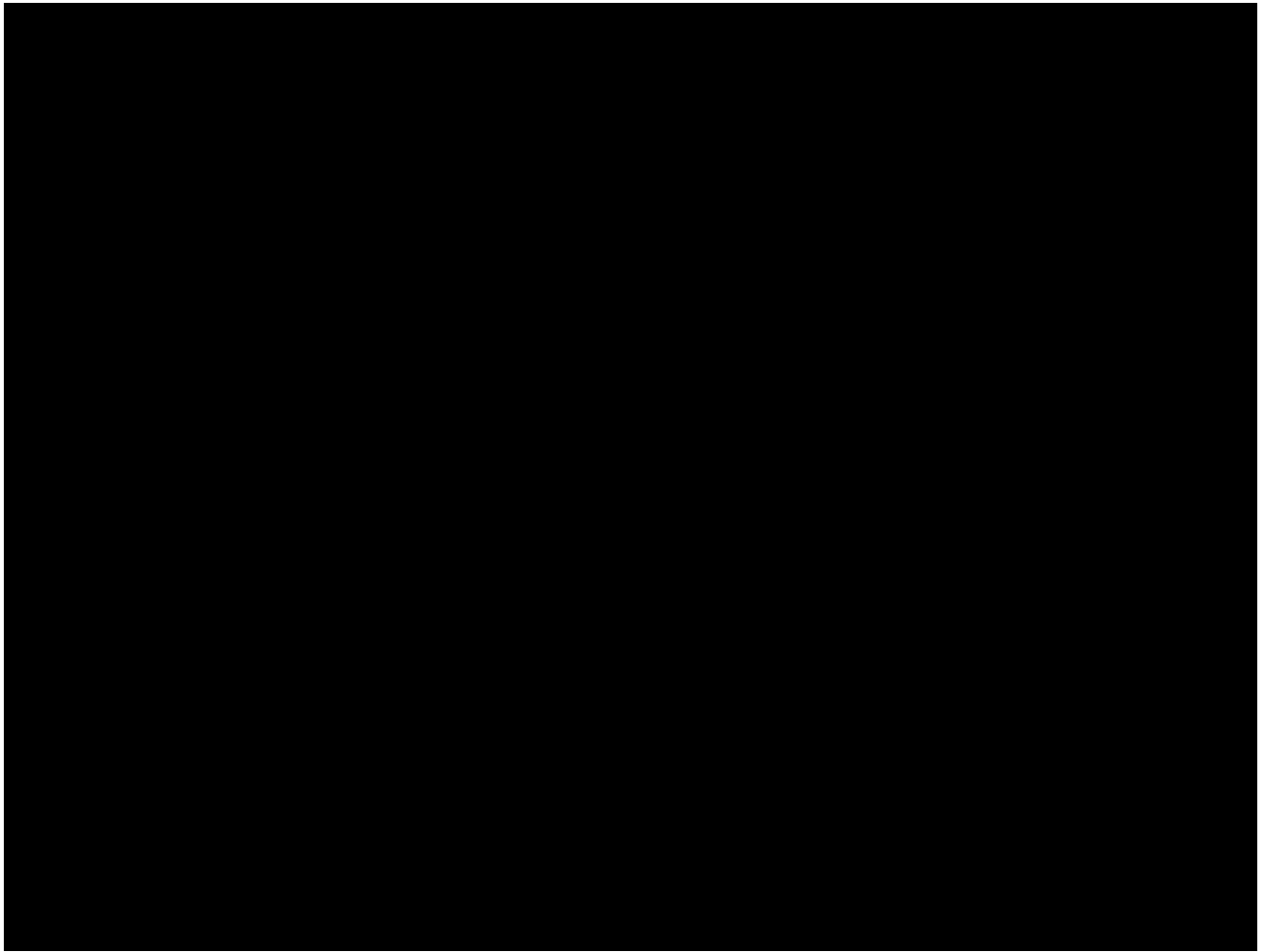
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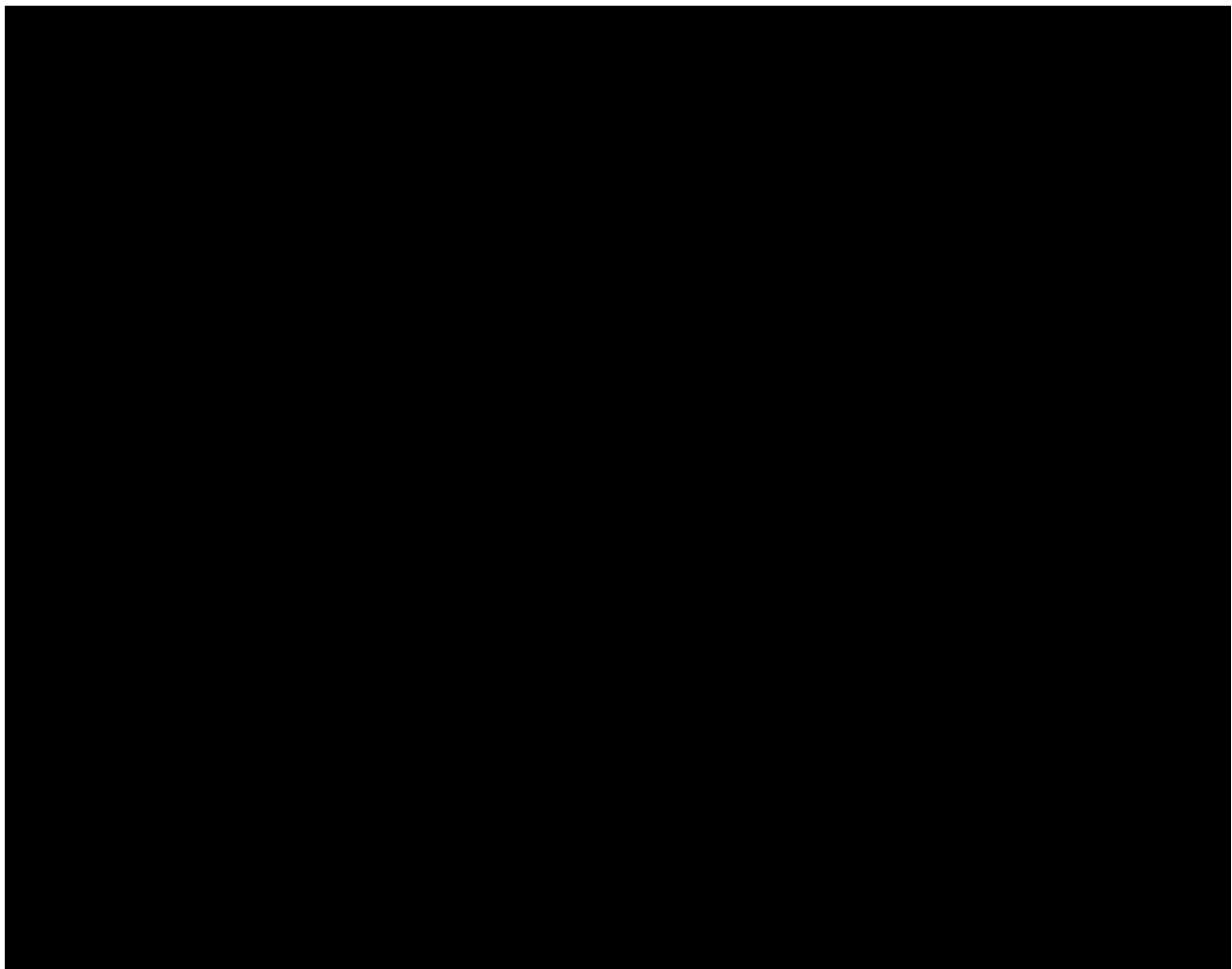
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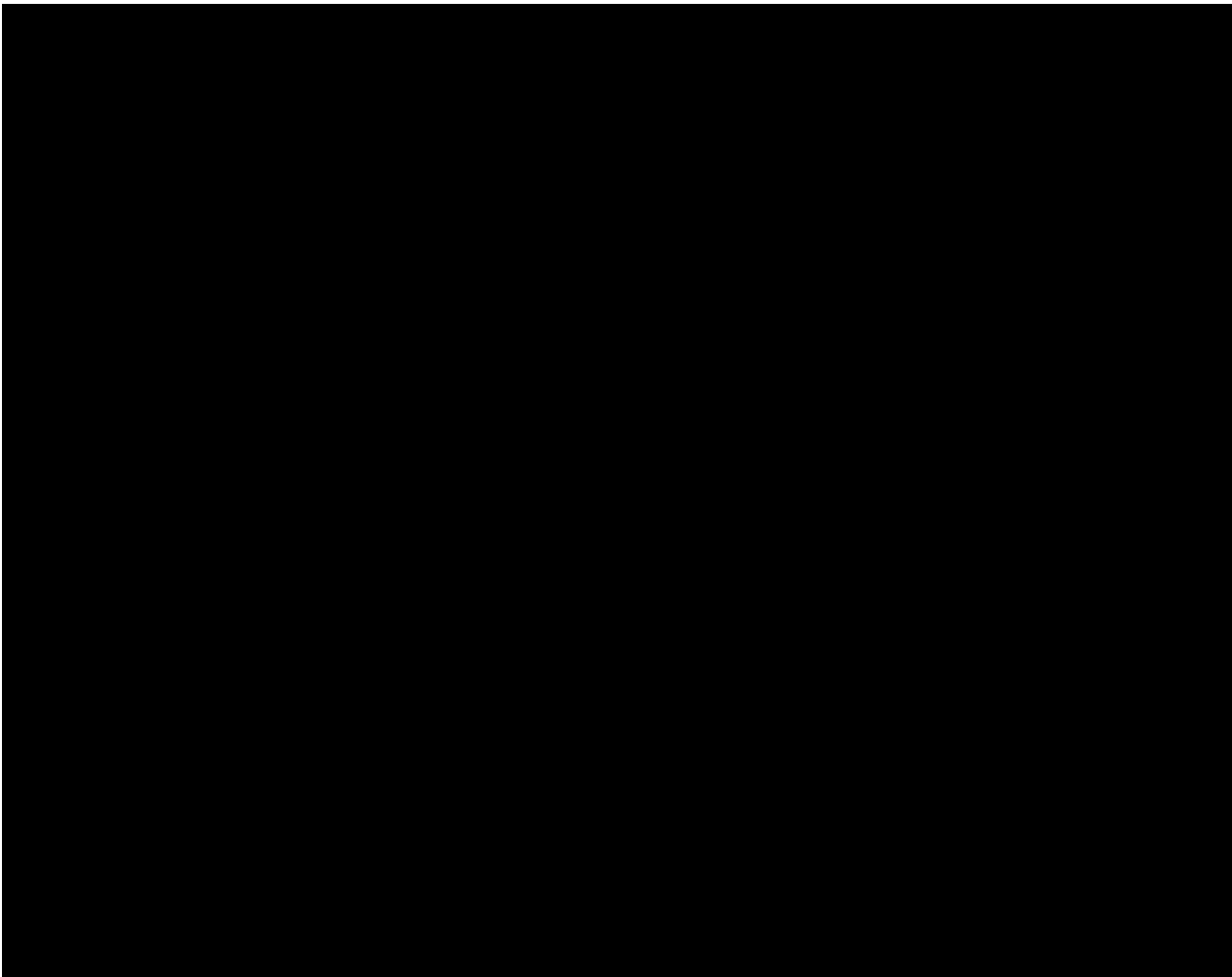


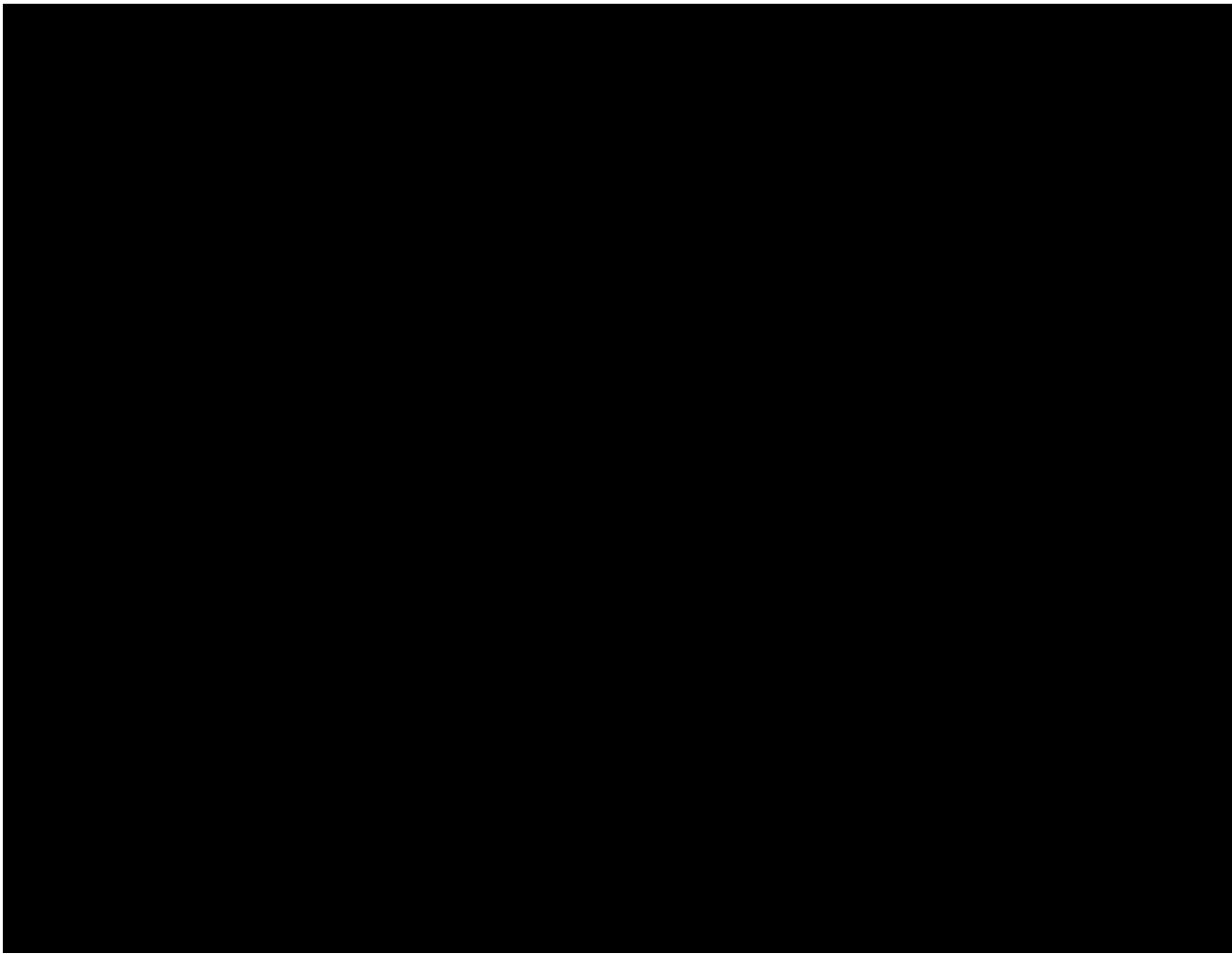


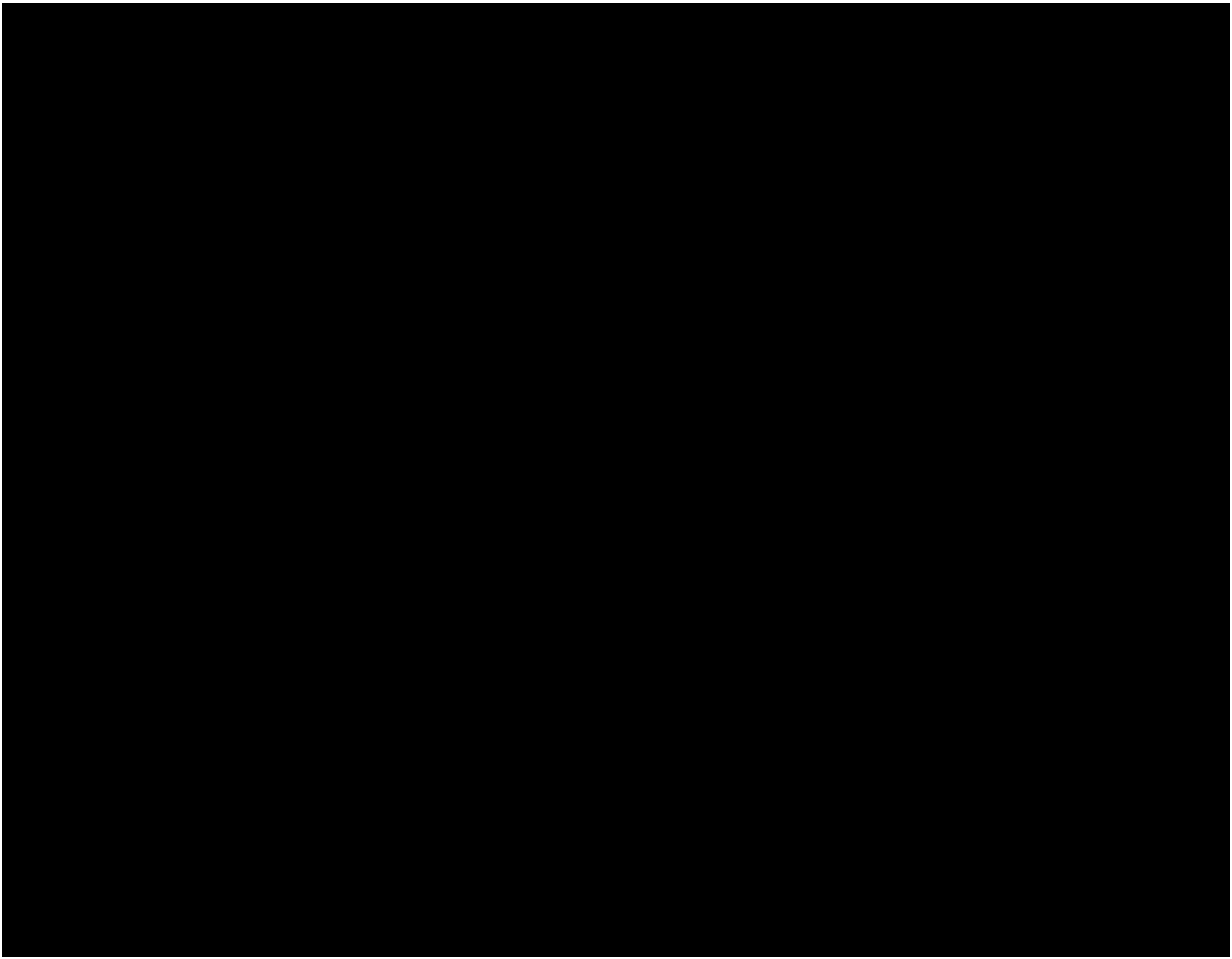


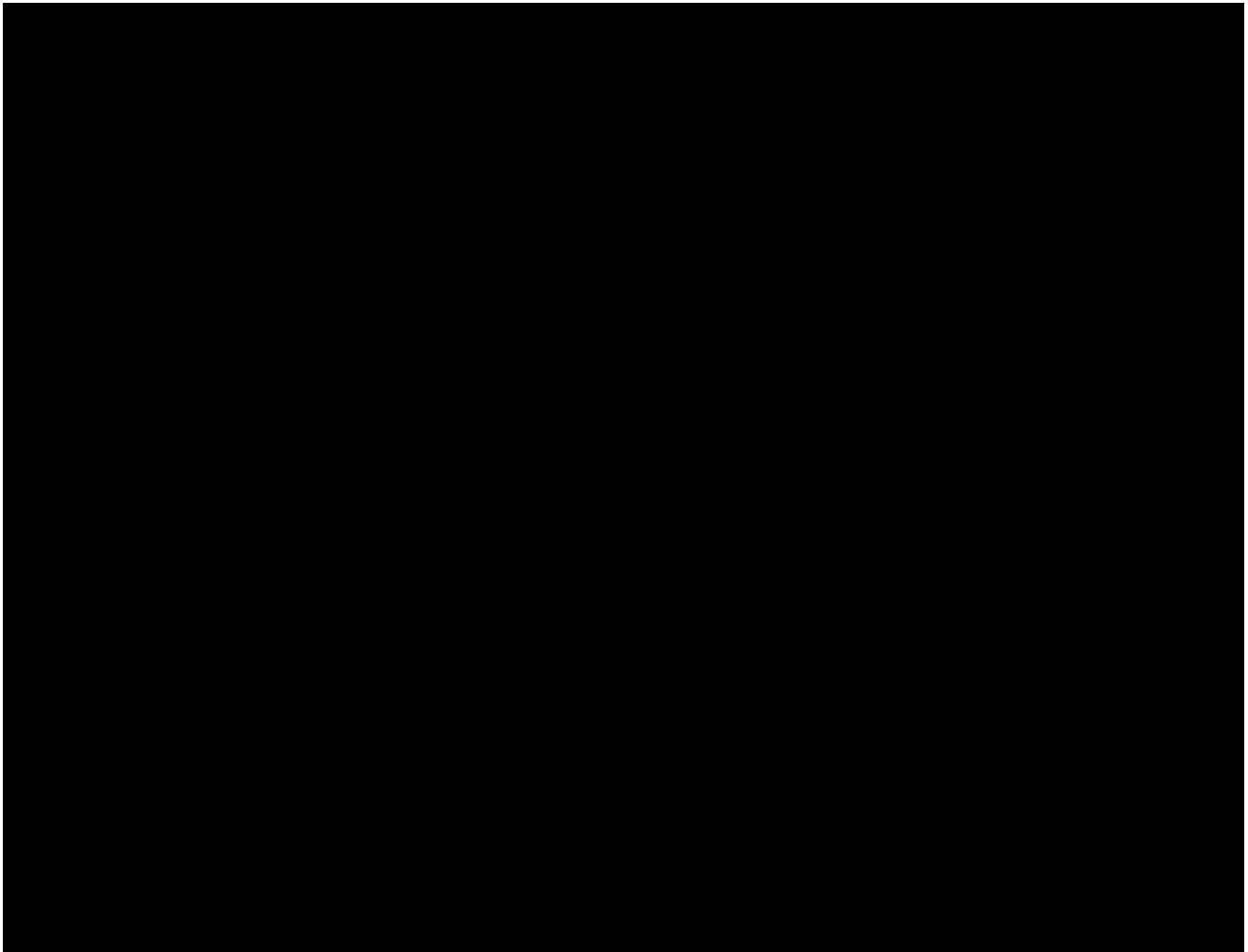




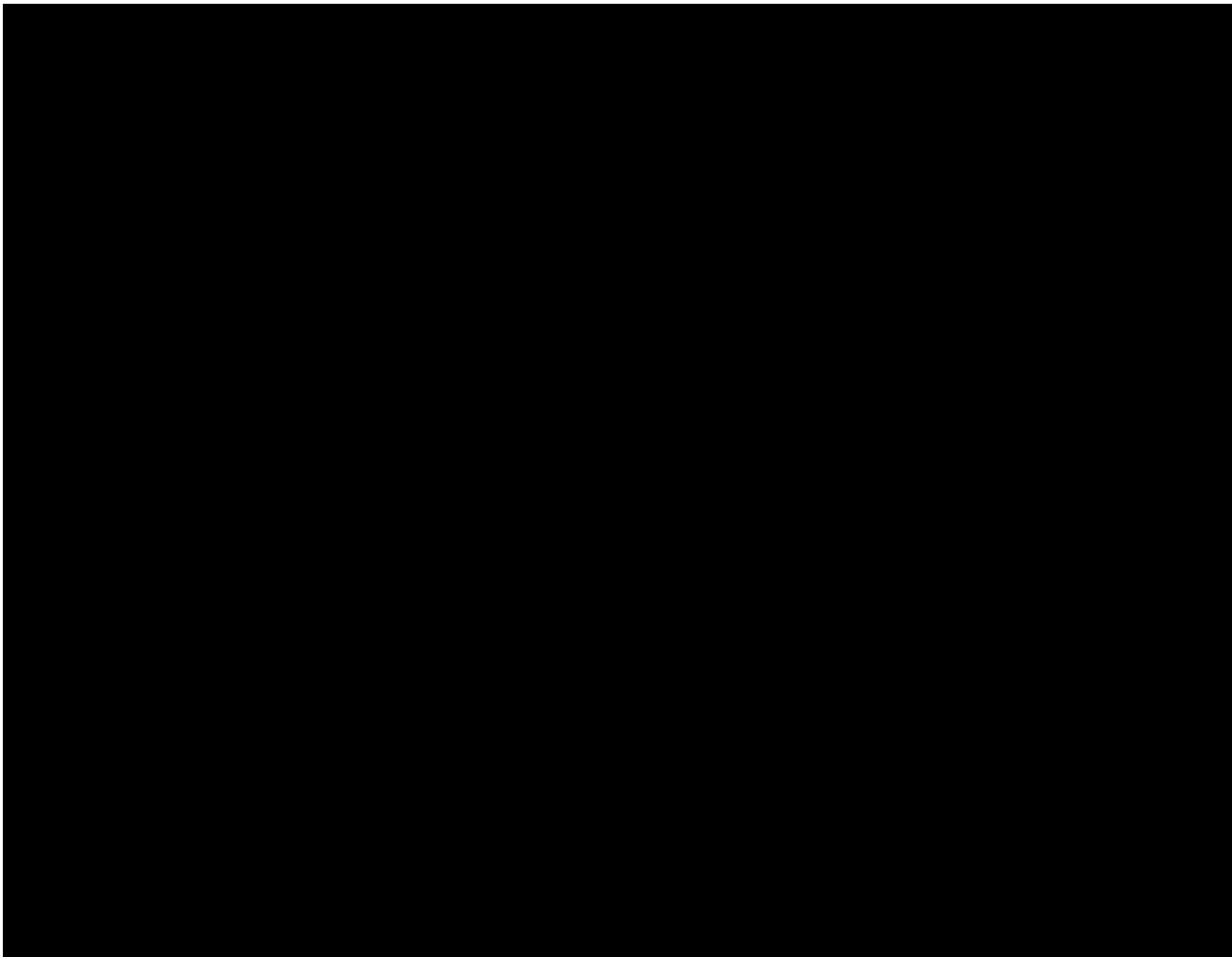


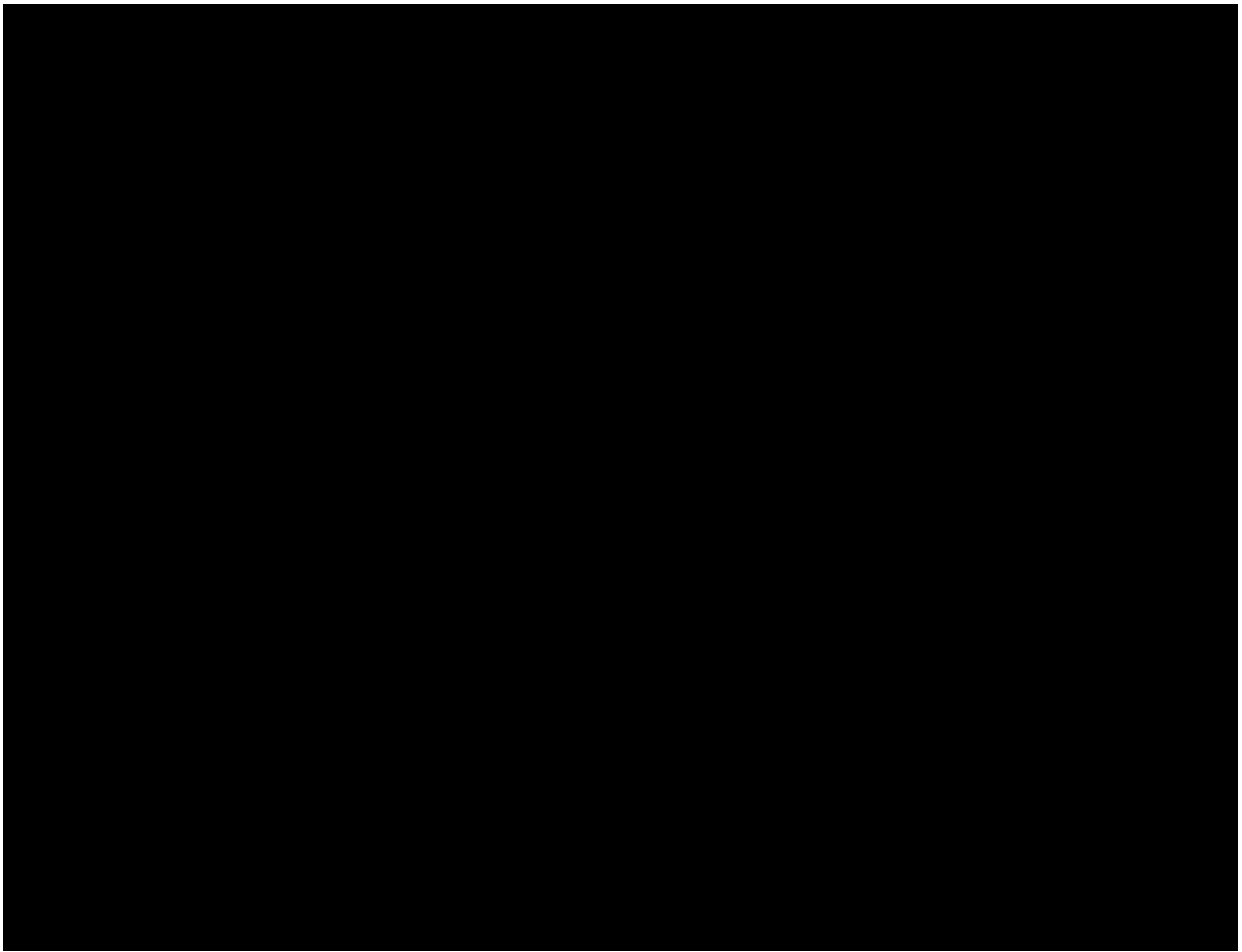


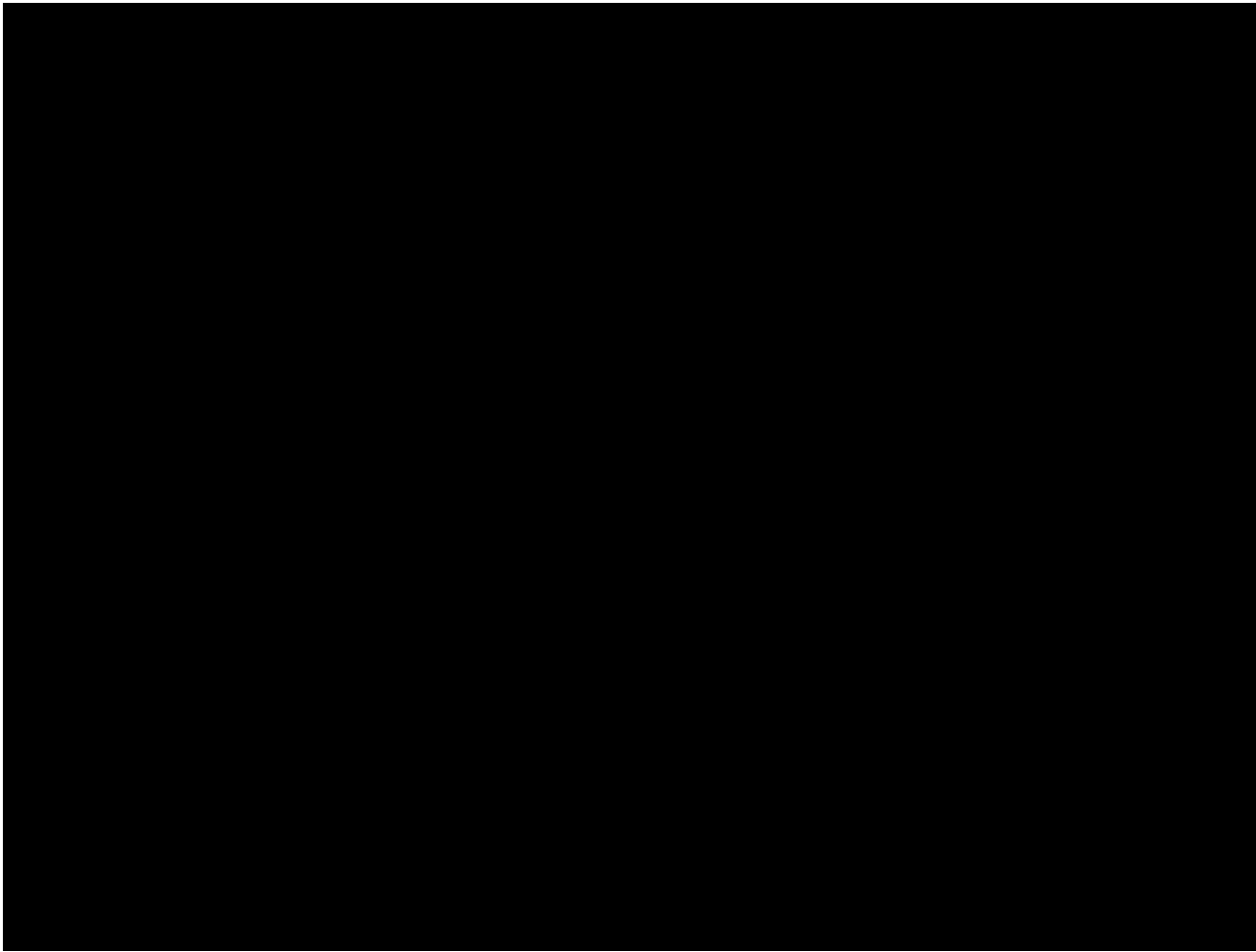












Highmark Health Insurance Company
Form Numbers

HIOS Plan ID	Plan Marketing Name	Form Number
70194PA0260001	Shared Cost Blue PPO Bronze 7500	PPO/HHIC/DP-4
70194PA0300001	Shared Cost Blue PPO Bronze 7500	PPO/HHIC/DP-4
70194PA0530001	my Direct Blue EPO Gold 1000 - 2 Free PCP Visits	DB/EPO/HHIC/DP-1
70194PA0530002	my Direct Blue EPO Silver 2400 - 2 Free PCP Visits	DB/EPO/HHIC/DP-1
70194PA0530007	my Direct Blue EPO Bronze 4000	DB/EPO/HHIC/DP-1
70194PA0530008	my Direct Blue EPO Bronze 7900	DB/EPO/HHIC/DP-1
70194PA0530009	my Direct Blue EPO Silver 0	DB/EPO/HHIC/DP-1
70194PA0530010	my Direct Blue EPO Silver 3500 - 2 Free PCP Visits	DB/EPO/HHIC/DP-1
70194PA0560001	my Direct Blue Major Events EPO 7900	CAT/EPO/HHIC/DP-1
70194PA0570001	my Direct Blue EPO Silver 4450 HSA	DB/EPO/HDHP/HHIC/DP-1
70194PA0540001	my Direct Blue Lehigh Valley EPO Gold 1000 - 2 Free PCP Visits	DB/EPO/HHIC/DP-1
70194PA0540002	my Direct Blue Lehigh Valley EPO Silver 2400 - 2 Free PCP Visits	DB/EPO/HHIC/DP-1
70194PA0540007	my Direct Blue Lehigh Valley EPO Bronze 4000	DB/EPO/HHIC/DP-1
70194PA0540008	my Direct Blue Lehigh Valley EPO Bronze 7900	DB/EPO/HHIC/DP-1
70194PA0540009	my Direct Blue Lehigh Valley EPO Silver 0	DB/EPO/HHIC/DP-1
70194PA0540010	my Direct Blue Lehigh Valley EPO Silver 3500 - 2 Free PCP Visits	DB/EPO/HHIC/DP-1
70194PA0550001	my Direct Blue Lehigh Valley Major Events EPO 7900	CAT/EPO/HHIC/DP-1
70194PA0580001	my Direct Blue Lehigh Valley EPO Silver 4450 HSA	DB/EPO/HDHP/HHIC/DP-1

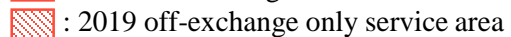
Issuer: Highmark Health Insurance Company (HHIC)
Market: Individual

Market: Individual



 : 2018 off-exchange only service area

Market: Individual





June 22, 2018

Ms. Cherri Sanders-Jones, Reviewer
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Health Insurance Company 2019 ACA Rate Filing (Individual Market)
Filing # 1A-DP-18-HHIC (SERFF # HGHM-131475752)

Dear Ms. Sanders-Jones:

The filing has been revised to reflect the removal of the 1% load for the Short Term Limited Duration policies as well as modifying the CSR defunding factor to align it with the projected experience.

It is important to note the ultimate impact of specific factor changes on overall rate adequacy cannot be fully assessed in isolation. It is our understanding and expectation that the reasonability of the overall rates will be discussed when the filing review is complete, which could result in revisiting these factors.

Additionally, the filing has been revised to include formulas in Table 6 where applicable (in response to Question 3) and to explicitly add plans 70194PA0530010 and 70194PA0540010 to Table 10.

Should you have any questions regarding the attached Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]

Manager, Actuarial Services
Highmark Inc.

cc:

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

TO: Cherri Sanders-Jones
Bureau of Life, Accident & Health Insurance
Pennsylvania Insurance Department

FROM: [REDACTED], Actuarial Manager
Highmark Inc.

DATE: June 22, 2018

SUBJECT: HM Health Insurance Company 2019 Individual ACA-Compliant Rate Filing
Response to June 15, 2018 Objection Letter
Filing Number: 1A-DP-18-HHIC
SERFF Tracking Number: HGHM-131475752

Below are HHIC's responses to your objection letter dated June 15, 2018. We have included the questions along with the responses for your convenience.

1. In the 2019 Guidance published on the Department's website, the Department required that all issuers file uniform factors for the Individual Adjustment of 1.06 and the CSR Defunding Adjustment of 1.28. In addition, the Department indicated that as the rate review process moves forward and federal healthcare reform efforts are clarified, the Department would consider issuer specific requests. We can now advise that the aforementioned factors of 1.06 for the Individual Adjustment and 1.28 for CSR Defunding Adjustment constitute ceilings. If your company desires lower adjustments than those stated in the Department's 2019 Guidance, you may provide updated materials (PA Actuarial Memorandum and Exhibits, Part III Actuarial Memorandum, Part I URRT and corresponding rate tables – State and Federal) and justification for the lower Adjustment factor(s) with your first-round response due June 22, 2018. The Department will not consider adjustment factors greater than those stated in the 2019 Guidance.

Response:

The revised filing documents reflect the 1.20 factor to provide a scenario for the Department to consider as the 2019 CSR loading approach is evaluated. As future discussions on this ACA filing develop, it may be necessary to revise this assumption. The development of the 1.20 factor is included in the exhibit labeled Q1 Response.

Highmark has elected to maintain the 6% factor related to the elimination of the Individual Mandate.

Highmark believes the Department's 2018 approach of using a uniform factor for all issuers maintains market stability more so than issuer-specific factors. Variations by issuer could result in unanticipated shifts in enrollment that destabilize the market and introduce more uncertainty for issuers to consider.

2. The PA actuarial memorandum, page 2, indicates that Highmark has included a 1% load for expected adverse selection due to the Short Term Limited Durational Insurance market expansion. Please remove this load as the rule has not yet been finalized.

Response:

The STLDI final rule has not been released, but the prevailing industry expectation based on the proposed rule is adverse selection will occur as low-cost consumers opt for these less expensive alternatives. We believe the impact of the STLDI policies would be in addition to the impact of the Individual mandate

factor since these market forces are not the same. Many consumers were expected to drop coverage to avoid the penalty even when there were no viable STLDI policies to fill the void. More robust STLDI policies will likely entice more consumers to leave the market.

The company has chosen to remove the STLDI load from the rate development at this time, however, forthcoming guidance and the ongoing filing review process may make it necessary to revisit this assumption.

3. Per Department guidance, the input, in cells C15 and D15 for the change in morbidity in Table 5 and Table 6, must be a formula. Please comply.

Response:

With respect to Table 5, our initial submission did include a formula in cell C15 showing the multiplication of our change in morbidity assumption with the 1.06 individual mandate factor. Cell D15 was set to 0 since this filing did not utilize the Manual Data section.

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* – We assumed a \$62.78 PMPM value. This value represents the base administrative expense PMPM assumption provided by our Cost Accounting department less the portion attributable to Quality Improvement Initiatives. The percentage shown in cell C50 is simply the PMPM value divided by the total Projected Required Revenue PMPM.
- *Commission Expense* – We assumed a \$0.50 PMPM value. Additional support for this assumption can be found in the response to Question 17. The percentage shown in cell C51 is simply the PMPM value divided by the total Projected Required Revenue PMPM.
- *Quality Improvement Expense* – We assumed 0.22% of premium based on the percentage of premium value found in the 2017 SHCE.
- *PCORI Fee* – We assumed a \$0.16 PMPM value. Additional support for this assumption can be found in the response to Question 18. 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.
- *Federal Income Tax* – We do not expect to owe Federal Income Tax for this business and so the value was set to 0%.

Please note that the Projected Required Revenue of \$807.93 PMPM in cell C63 is slightly overstated because the formula in Table 6 of the template does not account for the specific eligibility factor that is applied to the catastrophic plans on Table 10. This factor lowers the required revenue for the catastrophic plans and consequently lowers the composite Projected Required Revenue to a value of \$807.74 PMPM. Where the PMPM values referenced above are converted to a percentage of premium in column C of Table 6, the denominator used is \$807.74 PMPM.

4. As I discussed with Gregory Amspacher on May 25, 2018, please submit a revised Rate Change Summary Attachment that reflects the number of "People Impacted". The Department acknowledges that the instructions shown on the Attachment erroneously reference Table 1 for the reporting of the People Impacted. The Attachment should have indicated Table 10, cell V15.

Response:

In this rate filing, the values in Table 1, cell D18 and Table 10, cell V15 are equal. Thus, we do not believe that a revision to the Rate Change Request Summary is necessary.

5. For the expanded Bronze plans, please demonstrate that the copay is less than or equal to 50% coinsurance for that category.

Response:

The Prescription Drug Benefit Plan provides three major services of coverage (as defined on page 94142 of the 2018 Notice of Benefit and Payment Parameters) that are less than or equal to 50% coinsurance and available prior to any deductible. These services include: generic drugs, specialty drugs, and preferred branded drugs. The coinsurance percentages and certifications of the values corresponding to these categories can be found in the AV Screenshots and Certifications document which was provided as a separate attachment during the initial SERFF submission.

6. The PA actuarial memorandum, page 2, indicates that the 2019 plan offerings consists of renewing plans with benefits that differ from the 2018 offering. Please provide an Excel exhibit that shows the benefit for each year and the quantitative impact of these changes.

Response:

We acknowledge the use of the reference to benefit change is confusing. A better word choice would have been cost sharing as the changes from 2019 to 2018 primarily centered around differences in cost sharing elements. The composite of these changes is quantified by both the pricing AV's and the CMS AV's due to their interdependencies.

7. The underlying annual trend supporting the filing is 9.5%, which is further adjusted by an induced utilization adjustment of 0.01% per year, to develop the overall trend assumption of 9.50% per year.

- a) **Please provide quantitative support for the 9.50% trend assumption (e.g. demonstrate that it is reasonably consistent with recent historical changes in claim costs).**
- b) **Please provide quantitative support for the annual induced utilization adjustment of 0.01%.**
- c) **Discuss and show quantitatively the development of the normalized benefit leverage, population aging, historical changes for fee schedules as well as company-wide utilization management programs and external trend driver adjustments.**
- d) **The actuarial memorandum indicates that the data in Table 4 was not used in trend development. Please explain why. Also, provide the unnormalized data used in trend development in Table 4b and the normalized adjustments in a separate Excel exhibit.**

Response:

- a) An exhibit with the underlying results of the regression study describe in the actuarial memorandum has been included in this response. This separate regression study was developed by the HHIC valuation team to analyze the ACA trend levels of continuously enrolled cohorts of ACA members in order to normalize for population change, along with adjusting for material step changes that were included in the network factors in the two periods. Resulting r-squared levels were compared to determine confidence levels of the resulting regression trends to develop a reasonable range of trend assumptions. The requested trend falls within recent trade association survey results for Individual markets. Additionally, the recent AON trend study is attached as a reference point for the prospective 2018 trend for more stable group market.

As seen from the exhibit the regression study resulted in a composite trend of 8.5%. As described in the memorandum, the continuous enrollment approach addresses the unstable population concerns in the underlying ACA experience, but it does not reflect the impact of partial year population changes that are inherent to an individual market. The pricing trend was set at 9.5% in consideration of that factor.

- b) The utilization adjustment is a function of the change in average metal distribution between the two periods. $2019 \text{ Projected Benefit Richness} / 2017 \text{ Average Benefit Richness} = 1.0310 / 1.0309 = 1.0001$. $0.01\% = (1.0001)^{(.5)} - 1$.
- c) As discussed in the response to section a, the regression study took into consideration the material step changes. The attached exhibit includes the unadjusted data.
- d) Discussed above in response a and c.

8. The actuarial memorandum states that “the \$21.05 Risk Adjustment assumption in cell C31 represents our best estimate of the year end risk adjustment transfer payment for HHIC as developed in Attachment B adjusted for the (\$0.15) PMPM risk adjustment user fee and the impact of the catastrophic eligibility factor.”

- a) **Please provide an exhibit that includes all of the same components as are provided in Attachment B, but which provides the development of the estimated 2017 risk transfer amount (i.e., rather than the projected 2019 risk transfer amount).**
- b) **Focusing on the Non-Catastrophic Pool, to the extent any of the values included in rows 11 to 13 (e.g., statewide average premium, HHS risk score) for the 2017 estimate are significantly different than those being assumed for the 2019 projection, please reconcile those differences and provide quantitative justification for them.**

Response:

- a) The estimated 2017 risk transfer amount of [REDACTED] shown in Table 2 was based on our financial accrual and underlying assumptions as of a February 2018 valuation date. We chose this valuation date in order to (1) tie to the claims run-out period requested by the Department and (2) more closely align the reported value to the value booked in the CY2017 year-end financials. The financial accrual development took the detailed plan and rating area data as of the February 2018 valuation date and applied the transfer formula at this level. This methodology is different from the Attachment B approach. The Attachment B approach is useful for projections when detailed plan and rating area data does not exist. Therefore, replicating the Attachment B structure for 2017 would generate a different value (i.e. a “sum of products” approach vs. a “product of sums” approach).
- b) It is important to note that the issuer-specific factors and the statewide average factors used in the development of the 2017 estimate and discussed in Question 8a above were not used as the starting point for the 2019 projection.

The issuer-specific factors included in row 11 of Attachment B for the 2019 projection were developed for the population of members that comprised the morbidity factor development discussed in the response to Question 9 below. For sources of members where we had 2017 (or 2016) claims experience and diagnosis data, we utilized their risk scores in the calculation. For the “New” source of members where we did not have claims experience, we made an assumption regarding this category’s risk score based on a review of the claim level and risk score relativities of the other sources.

increase █% due to the individual mandate removal (██████████) and an additional █% increase due to anticipated general deterioration of the pool as observed historically. We assumed the statewide average allowable rating factor will increase █%. For the statewide average actuarial value and induced demand factors, we assumed some buy-down among metals from the PID's 1Q2018 Enrollment Survey. All of these calculations can be found in the Q8b Response exhibit.

9. In developing the morbidity adjustment equal to 1.021 (i.e., prior to the 6% increase to reflect the market uncertainty from the elimination of the health insurance coverage mandate), please describe how the 2017 Normalized Allowed PMPMs were calculated for each member segment (i.e. HHIC ACA, Other Highmark, Prior ACA, and New-to-Blue) in Attachment A.

Response:

Please see the attached exhibit for the morbidity calculation.

We classified the 2/1/2018 enrollment into the following categories:

Renewal

- This represents our 2017 ACA members that reenrolled in HHIC. The normalized allowed PMPM was calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.

Other Highmark

- This represents the 2017 members from other Highmark markets such as group markets that enrolled in HHIC. The normalized PMPM was calculated by reviewing its allowed claims, adjusted for benefit differential if needed and then normalized for demographic, network, and benefit richness factors.

Prior ACA

- This represents our 2016 ACA members that lapsed in 2017 and now reenrolled in HHIC. We reviewed its 2016 ACA claims, trended to 2017, and used this as starting point to approximate the 2017 allowed claims. The normalized allowed PMPM was then calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.

New

- This represents the catchall category of the remaining members that enrolled in HHIC. The 2017 allowed PMPM was set using a combination of the “Renewal” and “Other Highmark” segments as a starting point. The normalized allowed PMPM was then calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.

In setting the normalized PMPMs, we also reviewed risk score assumptions such that they moved directional with the claims PMPMs. Additional consideration included the relationship of the claims PMPM in each respective category to its average 2018 premium PMPM.

10. Please describe and demonstrate quantitatively how the proposed demographic and morbidity adjustments were taken into account in calculating the projected 2019 HHIC Non-Catastrophic Pool risk adjustment transfer.

Response:

The issuer-specific factors included in row 11 of Attachment B for the 2019 projection were developed for the population of members that comprised the morbidity factor development discussed in the response to Question 9 above. The demographic component was used to normalize the allowed PMPM and the combined risk score (Non-Catastrophic and Catastrophic) was considered directionally in setting the normalized PMPMs. That is, both the risk scores and the allowed PMPMs are moved in tandem. This does not imply that the risk scores and normalized allowed PMPMs move in the exact proportion but they are directional.

11. Please demonstrate quantitatively how the CY2019 Network Factor in Attachment A equal to 0.988 was developed and describe what specific network contracting changes are expected to result in a 1.2% decrease in projected costs relative to the base experience.

Response:

Please see the attached exhibit labeled Q11 Response for a quantitative development of the 0.988 factor. There is a 2% improvement in the medical cost structure for the my Direct Blue EPO designs as compared to the base experience due to improvement in facility contracting.

12. With respect to the “Change in Other” adjustment equal to 1.001, please provide the factors for each of the following components of the “Change in Other” adjustment and provide quantitative support for them:

- i. Changes in pharmacy rebates**
- ii. Changes in hospital/physician settlements.**

Response:

The Change in Other adjustment of 1.001 included a 1.01 factor for STLDI. After removing this factor, the Change in Other adjustment becomes 0.991. The 0.991 factor is comprised of the following components:

- Change in Rx Rebates = 0.9901
- Change in Hospital/Physician Settlements = 1.001

13. It appears that the Pricing AVs for a number of plans increased significantly relative to last year. For example, for plan 70194PA0530001, the Pricing AV increased from 0.850 in the 2018 rate development to 0.897 in the 2019 rate development. Similarly, for plan 70194PA0530007, the Pricing AV increased from 0.607 in the 2018 rate development to 0.686 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:

The pricing AV's are based on our internal pricing model and compared for reasonability to the group model. The model has been re-calibrated to more align the anticipated pricing AVs to expected paid to allowed ratios. Previous years, the morbidity change captured this difference and was discussed in detail in last year's Q&A process. This re-calibration adjustment was worth on average 5% and the change is revenue neutral as it no longer is included in the morbidity change like previous filings. In addition to the re-calibration, the impact of cost sharing leveraging will be a factor in year to year comparisons.

For 2019, HHIC made enhancements to many of its plans to include 2 free PCP visits. This product feature provides an enhancement to the 2018 version of the plan.

For plan 70194PA0530001, we added the 2 free PCP visits and 2 free Mental Health/Substance Abuse visits. Several other small cost sharing changes occurred in order to limit the cost sharing leveraging impact seen in both HHIC's pricing model and CMS' AV model. The combination of the recalibration and the cost sharing changes account for the change from 2018.

For plan 70194PA0530007, this plan went from a \$6,950 deductible with most benefits after deductible to a \$4000 deductible plan with more benefits prior to deductible coverage. Changes in deductible levels have material impact to both HHIC's pricing model and CMS' AV model, along with the change in coverage for items prior to the deductible.

14. The required Rate Change Summary form shows experienced administrative expenses of roughly 6.39% in 2017, compared to an assumed 6.74% for 2018 and 8.05% in 2019. Please explain why the administrative expense assumption has increased to 8.05% for 2019 and provide quantitative support for the change relative to 2018.

Response:

Historically, several general expense categories were not allocated explicitly to the product line, and therefore not part of the requested administrative expense. HHIC 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.

15. We note that the calculated average age factor for the projection period in Attachment E is 1.825 and the projected Allowable Rating Factor for HCC (Non-Catastrophic Pool and Catastrophic Pool combined) is approximately 1.841 in Attachment B. Please reconcile the differences between the two factors described above and, if correct, describe why each is appropriate.

Response:

Please refer to the exhibit labeled Q15 Response in the attached file for the reconciliation. The primary difference between the two factors is the way in which the four sources, used to project morbidity and demographics, are aggregated. The average age factor in Attachment E is used in the projection of 2019 allowed claims; therefore, the demographic factors of the four sources are claim-weighted. This is appropriate for showing a composite factor at an intermediate step in projecting aggregate claims. The Allowable Rating Factor in Attachment B represents the composition of the same four sources. However, because the demographic factors are weighted by billable member months in the risk adjustment formula, we have used a member weighted average here.

Note that there is an immaterial difference between the two calculations of the age factors by source due to the member-level age factors by source in Attachment E being averaged using 2017 member months and the factor in Attachment B being weighted using a 2/1/18 snapshot of unique members. The reason that unique members were used for the 2/1/18 snapshot is that member months were not available for two of the four sources when developing the risk adjustment.

16. Per Tables 10 and 14 of the Actuarial Memorandum Exhibits it appears that the Company no longer intends to vary rates by provider network for Zones C, K, and N. With respect to the Network Factors, it is noted in the Actuarial Memorandum that "the projected factors are set 1.00 for plans where the effective medical network adjustments are now reflected in the claims

experience and 0.98 for plans where the incremental adjustments are not yet reflected in the claims data.” While we understand that the effective network adjustments may now be reflected in the 2017 single risk pool claims experience, please clarify why the Company no longer believes that the rates between Zones C, K, and N should vary as a result of network differences between them. Otherwise, if the rates specific to each for the three zones do still reflect the corresponding network differences between them, please explain.

Response:

We recognize that historically there has been a material network cost differential between zones. However, the product offering for HHIC has changed materially over the history of ACA, along with the provider network that underlies the products and metal offerings. The adjustment to 1.0 for Zone C and K was more to align their materiality with the composite seen in the experience. Not only has the proportion of membership in Zone C and K diminished over the years, but Zone C and K are now only being used for an off exchange bronze PPO. The combination of the minimal enrollment and low anticipated claim levels due to the bronze-only offering has made the cost differential immaterial. Therefore, we assumed the cost differential will remain roughly at the same level as what is in the experience period. Zone N is for an EPO product offering that does have a material impact to the composite, but the impact to the average cost is not anticipated to change as it remained rather stable.

17. 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:

The average projected commission is provided by the Cost Allocation department and is a function of the recent commission amount experienced in HHIC’s financials. As a point of reference, CY2017 was \$■■■■ PMPM, but that was at a less generous broker commission schedule. The current value is running around \$■■■■ PMPM. The current broker commission schedule was included as Attachment D in the initial submission. The 2019 broker agreement is not available at this time.

18. Please note that carriers should not be pricing for the PCORI fee in the 2019 calendar year rate development as the fee ends for plan years ending September 30, 2019 (i.e., policies issued before October 1, 2018). Please remove this non-benefit expense assumption, reprice, and resubmit revised filing materials.

Response:

Based on Highmark’s current method of calculating the PCORI fee (Member Month method), we would have to pay about three fourths of the estimated \$2.52 per member per year fee for calendar year 2019 on Fully Insured business. Therefore, Highmark built into the rates the expected amount of our PCORI liability assuming the Member Month counting method.

**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market**

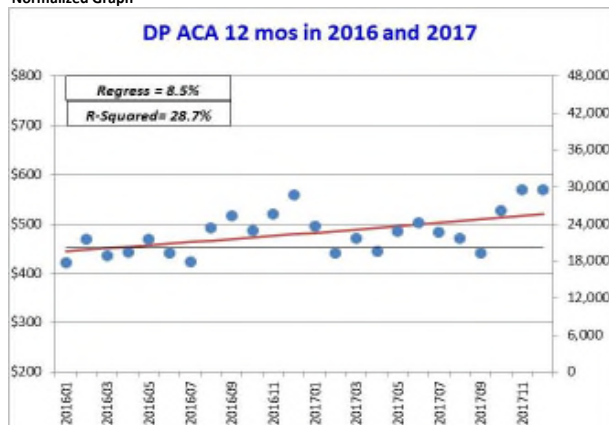
Response to Objection 1 - Question 1

	All Highmark	CSR 94 and 87	CSR%
2017 MMs	746,709	179,145	
2017 BEP Allowed Claims	\$439,715,644	\$20,782,960	
2017 BEP Allowed Claims - PMPM	\$588.87	\$116.01	20%

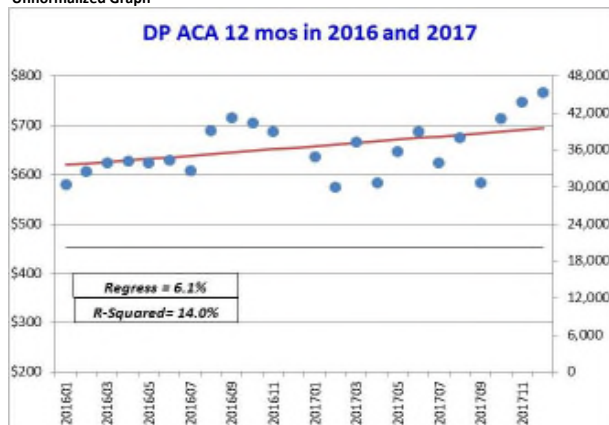
**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market**

Response to Objection 1 - Question 7

Normalized Graph



Unnormalized Graph



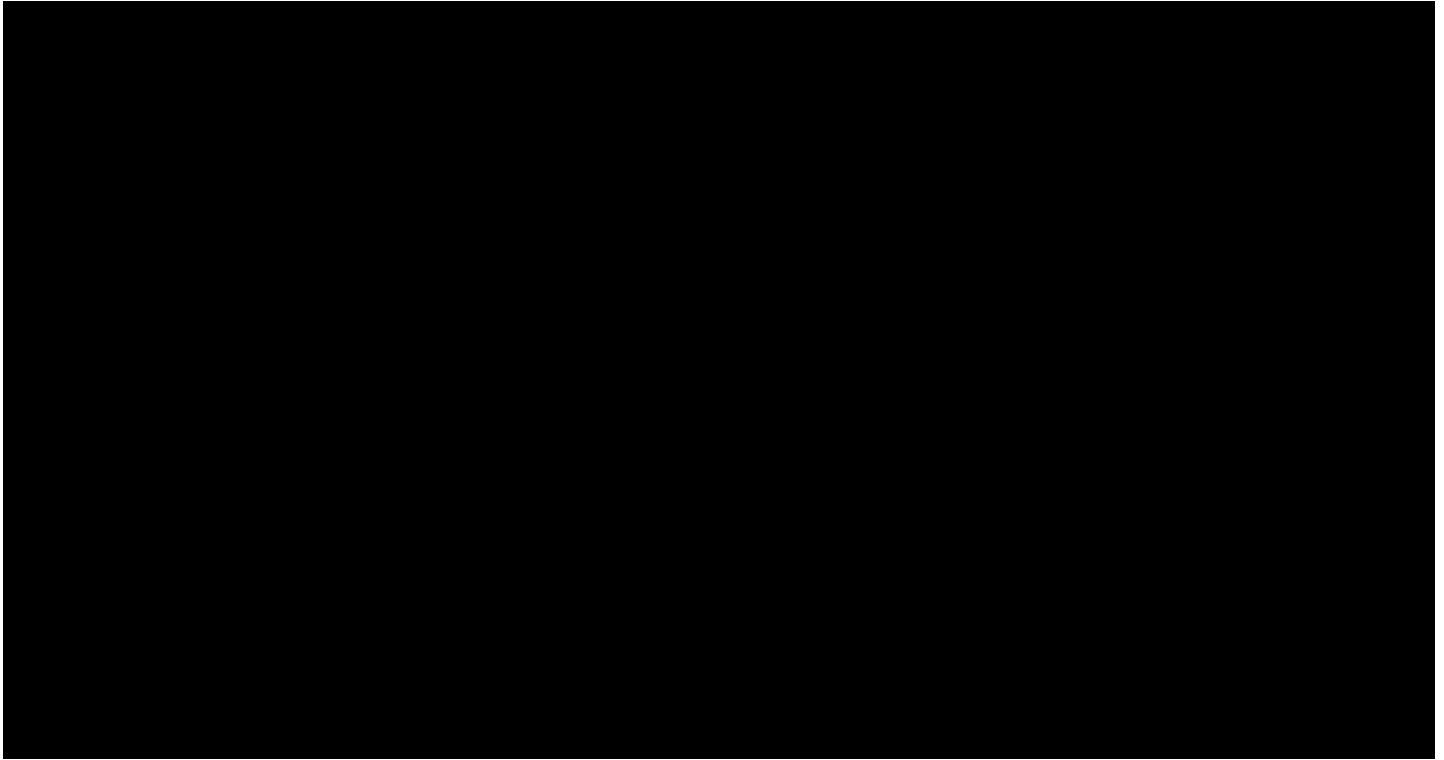
Incurred Month	Normalized Allowed Charges	Normalized Regression	Raw Allowed Charges	Raw Regression
201601	\$422.51	\$445.05	\$581.20	\$620.24
201602	\$469.94	\$448.07	\$606.37	\$623.31
201603	\$436.55	\$451.11	\$623.96	\$626.39
201604	\$443.88	\$454.17	\$627.32	\$629.49
201605	\$468.65	\$457.26	\$625.09	\$632.60
201606	\$442.23	\$460.36	\$630.24	\$635.73
201607	\$423.61	\$463.48	\$608.31	\$638.87
201608	\$492.53	\$466.63	\$690.24	\$642.03
201609	\$517.37	\$469.79	\$715.51	\$645.21
201610	\$487.47	\$472.98	\$704.88	\$648.40
201611	\$520.82	\$476.19	\$687.44	\$651.61
201612	\$559.74	\$479.42	\$816.19	\$654.83
201701	\$495.41	\$482.68	\$636.15	\$658.07
201702	\$441.59	\$485.95	\$574.44	\$661.32
201703	\$471.63	\$489.25	\$666.60	\$664.59
201704	\$444.71	\$492.57	\$584.64	\$667.88
201705	\$485.38	\$495.91	\$646.69	\$671.18
201706	\$503.29	\$499.28	\$686.92	\$674.50
201707	\$483.90	\$502.66	\$623.65	\$677.84
201708	\$471.17	\$506.07	\$675.45	\$681.19
201709	\$440.91	\$509.51	\$583.31	\$684.56
201710	\$527.16	\$512.97	\$713.54	\$687.94
201711	\$569.90	\$516.45	\$746.70	\$691.34
201712	\$569.38	\$519.95	\$766.58	\$694.76

Slope: 1.007
Regress: 8.5%
R-Square 28.7%
Intercept: \$407.59
 Regress = 8.5%
 R-Squared= 28.7%

Slope: 1.005
Regress: 6.1%
R-Square 14.0%
Intercept: \$581.71
 Regress = 6.1%
 R-Squared= 14.0%

**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market**

Response to Objection 1 - Question 8b



**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market**

Response to Objection 1 - Question 9

	Total	Projected 2019 ACA Segment				
		Renewal	Other HMRK	Prior ACA	New	Total
Member Months	307,081	159,260	7,465	7,465	74,653	248,844
Member Months%		64%	3%	3%	30%	100%
Risk Score	■	■	■	■	■	■
Completed Allowed Claims	\$227,911,592	\$108,477,472	\$9,109,301	\$4,045,228	\$68,191,512	189,823,514
Completed Allowed PMPM	\$742.19	\$681.13	\$1,220.22	\$541.87	\$913.44	\$762.82
Demographic Factor	1.886	1.984	1.875	1.903	1.783	1.900
Network	1.000	0.966	1.000	1.000	1.000	0.981
Benefit Richness Factor	1.031	1.027	1.080	1.080	1.080	1.050
Normalized Allowed PMPM	\$381.68	\$346.00	\$602.66	\$263.72	\$474.33	\$389.73

Morbidity Factor	1.021
Morbidity Factor Dampening (due to capitation & dental)	1.000
Dampened Morbidity Factor before Individual Mandate Load	1.021
Individual Mandate Load	6%
Morbidity Factor with Individual Mandate Load	1.082

**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market**

Response to Objection 1 - Question 11

HIOS Plan ID	Network Factors					2019 Projected Member Months
	Medical	Rx	Capitation	Dental	Composite	
70194PA0260001	1.000	1.000	1.000	1.000	1.000	6,060
70194PA0300001	1.000	1.000	1.000	1.000	1.000	9,588
70194PA0530001	0.980	1.000	1.000	1.000	0.984	50,364
70194PA0530002	0.980	1.000	1.000	1.000	0.984	70,920
70194PA0530007	0.980	1.000	1.000	1.000	0.984	59,592
70194PA0530008	0.980	1.000	1.000	1.000	0.984	1,200
70194PA0530009	0.980	1.000	1.000	1.000	0.984	1,200
70194PA0530010	0.980	1.000	1.000	1.000	0.984	2,736
70194PA0560001	0.980	1.000	1.000	1.000	0.984	636
70194PA0570001	0.980	1.000	1.000	1.000	0.984	1,464
70194PA0540001	1.000	1.000	1.000	1.000	1.000	11,268
70194PA0540002	1.000	1.000	1.000	1.000	1.000	13,920
70194PA0540007	1.000	1.000	1.000	1.000	1.000	16,188
70194PA0540008	1.000	1.000	1.000	1.000	1.000	1,200
70194PA0540009	1.000	1.000	1.000	1.000	1.000	1,200
70194PA0540010	1.000	1.000	1.000	1.000	1.000	1,020
70194PA0550001	1.000	1.000	1.000	1.000	1.000	108
70194PA0580001	1.000	1.000	1.000	1.000	1.000	180
Total					0.988	248,844

Weight	82.0%	17.8%	0.0%	0.1%	100.0%
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**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market**

Response to Objection 1 - Question 15

	Projected 2019 ACA Segment				
	HHIC ACA	Other Highmark	Prior ACA	New-to-Blue	Total
Member Months	159,260	7,465	7,465	74,653	248,844
Member Months %	64%	3%	3%	30%	100%
Allowed Claims %	57%	5%	2%	36%	100%
Rating Age Factor*	1.907	1.808	1.835	1.709	1.825
Risk Adj. Age Factor**	1.907	1.787	1.835	1.709	1.842

*The age factor, by source, is weighted using 2017 member months and the 2019 HHS age curve factors.

**The age factor, by source, is weighted using 2017 unique members and the 2019 HHS age curve factors.



July 13, 2018

Ms. Cherri Sanders-Jones, Reviewer
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Health Insurance Company 2019 ACA Rate Filing (Individual Market)
Filing # 1A-DP-18-HHIC (SERFF # HGHM-131475752)

Dear Ms. Sanders-Jones:

Based on the objection letter dated July 6, 2018, the filing has been revised to reflect the following change:

- A revision to the change in morbidity assumption in table 5 from 1.082 to 1.057 in order to address the error discovered in researching question 5c of the objection letter. Further details are provided in the response.

HHIC's position regarding the uncertainty with changes in federal regulations or market participation is addressed in the filing cover letter.

Should you have any questions regarding the attached Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]

Manager, Actuarial Services
Highmark Inc.

cc:

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

TO: Cherri Sanders-Jones
Bureau of Life, Accident & Health Insurance
Pennsylvania Insurance Department

FROM: [REDACTED], Actuarial Manager
Highmark Inc.

DATE: July 13, 2018

SUBJECT: HM Health Insurance Company 2019 Individual ACA-Compliant Rate Filing
Response to July 6, 2018 Objection Letter
Filing Number: 1A-DP-18-HHIC
SERFF Tracking Number: HGHM-131475752

Below are HHIC's responses to your objection letter dated July 6, 2018. We have included the questions along with the responses for your convenience.

1. As was communicated in my email of July 3, 2018 the Department has determined that an Individual Adjustment Factor of 1.06 and a CSR Defunding Adjustment Factor of 1.20 will be used in the 2019 rate development for the Individual Market. Issuers overwhelmingly recommended standardization of these factors. As such, issuers may not deviate from these factors. Updated materials (PA Actuarial Memorandum and Exhibits and the Plan Design Summary worksheets, including the State rate tables) reflecting these factors, Risk Adjustment updates (based on the June 30th release of the Federal Risk Adjustment Report) and other Department requested changes must be provided with your second-round response due July 13, 2018. Other than these three preceding changes, no other modifications will be accepted.

Response:

The current version of this filing, which was submitted in conjunction with the Objection 1 response, reflects an Individual Mandate Adjustment Factor of 1.06 and a CSR Defunding Adjustment Factor of 1.20. Thus, no additional changes are needed to accommodate the Department's decision regarding these factors.

2. In response to question 17, regarding the average commission, you indicate that the 2019 broker agreement is not yet available. If not available, what is the basis for the 2019 commission pmpm?

Response:

A 2019 broker agreement is not yet available. Consistent with our prior response, the average projected commission was provided by the Cost Allocation department and is a function of the recent commission amount experienced in HHIC's financials. Given that the 2017 average was \$[REDACTED] PMPM and the current average is \$[REDACTED] PMPM, we determined that a \$[REDACTED] PMPM for 2019 is reasonable.

3. The following questions are related to the response to question 7:

- a) **Please provide a quantitative demonstration of the development of the December 2016 and December 2017 normalized allowed charge PMPMs. For example, please demonstrate how the \$569.38 December 2017 normalized allowed charge PMPM is developed from the \$766.58 raw allowed charge PMPM, including a description of each of the components being normalized for (e.g., demographics, benefits) and the corresponding normalization factor associated with each component**

- b) Please confirm whether the normalized allowed charge PMPM amounts were adjusted for seasonality. If the normalized allowed charge PMPMs were not adjusted for seasonality, please develop proposed seasonal adjustments, provide quantitative justification for the proposed adjustments, and provide an updated version of the regression analysis utilizing seasonally-adjusted normalized allowed PMPMs. If the normalized allowed charge PMPM amounts were adjusted for seasonality, please provide the seasonality factors which were utilized.
- c) Please provide quantitative support for the 1% trend load reflecting “the impact of partial year population changes.”
- d) Please provide a version of the trend regression analysis which is not limited only to those individuals who were continuously enrolled (i.e., include the claims experience for all individuals who were enrolled over the time period of January 2016 to December 2017).

Response:

- a. The attached exhibit labeled ‘Q3a Response’ provides the requested data. Normalization factors include demographics, seasonality, and step changes. The demographics factors are based on industry factors. Seasonality is described in part b of this response. The step change factors incorporate material step changes that were included in network factors in the two periods. Please note, as mentioned in the actuarial memorandum, the trend resulting from the cohort study was benchmarked against other sources for reasonability.
- b. The normalized allowed charge PMPM amounts were adjusted for seasonality. Given this is a continuous two-year cohort the primary component of the seasonality factors were the potential service days of each calendar month. The seasonality factors are included in the attached exhibits.
- c. The additional 1% impact of partial year population changes was included in the proposed trend in order to supplement the point estimate provided in the regression study. This market exhibits significant churn thru-out the year and the point estimate generated from the regression study needed to account for this market dynamic. As seen in the attached exhibit as a response for part d of this question, the ACA enrollment thru-out the calendar year is not consistent, thus demonstrating potential selection that can occur within a year.
- d. The attached exhibit labeled ‘Q3d Response’ provides the requested data for the same population as the original regression study, but without the continuously enrolled constraint. The regression analysis shown is based on the raw data as normalization factors are not available for a population with this much volatility. This is the primary reason we chose the continuously enrolled approach.

4. The following questions are related to the response to the risk adjustment calculation:

- a) Please explain why the projected values for Risk Score, Demographic Factor, and Benefit Richness Factor in cells I13, I18, and I20, respectively, in the ‘Q9 Response’ tab are not equal to the values for HHS Risk Score, Allowable Rating Factor, and Induced Demand Factor in cells J11, K11, and M11, respectively, in Attachment B.
- b) We recognize that replicating the Attachment B structure for 2017 would generate a different value than the actual 2017 estimate due to the fact that the “sum of products” is not equal to the “product of sums.” However, please provide the estimated average 2017 values for HHS Risk Score, Allowable Rating Factor, Geo Cost Factor, Induced Demand Factor, and Actuarial Value for each of HHIC and Statewide for the Non-Catastrophic Pool. To the extent any of the HHIC specific 2017 values are significantly different than the

corresponding values being projected for 2019 in Attachment B, please reconcile those differences.

- c) **Please provide the calculated Transfer PMPM amount for HHIC when using the estimated average 2017 values (both for HHIC and Statewide) in place of the projected 2019 values in the calculation included in Attachment B. To the extent the resulting PMPM amount is significantly different than the actual estimate for 2017 confirm that the only difference is the use of the “product of sums” vs. “sum of products”.**

Response:

- a. The Risk Score shown in cell I13 of the ‘Q9 Response’ tab equals the weighted average composite (using billable member months) of the HHIC non-catastrophic and catastrophic pools from Attachment B. There are several reasons for the difference in the two Demographic Factors. First, the Demographic Factor in cell I18 of the ‘Q9 Response’ tab is the product of age, area, and tobacco factors whereas the Allowable Rating Factor shown in Attachment B represents just the age component. Second, similar to the Risk Score variance, the Demographic Factor shown on the ‘Q9 Response’ tab is a blend of the FPH non-catastrophic and catastrophic pools. Third, the Demographic Factor in cell I18 of the ‘Q9 Response’ tab is weighted differently than the weighting used in the development of the Allowable Rating Factor in Attachment B (please see our Objection 1 Question 15 response for an explanation of the weighting differences). The Benefit Richness Factor in cell I20 of the ‘Q9 Response’ tab represents an assumption used to normalize the claims primarily for the purpose of calculating the change in morbidity. The Induced Demand Factor in cell M11 of Attachment B was derived from the actual metal levels selected by members in each source as of the 2018 snapshot date.
- b. Please refer to the exhibit labeled Q4b Response for the requested estimated 2017 values based on the February 2018 valuation. For ease of comparison, the projected 2019 HHIC values from Attachment B are included in the exhibit. Given the level of membership churn from year to year, the differences in the 2017 and 2019 HHIC values do not appear significant.
- c. Please refer to the exhibit labeled Q4c Response. This exhibit calculates the 2017 HHIC risk adjustment transfer amount in a manner consistent with Attachment B. The only difference between the amount calculated in this exhibit and original estimate for 2017 is the use of the “product of sums” vs. “sum of products”.

5. The following questions are related to the response to question 9:

- a) **Please demonstrate quantitatively how the risk score, completed allowed claims, demographic factor, network factor, and benefit richness factor for the “New” cohort were developed. To the extent the factors/results for the “Renewal” and “Other Highmark” cohorts were used as a starting point, demonstrate quantitatively how the values for those two segments were adjusted to develop the corresponding factors/results for the “New” cohort.**
- b) **In providing your response to (a), please specifically explain and demonstrate quantitatively how it was determined that the assumed risk score for the “New” cohort should be approximately 12% higher than that of the “Renewal” cohort, but the completed allowed claims PMPM for the “New” cohort should be approximately 34% higher than the Renewal cohort.**
- c) **Why are the ratios of the 2019 to 2017 demographic (1.007), network (.981), and benefit richness (1.018) factors different than assumed in index rate development for the demographic (1.008), network (.988), and change in benefits (1.000) factors? Please provide quantitative support for the factors supporting the projected 2019 membership.**

- d) Please explain why the projected 2019 demographic factor equal to 1.900 in cell I18 of the 'Q9 Response' tab is different than the projected 'Rating Age Factor' of 1.825 in cell G14 of the 'Q15 Response' tab.

Response:

- a. We recognize that the Objection 1 Question 9 response pertaining to the development of the "New" cohort implied that the normalized allowed PMPM was developed from the top down (as it was for the other cohorts). In reality, the normalized allowed PMPM for the "New" cohort was developed by simply taking a straight average of the normalized allowed PMPMs from the "Renewal" and "Other Highmark" cohorts ($\$474.33 = [\$346.00 + \$602.66] / 2$). The normalization factors (Demographics, Network, and Benefit Richness) for the "New" cohort were shown in the exhibit for informational purposes and to derive an underlying implied un-normalized allowed PMPM. This also allowed for composite factors using all four sources to be calculated. In the end, this was for informational purposes only as the "New" cohort normalization factors had no influence on the morbidity factor development.
- b. Similar to our approach for developing the normalized allowed PMPM for the "New" cohort, we first calculated a straight average of the risk scores for the "Renewal" and "Other Highmark" cohorts. The straight average of the risk scores is roughly [REDACTED] ($[REDACTED] = [REDACTED + REDACTED] / 2$). We then looked at the claim relativity between the "New" cohort and the "Renewal" cohort to ensure the risk scores moved directionally with the claim PMPMs. We determined from this analysis that a reasonable risk score assumption would be [REDACTED] for the non-catastrophic pool and [REDACTED] for the catastrophic pool. Weighted together, these two assumptions form the basis for the "New" cohort risk score value of [REDACTED]. As evidenced by the variance in the actual risk score and actual claim relationships between the "Other Highmark" and "Renewal" cohorts (i.e. ~[REDACTED] for risk score and ~1.8 for claims), we would not expect to see an exact one-to-one relationship between the "New" cohort and the "Renewal" cohort.
- c. The 1.900 demographic factor, the 0.981 network factor, and the 1.050 benefit richness factor are the estimates of these factors on a 2017 equivalent basis for the 2019 projection members. The ratio of the 2017 BEP to the 2017 equivalent is primarily used for purpose of morbidity calculation.

The projected 2019 demographic, network, and benefit richness factors are 1.901, 0.988, and 1.031, respectively. Thus, the changes from 2017 to 2019 are 1.008 ($= 1.901/1.886$) for demographics, 0.988 ($= 0.988/1.000$) for network, and 1.0001 ($= 1.031/1.0309$ - See Objection 1, 7b Response) for benefit richness. The reference of the 1.000 in Table 5, cell C19 is the "change in benefits" which is not the same as the change in benefit richness factor.

As discussed, in researching this question along with a similar question in the FPLIC objection letter, we uncovered a lookup error in the network factor that was used to normalize the 2017 allowed PMPM. This factor should have been 1.0 rather than the composite 0.981. The correction for this error resulted in the morbidity on table 5 to change from 1.082 to 1.057. The revised filing reflects the correction to this assumption.

- d. The demographic factors that composite to 1.900 in cell I18 of the Objection 1 'Q9 Response' tab are products of age, area, and tobacco factors. The 'Rating Age' factors that composite to 1.825 in cell G14 of the Objection 1 'Q15 Response' tab represent age factors only.

**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market**

Response to Objection 2 - Question 3a

Month-Year	Raw Allowed PMPM	Demographic Factor	Seasonality Factor	Step Change Factor	Normalized Allowed PMPM
Jan-16	\$581.20	1.284	1.001	1.070	\$422.51
Feb-16	\$606.37	1.288	0.937	1.070	\$469.94
Mar-16	\$623.96	1.291	1.035	1.070	\$436.55
Apr-16	\$627.32	1.294	1.021	1.070	\$443.88
May-16	\$625.09	1.297	0.962	1.070	\$468.65
Jun-16	\$630.24	1.299	1.026	1.070	\$442.23
Jul-16	\$608.31	1.302	1.031	1.070	\$423.61
Aug-16	\$690.24	1.305	1.004	1.070	\$492.53
Sep-16	\$715.51	1.309	0.988	1.070	\$517.37
Oct-16	\$704.88	1.312	1.030	1.070	\$487.47
Nov-16	\$687.44	1.315	0.938	1.070	\$520.82
Dec-16	\$816.19	1.318	1.034	1.070	\$559.74
Jan-17	\$636.15	1.322	0.972	1.000	\$495.41
Feb-17	\$574.44	1.325	0.982	1.000	\$441.59
Mar-17	\$666.60	1.328	1.065	1.000	\$471.63
Apr-17	\$584.64	1.330	0.988	1.000	\$444.71
May-17	\$646.69	1.333	0.999	1.000	\$485.38
Jun-17	\$686.92	1.337	1.021	1.000	\$503.29
Jul-17	\$623.65	1.339	0.962	1.000	\$483.90
Aug-17	\$675.45	1.343	1.068	1.000	\$471.17
Sep-17	\$583.31	1.345	0.983	1.000	\$440.91
Oct-17	\$713.54	1.349	1.004	1.000	\$527.16
Nov-17	\$746.70	1.352	0.969	1.000	\$569.90
Dec-17	\$766.58	1.355	0.994	1.000	\$569.38

**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market**

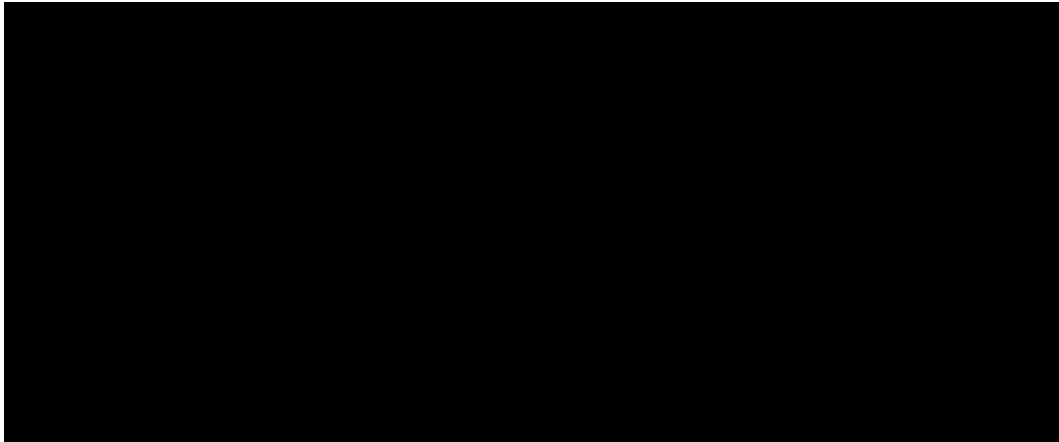
Response to Objection 2 - Question 3d

Month-Year	Members	Allowed Claims	Allowed PMPM	Adjusted PMPM	Index
Jan-16	85,060	\$46,781,684	\$549.98	\$553.69	1
Feb-16	85,707	\$49,056,840	\$572.38	\$559.58	2
Mar-16	86,103	\$53,198,586	\$617.85	\$565.53	3
Apr-16	85,313	\$48,411,025	\$567.45	\$571.55	4
May-16	83,869	\$47,326,337	\$564.29	\$577.63	5
Jun-16	82,814	\$49,263,671	\$594.87	\$583.77	6
Jul-16	81,796	\$44,985,735	\$549.97	\$589.98	7
Aug-16	80,780	\$48,507,218	\$600.49	\$596.26	8
Sep-16	79,499	\$46,999,966	\$591.20	\$602.60	9
Oct-16	78,246	\$45,681,528	\$583.82	\$609.01	10
Nov-16	76,686	\$46,687,523	\$608.81	\$615.48	11
Dec-16	72,975	\$50,026,888	\$685.53	\$622.03	12
Jan-17	45,849	\$27,896,635	\$608.45	\$628.65	13
Feb-17	44,917	\$26,757,464	\$595.71	\$635.33	14
Mar-17	44,601	\$29,675,306	\$665.35	\$642.09	15
Apr-17	43,759	\$27,827,898	\$635.94	\$648.92	16
May-17	42,996	\$28,747,204	\$668.60	\$655.82	17
Jun-17	42,429	\$28,117,924	\$662.71	\$662.80	18
Jul-17	41,664	\$27,275,324	\$654.65	\$669.85	19
Aug-17	40,984	\$27,749,207	\$677.07	\$676.97	20
Sep-17	40,289	\$24,501,978	\$608.16	\$684.17	21
Oct-17	39,661	\$29,466,432	\$742.96	\$691.45	22
Nov-17	38,993	\$27,677,628	\$709.81	\$698.81	23
Dec-17	37,713	\$28,314,352	\$750.78	\$706.24	24

Slope:	1.011
Regress:	13.5%
R-Square	0.694
Intercept:	\$547.86

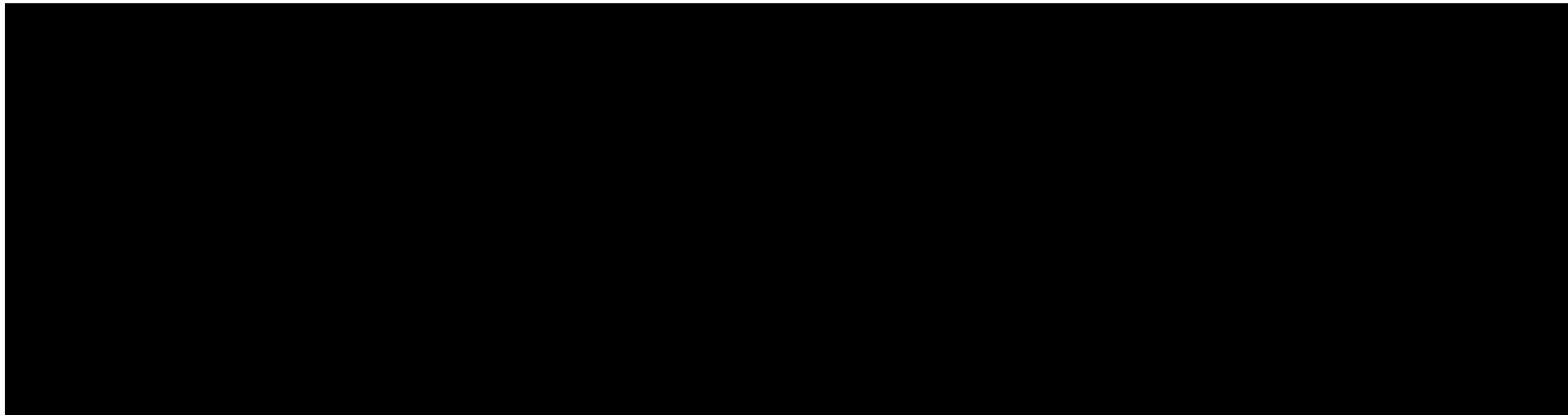
**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market**

Response to Objection 2 - Question 4b



HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market

Response to Objection 2 - Question 4c



TO: Cherri Sanders-Jones
Bureau of Life, Accident & Health Insurance
Pennsylvania Insurance Department

FROM: [REDACTED]
Highmark Inc.

DATE: July 19, 2018

SUBJECT: HM Health Insurance Company 2019 Individual ACA-Compliant Rate Filing
Response to July 17, 2018 Objection Letter
Filing Number: 1A-DP-18-HHIC
SERFF Tracking Number: HGHM-131475752

Below are HHIC's responses to your objection letter dated July 17, 2018. We have included the questions along with the responses for your convenience.

1. The policies sold on the ACA marketplace tend to exhibit higher claims costs in later months of the year, which is shown in the data provided in the first round of responses supporting the 8.5% trend assumption, where the November and December normalized allowed claim PMPMs for both 2016 and 2017 are the highest monthly PMPMs in each year. Please either adjust the normalized allowed claims in recognition of this yearly seasonality and show what the calculated trend rate would be after making those adjustments or provide justification describing why the company believes an adjustment for this seasonality is not necessary.

Response:

The attached exhibit labeled 'Q1 Response' provides a revised regression using adjusted seasonality factors to reflect the pattern in November and December (5% and 10%, respectively). The remaining factors are balanced to average 1.0 while improving the correlation. The revised regression trend with this change was 6.8% with an r-squared of 29.8%. For comparison, the prior version provided for support was a regression trend of 8.5% with an r-squared of 28.7%.

We agree seasonality adjustments are appropriate for standard trend analysis. It is important to note underlying changes in the population can influence the observed seasonality patterns. Our cohort regression study attempted to remove the impact of the population changes and isolate the underlying trend in the block. This method has limitations as well and provides additional perspective on the underlying trend in the block. The degree of flux in the ACA market requires additional actuarial judgment and interpretation for reasonability when evaluating the various regression methods. From a qualitative perspective, this level of trend for a guaranteed-issue Individual pool with documented adverse selection is low when compared to projected group business trends of approximately 8-9% as seen in national studies similar to the one referenced in previous responses. Similarly, the trend of 13.5% from the regression of the raw data requested in the second objection letter provides another comparison, but appeared unrealistically high in light of the recent experience.

We look forward to discussing the judgment and interpretation with the Department when considering both the quantitative and qualitative available insights since no single model can completely predict the trend for this market.

2. In our opinion, the support provided for the 1.0% annual load reflecting "the impact of partial year population changes" is insufficient. Please provide additional quantitative support for the inclusion of this assumption in the annual trend rate.

Response:

The attached exhibit labeled 'Q2 Response' provides a quantitative illustration of our thinking on this particular assumption. The first table provides a comparison of the actual average membership levels during the first and second half of 2016 and 2017. The source of the enrollment was the non-continuous enrollment provided in part (d) of the trend response to the second objection letter. This table shows that membership declines throughout each year and that the decline increased from 2016 to 2017.

Intuitively, persisting members will have a higher average claim cost relative to those that lapse during the second half of the year due to evaluating the need for the remaining 6 months of coverage (i.e. antiselection). Table 2 provides an illustrative case of how this would impact the trend by quantifying the impact of the 2 percent change in mid-year lapse observed in the data. The \$600 average allowed charge was chosen based on the non-continuous allowed claims provided in part (d) of the trend response to the second objection letter. The \$300 assumption for the low-cost category seemed reasonable given the decision to lapse.

The impact of this change would be outside of the cohort regression trend analysis.

3. Please explain why the 2017 risk score and demographic factor in the morbidity calculation provided in response to the second round of questions do not match the risk score and allowable rating factor from the alternate Attachment B calculated using 2017 values. To the extent that they should differ, please show quantitatively why they should be different.

Response:

The 2017 risk score shown in the morbidity calculation and the 2017 risk score shown in the alternate Attachment B calculation are very similar (■■■■% different). Although both calculations are comprised of the same membership base, there is a subtle difference in the member month counting method used for aggregating the values. The value shown in the morbidity calculation uses a traditional member month counting method (i.e. a member enrolled in any part of a month is counted as 1 member month). Conversely, the value shown in the alternate Attachment B method uses a 'Days Divided by 30' method (i.e. member months equal the total number of days a member is enrolled divided by 30) in an effort to more closely mirror how the EDGE Server counts member months. When aggregated, these two approaches can produce slightly different results. Incidentally, this is why the total 2017 member months shown in the morbidity exhibit are slightly different than the total 2017 member months shown in the alternate Attachment B exhibit.

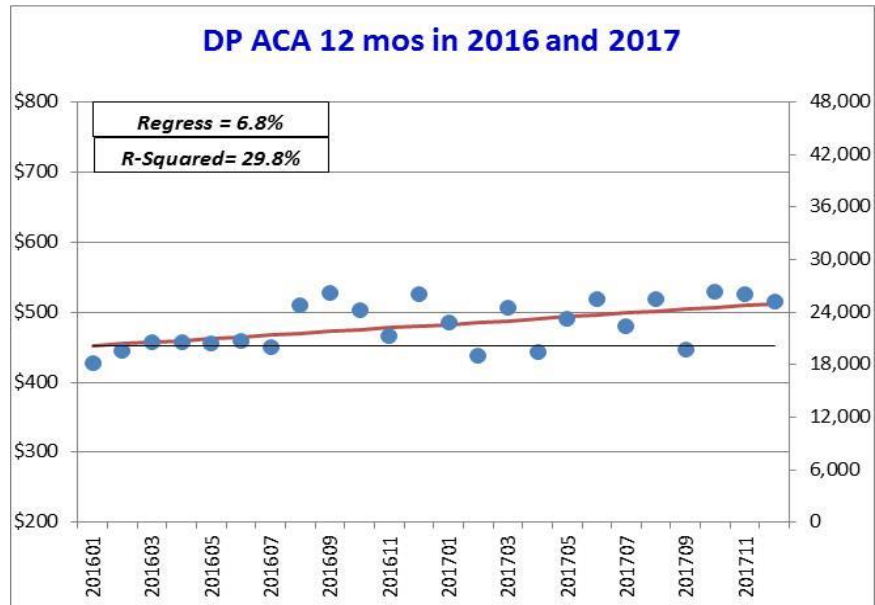
As mentioned in the response to Objection 2, Question 5d, the demographic factor in the morbidity calculation includes the age, area, and tobacco factors whereas the alternate Attachment B value represents only the age factor. In addition, there are other subtle differences in how the age factor was calculated for the morbidity calculation versus the Attachment B calculation:

- For the morbidity calculation, the age factor component of the demographic factor was based on the 2018 age curve and the traditional member month counting method. It is important to note that the 2018 age curve was also used to derive the age factors for the projected enrollment on the morbidity exhibit. Thus, since the same age curve was applied on both sides of the calculation, we believe it was a reasonable age factor proxy to normalize the allowed claims for the morbidity calculation.
- For the age factor on the alternate Attachment B calculation, the composite age factor was calculated using the 2017 age curve and the CMS member month counting method as described in the risk score section above.

**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market**

Response to Objection 3 - Question 1

Normalized Graph



Slope: 1.0055
Intercept: \$421.16
 Regress = 6.8%
 R-Squared= 29.8%

**HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual Market**

Response to Objection 3 - Question 2

Year	Average Members		Change
	Jan-Jun	Jul-Dec	
2016	84,811	78,330	0.92
2017	44,092	39,884	0.90
			-0.02

Category	Base Scenario		Test Scenario		Impact
	Mix	Estimated PMPM	Mix	Estimated PMPM	
Persisting	90%	\$633	92%	\$633	
Lapsing	10%	\$300	8%	\$300	
Total	100%	\$600	100%	\$607	1.1%

Product-Plan Data Collection

Company Legal Name: HHIC
HIOS Issuer ID: 70194
Effective Date of Rate Change(s): 01/01/2019

State: PA
Market: Individual

Product/Plan Level Calculations

Section I: General Product and Plan Information															
Product		Health Savings Blue PPO 70194PA015		Health Savings Blue PPO 70194PA016		Health Savings Blue PPO 70194PA027		Health Savings Blue PPO 70194PA028		Alliance Flex Blue PPO 70194PA050		my Premier Blue Flex PPO 70194PA051			
Product ID:		Silver		Platinum		Gold		Platinum		Gold		Silver		Bronze	
Metal:		Silver		Platinum		Gold		Platinum		Gold		Silver		Bronze	
AV Metal Value		0.681		0.791		0.881		0.791		0.881		0.788		0.616	
AV Pricing Value		0.010		0.010		0.010		0.010		0.010		0.010		0.010	
Plan Category		Terminated		Terminated		Terminated		Terminated		Terminated		Terminated		Terminated	
Plan Type:		PPO		PPO		PPO		PPO		PPO		PPO		PPO	
Plan Name		Health Savings Blue PPO Embedded 2700		Health Savings Blue PPO 1700		Health Savings Blue PPO Embedded 2700		Health Savings Blue PPO 1700		Alliance Flex Blue PPO 1000		my Premier Blue Flex PPO 1700GQ		my Premier Blue Flex PPO 2700SQE	
Plan ID (Standard Component ID):		70194PA0150003		70194PA0160003		70194PA0270002		70194PA0280002		70194PA0500001		70194PA0510001		70194PA0510002	
Exchange Plan?		No		No		No		No		No		No		No	
Historical Rate Increase - Calendar Year - 2		22.60%		26.55%		22.86%		27.69%		0.00%		0.00%		0.00%	
Historical Rate Increase - Calendar Year - 1		54.02%		49.37%		53.45%		49.37%		0.00%		0.00%		0.00%	
Historical Rate Increase - Calendar Year 0		29.60%		0.00%		24.59%		0.00%		0.00%		0.00%		0.00%	
Effective Date of Proposed Rates		01/01/2019		01/01/2019		01/01/2019		01/01/2019		01/01/2019		01/01/2019		01/01/2019	
Rate Change % (over prior filing)		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%	
Cum'tive Rate Change % (over 12 mos prior)		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%	
Proj'd Per Rate Change % (over Exper. Period)		-100.00%		-100.00%		-100.00%		-100.00%		-100.00%		-100.00%		-100.00%	
Product Rate Increase %		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%	

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

Plan ID (Standard Component ID):	Total	70194PA0150003	70194PA0160003	70194PA0270002	70194PA0280002	70194PA0500001	70194PA0510001	70194PA0510002	70194PA0510003	70194PA0510004
Inpatient	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Outpatient	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Professional	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Prescription Drug	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Capitation	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Administration	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Taxes & Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Risk & Profit Charge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Rate Increase	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Member Cost Share Increase	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Average Current Rate PMPM	\$806.22			\$734.83		\$679.08				
Projected Member Months	248,844	0	0	6,060	0	9,588	0	0	0	0



my Lehigh Valley Flex Blue PPO 70194PA052		my Direct Blue EPO 70194PA053								my Direct Blue Lehigh Valley EPO 70194PA054								Lehigh Valley Major Events EPO 70194PA055	Direct Blue Major Events EPO 70194PA056	Direct Blue EPO HSA 70194PA057	Blue Lehigh Valley EPO 70194PA058
Gold	Silver	Gold	Silver	Bronze	Bronze	Silver	Silver			Gold	Silver	Bronze	Bronze	Silver	Silver			Catastrophic	Catastrophic	Silver	Silver
0.781	0.681	0.788	0.720	0.643	0.585	0.711	0.708	0.788	0.720	0.643	0.585	0.711	0.708	0.788	0.720	0.643	0.585	0.575	0.575	0.661	0.661
0.010	0.010	1.045	1.021	0.740	0.697	1.072	0.834	1.062	1.038	0.753	0.708	1.090	0.848	1.090	0.848	0.610	0.610	0.610	0.600	0.980	0.997
Terminated PPO	Terminated PPO	Renewing EPO	Renewing EPO	Renewing EPO	New EPO	New EPO	New EPO	Renewing EPO	Renewing EPO	Renewing EPO	New EPO	New EPO	New EPO	New EPO	New EPO	Renewing EPO	Renewing EPO	Renewing EPO	Renewing EPO	Renewing EPO	Renewing EPO
my Lehigh Valley Flex Blue PPO 1000G	my Lehigh Valley Flex Blue PPO 2900S	my Direct Blue EPO Gold 1000 - 2 Free PCP Visits	my Direct Blue EPO Silver 2400 - 2 Free PCP Visits	my Direct Blue EPO Bronze 4000	my Direct Blue EPO Bronze 7900	my Direct Blue EPO Silver 0	my Direct Blue EPO Silver 3500 - 2 Free PCP Visits	Lehigh Valley EPO Gold 1000 - 2 Free PCP Visits	Lehigh Valley EPO Silver 2400 - 2 Free PCP Visits	my Direct Blue Lehigh Valley EPO Bronze 4000	my Direct Blue Lehigh Valley EPO Bronze 7900	my Direct Blue Lehigh Valley EPO Silver 0	Lehigh Valley EPO Silver 3500 - 2 Free PCP Visits	Lehigh Valley Major Events EPO 7900	my Direct Blue Major Events EPO 7900	my Direct Blue EPO Silver 4450 HSA	my Direct Blue Lehigh Valley EPO Silver 4450 HSA				
70194PA0520001	70194PA0520002	70194PA0530001	70194PA0530002	70194PA0530007	70194PA0530008	70194PA0530009	70194PA0530010	70194PA0540001	70194PA0540002	70194PA0540007	70194PA0540008	70194PA0540009	70194PA0540010	70194PA0550001	70194PA0560001	70194PA0570001	70194PA0580001				
No	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
0.00%	0.00%			0.00%				0.00%		0.00%				0.00%				0.00%	0.00%	0.00%	0.00%
0.00%	0.00%			0.00%				0.00%		0.00%				0.00%				0.00%	0.00%	0.00%	0.00%
0.00%	0.00%			0.00%				0.00%		0.00%				0.00%				0.00%	0.00%	0.00%	0.00%
01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019	01/01/2019
0.00%	0.00%	-6.23%	10.45%	0.40%	0.00%	0.00%	-9.85%	-8.34%	7.97%	-1.86%	0.00%	0.00%	-11.81%	-8.76%	-6.67%	7.07%	4.66%	-8.76%	-6.67%	7.07%	4.66%
0.00%	0.00%	-6.23%	10.45%	0.40%	0.00%	0.00%	-9.85%	-8.34%	7.97%	-1.86%	0.00%	0.00%	-11.81%	-8.76%	-6.67%	7.07%	4.66%	-8.76%	-6.67%	7.07%	4.66%
-100.00%	-100.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
0.00%				2.13%						-0.66%				-8.76%	-6.67%	7.07%	4.66%				

70194PA0520001	70194PA0520002	70194PA0530001	70194PA0530002	70194PA0530007	70194PA0530008	70194PA0530009	70194PA0530010	70194PA0540001	70194PA0540002	70194PA0540007	70194PA0540008	70194PA0540009	70194PA0540010	70194PA0550001	70194PA0560001	70194PA0570001	70194PA0580001
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

		\$1,006.70	\$834.73	\$666.06			\$835.41	\$1,046.99	\$868.14	\$692.72			\$868.14	\$603.51	\$580.28	\$827.05	\$860.15
0	0	50,364	70,920	59,592	1,200	1,200	2,736	11,268	13,920	16,188	1,200	1,200	1,020	108	636	1,464	180

Part II of the Preliminary Justification

Highmark Health Insurance Company – Individual Market

Scope and Range:

Highmark Health Insurance Company (HHIC) is requesting an average rate increase of 1.5% ranging from -8.8% to 10.5% for the 2019 ACA-qualifying individual products with effective dates from January 1, 2019 to December 31, 2019. This is projected to affect 20,024 members.

These premium rates are being set at a level that is required to adequately cover rising costs, primarily due to increasing medical and pharmacy services in the Individual market.

Historical Financial Experience:

HHIC experienced an unanticipated financial gain in its Individual ACA programs in 2017 following several years of significant losses.

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 and Cost Sharing:

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 and Anticipated Operating Results:

The anticipated administrative costs and operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum
HM Health Insurance Company
d/b/a Highmark Health Insurance Company
Individual 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 Health Insurance Company's (HHIC) individual block of business rate filing, for products with an effective date of January 1, 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 Pennsylvania Insurance Department, the Center for Consumer Information and Insurance Oversight (CCIO), and their subcontractors to assist in the review of HHIC's rate filing. However, we recognize that this certification may become a public document. HHIC 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 that would result in the creation of any duty or liability under any theory of law by HHIC.

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 Health Insurance Company.
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 70194
- Market: Individual
- Effective Date: January 1, 2019

I.2 Company Contact Information:

- Primary Contact Name: [REDACTED]
- Primary Contact Telephone Number: [REDACTED]
- Primary Contact Email Address: [REDACTED]

II. Proposed Rate Increase(s)

For all rate increases by plan see the 'Cum'tive Rate Change % (over 12 mos prior)' found in Worksheet 2 Row 27 of the URRT. The rate increase varies by plan due to an update in several of our pricing factors and changes in cost sharing required to meet Actuarial Value and other cost sharing restrictions under the Affordable Care Act as well as mappings between discontinued and new plans.

The primary drivers of the rate increase are increasing medical and pharmacy services in the Individual market.

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. In accordance with the Department's guidance, we have assumed that the ACA health insurance coverage mandate will be eliminated, and that cost sharing reduction (CSR) payments will remain ceased for 2019. In prior versions we included an assumed load for expected adverse selection due to the Short Term Limited Durational Insurance market expansion based on HHS recently proposed rule modifying federal requirements for this market. The company has chosen to remove the STLDI load from the rate development at this time, however, forthcoming guidance and the ongoing filing review process may make it necessary to revisit this assumption. Additional assumptions include that advance payment of premium credits (APTCs) will continue until the end of 2019, 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, HHIC reserves the right to submit a revised filing.

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. This includes 2017 experience in Affordable Care Act compliant plans. HHIC did not offer any transitional plans in 2017.

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.

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 Paid Claims Incurred During the Experience Period:

- **Historical Experience:** We chose HHIC's current experience for the individual block of business for the period January 1, 2017 through December 31, 2017, with claims paid through February, 2018 as the basis for the 2019 projected individual market pricing.
- **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 HHIC's individual book-of-business. This section includes:
 - The amount of claims which were processed through Company's claims system,
 - Claims processed outside of the Company's claims system, 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 HHIC's detailed claim-level historical data. This experience includes 2017 claims for Affordable Care Act compliant business. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
- **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:** HHIC is using a completion factor of 0.974 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for HHIC's individual business. We applied it equally to both paid and allowed total claims (as a change to utilization) to complete the experience.

IV. Benefit Categories

Historical cost and utilization data was summarized at the defined benefit categories included in Worksheet 1, Section II of the URRT. This data was used to allocate 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. Prescription drugs utilization were converted to a “per 30-day” script count.

V. Projection Factors

V.1 Changes in the Morbidity of the Population Insured

We applied an adjustment of approximately -0.3% to reflect the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors). This morbidity adjustment reflects multiple changes including blending of the ACA business with new members from multiple sources including uninsured and the employer markets.

Impact of Health Insurance Coverage Mandate

In accordance with the Department’s guidance, the morbidity factor was increased by 6.0% to reflect the market uncertainty from the elimination of the health insurance coverage mandate. This deterioration is reflected in the filing by multiplying the original morbidity factor of -0.3% by 6.0% to arrive at a final morbidity factor of 5.7%.

V.2 Changes in Benefits

All known benefit changes pertained to changes in cost sharing which are captured in the paid to allowed ratio discussed in Section VIII.

V.3 Changes in Demographics

We project that the average rating factor (age, tobacco load and area combined) will increase by about 0.8% due to the change in the population. This is primarily due to the expectation that the new members from the group and/or uninsured populations to be slightly older than the population in the underlying experience. This increases the projected allowed claims (utilization) by the same amount.

V.4 Trend Factors (cost/utilization)

This development of the CY2019 rates reflects an annual trend rate of 8.5% (5% cost, 3.3% utilization). These trends reflect HHIC’s expectations regarding increases in in-network contractual reimbursement 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.

Please note that while the underlying utilization trend is expected to be 3.3%, HHIC has included the anticipated change in utilization due to cost sharing requirements in the utilization trend column as instructed. The utilization adjustment is 0.01% per year. This brings the final utilization trend to 3.3% as found in the URRT.

VI. Credibility Manual Rate Development

VI.1 Source and Appropriateness of Experience Data Used

HHIC's individual experience is fully credible. No manual rate is developed or used in this projection. The Credibility Manual section of the URRT has been populated with zeroes to allow for finalization of the URRT Workbook.

VII. Credibility of Experience

The experience is from HHIC's individual book of business in 2017. It is large enough to be fully credible. Our results are based 100% on the experience rate, as adjusted.

VIII. Paid to Allowed Ratio

The paid to allowed ratio of 0.770 is a weighted average of the 2019 plan level paid to allowed ratios. Plan level paid to allowed factors were developed using an internal model based on HHIC individual claims experience.

IX. Risk Adjustment and Reinsurance

IX.1 Projected Risk Adjustments PMPM:

The estimated average risk score for HHIC's projected 2019 population was developed by using HHIC's 2017 claim diagnoses and the risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters. Similarly, allowable rating factors, actuarial value factors and induced demand factors were estimated for HHIC based upon its projected 2019 population.

We estimated the statewide average risk transfer factors based on current market assumptions. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2019.

The actual calculation of the risk transfer followed the risk transfer methodology as prescribed.

The analysis resulted in HHIC receiving from the risk adjustment pool. This value is reflected in worksheet 1 net of the risk adjuster fee (\$0.15 PMPM) consistent with the single risk pool regulations.

X. Non-Benefit Expenses and Profit & Risk

X.1 Administrative Expense Load:

The proposed rates reflect internal administrative costs including quality improvement administrative expenses. This cost was developed based on standard expense allocation methods.

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

HHIC has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary restraint, HHIC is not waiving any right to include a risk and contingency factor which HHIC believes is consistent with historical and legal interpretations of HHIC and the Pennsylvania Insurance Department.

X.3 Taxes and Fees:

The following fees were added:

- \$0.16 Per Member Per Month for the Patient Centered Outcomes Research Fee.
- 0.0% for the Health Insurance Provider Fee
- 2.0% for the PA Premium Tax
- 3.5% Exchange Fee x 84% assumed on exchange percentage (= 2.9% included in the single risk pool base rate)

XI. Projected Loss Ratio

The anticipated medical loss ratio is about 91.1% relative to total premium less taxes and fees. This loss ratio is calculated consistently with the federally prescribed MLR methodology.

XII. Single Risk Pool

As described above, the base experience used includes all HHIC individual 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.

XIII. Index Rate

Please see Exhibit I for the numerical development of the projected 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 HHIC. For the experience period, only non-grandfathered plans are included. The projection period Index Rate is not adjusted for reinsurance or risk adjustment programs or any other fee.

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. The Risk Adjustment factor is developed by taking one minus the 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 and the projected incurred claims after risk adjuster and reinsurance, then dividing by the projected incurred claims after risk adjuster and reinsurance. These adjustments were developed as factors in accordance with the Part III instructions

XV. Plan Adjusted Index Rates

A Plan Adjusted Index Rate is developed by taking the Market Adjusted Index Rate and adding a plan's actuarial value, relative benefit richness, relative network, any non EHB benefits, and retention. Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan.

XVI. Calibration

XVI.1 Age Curve Calibration:

The projected weighted average age factor for billable members is 1.826. This factor is calculated by dividing the all members age factor of 1.825 by the ratio of billable members to total members (0.999). Each Plan Adjusted Index Rate represents the rate for an average member with an age factor of 1.826. Please note that no member will pay these rates because the age factor of 1.826 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. The nearest age to that factor is for age 51, which has a factor of 1.865. Please see Exhibit I for the development of the calibration factor.

XVI.2 Geographic Factor Calibration:

The projected weighted average geographic factor is 1.032. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 1.032. Please see Exhibit I for the development of the calibration factor.

XVI.3 Tobacco Factor Calibration:

The projected weighted average tobacco factor is 1.009. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.009. Please see Exhibit I for the development of the calibration factor.

XVII. Consumer Adjusted Premium Rate Development

The plan adjusted index rate represents the rate for an average age and average geographic member with a mix of tobacco users and non-tobacco users. Multiplying by the Combined Calibration Factor found in Exhibit I results in the value for a 51 year old non-tobacco user in a 1.0 geographical area. The standard HHS Age Curve along with the filed tobacco factors and geography factors can be used to calculate any rate found in the QHP rate template.

XVIII. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of HHIC's QHP application.

XIX. AV Pricing Values

Please see Exhibit II for the portion of each AV pricing value that is attributable to each of the allowable modifiers. The utilization due to differences in cost sharing is based on the factors adopted by the risk adjustment methodology. No differences due to health status are in these adjustments.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.20 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment factor was reflected in Column (v) of Exhibit II for the impacted plans.

XX. Membership Projections

Membership projections reflect HHIC's expectations for 2019. These projections reflect expected changes in market share due to market competition and changes in HHIC's plan offerings.

HHIC expects membership in 2019 to follow a similar metal level distribution as the Individual ACA experience period in the markets where plans will continue to be offered.

For the Silver level plans, the projected membership by cost sharing subsidy levels is based on the observed distribution of ACA members that were eligible under the federal poverty levels as determined by the federal health insurance exchange. The projected enrollment by plan and subsidy level is as follows:

CSR Silver Plan Membership Distribution			
FPL	Subsidy Level	% of Silver Membership	% of Total Membership
<150%	94%	36.0%	13.4%
150%-200%	87%	44.7%	16.6%
200%-250%	73%	6.8%	2.5%
>250%	70%	<u>12.6%</u>	<u>4.7%</u>
Total		100.0%	37.2%

XXI. Terminated Plans and Products

Plans in the 2017 experience period that will no longer be available in 2019 can be found in Exhibit III.

HHIC also has some plans that were offered only in 2018 (not offered in the experience period or in the projection period). For two of these plans, some members will be mapped to a renewing plan and others will be mapped to a new plan, depending on whether the members are currently on or off the exchange. These plans are shown in Exhibit III. In instances where there are multiple plans being mapped to a single HIOS ID, the increases are weighted by the mapped members and the experience period information is populated with zeros.

XXII. Plan Type

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

XXIII. Warning Alerts

Section IV – Total Premium does not match Worksheet 1: In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.20 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment factor was reflected in Column (v) of Exhibit II for the impacted plans. Column (v) pertains to specific eligibility, which is not captured on Worksheet 1 of the URRT and thus creates the variance shown in Section IV.

XXIV. Actuarial Certification

I, [REDACTED], 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 to accompany HHIC's rate filing for the individual 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(d)(1) 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.
- With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

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 HHIC's plans are substantially equivalent to the Essential Health Benefits (EHBs) in the Commonwealth 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 Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based on the Federal AV Calculator. If any adjustments were required outside of the AV Calculator, appropriate certification has been provided to CMS through the QHP application process.

I certify that the geographic rating 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 HHIC 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]

Title: [REDACTED]

Date: August 7, 2018

Exhibit 1
HM Health Insurance Company
d/b/a Highmark Health Insurance Company

Market Adjusted Index Rate Development

2019 Projected Period Average Members	20,737
2019 Projected Allowed Claims	\$892.07
Non-EHB	\$0.00
2019 Index Rate (Allowed Claims for EHB Only)	\$892.07
Market-Wide Adjustment	
Risk Adjustment (Net of Risk Adjuster Fee)	0.969
Transitional Reinsurance Program (Net of Reinsurance Premium)	1.000
Exchange User Fee	1.034
2019 Market Adjusted Index Rate	\$894.11
Calibration	
Calibration from Plan Adjusted Index Rate to Age 51, 1.0 Area, Non-Smoker	
(a) Average Age Factor	1.826
(b) Age 51 (Nearest Age on HHS Age Curve) Age Factor	1.865
(c) Average Geographic Factor	1.032
(d) Average Tobacco Load Factor	1.009
Combined Calibration Factor $1/[(a/b)*c*d]$	0.981

Exhibit II
HM Health Insurance Company
d/b/a Highmark Health Insurance Company

Unified Rate Review Template (URRT) AV Pricing Value Development
Market Adjusted Index Rate PMPM = \$894.11

HIOS Plan ID	Exchange Status	Metal Level	Plan Design Marketing Name	Plan Adjusted Index Rate	AV Value	Portion of URRT AV Pricing Value ⁽¹⁾				
						(i)	(ii)	(iii)	(iv)	(v)
70194PA0260001	Off	Bronze	Shared Cost Blue PPO Bronze 7500	\$702.60	0.786	0.695	1.013	1.000	1.117	1.000
70194PA0300001	Off	Bronze	Shared Cost Blue PPO Bronze 7500	\$679.58	0.760	0.672	1.013	1.000	1.117	1.000
70194PA0530001	On/Off	Gold	my Direct Blue EPO Gold 1000 - 2 Free PCP Visits	\$934.35	1.045	0.939	0.996	1.000	1.117	1.000
70194PA0530002	On/Off	Silver	my Direct Blue EPO Silver 2400 - 2 Free PCP Visits	\$912.56	1.021	0.765	0.996	1.000	1.117	1.200
70194PA0530007	On/Off	Bronze	my Direct Blue EPO Bronze 4000	\$661.91	0.740	0.665	0.996	1.000	1.117	1.000
70194PA0530008	On/Off	Bronze	my Direct Blue EPO Bronze 7900	\$622.77	0.697	0.626	0.996	1.000	1.117	1.000
70194PA0530009	On/Off	Silver	my Direct Blue EPO Silver 0	\$958.24	1.072	0.803	0.996	1.000	1.117	1.200
70194PA0530010	Off	Silver	my Direct Blue EPO Silver 3500 - 2 Free PCP Visits	\$745.45	0.834	0.749	0.996	1.000	1.117	1.000
70194PA0560001	On/Off	Catastrophic	my Direct Blue Major Events EPO 7900	\$536.08	0.600	0.586	0.996	1.000	1.117	0.920
70194PA0570001	On/Off	Silver	my Direct Blue EPO Silver 4450 HSA	\$876.51	0.980	0.734	0.996	1.000	1.117	1.200
70194PA0540001	On/Off	Gold	my Direct Blue Lehigh Valley EPO Gold 1000 - 2 Free PCP Visits	\$949.93	1.062	0.939	1.013	1.000	1.117	1.000
70194PA0540002	On/Off	Silver	my Direct Blue Lehigh Valley EPO Silver 2400 - 2 Free PCP Visits	\$927.78	1.038	0.765	1.013	1.000	1.117	1.200
70194PA0540007	On/Off	Bronze	my Direct Blue Lehigh Valley EPO Bronze 4000	\$672.95	0.753	0.665	1.013	1.000	1.117	1.000
70194PA0540008	On/Off	Bronze	my Direct Blue Lehigh Valley EPO Bronze 7900	\$633.16	0.708	0.626	1.013	1.000	1.117	1.000
70194PA0540009	On/Off	Silver	my Direct Blue Lehigh Valley EPO Silver 0	\$974.22	1.090	0.803	1.013	1.000	1.117	1.200
70194PA0540010	Off	Silver	my Direct Blue Lehigh Valley EPO Silver 3500 - 2 Free PCP Visits	\$757.88	0.848	0.749	1.013	1.000	1.117	1.000
70194PA0550001	On/Off	Catastrophic	my Direct Blue Lehigh Valley Major Events EPO 7900	\$545.02	0.610	0.586	1.013	1.000	1.117	0.920
70194PA0580001	On/Off	Silver	my Direct Blue Lehigh Valley EPO Silver 4450 HSA	\$891.13	0.997	0.734	1.013	1.000	1.117	1.200

⁽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
HM Health Insurance Company
d/b/a Highmark Health Insurance Company

Terminated Experience Period Plans

HIOS ID	Metal	Plan Name	2019 Mapping
70194PA0160003	Platinum	Comprehensive Care Flex Blue PPO 500	N/A
70194PA0280002	Platinum	Comprehensive Care Flex Blue PPO 500	N/A
70194PA0150005	Gold	Health Savings Blue PPO 1700	N/A
70194PA0270003	Gold	Health Savings Blue PPO 1700	N/A
70194PA0150003	Silver	Health Savings Blue PPO Embedded 2700	N/A
70194PA0270002	Silver	Health Savings Blue PPO Embedded 2700	N/A
70194PA0500001	Gold	Alliance Flex Blue PPO 1000	N/A
70194PA0500002	Silver	Alliance Flex Blue PPO 2300	N/A
70194PA0510001	Gold	my Premier Blue Flex PPO 1700GQ	N/A
70194PA0510002	Silver	my Premier Blue Flex PPO 2700SQE	N/A
70194PA0510003	Silver	my Premier Blue Flex PPO 3200S	N/A
70194PA0510004	Bronze	my Premier Blue Flex PPO 6000BQE	N/A
70194PA0520001	Gold	my Lehigh Valley Flex Blue PPO 1000G	N/A
70194PA0520002	Silver	my Lehigh Valley Flex Blue PPO 2900S	N/A

Terminated Plans Offered in 2018 Only

HIOS ID	Metal	Plan Name	2019 Mapping
70194PA0530004	Silver	my Direct Blue EPO 7150S	70194PA0530002 & 70194PA0530010
70194PA0530006	Bronze	my Direct Blue EPO 7000B	70194PA0530007
70194PA0540004	Silver	my Direct Blue Lehigh Valley EPO 7150S	70194PA0540002 & 70194PA0540010
70194PA0540006	Bronze	my Direct Blue Lehigh Valley EPO 7000B	70194PA0540007

ACTUARIAL MEMORANDUM

Highmark Health Insurance Company

Revised Individual Rate Filing - January 1, 2019

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Health Insurance Company ("HHIC") to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this revised filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2019. The rates are guaranteed until December 31, 2019.

To the best of my knowledge and judgment, the following are true with respect to this filing:

1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory. Rates are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
2. In compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156.80 and 147.102).
3. The rating factors and rating methodology are reasonable and consistent with HHIC's business plan at the time of the filing.

[REDACTED]

[REDACTED]
Fellow, Society of Actuaries
Member, American Academy of Actuaries
August 7, 2018

70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1057.79	1295.79
70194PA0260001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1074.99	1316.86
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	293.91	293.91
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	15	320.03	320.03
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	16	330.02	330.02
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	17	340.01	340.01
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	18	350.77	350.77
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	19	361.52	361.52
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	20	372.66	372.66
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	21	384.19	393.79
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	22	384.19	393.79
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	23	384.19	393.79
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	24	384.19	393.79
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	25	385.73	395.37
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	26	393.41	403.25
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	27	402.63	412.70
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	28	417.61	428.05
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	29	429.91	440.66
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	30	436.06	446.96
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	31	445.28	456.41
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	32	454.50	465.86
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	33	460.26	471.77
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	34	466.41	478.07
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	35	469.48	481.22
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	36	472.55	484.36
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	37	475.63	487.52
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	38	478.70	490.67
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	39	484.85	496.97
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	40	490.99	540.09
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	41	500.22	552.74
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	42	509.05	566.06
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	43	521.35	584.43
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	44	536.71	607.56
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	45	554.77	635.21
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	46	576.29	668.50
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	47	600.49	706.78
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	48	628.15	751.27
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	49	655.43	797.66
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	50	686.16	840.55
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	51	716.51	877.72
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	52	749.94	918.68
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	53	783.75	960.09
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	54	820.25	1004.81
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	55	856.74	1049.51
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	56	896.32	1097.99
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	57	936.27	1146.93
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	58	978.92	1199.18
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1000.05	1225.06
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1042.69	1277.30
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1079.57	1322.47
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1103.78	1352.13
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1134.13	1389.31
70194PA0260001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1152.57	1411.90
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	284.27	284.27
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	15	309.53	309.53
70194PA0300001	Rating Area 6	Tobacco User/Non-Tobacco User	16	319.20	319.20

70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	17	328.86	328.86
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	18	339.26	339.26
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	19	349.67	349.67
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	20	360.44	360.44
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	21	371.59	380.88
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	22	371.59	380.88
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	23	371.59	380.88
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	24	371.59	380.88
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	25	373.08	382.41
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	26	380.51	390.02
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	27	389.43	399.17
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	28	403.92	414.02
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	29	415.81	426.21
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	30	421.75	432.29
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	31	430.67	441.44
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	32	439.59	450.58
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	33	445.16	456.29
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	34	451.11	462.39
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	35	454.08	465.43
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	36	457.06	468.49
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	37	460.03	471.53
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	38	463.00	474.58
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	39	468.95	480.67
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	40	474.89	522.38
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	41	483.81	534.61
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	42	492.36	547.50
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	43	504.25	565.26
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	44	519.11	587.63
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	45	536.58	614.38
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	46	557.39	646.57
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	47	580.80	683.60
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	48	607.55	726.63
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	49	633.93	771.49
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	50	663.66	812.98
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	51	693.02	848.95
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	52	725.34	888.54
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	53	758.04	928.60
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	54	793.34	971.84
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	55	828.65	1015.10
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	56	866.92	1061.98
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	57	905.56	1109.31
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	58	946.81	1159.84
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	59	967.25	1184.88
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	60	1008.50	1235.41
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	61	1044.17	1279.11
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	62	1067.58	1307.79
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	63	1096.93	1343.74
70194PA0300001 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1114.77	1365.59
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	284.27	284.27
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	15	309.53	309.53
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	16	319.20	319.20
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	17	328.86	328.86
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	18	339.26	339.26
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	19	349.67	349.67
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	20	360.44	360.44

70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	21	371.59	380.88
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	22	371.59	380.88
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	23	371.59	380.88
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	24	371.59	380.88
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	25	373.08	382.41
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	26	380.51	390.02
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	27	389.43	399.17
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	28	403.92	414.02
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	29	415.81	426.21
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	30	421.75	432.29
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	31	430.67	441.44
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	32	439.59	450.58
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	33	445.16	456.29
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	34	451.11	462.39
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	35	454.08	465.43
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	36	457.06	468.49
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	37	460.03	471.53
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	38	463.00	474.58
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	39	468.95	480.67
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	40	474.89	522.38
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	41	483.81	534.61
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	42	492.36	547.50
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	43	504.25	566.26
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	44	519.11	587.63
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	45	536.58	614.38
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	46	557.39	646.57
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	47	580.80	683.60
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	48	607.55	726.63
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	49	633.93	771.49
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	50	663.66	812.98
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	51	693.02	848.95
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	52	725.34	888.54
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	53	758.04	928.60
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	54	793.34	971.84
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	55	828.65	1015.10
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	56	866.92	1061.98
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	57	905.56	1109.31
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	58	946.81	1159.84
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	59	967.25	1184.88
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	60	1008.50	1235.41
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	61	1044.17	1279.11
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	62	1067.58	1307.79
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	63	1096.93	1343.74
70194PA0300001 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1114.77	1365.59
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	278.80	278.80
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	15	303.59	303.59
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	16	313.06	313.06
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	17	322.54	322.54
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	18	332.74	332.74
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	19	342.95	342.95
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	20	353.52	353.52
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	21	364.45	373.56
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	22	364.45	373.56
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	23	364.45	373.56
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	24	364.45	373.56

70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	25	365.91	375.06
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	26	373.20	382.53
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	27	381.94	391.49
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	28	396.16	406.06
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	29	407.82	418.02
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	30	413.65	423.99
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	31	422.40	432.96
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	32	431.14	441.92
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	33	436.61	447.53
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	34	442.44	453.50
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	35	445.36	456.49
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	36	448.27	459.48
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	37	451.19	462.47
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	38	454.10	465.45
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	39	459.94	471.44
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	40	465.77	512.35
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	41	474.51	524.33
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	42	482.90	536.98
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	43	494.56	554.40
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	44	509.14	576.35
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	45	526.27	602.58
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	46	546.68	634.15
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	47	569.64	670.47
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	48	595.88	712.67
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	49	621.75	756.67
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	50	650.91	797.36
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	51	679.70	832.63
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	52	711.41	871.48
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	53	743.48	910.76
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	54	778.10	953.17
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	55	812.72	995.58
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	56	850.26	1041.57
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	57	888.16	1088.00
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	58	928.62	1137.56
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	59	948.66	1162.11
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	60	989.12	1211.67
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	61	1024.10	1254.52
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	62	1047.06	1282.65
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	63	1075.86	1317.93
70194PA0300001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1093.35	1339.35
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	390.84	390.84
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	15	425.58	425.58
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	16	438.86	438.86
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	17	452.15	452.15
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	18	466.45	466.45
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	19	480.76	480.76
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	20	495.57	495.57
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	21	510.90	523.67
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	22	510.90	523.67
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	23	510.90	523.67
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	24	510.90	523.67
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	25	512.94	525.76
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	26	523.16	536.24
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	27	535.42	548.81
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	28	555.35	569.23

70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	29	571.70	585.99
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	30	579.87	594.37
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	31	592.13	606.93
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	32	604.39	619.50
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	33	612.06	627.36
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	34	620.23	635.74
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	35	624.32	639.93
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	36	628.41	644.12
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	37	632.49	648.30
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	38	636.58	652.49
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	39	644.76	660.88
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	40	652.93	718.22
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	41	665.19	735.03
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	42	676.94	752.76
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	43	693.29	777.18
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	44	713.73	807.94
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	45	737.74	844.71
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	46	766.35	888.97
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	47	798.54	939.88
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	48	835.32	999.04
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	49	871.60	1060.74
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	50	912.47	1117.78
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	51	952.83	1167.22
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	52	997.28	1221.67
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	53	1042.24	1276.74
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	54	1090.77	1336.19
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	55	1139.31	1395.65
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	56	1191.93	1460.11
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	57	1245.06	1525.20
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	58	1301.77	1594.67
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	59	1329.87	1629.09
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	60	1386.58	1698.56
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	61	1435.63	1758.65
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	62	1467.82	1798.08
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	63	1508.18	1847.52
70194PA0530001 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1532.70	1877.56
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	383.33	383.33
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	15	417.40	417.40
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	16	430.43	430.43
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	17	443.46	443.46
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	18	457.49	457.49
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	19	471.52	471.52
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	20	486.05	486.05
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	21	501.08	513.60
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	22	501.08	513.61
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	23	501.08	513.61
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	24	501.08	513.61
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	25	503.08	515.66
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	26	513.11	525.94
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	27	525.13	538.26
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	28	544.67	558.29
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	29	560.71	574.73
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	30	568.73	582.95
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	31	580.75	595.27
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	32	592.78	607.60

70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	33	600.29	615.30
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	34	608.31	623.52
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	35	612.32	627.63
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	36	616.33	631.74
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	37	620.34	635.85
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	38	624.35	639.96
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	39	632.36	648.17
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	40	640.38	704.42
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	41	652.41	720.91
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	42	663.93	738.29
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	43	679.97	762.25
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	44	700.01	792.41
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	45	723.56	828.48
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	46	751.62	871.88
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	47	783.19	921.81
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	48	819.27	979.85
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	49	854.84	1040.34
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	50	894.93	1096.29
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	51	934.51	1144.77
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	52	978.11	1198.18
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	53	1022.20	1252.20
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	54	1069.81	1310.52
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	55	1117.41	1368.83
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	56	1169.02	1432.05
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	57	1221.13	1495.88
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	58	1276.75	1564.02
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	59	1304.31	1597.78
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	60	1359.93	1665.91
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	61	1408.03	1724.84
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	62	1439.60	1763.51
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	63	1479.19	1812.01
70194PA0530001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1503.24	1841.47
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	381.73	381.73
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	15	415.66	415.66
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	16	428.63	428.63
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	17	441.61	441.61
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	18	455.58	455.58
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	19	469.55	469.55
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	20	484.02	484.02
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	21	498.99	511.47
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	22	498.99	511.46
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	23	498.99	511.46
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	24	498.99	511.46
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	25	500.99	513.51
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	26	510.97	523.74
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	27	522.94	536.01
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	28	542.40	555.96
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	29	558.37	572.33
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	30	566.35	580.51
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	31	578.33	592.79
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	32	590.31	605.07
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	33	597.79	612.73
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	34	605.77	620.91
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	35	609.77	625.01
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	36	613.76	629.10

70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	37	617.75	633.19
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	38	621.74	637.28
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	39	629.73	645.47
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	40	637.71	701.48
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	41	649.68	717.90
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	42	661.16	735.21
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	43	677.13	759.06
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	44	697.09	789.11
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	45	720.54	825.02
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	46	748.49	868.25
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	47	779.92	917.97
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	48	815.85	975.76
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	49	851.28	1036.01
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	50	891.20	1091.72
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	51	930.62	1140.01
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	52	974.03	1193.19
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	53	1017.94	1246.98
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	54	1065.34	1305.04
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	55	1112.75	1363.12
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	56	1164.14	1426.07
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	57	1216.04	1489.65
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	58	1271.43	1557.50
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	59	1298.87	1591.12
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	60	1354.26	1658.97
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	61	1402.16	1717.65
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	62	1433.60	1756.16
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	63	1473.02	1804.45
70194PA0530002 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1496.97	1833.79
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	374.39	374.39
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	15	407.67	407.67
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	16	420.39	420.39
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	17	433.12	433.12
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	18	446.82	446.82
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	19	460.53	460.53
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	20	474.72	474.72
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	21	489.40	501.63
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	22	489.40	501.64
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	23	489.40	501.64
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	24	489.40	501.64
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	25	491.36	503.64
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	26	501.15	513.68
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	27	512.89	525.71
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	28	531.98	545.28
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	29	547.64	561.33
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	30	555.47	569.36
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	31	567.21	581.39
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	32	578.96	593.43
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	33	586.30	600.96
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	34	594.13	608.98
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	35	598.05	613.00
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	36	601.96	617.01
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	37	605.88	621.03
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	38	609.79	625.03
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	39	617.62	633.06
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	40	625.45	688.00

70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	41	637.20	704.11
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	42	648.46	721.09
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	43	664.12	744.48
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	44	683.69	773.94
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	45	706.69	809.16
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	46	734.10	851.56
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	47	764.93	900.32
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	48	800.17	957.00
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	49	834.92	1016.10
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	50	874.07	1070.74
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	51	912.73	1118.09
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	52	955.31	1170.25
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	53	998.38	1223.02
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	54	1044.87	1279.97
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	55	1091.36	1336.92
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	56	1141.77	1398.67
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	57	1192.67	1461.02
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	58	1246.99	1527.56
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	59	1273.91	1560.54
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	60	1328.23	1627.08
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	61	1375.21	1684.63
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	62	1406.05	1722.41
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	63	1444.71	1769.77
70194PA0530002 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1468.20	1798.55
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	276.88	276.88
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	15	301.49	301.49
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	16	310.90	310.90
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	17	320.31	320.31
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	18	330.44	330.44
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	19	340.58	340.58
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	20	351.07	351.07
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	21	361.93	370.98
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	22	361.93	370.98
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	23	361.93	370.98
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	24	361.93	370.98
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	25	363.38	372.46
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	26	370.62	379.89
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	27	379.30	388.78
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	28	393.42	403.26
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	29	405.00	415.13
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	30	410.79	421.06
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	31	419.48	429.97
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	32	428.16	438.86
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	33	433.59	444.43
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	34	439.38	450.36
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	35	442.28	453.34
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	36	445.17	456.30
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	37	448.07	459.27
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	38	450.96	462.23
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	39	456.76	468.18
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	40	462.55	508.81
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	41	471.23	520.71
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	42	479.56	533.27
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	43	491.14	550.57
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	44	505.62	572.36

70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	45	522.63	598.41
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	46	542.90	629.76
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	47	565.70	665.83
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	48	591.76	707.74
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	49	617.45	751.44
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	50	646.41	791.85
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	51	675.00	826.88
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	52	706.49	865.45
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	53	738.34	904.47
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	54	772.72	946.58
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	55	807.10	988.70
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	56	844.38	1034.37
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	57	882.02	1080.47
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	58	922.20	1129.70
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	59	942.10	1154.07
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	60	982.28	1203.29
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	61	1017.02	1245.85
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	62	1039.82	1273.78
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	63	1068.42	1308.81
70194PA0530007 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1085.79	1330.09
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	271.55	271.55
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	15	295.69	295.69
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	16	304.92	304.92
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	17	314.15	314.15
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	18	324.09	324.09
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	19	334.03	334.03
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	20	344.32	344.32
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	21	354.97	363.84
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	22	354.97	363.84
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	23	354.97	363.84
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	24	354.97	363.84
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	25	356.39	365.30
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	26	363.49	372.58
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	27	372.01	381.31
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	28	385.85	395.50
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	29	397.21	407.14
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	30	402.89	412.96
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	31	411.41	421.70
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	32	419.93	430.43
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	33	425.25	435.88
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	34	430.93	441.70
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	35	433.77	444.61
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	36	436.61	447.53
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	37	439.45	450.44
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	38	442.29	453.35
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	39	447.97	459.17
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	40	453.65	499.02
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	41	462.17	510.70
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	42	470.34	523.02
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	43	481.69	539.97
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	44	495.89	561.35
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	45	512.58	586.90
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	46	532.46	617.65
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	47	554.82	653.02
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	48	580.38	694.13

70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	49	605.58	736.99
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	50	633.96	776.63
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	51	662.02	810.97
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	52	692.90	848.80
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	53	724.14	887.07
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	54	757.86	928.38
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	55	791.58	969.69
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	56	828.15	1014.48
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	57	865.06	1059.70
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	58	904.46	1107.96
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	59	923.99	1131.89
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	60	963.39	1180.15
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	61	997.47	1221.90
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	62	1019.83	1249.29
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	63	1047.87	1283.64
70194PA0530007 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1064.91	1304.51
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	260.51	260.51
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	15	283.66	283.66
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	16	292.52	292.52
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	17	301.37	301.37
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	18	310.90	310.90
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	19	320.44	320.44
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	20	330.31	330.31
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	21	340.53	349.04
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	22	340.53	349.04
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	23	340.53	349.04
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	24	340.53	349.04
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	25	341.89	350.44
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	26	348.70	357.42
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	27	356.88	365.80
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	28	370.16	379.41
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	29	381.05	390.58
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	30	386.50	396.16
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	31	394.67	404.54
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	32	402.85	412.92
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	33	407.95	418.15
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	34	413.40	423.74
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	35	416.13	426.53
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	36	418.85	429.32
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	37	421.58	432.12
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	38	424.30	434.91
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	39	429.75	440.49
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	40	435.20	478.72
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	41	443.37	489.92
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	42	451.20	501.73
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	43	462.10	518.01
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	44	475.72	538.52
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	45	491.73	563.03
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	46	510.80	592.53
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	47	532.25	626.46
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	48	556.77	665.90
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	49	580.94	707.00
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	50	608.19	745.03
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	51	635.09	777.99
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	52	664.71	814.27

70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	53	694.68	850.98
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	54	727.03	890.61
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	55	759.38	930.24
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	56	794.46	973.21
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	57	829.87	1016.59
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	58	867.67	1062.90
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	59	886.40	1085.84
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	60	924.20	1132.15
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	61	956.89	1172.19
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	62	978.34	1198.47
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	63	1005.24	1231.42
70194PA0530008 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1021.59	1251.45
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	255.49	255.49
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	15	278.21	278.21
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	16	286.89	286.89
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	17	295.57	295.57
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	18	304.92	304.92
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	19	314.28	314.28
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	20	323.96	323.96
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	21	333.98	342.33
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	22	333.98	342.33
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	23	333.98	342.33
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	24	333.98	342.33
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	25	335.32	343.70
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	26	342.00	350.55
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	27	350.01	358.76
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	28	363.04	372.12
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	29	373.72	383.06
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	30	379.07	388.55
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	31	387.08	396.76
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	32	395.10	404.98
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	33	400.11	410.11
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	34	405.45	415.59
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	35	408.12	418.32
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	36	410.80	421.07
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	37	413.47	423.81
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	38	416.14	426.54
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	39	421.48	432.02
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	40	426.83	469.51
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	41	434.84	480.50
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	42	442.52	492.08
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	43	453.21	508.05
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	44	466.57	528.16
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	45	482.27	552.20
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	46	500.97	581.13
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	47	522.01	614.41
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	48	546.06	653.09
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	49	569.77	693.41
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	50	596.49	730.70
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	51	622.87	763.02
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	52	651.93	798.61
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	53	681.32	834.62
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	54	713.05	873.49
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	55	744.78	912.36
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	56	779.18	954.50

70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	57	813.91	997.04
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	58	850.96	1042.45
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	59	869.35	1064.95
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	60	906.42	1110.36
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	61	938.48	1149.64
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	62	959.52	1175.41
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	63	985.91	1207.74
70194PA0530008 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1001.94	1227.38
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	400.83	400.83
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	15	436.46	436.46
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	16	450.08	450.08
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	17	463.70	463.70
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	18	478.38	478.38
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	19	493.05	493.05
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	20	508.24	508.24
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	21	523.96	537.06
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	22	523.96	537.06
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	23	523.96	537.06
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	24	523.96	537.06
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	25	526.06	539.21
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	26	536.54	549.95
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	27	549.11	562.84
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	28	569.54	583.78
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	29	586.31	600.97
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	30	594.69	609.56
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	31	607.27	622.45
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	32	619.84	635.34
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	33	627.70	643.39
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	34	636.09	651.99
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	35	640.28	656.29
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	36	644.47	660.58
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	37	648.66	664.88
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	38	652.85	669.17
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	39	661.24	677.77
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	40	669.62	736.58
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	41	682.20	753.83
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	42	694.25	772.01
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	43	711.01	797.04
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	44	731.97	828.59
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	45	756.60	866.31
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	46	785.94	911.69
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	47	818.95	963.90
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	48	856.67	1024.58
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	49	893.88	1087.85
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	50	935.79	1146.34
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	51	977.19	1197.06
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	52	1022.77	1252.89
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	53	1068.88	1309.38
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	54	1118.65	1370.35
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	55	1168.43	1431.33
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	56	1222.40	1497.44
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	57	1276.89	1564.19
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	58	1335.06	1635.44
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	59	1363.87	1670.74
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	60	1422.03	1741.99

70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	61	1472.33	1803.60
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	62	1505.34	1844.04
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	63	1546.73	1894.74
70194PA0530009 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1571.88	1925.55
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	393.13	393.13
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	15	428.07	428.07
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	16	441.43	441.43
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	17	454.79	454.79
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	18	469.18	469.18
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	19	483.57	483.57
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	20	498.47	498.47
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	21	513.89	526.73
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	22	513.89	526.74
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	23	513.89	526.74
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	24	513.89	526.74
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	25	515.95	528.85
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	26	526.22	539.38
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	27	538.56	552.02
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	28	558.60	572.57
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	29	575.04	589.42
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	30	583.27	597.85
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	31	595.60	610.49
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	32	607.93	623.13
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	33	615.64	631.03
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	34	623.86	639.46
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	35	627.97	643.67
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	36	632.08	647.88
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	37	636.20	652.11
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	38	640.31	656.32
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	39	648.53	664.74
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	40	656.75	722.43
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	41	669.08	739.33
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	42	680.90	757.16
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	43	697.35	781.73
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	44	717.90	812.66
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	45	742.06	849.66
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	46	770.84	894.17
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	47	803.21	945.38
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	48	840.21	1004.89
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	49	876.70	1066.94
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	50	917.81	1124.32
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	51	958.40	1174.04
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	52	1003.11	1228.81
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	53	1048.34	1284.22
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	54	1097.16	1344.02
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	55	1145.97	1403.81
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	56	1198.91	1468.66
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	57	1252.35	1534.13
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	58	1309.39	1604.00
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	59	1337.66	1638.63
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	60	1394.70	1708.51
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	61	1444.03	1768.94
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	62	1476.41	1808.60
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	63	1517.00	1858.33
70194PA0530009 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1541.67	1888.55

70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	0-14	311.82	311.82
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	15	339.54	339.54
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	16	350.14	350.14
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	17	360.73	360.73
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	18	372.15	372.15
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	19	383.56	383.56
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	20	395.38	395.38
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	21	407.61	417.80
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	22	407.61	417.80
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	23	407.61	417.80
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	24	407.61	417.80
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	25	409.24	419.47
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	26	417.39	427.82
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	27	427.18	437.86
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	28	443.07	454.15
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	29	456.12	467.52
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	30	462.64	474.21
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	31	472.42	484.23
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	32	482.20	494.26
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	33	488.32	500.53
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	34	494.84	507.21
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	35	498.10	510.55
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	36	501.36	513.89
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	37	504.62	517.24
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	38	507.88	520.58
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	39	514.40	527.26
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	40	520.93	573.02
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	41	530.71	586.43
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	42	540.08	600.57
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	43	553.13	620.06
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	44	569.43	644.59
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	45	588.59	673.94
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	46	611.42	709.25
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	47	637.09	749.85
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	48	666.44	797.06
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	49	695.38	846.28
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	50	727.99	891.79
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	51	760.19	931.23
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	52	795.65	974.67
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	53	831.52	1018.61
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	54	870.25	1066.06
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	55	908.97	1113.49
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	56	950.95	1164.91
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	57	993.35	1216.85
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	58	1038.59	1272.27
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	59	1061.01	1299.74
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	60	1106.25	1355.16
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	61	1145.38	1403.09
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	62	1171.06	1434.55
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	63	1203.26	1473.99
70194PA0530010	Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1222.83	1497.97
70194PA0530010	Rating Area 9	Tobacco User/Non-Tobacco User	0-14	305.82	305.82
70194PA0530010	Rating Area 9	Tobacco User/Non-Tobacco User	15	333.01	333.01
70194PA0530010	Rating Area 9	Tobacco User/Non-Tobacco User	16	343.40	343.40
70194PA0530010	Rating Area 9	Tobacco User/Non-Tobacco User	17	353.80	353.80

70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	18	364.99	364.99
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	19	376.16	376.16
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	20	387.78	387.78
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	21	399.77	409.76
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	22	399.77	409.76
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	23	399.77	409.76
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	24	399.77	409.76
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	25	401.37	411.40
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	26	409.36	419.59
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	27	418.96	429.43
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	28	434.55	445.41
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	29	447.34	458.52
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	30	453.74	465.08
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	31	463.33	474.91
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	32	472.93	484.75
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	33	478.92	490.89
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	34	485.32	497.45
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	35	488.52	500.73
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	36	491.72	504.01
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	37	494.92	507.29
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	38	498.11	510.56
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	39	504.51	517.12
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	40	510.91	562.00
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	41	520.50	575.15
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	42	529.70	589.03
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	43	542.49	608.13
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	44	558.48	632.20
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	45	577.27	660.97
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	46	599.66	695.61
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	47	624.84	735.44
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	48	653.62	781.73
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	49	682.01	830.01
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	50	713.99	874.64
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	51	745.57	913.32
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	52	780.35	955.93
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	53	815.53	999.02
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	54	853.51	1045.55
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	55	891.49	1092.08
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	56	932.66	1142.51
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	57	974.24	1193.44
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	58	1018.61	1247.80
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	59	1040.60	1274.74
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	60	1084.98	1329.10
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	61	1123.35	1376.10
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	62	1148.54	1406.96
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	63	1180.12	1445.65
70194PA0530010 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1199.31	1469.15
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	224.24	224.24
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	15	244.17	244.17
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	16	251.79	251.79
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	17	259.41	259.41
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	18	267.62	267.62
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	19	275.83	275.83
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	20	284.33	284.33
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	21	293.12	300.45

70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	22	293.12	300.45
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	23	293.12	300.45
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	24	293.12	300.45
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	25	294.29	301.65
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	26	300.15	307.65
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	27	307.19	314.87
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	28	318.62	326.59
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	29	328.00	336.20
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	30	332.69	341.01
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	31	339.73	348.22
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	32	346.76	355.43
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	33	351.16	359.94
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	34	355.85	364.75
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	35	358.19	367.14
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	36	360.54	369.55
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	37	362.88	371.95
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	38	365.23	374.36
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	39	369.92	379.17
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	40	374.61	412.07
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	41	381.64	421.71
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	42	388.38	431.88
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	43	397.76	445.89
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	44	409.49	463.54
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	45	423.27	484.64
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	46	439.68	510.03
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	47	458.15	539.24
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	48	479.25	573.18
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	49	500.06	608.57
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	50	523.51	641.30
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	51	546.67	669.67
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	52	572.17	700.91
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	53	597.96	732.50
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	54	625.81	766.62
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	55	653.66	800.73
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	56	683.85	837.72
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	57	714.33	875.05
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	58	746.87	914.92
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	59	762.99	934.66
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	60	795.53	974.52
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	61	823.67	1009.00
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	62	842.13	1031.61
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	63	865.29	1059.98
70194PA0560001 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	879.36	1077.22
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	219.93	219.93
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	15	239.48	239.48
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	16	246.95	246.95
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	17	254.43	254.43
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	18	262.48	262.48
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	19	270.53	270.53
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	20	278.87	278.87
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	21	287.49	294.67
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	22	287.49	294.68
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	23	287.49	294.68
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	24	287.49	294.68
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	25	288.64	295.86

70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	26	294.39	301.75
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	27	301.29	308.82
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	28	312.50	320.31
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	29	321.70	329.74
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	30	326.30	334.46
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	31	333.20	341.53
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	32	340.10	348.60
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	33	344.41	353.02
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	34	349.01	357.74
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	35	351.31	360.09
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	36	353.61	362.45
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	37	355.91	364.81
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	38	358.21	367.17
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	39	362.81	371.88
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	40	367.41	404.15
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	41	374.31	413.61
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	42	380.92	423.58
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	43	390.12	437.32
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	44	401.62	454.63
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	45	415.14	475.34
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	46	431.24	500.24
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	47	449.35	528.88
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	48	470.05	562.18
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	49	490.46	596.89
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	50	513.46	628.99
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	51	536.17	656.81
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	52	561.18	687.45
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	53	586.48	718.44
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	54	613.79	751.89
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	55	641.10	785.35
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	56	670.71	821.62
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	57	700.61	858.25
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	58	732.52	897.34
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	59	748.34	916.72
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	60	780.25	955.81
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	61	807.85	989.62
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	62	825.96	1011.80
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	63	848.67	1039.62
70194PA0560001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	862.47	1056.53
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	0-14	366.64	366.64
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	15	399.23	399.23
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	16	411.69	411.69
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	17	424.15	424.15
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	18	437.57	437.57
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	19	450.99	450.99
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	20	464.89	464.89
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	21	479.27	491.26
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	22	479.27	491.25
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	23	479.27	491.25
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	24	479.27	491.25
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	25	481.19	493.22
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	26	490.77	503.04
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	27	502.27	514.83
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	28	520.97	533.99
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	29	536.30	549.71

70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	30	543.97	557.57
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	31	555.47	569.36
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	32	566.98	581.15
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	33	574.17	588.52
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	34	581.83	596.38
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	35	585.67	600.31
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	36	589.50	604.24
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	37	593.34	608.17
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	38	597.17	612.10
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	39	604.84	619.96
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	40	612.51	673.76
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	41	624.01	689.53
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	42	635.03	706.15
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	43	650.37	729.06
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	44	669.54	757.92
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	45	692.07	792.42
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	46	718.91	833.94
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	47	749.10	881.69
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	48	783.61	937.20
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	49	817.63	995.06
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	50	855.98	1048.58
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	51	893.84	1094.95
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	52	935.54	1146.04
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	53	977.71	1197.69
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	54	1023.24	1253.47
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	55	1068.77	1309.24
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	56	1118.14	1369.72
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	57	1167.98	1430.78
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	58	1221.18	1495.95
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	59	1247.54	1528.24
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	60	1300.74	1593.41
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	61	1346.75	1649.77
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	62	1376.94	1686.75
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	63	1414.81	1733.14
70194PA0570001 Rating Area 7	Tobacco User/Non-Tobacco User	64 and over	1437.81	1761.32
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	0-14	359.60	359.60
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	15	391.56	391.56
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	16	403.78	403.78
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	17	416.00	416.00
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	18	429.16	429.16
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	19	442.33	442.33
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	20	455.96	455.96
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	21	470.06	481.81
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	22	470.06	481.81
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	23	470.06	481.81
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	24	470.06	481.81
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	25	471.94	483.74
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	26	481.34	493.37
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	27	492.62	504.94
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	28	510.96	523.73
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	29	526.00	539.15
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	30	533.52	546.86
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	31	544.80	558.42
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	32	556.08	569.98
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	33	563.13	577.21

70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	34	570.65	584.92
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	35	574.41	588.77
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	36	578.17	592.62
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	37	581.93	596.48
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	38	585.69	600.33
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	39	593.22	608.05
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	40	600.74	660.81
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	41	612.02	676.28
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	42	622.83	692.59
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	43	637.87	715.05
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	44	656.67	743.35
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	45	678.77	777.19
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	46	705.09	817.90
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	47	734.70	864.74
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	48	768.55	919.19
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	49	801.92	975.94
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	50	839.53	1028.42
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	51	876.66	1073.91
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	52	917.56	1124.01
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	53	958.92	1174.68
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	54	1003.58	1229.39
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	55	1048.23	1284.08
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	56	1096.65	1343.40
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	57	1145.54	1403.29
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	58	1197.71	1467.19
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	59	1223.57	1498.87
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	60	1275.74	1562.78
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	61	1320.87	1618.07
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	62	1350.48	1654.34
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	63	1387.62	1699.83
70194PA0570001 Rating Area 9	Tobacco User/Non-Tobacco User	64 and over	1410.18	1727.47
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	397.36	397.36
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	15	432.68	432.68
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	16	446.18	446.18
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	17	459.69	459.69
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	18	474.23	474.23
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	19	488.77	488.77
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	20	503.84	503.84
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	21	519.42	532.40
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	22	519.42	532.41
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	23	519.42	532.41
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	24	519.42	532.41
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	25	521.50	534.54
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	26	531.89	545.19
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	27	544.35	557.96
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	28	564.61	578.73
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	29	581.23	595.76
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	30	589.54	604.28
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	31	602.01	617.06
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	32	614.47	629.83
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	33	622.27	637.83
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	34	630.58	646.34
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	35	634.73	650.60
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	36	638.89	654.86
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	37	643.04	659.12

70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	38	647.20	663.38
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	39	655.51	671.90
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	40	663.82	730.20
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	41	676.28	747.29
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	42	688.23	765.31
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	43	704.85	790.14
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	44	725.63	821.41
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	45	750.04	858.80
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	46	779.13	903.79
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	47	811.85	955.55
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	48	849.25	1015.70
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	49	886.13	1078.42
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	50	927.68	1136.41
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	51	968.72	1186.68
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	52	1013.91	1242.04
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	53	1059.62	1298.03
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	54	1108.96	1358.48
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	55	1158.31	1418.93
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	56	1211.81	1484.47
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	57	1265.83	1550.64
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	58	1323.48	1621.26
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	59	1352.05	1656.26
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	60	1409.71	1726.89
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	61	1459.57	1787.97
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	62	1492.29	1828.06
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	63	1533.33	1878.33
70194PA0540001 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1558.26	1908.87
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	388.09	388.09
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	15	422.59	422.59
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	16	435.78	435.78
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	17	448.97	448.97
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	18	463.17	463.17
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	19	477.38	477.38
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	20	492.09	492.09
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	21	507.31	519.99
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	22	507.31	519.99
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	23	507.31	519.99
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	24	507.31	519.99
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	25	509.34	522.07
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	26	519.49	532.48
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	27	531.66	544.95
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	28	551.45	565.24
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	29	567.68	581.87
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	30	575.80	590.20
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	31	587.97	602.67
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	32	600.15	615.15
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	33	607.76	622.95
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	34	615.87	631.27
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	35	619.93	635.43
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	36	623.99	639.59
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	37	628.05	643.75
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	38	632.11	647.91
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	39	640.23	656.24
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	40	648.34	713.17
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	41	660.52	729.87

70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	42	672.19	747.48
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	43	688.42	771.72
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	44	708.71	802.26
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	45	732.56	838.78
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	46	760.97	882.73
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	47	792.93	933.28
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	48	829.45	992.02
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	49	865.47	1053.28
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	50	906.06	1109.92
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	51	946.13	1159.01
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	52	990.27	1213.08
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	53	1034.91	1267.76
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	54	1083.11	1326.81
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	55	1131.30	1385.84
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	56	1183.55	1449.85
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	57	1236.31	1514.48
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	58	1292.63	1583.47
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	59	1320.53	1617.65
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	60	1376.84	1686.63
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	61	1425.54	1746.29
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	62	1457.50	1785.44
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	63	1497.58	1834.54
70194PA0540002 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1521.93	1864.36
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	281.49	281.49
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	15	306.51	306.51
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	16	316.08	316.08
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	17	325.64	325.64
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	18	335.95	335.95
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	19	346.25	346.25
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	20	356.92	356.92
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	21	367.96	377.16
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	22	367.96	377.16
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	23	367.96	377.16
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	24	367.96	377.16
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	25	369.43	378.67
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	26	376.79	386.21
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	27	385.62	395.26
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	28	399.97	409.97
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	29	411.75	422.04
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	30	417.63	428.07
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	31	426.47	437.13
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	32	435.30	446.18
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	33	440.82	451.84
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	34	446.70	457.87
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	35	449.65	460.89
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	36	452.59	463.90
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	37	455.53	466.92
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	38	458.48	469.94
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	39	464.37	475.98
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	40	470.25	517.28
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	41	479.06	529.38
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	42	487.55	542.16
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	43	499.32	559.74
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	44	514.04	581.89
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	45	531.33	608.37

70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	46	551.94	640.25
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	47	575.12	676.92
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	48	601.61	719.53
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	49	627.74	763.96
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	50	657.18	805.05
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	51	686.25	840.66
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	52	718.26	879.87
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	53	750.64	919.53
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	54	785.59	962.35
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	55	820.55	1005.17
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	56	858.45	1051.60
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	57	896.72	1098.48
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	58	937.56	1148.51
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	59	957.80	1173.31
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	60	998.64	1223.33
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	61	1033.97	1266.61
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	62	1057.15	1295.01
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	63	1086.22	1330.62
70194PA0540007 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1103.88	1352.25
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	264.85	264.85
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	15	288.39	288.39
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	16	297.39	297.39
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	17	306.40	306.40
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	18	316.09	316.09
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	19	325.78	325.78
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	20	335.82	335.82
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	21	346.21	354.86
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	22	346.21	354.87
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	23	346.21	354.87
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	24	346.21	354.87
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	25	347.59	356.28
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	26	354.52	363.38
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	27	362.83	371.90
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	28	376.33	385.74
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	29	387.41	397.10
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	30	392.95	402.77
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	31	401.26	411.29
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	32	409.57	419.81
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	33	414.76	425.13
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	34	420.30	430.81
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	35	423.07	433.65
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	36	425.84	436.49
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	37	428.61	439.33
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	38	431.38	442.16
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	39	436.92	447.84
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	40	442.46	486.71
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	41	450.77	498.10
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	42	458.73	510.11
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	43	469.81	526.66
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	44	483.66	547.50
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	45	499.93	572.42
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	46	519.32	602.41
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	47	541.13	636.91
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	48	566.06	677.00
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	49	590.63	718.80

70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	50	618.33	757.45
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	51	645.68	790.96
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	52	675.80	827.86
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	53	706.27	865.18
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	54	739.16	905.47
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	55	772.05	945.76
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	56	807.71	989.44
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	57	843.71	1033.54
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	58	882.14	1080.62
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	59	901.18	1103.95
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	60	939.61	1151.02
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	61	972.85	1191.74
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	62	994.66	1218.46
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	63	1022.01	1251.96
70194PA0540008 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1038.63	1272.32
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	407.52	407.52
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	15	443.74	443.74
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	16	457.59	457.59
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	17	471.44	471.44
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	18	486.36	486.36
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	19	501.27	501.27
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	20	516.72	516.72
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	21	532.70	546.02
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	22	532.70	546.02
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	23	532.70	546.02
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	24	532.70	546.02
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	25	534.83	548.20
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	26	545.48	559.12
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	27	558.27	572.23
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	28	579.04	593.52
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	29	596.09	610.99
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	30	604.61	619.73
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	31	617.40	632.84
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	32	630.18	645.93
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	33	638.17	654.12
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	34	646.70	662.87
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	35	650.96	667.23
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	36	655.22	671.60
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	37	659.48	675.97
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	38	663.74	680.33
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	39	672.27	689.08
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	40	680.79	748.87
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	41	693.58	766.41
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	42	705.83	784.88
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	43	722.87	810.34
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	44	744.18	842.41
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	45	769.22	880.76
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	46	799.05	926.90
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	47	832.61	979.98
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	48	870.96	1041.67
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	49	908.79	1106.00
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	50	951.40	1165.47
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	51	993.49	1217.03
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	52	1039.83	1273.79
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	53	1086.71	1331.22

70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	54	1137.31	1393.20
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	55	1187.92	1455.20
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	56	1242.79	1522.42
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	57	1298.19	1590.28
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	58	1357.32	1662.72
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	59	1386.62	1698.61
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	60	1445.75	1771.04
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	61	1496.89	1833.69
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	62	1530.45	1874.80
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	63	1572.53	1926.35
70194PA0540009 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1598.10	1957.67
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	317.02	317.02
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	15	345.20	345.20
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	16	355.98	355.98
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	17	366.75	366.75
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	18	378.36	378.36
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	19	389.96	389.96
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	20	401.98	401.98
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	21	414.41	424.77
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	22	414.41	424.77
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	23	414.41	424.77
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	24	414.41	424.77
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	25	416.07	426.47
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	26	424.36	434.97
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	27	434.30	445.16
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	28	450.46	461.72
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	29	463.72	475.31
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	30	470.36	482.12
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	31	480.30	492.31
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	32	490.25	502.51
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	33	496.46	508.87
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	34	503.09	515.67
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	35	506.41	519.07
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	36	509.72	522.46
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	37	513.04	525.87
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	38	516.35	529.26
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	39	522.99	536.06
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	40	529.62	582.58
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	41	539.56	596.21
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	42	549.09	610.59
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	43	562.35	630.39
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	44	578.93	655.35
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	45	598.41	685.18
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	46	621.62	721.08
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	47	647.72	762.37
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	48	677.56	810.36
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	49	706.98	860.39
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	50	740.14	906.67
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	51	772.87	946.77
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	52	808.93	990.94
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	53	845.40	1035.62
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	54	884.77	1083.84
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	55	924.13	1132.06
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	56	966.82	1184.35
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	57	1009.92	1237.15

70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	58	1055.92	1293.50
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	59	1078.71	1321.42
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	60	1124.71	1377.77
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	61	1164.49	1426.50
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	62	1190.60	1458.49
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	63	1223.34	1498.59
70194PA0540010 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1243.23	1522.96
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	227.98	227.98
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	15	248.24	248.24
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	16	255.99	255.99
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	17	263.74	263.74
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	18	272.08	272.08
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	19	280.43	280.43
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	20	289.07	289.07
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	21	298.01	305.46
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	22	298.01	305.46
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	23	298.01	305.46
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	24	298.01	305.46
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	25	299.20	306.68
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	26	305.16	312.79
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	27	312.31	320.12
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	28	323.94	332.04
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	29	333.47	341.81
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	30	338.24	346.70
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	31	345.39	354.02
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	32	352.55	361.36
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	33	357.02	365.95
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	34	361.78	370.82
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	35	364.17	373.27
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	36	366.55	375.71
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	37	368.94	378.16
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	38	371.32	380.60
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	39	376.09	385.49
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	40	380.86	418.95
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	41	388.01	428.75
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	42	394.86	439.08
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	43	404.40	453.33
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	44	416.32	471.27
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	45	430.33	492.73
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	46	447.02	518.54
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	47	465.79	548.23
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	48	487.25	582.75
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	49	508.41	618.73
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	50	532.25	652.01
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	51	555.79	680.84
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	52	581.72	712.61
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	53	607.94	744.73
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	54	636.25	779.41
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	55	664.56	814.09
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	56	695.26	851.69
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	57	726.25	889.66
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	58	759.33	930.18
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	59	775.72	950.26
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	60	808.80	990.78
70194PA0550001 Rating Area 6	Tobacco User/Non-Tobacco User	61	837.41	1025.83

70194PA0550001	Rating Area 6	Tobacco User/Non-Tobacco User	62	856.18	1048.82
70194PA0550001	Rating Area 6	Tobacco User/Non-Tobacco User	63	879.73	1077.67
70194PA0550001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	894.03	1095.19
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	372.75	372.75
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	15	405.89	405.89
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	16	418.56	418.56
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	17	431.23	431.23
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	18	444.87	444.87
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	19	458.51	458.51
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	20	472.64	472.64
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	21	487.26	499.44
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	22	487.26	499.44
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	23	487.26	499.44
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	24	487.26	499.44
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	25	489.21	501.44
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	26	498.95	511.42
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	27	510.65	523.42
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	28	529.65	542.89
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	29	545.24	558.87
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	30	553.04	566.87
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	31	564.73	578.85
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	32	576.43	590.84
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	33	583.74	598.33
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	34	591.53	606.32
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	35	595.43	610.32
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	36	599.33	614.31
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	37	603.23	618.31
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	38	607.13	622.31
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	39	614.92	630.29
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	40	622.72	684.99
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	41	634.41	701.02
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	42	645.62	717.93
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	43	661.21	741.22
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	44	680.70	770.55
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	45	703.60	805.62
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	46	730.89	847.83
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	47	761.59	896.39
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	48	796.67	952.82
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	49	831.27	1011.66
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	50	870.25	1066.06
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	51	908.74	1113.21
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	52	951.13	1165.13
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	53	994.01	1217.66
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	54	1040.30	1274.37
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	55	1086.59	1331.07
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	56	1136.78	1392.56
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	57	1187.45	1454.63
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	58	1241.54	1520.89
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	59	1268.34	1553.72
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1322.42	1619.96
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1369.20	1677.27
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1399.90	1714.88
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1438.39	1762.03
70194PA0580001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1461.78	1790.68