

SERFF Tracking #:	HGHM-131475700	State Tracking #:	INDIVIDUAL MEDICAL, HGHM-131475700, 1,4...	Company Tracking #:	1A-DP-18-HI
State:	Pennsylvania	Filing Company:	Highmark		
TOI/Sub-TOI:	H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense				
Product Name:	1A-DP-18-HI				
Project Name/Number:	1A-DP-18-HI/1A-DP-18-HI				

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-HI Public PDF 080718 1 of 2.pdf 1A-DP-18-HI Public PDF 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 Inc. 2019 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-18-HI (SERFF Filing # HGHM-131475700)

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

Dear Ms. Gray:

This Filing includes the Highmark, Inc.'s ("Highmark", "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 Inc., NAIC # 54771**
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: **13.9% increase**
6. Range of rate change requested: **-11.6% to 36.5%**
7. Total additional annual revenue generated from the proposed rate change: **\$1,125,100**
8. Product(s): **PPO, EPO**
9. Rating Areas and the change from 2018: **Rating Areas 1, 2, 4, 5, 6**

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: **1,460 covered lives; 1,101 policyholders**
12. Number of plans offered in 2019 and the change this represents from 2018: **16**

The Company offered 14 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-PA19-125079581 affecting the following Company products and forms:**

Product Name / Type	Contract Form & SERFF#
Major Events Blue PPO	CAT/WDP-6;HGHM-131468102
My Direct Blue EPO	EPO/WDP-1;HGHM-131468077
My Direct Blue Conemaugh EPO	EPO/WDP-1;HGHM-131468077
My Direct Blue EPO HDHP	EPO/HDHP/WDP-1;HGHM-131468118
My Direct Blue Conemaugh EPO HDHP	EPO/HDHP/WDP-1;HGHM-131468118

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #33709, Company Filing #1A-DP-18-HI (SERFF Filing # HGHM-131475700)**

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, Highmark 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 Highmark if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark 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 Highmark's business. Therefore, Highmark 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"), Highmark must be notified prior to release of information contained in this Filing and be given the opportunity to respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, Highmark asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark 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 Highmark 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



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 Inc. 2019 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-18-HI (SERFF Filing # HGHM-131475700)

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

Dear Ms. Gray:

This Filing includes the Highmark, Inc.'s ("Highmark", "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 Inc., NAIC # 54771**
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: **8.4% increase**
6. Range of rate change requested: **-14.7% to 23.5%**
7. Total additional annual revenue generated from the proposed rate change: **\$689,312**
8. Product(s): **PPO, EPO**
9. Rating Areas and the change from 2018: **Rating Areas 1, 2, 4, 5, 6**

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: **1,460 covered lives; 1,101 policyholders**
12. Number of plans offered in 2019 and the change this represents from 2018: **16**

The Company offered 14 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-PA19-125079581 affecting the following Company products and forms:**

Product Name / Type	Contract Form & SERFF#
Major Events Blue PPO	CAT/WDP-6;HGHM-131468102
My Direct Blue EPO	EPO/WDP-1;HGHM-131468077
My Direct Blue Conemaugh EPO	EPO/WDP-1;HGHM-131468077
My Direct Blue EPO HDHP	EPO/HDHP/WDP-1;HGHM-131468118
My Direct Blue Conemaugh EPO HDHP	EPO/HDHP/WDP-1;HGHM-131468118

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #33709, Company Filing #1A-DP-18-HI (SERFF Filing # HGHM-131475700)**

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, Highmark reserves the right to submit a revised filing.

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Public disclosure of any information contained in this Filing would allow Highmark 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 Highmark's business. Therefore, Highmark 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"), Highmark must be notified prior to release of information contained in this Filing and be given the opportunity to respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, Highmark asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark 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 Highmark 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 Inc. 2019 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-18-HI (SERFF Filing # HGHM-131475700)

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

Dear Ms. Gray:

This Filing includes the Highmark, Inc.'s ("Highmark", "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, Highmark 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 8.4% to 6.3%.

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 Inc., NAIC # 54771**
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: **6.3% increase**
6. Range of rate change requested: **-16.3% to 21.2%**
7. Total additional annual revenue generated from the proposed rate change: **\$520,433**
8. Product(s): **PPO, EPO**
9. Rating Areas and the change from 2018: **Rating Areas 1, 2, 4, 5, 6**

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: **1,460 covered lives; 1,101 policyholders**
12. Number of plans offered in 2019 and the change this represents from 2018: **16**

The Company offered 14 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-PA19-125079581 affecting the following Company products and forms:**

Product Name / Type	Contract Form & SERFF#
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My Direct Blue EPO	EPO/WDP-1;HGHEM-131468077
My Direct Blue Conemaugh EPO	EPO/WDP-1;HGHEM-131468077
My Direct Blue EPO HDHP	EPO/HDHP/WDP-1;HGHEM-131468118
My Direct Blue Conemaugh EPO HDHP	EPO/HDHP/WDP-1;HGHEM-131468118

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #33709, Company Filing #1A-DP-18-HI (SERFF Filing # HGHEM-131475700)**

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, Highmark reserves the right to submit a revised filing.

Request for Confidentiality

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Public disclosure of any information contained in this Filing would allow Highmark 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 Highmark's business. Therefore, Highmark 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"), Highmark must be notified prior to release of information contained in this Filing and be given the opportunity to respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, Highmark asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark 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 Highmark 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.

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

Sincerely,

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

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

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

Rate Change Summary

Highmark Inc. – Individual Plans

Rate request filing ID # 1A-DP-18-HI (SERFF Filing # HGHM-131475700)- This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at <http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

Overview

Initial requested average rate change:	8.4% ¹
Revised requested average rate change:	6.3% ¹
Range of requested rate change:	-16.3% to 21.2%
Effective date:	January 1, 2019
People impacted:	1,460
Available in:	1,2,4,5,6

Key information

Jan. 2017-Dec. 2017 financial experience

Premiums	\$85,916,489
Claims	\$82,247,540
Administrative expenses	\$10,037,704
Taxes & fees	\$1,565,142
Company made (after taxes)	(\$7,933,897)

How it plans to spend your premium

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

Claims:	88%
Administrative:	10%
Taxes & fees:	2%
Profit:	0%

The company expects its annual medical costs to increase **8.4%**.

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.

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 Highmark are as follows:

Year	Avg. Increase	SERFF ID#
2018	25.3%	HGHM-131020694
2017	45.4%	HGHM-130540834
2016	18.6%	HGHM-130061378

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: 6.3%
- Table 11: 6.5%
- URRT Worksheet 1 Cell V45: 42.29%
- URRT Worksheet 1 Cell V46: 19.28%

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.

Highmark feels that the best representation of the rate increase is the value from Table 10.

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, Highmark 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 Highmark's 2019 plan offering consists of renewing plans with cost sharing that differs from the 2018 offering.

The Major Events plans are renewing with a deductible update to maintain regulatory compliance.

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 Highmark 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 Highmark will incur. This amount is developed based on an analysis of Highmark 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 Highmark 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 -0.09% per year applied to reach the overall trend of 8.40% 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 Highmark'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 Highmark 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 Highmark 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 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 1.183 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 1.183 by 1.06 to arrive at a final morbidity factor of 1.254.

- The Change in Demographics adjustment of 1.030 reflects the change in age and geography factors we expect from the experience period to the projection period.
- There is no Change in Network adjustment.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 0.947 reflects changes in pharmacy rebates and expected changes in hospital/physician settlements.

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

The \$87.63 Risk Adjustment assumption in cell C31 represents our best estimate of the year end risk adjustment transfer payment for Highmark 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 Highmark 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 \$87.75 PMPM is shown in Attachment B as well as the attached spreadsheet. Since Highmark 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 \$87.75 reflects that we anticipate Highmark'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 55.0%. This results in a percentage of 1.9%. The PMPM of \$11.62 is calculated as 1.9% 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 Highmark is projected to incur in the projected experience period, and are developed from standard expense allocation methods.

Note the following regarding plan level retention items:

- The Profit/Contingency for all plans is set to 0%.
- The Health Insurance Provider Fee is 0%.

- The administrative expenses do not vary by plan.
- 0% 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 0.88%.

The proposed rate development assumes an average broker commission of \$0.91 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 (\$414.09). The difference between Row H (2.9%) and Row A (6.3%) 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 6.1%.

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

- Taxes and Fees shown in Table 9 differ from the Taxes and Fees from the URRT as Table 9 shows the Exchange User Fee as 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 Highmark intends to offer in 2019, as well as all plans offered in 2018 portfolio. The calibrated plan adjusted index rates for 2017 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. Highmark'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 1.0.

Note that the HHS Actuarial Value Calculator was unable to accommodate all of Highmark'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 can be found 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 counties in which the members live.

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 1.20 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 Highmark'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 6.5%.

5. Plan Factors

A. Age and Tobacco Factors

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

B. Geographic Factors

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

C. Network Factors

Please see Table 14 for Highmark's network rating factors. The current factors represent the medical network adjustment factors from the prior approved rate filing. The projected factors are set 1.0 since the effective medical network adjustments are now reflected in the claims experience.

D. Service Area Composition

Highmark'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 Highmark 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 2019 PA Actuarial Memorandum Rate Exhibits.

I certify that the benefits included in Highmark'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

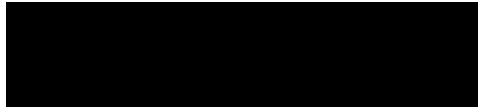
- Are based on an analysis performed in accordance with generally accepted actuarial principles and methodologies.

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.



Title: Manager, Actuarial Services

Date: 08/07/2018

Highmark Inc.
d/b/a Highmark Blue Cross Blue Shield
Individual Market Product Portfolio
Western 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

Highmark Inc.

Individual Market

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

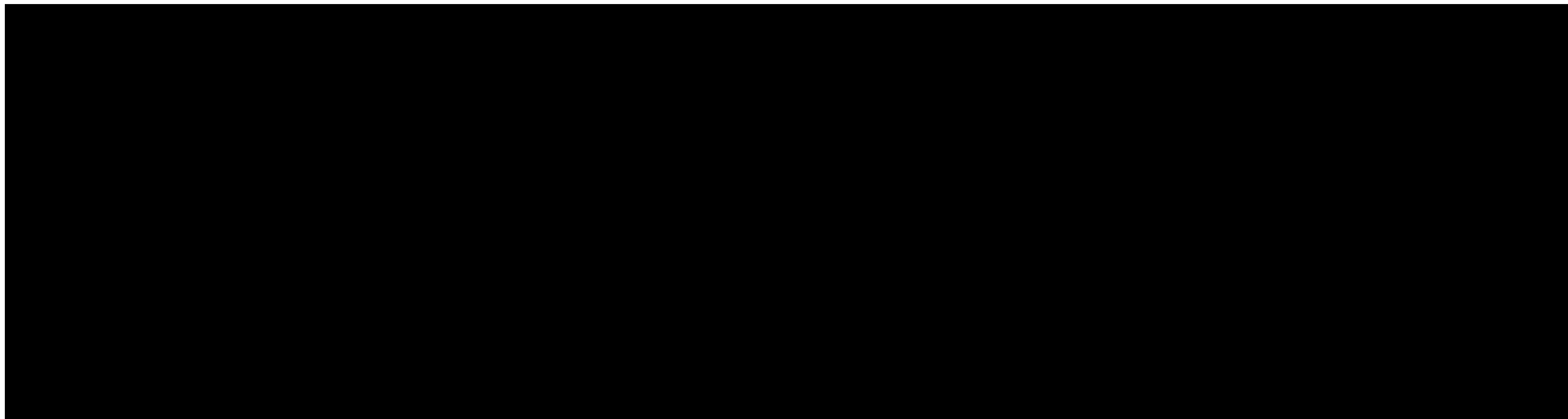
Components of 'Change in Morbidity'	2017 Member Distribution	2017 Normalized Allowed PMPM	2019 Member Distribution	2017 Normalized Allowed PMPM	Morbidity Change Relative to Total
<u>Population Source</u>					
Highmark ACA	100.0%	\$304.90	89.0%	\$355.43	1.166
Other Highmark			1.0%	\$265.38	0.870
Prior ACA			1.5%	\$282.68	0.927
New-to-Blue			8.5%	\$444.29	1.457
Morbidity Factor	100.0%	\$304.90	100.0%	\$360.99	1.184
Capitation and Dental Dampening Factor					1.000
Dampened Morbidity Factor					1.183
Individual Mandate Load					1.060
Total Morbidty Adjustment					1.254

Components of 'Change in Other'	Factor
CY2017 Demographic Factor	1.753
<u>CY2019 Demographic Factor</u>	<u>1.806</u>
Change in Demographics	1.030
CY2017 Network Factor	1.000
<u>CY2019 Network Factor</u>	<u>1.000</u>
Change in Network	1.000
Change in Benefits	1.000
Change in Other	0.947
URRT and Table 5 'Change in Other'	0.976

Highmark Inc.

Individual Market

Attachment B - Risk Adjustment Calculation



Highmark Inc.

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)
33709PA0870001	Gold	2,712	\$2,303,651	\$2,071,676	0.899	0.947	1.053
33709PA0890001	Silver	84	\$68,049	\$50,860	0.747	0.751	1.004
33709PA0870010	Silver	936	\$758,257	\$581,479	0.767	0.770	1.004
33709PA0870009	Silver	1,200	\$972,124	\$810,650	0.834	0.838	1.004
33709PA0870002	Silver	588	\$476,341	\$373,528	0.784	0.788	1.004
33709PA0870007	Bronze	3,972	\$3,124,010	\$2,204,611	0.706	0.688	0.975
33709PA0870008	Bronze	1,200	\$943,810	\$616,511	0.653	0.637	0.975
33709PA0860001	Gold	588	\$499,464	\$449,169	0.899	0.947	1.053
33709PA0880001	Silver	144	\$116,655	\$87,188	0.747	0.751	1.004
33709PA0860010	Silver	120	\$97,212	\$74,549	0.767	0.770	1.004
33709PA0860009	Silver	200	\$162,021	\$135,108	0.834	0.838	1.004
33709PA0860002	Silver	244	\$197,665	\$155,002	0.784	0.788	1.004
33709PA0860007	Bronze	1,236	\$972,124	\$686,027	0.706	0.688	0.975
33709PA0860008	Bronze	1,200	\$943,810	\$616,511	0.653	0.637	0.975
33709PA0380004	Catastrophic	48	\$34,732	\$20,974	0.604	0.589	0.975
33709PA0380003	Catastrophic	24	\$17,366	\$10,487	0.604	0.589	0.975
Total		14,496	\$11,687,289	\$8,944,330	0.765	0.765	1.000

Components of AV & Cost Sharing Factor					
HIOS Plan ID	Metal Level	Paid-to- Allowed Ratio	Induced Utilization Factor	Avg. Benefit Richness	AV & Cost Sharing Factor
33709PA0870001	Gold	0.899	1.080	1.025	0.947
33709PA0890001	Silver	0.747	1.030	1.025	0.751
33709PA0870010	Silver	0.767	1.030	1.025	0.770
33709PA0870009	Silver	0.834	1.030	1.025	0.838
33709PA0870002	Silver	0.784	1.030	1.025	0.788
33709PA0870007	Bronze	0.706	1.000	1.025	0.688
33709PA0870008	Bronze	0.653	1.000	1.025	0.637
33709PA0860001	Gold	0.899	1.080	1.025	0.947
33709PA0880001	Silver	0.747	1.030	1.025	0.751
33709PA0860010	Silver	0.767	1.030	1.025	0.770
33709PA0860009	Silver	0.834	1.030	1.025	0.838
33709PA0860002	Silver	0.784	1.030	1.025	0.788
33709PA0860007	Bronze	0.706	1.000	1.025	0.688
33709PA0860008	Bronze	0.653	1.000	1.025	0.637
33709PA0380004	Catastrophic	0.604	1.000	1.025	0.589
33709PA0380003	Catastrophic	0.604	1.000	1.025	0.589

Highmark Inc.

Individual Market

Attachment D - Broker Commission Schedule



Highmark Inc.

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
0.68%	0.00%	0.68%
0.46%	0.00%	0.46%
0.43%	0.00%	0.43%
0.35%	0.00%	0.35%
0.36%	0.00%	0.36%
0.47%	0.00%	0.47%
0.45%	0.00%	0.45%
0.40%	0.00%	0.40%
0.43%	0.01%	0.44%
0.52%	0.00%	0.52%
0.54%	0.01%	0.54%
0.44%	0.01%	0.44%
0.58%	0.01%	0.58%
0.54%	0.00%	0.54%
0.61%	0.00%	0.61%
0.64%	0.00%	0.64%
0.70%	0.00%	0.70%
0.75%	0.00%	0.75%
0.88%	0.00%	0.88%
1.02%	0.03%	1.04%
1.22%	0.03%	1.25%
1.06%	0.00%	1.06%
1.12%	0.02%	1.14%
0.87%	0.01%	0.89%
0.98%	0.07%	1.05%
0.92%	0.03%	0.95%
1.92%	0.16%	2.09%
1.76%	0.13%	1.89%
1.69%	0.19%	1.89%
1.57%	0.19%	1.76%
1.48%	0.13%	1.62%
1.35%	0.16%	1.51%
1.17%	0.12%	1.28%
1.25%	0.11%	1.37%
1.22%	0.14%	1.36%
1.27%	0.14%	1.41%
1.17%	0.11%	1.28%
1.12%	0.22%	1.34%
1.09%	0.18%	1.27%
1.04%	0.13%	1.18%
1.08%	0.12%	1.20%
1.02%	0.11%	1.13%
1.02%	0.16%	1.18%
1.27%	0.10%	1.36%
1.22%	0.11%	1.33%
1.35%	0.08%	1.44%
1.70%	0.17%	1.87%
1.39%	0.13%	1.52%
1.59%	0.10%	1.69%
1.81%	0.11%	1.92%
1.77%	0.10%	1.87%
1.91%	0.17%	2.09%
2.03%	0.13%	2.16%
2.05%	0.17%	2.22%
2.29%	0.10%	2.38%
2.10%	0.21%	2.31%
2.68%	0.18%	2.86%
2.84%	0.13%	2.97%
2.89%	0.14%	3.03%
3.06%	0.29%	3.36%
3.49%	0.17%	3.66%
3.69%	0.18%	3.88%
4.27%	0.22%	4.49%
5.22%	0.26%	5.48%
3.59%	0.17%	3.75%
93.84%	6.16%	100.00%

Table E.3 - Projection Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.28%	0.00%	0.28%
0.25%	0.00%	0.25%
0.76%	0.00%	0.76%
0.57%	0.00%	0.57%
0.61%	0.00%	0.61%
0.39%	0.00%	0.39%
0.26%	0.00%	0.26%
0.38%	0.00%	0.38%
0.35%	0.00%	0.35%
0.40%	0.00%	0.40%
0.87%	0.00%	0.87%
0.60%	0.00%	0.60%
0.43%	0.00%	0.43%
0.72%	0.00%	0.72%
0.49%	0.00%	0.49%
0.40%	0.00%	0.40%
0.68%	0.00%	0.68%
0.40%	0.00%	0.40%
0.49%	0.00%	0.49%
0.64%	0.00%	0.64%
0.93%	0.00%	0.93%
1.29%	0.00%	1.29%
0.94%	0.00%	0.94%
1.17%	0.01%	1.18%
0.96%	0.07%	1.03%
1.10%	0.07%	1.17%
1.25%	0.00%	1.25%
1.22%	0.00%	1.22%
2.07%	0.07%	2.14%
1.67%	0.46%	2.13%
0.64%	0.07%	0.71%
1.21%	0.39%	1.60%
1.69%	0.21%	1.90%
1.16%	0.10%	1.26%
1.31%	0.31%	1.62%
1.15%	0.07%	1.23%
0.56%	0.17%	0.74%
0.53%	0.09%	0.63%
0.99%	0.24%	1.23%
1.20%	0.00%	1.20%
1.51%	0.10%	1.61%
1.28%	0.14%	1.42%
0.99%	0.00%	0.99%
0.44%	0.25%	0.69%
1.22%	0.18%	1.40%
1.50%	0.14%	1.64%
1.58%	0.18%	1.76%
1.70%	0.16%	1.86%
1.42%	0.20%	1.62%
1.84%	0.10%	1.95%
1.89%	0.04%	1.93%
1.98%	0.01%	2.00%
2.45%	0.11%	2.56%
2.25%	0.21%	2.47%
2.61%	0.21%	2.82%
3.00%	0.00%	3.00%
3.06%	0.20%	3.26%
2.64%	0.28%	2.92%
3.34%	0.00%	3.34%
2.13%	0.07%	2.20%
3.12%	0.27%	3.38%
3.09%	0.36%	3.44%
3.92%	0.16%	4.09%
4.63%	0.07%	4.71%
7.33%	0.28%	7.61%
93.92%	6.08%	100.00%

Table E.4 - Area Factors

Rating Area	Experience Period		Projection Period	
	Enrollment	Area Factor	Enrollment	Area Factor
1	10.2%	0.970	1.0%	0.970
2	0.0%	0.970	0.1%	0.970
4	84.0%	0.970	72.1%	0.970
5	5.8%	0.970	26.8%	0.970
6	0.0%	1.040	0.0%	1.040
Total	100.0%	0.970	100.0%	0.970

Table E.5 - 'Change in Demographics' Calculation

	Experience Period	Projection Period	Change in Demographics
Average Age Factor	1.793	1.845	
Average Tobacco Factor	1.008	1.008	
Average Area Factor	0.970	0.970	
Average Demographic Factor	1.754	1.804	
Child Capping Adjustment		0.999	
Adjusted Demo Factor		1.807	
Capitation Dampening	1.000	1.000	
Final Demographic Factor	1.753	1.806	1.030

Highmark Inc.

Individual Market

Attachment F - URRT Average Increase

Mapped ID	Designation	Projected 2019 MM	2019 MM Renewing Plans	Current Avg Rate	Projected Avg Rate	Increase
33709PA0380003	Renewing	24	24	\$ 451.72	\$ 428.32	-5.18%
33709PA0380004	Renewing	48	48	\$ 451.72	\$ 428.32	-5.18%
33709PA0690001	Terminated	0	0		\$ -	0.00%
33709PA0690002	Terminated	0	0		\$ -	0.00%
33709PA0690003	Terminated	0	0		\$ -	0.00%
33709PA0690004	Terminated	0	0		\$ -	0.00%
33709PA0690005	Terminated	0	0		\$ -	0.00%
33709PA0700005	Terminated	0	0		\$ -	0.00%
33709PA0700006	Terminated	0	0		\$ -	0.00%
33709PA0700007	Terminated	0	0		\$ -	0.00%
33709PA0700008	Terminated	0	0		\$ -	0.00%
33709PA0860001	Renewing	588	588	\$ 713.33	\$ 748.79	4.97%
33709PA0860002	Renewing	244	244	\$ 603.95	\$ 747.26	23.73%
33709PA0860007	Renewing	1,236	1,236	\$ 477.43	\$ 544.07	13.96%
33709PA0860008	New	1,200	0		\$ -	0.00%
33709PA0860009	New	200	0		\$ -	0.00%
33709PA0860010	New	120	0	\$ 613.45	\$ -	0.00%
33709PA0870001	Renewing	2,712	2,712	\$ 701.04	\$ 748.78	6.81%
33709PA0870002	Renewing	588	588	\$ 593.54	\$ 747.26	25.90%
33709PA0870007	Renewing	3,972	3,972	\$ 469.20	\$ 544.08	15.96%
33709PA0870008	New	1,200	0		\$ -	0.00%
33709PA0870009	New	1,200	0		\$ -	0.00%
33709PA0870010	New	936	0	\$ 593.54	\$ -	0.00%
33709PA0880001	Renewing	144	144	\$ 597.97	\$ 712.24	19.11%
33709PA0890001	Renewing	84	84	\$ 587.66	\$ 712.19	21.19%
Total		14,496	9,640	\$ 564.19	\$ 634.80	12.52%



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ACTUARIAL MEMORANDUM

Highmark Inc.

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 Inc. ("Highmark") 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 Highmark'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:	HMARK		
Product(s):	EPO, PPO		
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 Experience Period	Members Current Period (as of 02-01-2018)	Member-months Projected Rating Period
Average Age	43.1	44.0	44.2
Total	188,327	1,460	14,496
<18	17,605	136	1,280
18-24	13,766	94	940
25-29	16,137	121	1,146
30-34	13,446	99	1,028
35-39	12,196	79	727
40-44	11,692	87	686
45-49	15,901	127	1,279
50-54	20,184	170	1,707
55-59	27,360	210	2,135
60-63	32,971	226	2,264
64+	7,069	111	1,104

*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
\$ 79,904,265.83	\$ 80,513,358.56	\$ 85,420,849.86	188,327	\$ 23,300,395.58	\$ 108,802,189.46	\$ -	\$ (3,237,341.13)	\$ 64,031.18	\$ -	\$ 6,012,223.43
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 560.88
Loss Ratio										95.73%

*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%	-0.09%	8.41%	21.20%
Outpatient Hospital	5.00%	3.33%	-0.09%	8.41%	31.95%
Professional	5.00%	3.33%	-0.09%	8.41%	23.67%
Other Medical	5.00%	3.33%	-0.09%	8.41%	2.88%
Capitation				-16.71%	0.05%
Prescription Drugs	5.00%	3.33%	-0.09%	8.41%	20.24%
Total Annual Trend				8.40%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.175	

* 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		\$ 11,313,559.51	1.0000	\$ 11,313,559.51	39,320	\$ 287.73		\$ (171,104.34)	\$ 17,210,762.51	\$ 437.71
Feb-14		\$ 16,594,685.98	1.0000	\$ 16,594,685.98	51,982	\$ 319.24		\$ (231,380.46)	\$ 23,726,310.11	\$ 456.63
Mar-14		\$ 24,767,896.77	1.0000	\$ 24,767,896.77	68,774	\$ 360.13		\$ (332,631.58)	\$ 34,407,357.45	\$ 500.30
Apr-14		\$ 34,091,161.20	1.0000	\$ 34,091,161.20	95,024	\$ 358.76		\$ (422,501.94)	\$ 46,633,401.70	\$ 490.75
May-14		\$ 43,130,026.80	1.0000	\$ 43,130,026.80	133,642	\$ 322.73		\$ (551,122.77)	\$ 58,976,835.15	\$ 441.30
Jun-14		\$ 48,299,467.10	1.0000	\$ 48,299,467.10	136,562	\$ 353.68		\$ (617,424.84)	\$ 64,128,013.02	\$ 469.59
Jul-14		\$ 54,011,147.58	1.0000	\$ 54,011,147.58	142,316	\$ 379.52		\$ (669,557.45)	\$ 71,137,301.14	\$ 499.85
Aug-14		\$ 52,723,793.29	1.0000	\$ 52,723,793.29	144,924	\$ 363.80		\$ (653,748.77)	\$ 69,153,736.77	\$ 477.17
Sep-14		\$ 56,408,464.90	1.0000	\$ 56,408,464.90	146,435	\$ 379.51		\$ (720,834.52)	\$ 74,902,734.95	\$ 503.94
Oct-14		\$ 60,912,903.09	1.0000	\$ 60,912,903.09	149,564	\$ 407.27		\$ (798,127.58)	\$ 78,717,202.26	\$ 526.31
Nov-14		\$ 55,391,727.33	1.0000	\$ 55,391,727.33	150,741	\$ 367.46		\$ (825,139.28)	\$ 71,148,001.54	\$ 471.99
Dec-14	\$ 387,876,714.95	\$ 62,990,239.60	1.0000	\$ 62,990,239.60	153,987	\$ 409.06	\$ 170,246,923.66	\$ (943,554.47)	\$ 80,730,340.21	\$ 524.27
Jan-15		\$ 68,037,587.79	1.0000	\$ 68,037,781.17	206,469	\$ 329.53		\$ (1,219,535.85)	\$ 93,493,827.64	\$ 452.82
Feb-15		\$ 66,408,079.15	1.0000	\$ 66,408,229.18	210,332	\$ 315.73		\$ (1,201,606.58)	\$ 89,022,685.56	\$ 423.25
Mar-15		\$ 78,247,364.29	1.0000	\$ 78,247,563.85	222,196	\$ 352.16		\$ (1,368,860.26)	\$ 105,252,590.61	\$ 473.69
Apr-15		\$ 83,815,886.54	1.0000	\$ 83,816,216.83	220,010	\$ 380.97		\$ (1,439,509.68)	\$ 108,372,860.35	\$ 492.58
May-15		\$ 79,285,582.01	1.0000	\$ 79,285,773.88	218,580	\$ 362.73		\$ (1,364,586.06)	\$ 102,613,050.33	\$ 469.45
Jun-15		\$ 80,945,099.52	1.0000	\$ 80,945,602.17	216,370	\$ 374.11		\$ (1,468,540.38)	\$ 104,015,626.45	\$ 480.73
Jul-15		\$ 82,450,238.95	1.0000	\$ 82,451,366.30	214,271	\$ 384.80		\$ (1,473,018.44)	\$ 104,748,311.19	\$ 488.86
Aug-15		\$ 80,303,691.61	0.9999	\$ 80,308,124.92	211,819	\$ 379.14		\$ (1,444,469.59)	\$ 101,982,287.58	\$ 481.46
Sep-15		\$ 79,181,306.74	0.9996	\$ 79,211,081.49	209,300	\$ 378.46		\$ (1,430,038.31)	\$ 100,016,966.61	\$ 477.86
Oct-15		\$ 85,519,730.06	0.9998	\$ 85,533,889.11	206,373	\$ 414.46		\$ (1,579,654.40)	\$ 106,789,777.20	\$ 517.46
Nov-15		\$ 82,722,417.10	0.9998	\$ 82,738,184.45	201,822	\$ 409.96		\$ (1,511,191.10)	\$ 102,717,285.24	\$ 508.95
Dec-15	\$ 759,501,734.66	\$ 92,075,911.85	0.9998	\$ 92,089,739.61	193,858	\$ 479.99	\$ 273,660,353.28	\$ (1,767,203.33)	\$ 113,708,637.48	\$ 592.67
Jan-16		\$ 10,027,436.80	0.9997	\$ 10,030,045.47	43,292	\$ 231.68		\$ (314,076.67)	\$ 16,410,694.02	\$ 379.07
Feb-16		\$ 11,690,977.49	0.9997	\$ 11,694,706.98	42,798	\$ 273.25		\$ (328,498.51)	\$ 17,121,294.75	\$ 400.05
Mar-16		\$ 12,926,600.38	0.9997	\$ 12,929,870.76	42,843	\$ 301.80		\$ (380,534.85)	\$ 18,422,322.99	\$ 430.00
Apr-16		\$ 12,513,460.86	0.9997	\$ 12,517,435.72	42,338	\$ 295.65		\$ (353,891.83)	\$ 17,277,078.49	\$ 408.07
May-16		\$ 11,982,718.46	0.9996	\$ 11,987,384.11	41,582	\$ 288.28		\$ (339,918.67)	\$ 16,511,084.89	\$ 397.07
Jun-16		\$ 13,038,959.13	0.9997	\$ 13,042,716.76	41,075	\$ 317.53		\$ (360,208.16)	\$ 17,342,765.75	\$ 422.22
Jul-16		\$ 12,365,325.42	0.9997	\$ 12,368,901.13	40,585	\$ 304.77		\$ (322,856.45)	\$ 16,153,341.99	\$ 398.01
Aug-16		\$ 13,693,185.37	0.9997	\$ 13,697,595.97	40,152	\$ 341.14		\$ (344,352.17)	\$ 17,745,655.74	\$ 441.96
Sep-16		\$ 12,718,884.22	0.9996	\$ 12,724,554.83	39,531	\$ 321.89		\$ (341,715.64)	\$ 16,291,263.22	\$ 412.11
Oct-16		\$ 12,791,391.88	0.9995	\$ 12,797,586.68	38,907	\$ 328.93		\$ (340,698.09)	\$ 16,209,149.59	\$ 416.61
Nov-16		\$ 12,540,160.79	0.9994	\$ 12,547,661.94	38,174	\$ 328.70		\$ (332,654.16)	\$ 15,866,145.31	\$ 415.63
Dec-16	\$ 139,883,788.41	\$ 13,415,882.70	0.9991	\$ 13,427,357.29	36,195	\$ 370.97	\$ 52,434,044.72	\$ (378,653.80)	\$ 16,849,065.64	\$ 465.51
Jan-17		\$ 6,390,628.48	0.9993	\$ 6,395,338.37	17,965	\$ 355.99		\$ (254,938.80)	\$ 9,332,727.78	\$ 519.50
Feb-17		\$ 6,450,881.28	0.9993	\$ 6,456,138.68	16,947	\$ 380.96		\$ (268,974.60)	\$ 8,751,980.42	\$ 516.43
Mar-17		\$ 7,882,097.72	0.9977	\$ 7,900,216.46	16,637	\$ 474.86		\$ (314,072.01)	\$ 10,331,254.20	\$ 620.98
Apr-17		\$ 7,075,826.62	0.9973	\$ 7,095,289.81	16,259	\$ 436.39		\$ (255,349.08)	\$ 9,053,821.09	\$ 556.85
May-17		\$ 7,468,014.87	0.9974	\$ 7,487,681.82	15,981	\$ 468.54		\$ (277,217.54)	\$ 9,587,203.62	\$ 599.91
Jun-17		\$ 7,119,173.73	0.9962	\$ 7,146,020.06	15,735	\$ 454.15		\$ (301,433.82)	\$ 9,117,524.29	\$ 579.44
Jul-17		\$ 6,444,723.27	0.9876	\$ 6,525,640.75	15,418	\$ 423.25		\$ (252,979.95)	\$ 8,204,680.22	\$ 532.15
Aug-17		\$ 7,022,147.73	0.9800	\$ 7,165,799.34	15,208	\$ 471.19		\$ (287,663.62)	\$ 8,881,518.28	\$ 584.00
Sep-17		\$ 5,486,293.67	0.9729	\$ 5,639,212.88	14,974	\$ 376.60		\$ (240,304.44)	\$ 7,156,785.86	\$ 477.95
Oct-17		\$ 6,947,599.02	0.9660	\$ 7,192,290.44	14,745	\$ 487.78		\$ (255,918.54)	\$ 8,879,896.35	\$ 602.23
Nov-17		\$ 6,168,166.32	0.9538	\$ 6,467,020.27	14,524	\$ 445.26		\$ (270,359.67)	\$ 7,978,725.98	\$ 549.35
Dec-17	\$ 79,904,279.31	\$ 6,057,895.85	0.8937	\$ 6,778,164.70	13,934	\$ 486.45	\$ 23,300,395.58	\$ (257,729.07)	\$ 8,273,091.07	\$ 593.73

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

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

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 560.88	\$ -
Two year trend projection factor	1.175	1.000
Unadjusted Projected Allowed EHB Claims PMPM	\$ 659.01	\$ -
Single Risk Pool Adjustment Factors		
Change in Morbidity	1.254	0.000
Change in Other	0.976	1.000
Change in Demographics	1.030	1.000
Change in Network	1.000	1.000
Change in Benefits	1.000	1.000
Change in Other	0.947	1.000
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 806.55	\$ -
Credibility Factors	100%	0%
Blended Projected EHB Claims PMPM	\$ 806.55	\$ 806.55
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EHB Claims PMPM	\$ 806.55	\$ -
Adjusted Projected Allowed EHB Claims PMPM (will only populate for small group filings)		
Projected Paid to Allowed Ratio	0.765	
Projected Paid EHB Claims PMPM	\$ 617.26	\$ -
Market-wide Adjustments		
Projected Risk Adjustment PMPM	\$ 87.63	\$ -
Projected Paid Exchange User Fees PMPM	\$ 11.62	\$ -
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 541.25	\$ -
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 707.23	\$ -
Projected Allowed Non-EHB Claims PMPM	\$ -	\$ -
Market-Adjusted Projected Paid Total Claims PMPM	\$ 541.25	\$ -
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 707.23	\$ -

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

< See URRT Instructions

< See URRT Instructions

< See URRT Instructions

< See URRT Instructions

< See Instructions

< Projected Index Rate

< Market-Adjusted Index Rate

< Single Pool Gross Premium Avg. Rate, PMPM on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 560.88	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 79,904,265.83	
Blended Loss Ratio	95.73%	

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	\$ 806.55	\$ 806.55	\$ 806.55	\$ 806.55	\$ 806.55
Months of Trend	-	3	6	9	
Annual Trend	8.40%	8.40%	8.40%	8.40%	
Single Risk Pool Projected Allowed Claims	\$ 806.55	\$ 822.98	\$ 839.73	\$ 856.83	\$ -
Quarterly Trend Factor	100.0%	102.0%	104.1%	106.2%	0.0%
2019 Trend Factors by Quarter	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	10.32%	\$62.30
General and Claims	9.25%	\$56.08
Agent/Broker Fees and Commissions	0.15%	\$0.91
Quality Improvement Initiatives	0.88%	\$5.31
Taxes and Fees	0.03%	\$0.16
PCORI Fees	0.03%	\$0.16
PA Premium Tax (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	10.35%	\$62.46
Projected Required Revenue PMPM	\$ 603.71	

< Single Pool Gross Premium Avg. Rate, PMPM on URRT

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2018	2019
Average Age Factor	1.760	1.840
Average Geographic Factor	0.970	0.970
Average Tobacco Factor	1.008	1.008
Average Benefit Richness (induced demand)	1.025	1.025
Average Network Factor	0.924	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 678.24	\$ 707.23
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 418.27	\$ 381.74

Table 8. Components of Rate Change

Rate Components	2018	2019	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 322.68	\$ 343.08	\$20.40	6.3%
B. Base period allowed claims before normalization	\$ 414.09	\$ 560.88	\$146.79	45.5%
C. Normalization factor component of change	\$ (158.72)	\$ (258.14)	-\$99.42	-30.8%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 255.37	\$ 302.74	\$ 47.37	14.7%
D2. URRT Trend	\$ 57.28	\$ 52.97	\$ (4.31)	-1.3%
D3. URRT Morbidity	\$ 93.52	\$ 90.53	\$ (3.39)	-1.1%
D4. URRT Other	\$ 34.49	\$ (10.89)	\$ (45.38)	-14.1%
D5. Normalized URRT RA/Rt on an allowed basis	\$ (32.84)	\$ (61.81)	\$ (28.97)	-9.0%
D6. Normalized Exchange User Fee on an allowed basis	\$ 9.22	\$ 8.20	\$ (1.02)	-0.3%
D7. Subtotal - Sum(D1-D6)	\$ 417.44	\$ 381.74	\$ (35.70)	-11.1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (31.65)	\$ -	\$ 31.65	9.8%
E2. Pricing AV	\$ (124.85)	\$ (91.99)	\$ 32.86	10.2%
E3. Benefit Richness	\$ 6.27	\$ 6.96	\$ 0.69	0.2%
E4. Catastrophic Eligibility	\$ 13.65	\$ (1.01)	\$ (14.66)	-4.5%
E5. Subtotal - Sum(E1-E4)	\$ (136.58)	\$ (86.04)	\$ 50.54	15.7%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 29.83	\$ 35.41	\$ 5.58	1.7%
F2. Taxes and Fees	\$ 11.10	\$ 0.09	\$ (11.01)	-3.4%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 40.93	\$ 35.50	\$ (5.43)	-1.7%
G. Change in Miscellaneous Items				
	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 321.79	\$ 331.20	\$ 9.42	2.9%

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

	2018	2019
Paid-to-Allowed	0.675	0.765
URRT Trend (Total Applied Trend Factor)	1.224	1.175
URRT Morbidity	1.300	1.254
URRT "Other"	1.085	0.976
Risk Adjustment	\$ (15.91)	\$ (87.63)
Exchange User Fee	\$ 10.09	\$ 11.62
Capitation	\$ -	\$ -
Network	0.924	1.000
Pricing AV	0.676	0.759
Benefit Richness	1.024	1.024
Catastrophic Eligibility	1.053	0.997
Administrative Expenses	9.24%	10.32%
Taxes and Fees	1.44%	0.03%
Profit and/or Contingency	0.00%	0.00%

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: HMARK
Product(s): EPO, PPO
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: \$ 707.23

Calibration	
Age Calibration Factor	1.848
Geographic Calibration Factor	0.970
Tobacco Calibration Factor	1.008
Aggregate Calibration Factor	1.807

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	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
Totals							0.687			0.759	0.999	1.000	1.000	0.997	1.035	\$ 555.68	10.3%	0.0%	0.0%
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	33709PA0380003	PPO	Major Events Blue PPO 7350C	M		Catastrophic	0.575	Standard AV	Off	0.604	0.975	1.000	1.000	0.920	1.000	\$383.15219	10.3%	0.0%	0.0%
Plan 2	33709PA0380003	PPO	Major Events Blue PPO 7350C	DM	33709PA0380004	Catastrophic	0.575	Standard AV	On/Off	0.604	0.975	1.000	1.000	0.920	1.000	\$383.15	10.3%	0.0%	0.0%
Plan 3	33709PA0380004	PPO	Major Events Blue PPO 7350C	M		Catastrophic	0.575	Standard AV	On/Off	0.604	0.975	1.000	1.000	0.920	1.000	\$383.15	10.3%	0.0%	0.0%
Plan 4	33709PA0860001	EPO	my Direct Blue Conemaugh EPO 1000G	M		Gold	0.788	Approach (1)	On/Off	0.899	1.053	1.000	1.000	1.000	1.000	\$669.82	10.3%	0.0%	0.0%
Plan 5	33709PA0860002	EPO	my Direct Blue Conemaugh EPO 3750S	DM	33709PA0860010	Silver	0.708	Approach (1)	Off	0.767	1.004	1.000	1.000	1.000	1.000	\$544.74	10.3%	0.0%	0.0%
Plan 6	33709PA0860004	EPO	my Direct Blue Conemaugh EPO 7150S	DM	33709PA0860010	Silver	0.708	Approach (1)	Off	0.767	1.004	1.000	1.000	1.000	1.000	\$544.74	10.3%	0.0%	0.0%
Plan 7	33709PA0860004	EPO	my Direct Blue Conemaugh EPO 7150S	DM	33709PA0860002	Silver	0.72	Approach (1)	On/Off	0.784	1.004	1.000	1.000	1.000	1.200	\$668.43	10.3%	0.0%	0.0%
Plan 8	33709PA0860006	EPO	my Direct Blue Conemaugh EPO 7000B	DM	33709PA0860007	Bronze	0.643	Approach (1)	On/Off	0.706	0.975	1.000	1.000	1.000	1.000	\$486.69	10.3%	0.0%	0.0%
Plan 9	33709PA0860007	EPO	my Direct Blue Conemaugh EPO 6950B	M		Bronze	0.643	Approach (1)	On/Off	0.706	0.975	1.000	1.000	1.000	1.000	\$486.69	10.3%	0.0%	0.0%
Plan 10	33709PA0860008	EPO		N		Bronze	0.585	Approach (1)	On/Off	0.653	0.975	1.000	1.000	1.000	1.000	\$450.49	10.3%	0.0%	0.0%
Plan 11	33709PA0860009	EPO		N		Silver	0.711	Approach (1)	On/Off	0.834	1.004	1.000	1.000	1.000	1.200	\$710.82	10.3%	0.0%	0.0%
Plan 12	33709PA0870001	EPO	my Direct Blue EPO 1000G	M		Gold	0.788	Approach (1)	On/Off	0.899	1.053	1.000	1.000	1.000	1.000	\$669.82	10.3%	0.0%	0.0%
Plan 13	33709PA0870002	EPO	my Direct Blue EPO 3750S	DM	33709PA0870010	Silver	0.708	Approach (1)	Off	0.767	1.004	1.000	1.000	1.000	1.000	\$544.74	10.3%	0.0%	0.0%
Plan 14	33709PA0870004	EPO	my Direct Blue EPO 7150S	DM	33709PA0870010	Silver	0.708	Approach (1)	Off	0.767	1.004	1.000	1.000	1.000	1.000	\$544.74	10.3%	0.0%	0.0%
Plan 15	33709PA0870004	EPO	my Direct Blue EPO 7150S	DM	33709PA0870002	Silver	0.72	Approach (1)	On/Off	0.784	1.004	1.000	1.000	1.000	1.200	\$668.43	10.3%	0.0%	0.0%
Plan 16	33709PA0870006	EPO	my Direct Blue EPO 7000B	DM	33709PA0870007	Bronze	0.643	Approach (1)	On/Off	0.706	0.975	1.000	1.000	1.000	1.000	\$486.69	10.3%	0.0%	0.0%
Plan 17	33709PA0870007	EPO	my Direct Blue EPO 6950B	M		Bronze	0.643	Approach (1)	On/Off	0.706	0.975	1.000	1.000	1.000	1.000	\$486.69	10.3%	0.0%	0.0%
Plan 18	33709PA0870008	EPO		N		Bronze	0.585	Approach (1)	On/Off	0.653	0.975	1.000	1.000	1.000	1.000	\$450.49	10.3%	0.0%	0.0%
Plan 19	33709PA0870009	EPO		N		Silver	0.711	Approach (1)	On/Off	0.834	1.004	1.000	1.000	1.000	1.200	\$710.82	10.3%	0.0%	0.0%
Plan 20	33709PA0880001	EPO	my Direct Blue Conemaugh EPO 2850SQE	M		Silver	0.661	Standard AV	On/Off	0.747	1.004	1.000	1.000	1.000	1.200	\$637.10	10.3%	0.0%	0.0%
Plan 21	33709PA0890001	EPO	my Direct Blue EPO 2850SQE	M		Silver	0.661	Standard AV	On/Off	0.747	1.004	1.000	1.000	1.000	1.200	\$637.10	10.3%	0.0%	0.0%
Plan 22	33709PA0870010	EPO		N		Silver	0.708	Approach (1)	Off	0.767	1.004	1.000	1.000	1.000	1.000	\$544.74	10.3%	0.0%	0.0%
Plan 23	33709PA0860010	EPO		N		Silver	0.708	Approach (1)	Off	0.767	1.004	1.000	1.000	1.000	1.000	\$544.74	10.3%	0.0%	0.0%

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

HMARK
EPO, PPO
Individual
01/01/2019

Totals	These cells auto-fill using the data entered in Table 10.
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2018 21-year-old, Non-Tobacco Premium PMPM								
1	2	3	4	5	6	7	8	9 Average (weighted by enrollment by rating area)

\$ 242.00	\$ 242.00	\$ -	\$ 316.77	\$ 305.78	\$ -	\$ -	\$ -	\$ -	\$ 313.00
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[illegible]

\$ 229.46	\$ 229.46	\$ -	\$ 229.46	\$ 229.46	\$ 246.02	\$ -	\$ -	\$ -	\$ 229.46
\$ 229.46	\$ 229.46	\$ -	\$ 229.46	\$ 229.46	\$ 246.02	\$ -	\$ -	\$ -	\$ 229.46
\$ 229.46	\$ 229.46	\$ -	\$ 229.46	\$ 229.46	\$ 246.02	\$ -	\$ -	\$ -	\$ 229.46
\$ 401.15	\$ 401.15	\$ -	\$ 401.15	\$ 401.15	\$ 430.09	\$ -	\$ -	\$ -	\$ 401.15
\$ 326.23	\$ 326.23	\$ -	\$ 326.23	\$ 326.23	\$ 349.78	\$ -	\$ -	\$ -	\$ 326.23
\$ 326.23	\$ 326.23	\$ -	\$ 326.23	\$ 326.23	\$ 349.78	\$ -	\$ -	\$ -	\$ 326.23
\$ 400.31	\$ 400.31	\$ -	\$ 400.31	\$ 400.31	\$ 429.20	\$ -	\$ -	\$ -	\$ 400.31
\$ 291.47	\$ 291.47	\$ -	\$ 291.47	\$ 291.47	\$ 312.50	\$ -	\$ -	\$ -	\$ 291.47
\$ 291.47	\$ 291.47	\$ -	\$ 291.47	\$ 291.47	\$ 312.50	\$ -	\$ -	\$ -	\$ 291.47
\$ 269.79	\$ 269.79	\$ -	\$ 269.79	\$ 269.79	\$ 289.26	\$ -	\$ -	\$ -	\$ -
\$ 425.70	\$ 425.70	\$ -	\$ 425.70	\$ 425.70	\$ 456.42	\$ -	\$ -	\$ -	\$ -
\$ 401.15	\$ 401.15	\$ -	\$ 401.15	\$ 401.15	\$ 430.09	\$ -	\$ -	\$ -	\$ 401.15
\$ 326.23	\$ 326.23	\$ -	\$ 326.23	\$ 326.23	\$ 349.78	\$ -	\$ -	\$ -	\$ 326.23
\$ 326.23	\$ 326.23	\$ -	\$ 326.23	\$ 326.23	\$ 349.78	\$ -	\$ -	\$ -	\$ -
\$ 400.31	\$ 400.31	\$ -	\$ 400.31	\$ 400.31	\$ 429.20	\$ -	\$ -	\$ -	\$ 400.31
\$ 291.47	\$ 291.47	\$ -	\$ 291.47	\$ 291.47	\$ 312.50	\$ -	\$ -	\$ -	\$ 291.47
\$ 291.47	\$ 291.47	\$ -	\$ 291.47	\$ 291.47	\$ 312.50	\$ -	\$ -	\$ -	\$ 291.47
\$ 269.79	\$ 269.79	\$ -	\$ 269.79	\$ 269.79	\$ 289.26	\$ -	\$ -	\$ -	\$ -
\$ 425.70	\$ 425.70	\$ -	\$ 425.70	\$ 425.70	\$ 456.42	\$ -	\$ -	\$ -	\$ -
\$ 381.54	\$ 381.54	\$ -	\$ 381.54	\$ 381.54	\$ 409.08	\$ -	\$ -	\$ -	\$ 381.54
\$ 381.54	\$ 381.54	\$ -	\$ 381.54	\$ 381.54	\$ 409.08	\$ -	\$ -	\$ -	\$ 381.54
\$ 326.23	\$ 326.23	\$ -	\$ 326.23	\$ 326.23	\$ 349.78	\$ -	\$ -	\$ -	\$ -
\$ 326.23	\$ 326.23	\$ -	\$ 326.23	\$ 326.23	\$ 349.78	\$ -	\$ -	\$ -	\$ -

[illegible]

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	HMARK
Product(s):	EPO, PPO
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	Clarion, Crawford, Erie, Forest, McKean, Mercer, Warren, Venango	0.970	0.970
Rating Area 2	Cameron, Elk, Potter	0.970	0.970
Rating Area 3		0.000	0.000
Rating Area 4	Beaver, Butler, Allegheny, Armstrong, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.970	0.970
Rating Area 5	Blair, Cambria, Somerset, Bedford, Clearfield, Huntingdon, Jefferson	0.970	0.970
Rating Area 6	Centre	1.040	1.040
Rating Area 7		0.000	0.000
Rating Area 8		0.000	0.000
Rating Area 9		0.000	0.000

Table 14. Network Factors

[illegible]

Company Name: Highmark Inc.
 Market: Individual
 Product: EPO, PPO
 Effective Date of Rates: January 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>	33709PA0870001	33709PA0870001	33709PA0870001	33709PA0870001
HIOS Plan ID (Off Exchange)=>	33709PA0870001	33709PA0870001	33709PA0870001	33709PA0870001
Plan Marketing Name =>	my Direct Blue EPO Gold 1000 - 2 Free PCP Visits	my Direct Blue EPO Gold 1000 - 2 Free PCP Visits	my Direct Blue EPO Silver 4450 HSA	my Direct Blue EPO Silver 4450 HSA
Form # =>	EPO/WDP-1	EPO/WDP-1	EPO/HDHP/WDP-1	EPO/HDHP/WDP-1
Rating Area =>	Area 1	Area 4	Area 1	Area 4
Network =>	I	I	I	I
Metal =>	Gold	Gold	Silver	Silver
Deductible =>	\$1,000	\$1,000	\$4,450	\$4,450
Coinsurance =>	80%	80%	90%	90%
Copays =>	\$20 PCP	\$20 PCP	N/A	N/A
OOP Maximum =>	\$7,000	\$7,000	\$6,650	\$6,650
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$306.87	\$306.87	\$306.87	\$306.87
15	\$334.15	\$334.15	\$334.15	\$334.15
16	\$344.58	\$344.58	\$344.58	\$344.58
17	\$355.01	\$355.01	\$355.01	\$355.01
18	\$366.24	\$366.24	\$366.24	\$366.24
19	\$377.47	\$377.47	\$377.47	\$377.47
20	\$389.11	\$389.11	\$389.11	\$389.11
21	\$401.14	\$411.17	\$401.14	\$411.17
22	\$401.14	\$411.17	\$401.14	\$411.17
23	\$401.14	\$411.17	\$401.14	\$411.17
24	\$401.14	\$411.17	\$401.14	\$411.17
25	\$402.74	\$412.81	\$402.74	\$412.81
26	\$410.77	\$421.04	\$410.77	\$421.04
27	\$420.39	\$430.90	\$420.39	\$430.90
28	\$436.04	\$446.94	\$436.04	\$446.94
29	\$448.88	\$460.10	\$448.88	\$460.10
30	\$455.29	\$466.67	\$455.29	\$466.67
31	\$464.92	\$476.54	\$464.92	\$476.54
32	\$474.55	\$486.41	\$474.55	\$486.41
33	\$480.57	\$492.58	\$480.57	\$492.58
34	\$486.98	\$499.15	\$486.98	\$499.15
35	\$490.19	\$502.44	\$490.19	\$502.44
36	\$493.40	\$505.74	\$493.40	\$505.74
37	\$496.61	\$509.03	\$496.61	\$509.03
38	\$499.82	\$512.32	\$499.82	\$512.32
39	\$506.24	\$518.90	\$506.24	\$518.90
40	\$512.66	\$563.93	\$512.66	\$563.93
41	\$522.28	\$577.12	\$522.28	\$577.12
42	\$531.51	\$591.04	\$531.51	\$591.04
43	\$544.35	\$610.22	\$544.35	\$610.22
44	\$560.39	\$634.36	\$560.39	\$634.36
45	\$579.25	\$663.24	\$579.25	\$663.24
46	\$601.71	\$697.98	\$601.71	\$697.98
47	\$626.98	\$737.96	\$626.98	\$737.96
48	\$655.86	\$784.41	\$655.86	\$784.41
49	\$684.34	\$832.84	\$684.34	\$832.84
50	\$716.44	\$877.64	\$716.44	\$877.64
51	\$748.13	\$916.46	\$748.13	\$916.46
52	\$783.03	\$959.21	\$783.03	\$959.21
53	\$818.33	\$1,002.45	\$818.33	\$1,002.45
54	\$856.43	\$1,049.13	\$856.43	\$1,049.13
55	\$894.54	\$1,095.81	\$894.54	\$1,095.81
56	\$935.86	\$1,146.43	\$935.86	\$1,146.43
57	\$977.58	\$1,197.54	\$977.58	\$1,197.54
58	\$1,022.10	\$1,252.07	\$1,022.10	\$1,252.07
59	\$1,044.17	\$1,279.11	\$1,044.17	\$1,279.11
60	\$1,088.69	\$1,333.65	\$1,088.69	\$1,333.65
61	\$1,127.20	\$1,380.82	\$1,127.20	\$1,380.82
62	\$1,152.48	\$1,411.79	\$1,152.48	\$1,411.79
63	\$1,184.17	\$1,450.61	\$1,184.17	\$1,450.61
64+	\$1,203.42	\$1,474.19	\$1,203.42	\$1,474.19

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		33709PA0870009		33709PA0870009	
HIOS Plan ID (Off Exchange)=>	33709PA0870010		33709PA0870010		33709PA0870009		33709PA0870009	
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 EPO Silver 0		my Direct Blue EPO Silver 0	
Form # =>	EPO/WDP-1		EPO/WDP-1		EPO/WDP-1		EPO/WDP-1	
Rating Area =>	Area 1		Area 4		Area 1		Area 4	
Network =>	I		I		I		I	
Metal =>	Silver		Silver		Silver		Silver	
Deductible =>	\$3,500		\$3,500		\$0		\$0	
Coinsurance =>	70%		70%		60%		60%	
Copays =>	\$50 PCP		\$50 PCP		\$40 PCP		\$40 PCP	
OOP Maximum =>	\$7,700		\$7,700		\$7,800		\$7,800	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$249.57	\$249.57	\$249.57	\$249.57	\$325.66	\$325.66	\$325.66	\$325.66
15	\$271.75	\$271.75	\$271.75	\$271.75	\$354.61	\$354.61	\$354.61	\$354.61
16	\$280.23	\$280.23	\$280.23	\$280.23	\$365.68	\$365.68	\$365.68	\$365.68
17	\$288.71	\$288.71	\$288.71	\$288.71	\$376.74	\$376.74	\$376.74	\$376.74
18	\$297.85	\$297.85	\$297.85	\$297.85	\$388.66	\$388.66	\$388.66	\$388.66
19	\$306.98	\$306.98	\$306.98	\$306.98	\$400.58	\$400.58	\$400.58	\$400.58
20	\$316.44	\$316.44	\$316.44	\$316.44	\$412.93	\$412.93	\$412.93	\$412.93
21	\$326.23	\$334.39	\$326.23	\$334.39	\$425.70	\$436.35	\$425.70	\$436.35
22	\$326.23	\$334.39	\$326.23	\$334.39	\$425.70	\$436.34	\$425.70	\$436.34
23	\$326.23	\$334.39	\$326.23	\$334.39	\$425.70	\$436.34	\$425.70	\$436.34
24	\$326.23	\$334.39	\$326.23	\$334.39	\$425.70	\$436.34	\$425.70	\$436.34
25	\$327.53	\$335.72	\$327.53	\$335.72	\$427.40	\$438.09	\$427.40	\$438.09
26	\$334.06	\$342.41	\$334.06	\$342.41	\$435.92	\$446.82	\$435.92	\$446.82
27	\$341.89	\$350.44	\$341.89	\$350.44	\$446.13	\$457.28	\$446.13	\$457.28
28	\$354.61	\$363.48	\$354.61	\$363.48	\$462.74	\$474.31	\$462.74	\$474.31
29	\$365.05	\$374.18	\$365.05	\$374.18	\$476.36	\$488.27	\$476.36	\$488.27
30	\$370.27	\$379.53	\$370.27	\$379.53	\$483.17	\$495.25	\$483.17	\$495.25
31	\$378.10	\$387.55	\$378.10	\$387.55	\$493.39	\$505.72	\$493.39	\$505.72
32	\$385.93	\$395.58	\$385.93	\$395.58	\$503.60	\$516.19	\$503.60	\$516.19
33	\$390.82	\$400.59	\$390.82	\$400.59	\$509.99	\$522.74	\$509.99	\$522.74
34	\$396.04	\$405.94	\$396.04	\$405.94	\$516.80	\$529.72	\$516.80	\$529.72
35	\$398.65	\$408.62	\$398.65	\$408.62	\$520.21	\$533.22	\$520.21	\$533.22
36	\$401.26	\$411.29	\$401.26	\$411.29	\$523.61	\$536.70	\$523.61	\$536.70
37	\$403.87	\$413.97	\$403.87	\$413.97	\$527.02	\$540.20	\$527.02	\$540.20
38	\$406.48	\$416.64	\$406.48	\$416.64	\$530.42	\$543.68	\$530.42	\$543.68
39	\$411.70	\$421.99	\$411.70	\$421.99	\$537.23	\$550.66	\$537.23	\$550.66
40	\$416.92	\$458.61	\$416.92	\$458.61	\$544.04	\$598.44	\$544.04	\$598.44
41	\$424.75	\$469.35	\$424.75	\$469.35	\$554.26	\$612.46	\$554.26	\$612.46
42	\$432.25	\$480.66	\$432.25	\$480.66	\$564.05	\$627.22	\$564.05	\$627.22
43	\$442.69	\$496.26	\$442.69	\$496.26	\$577.67	\$647.57	\$577.67	\$647.57
44	\$455.74	\$515.90	\$455.74	\$515.90	\$594.70	\$673.20	\$594.70	\$673.20
45	\$471.08	\$539.39	\$471.08	\$539.39	\$614.71	\$703.84	\$614.71	\$703.84
46	\$489.35	\$567.65	\$489.35	\$567.65	\$638.55	\$740.72	\$638.55	\$740.72
47	\$509.90	\$600.15	\$509.90	\$600.15	\$665.37	\$783.14	\$665.37	\$783.14
48	\$533.39	\$637.93	\$533.39	\$637.93	\$696.02	\$832.44	\$696.02	\$832.44
49	\$556.55	\$677.32	\$556.55	\$677.32	\$726.24	\$883.83	\$726.24	\$883.83
50	\$582.65	\$713.75	\$582.65	\$713.75	\$760.30	\$931.37	\$760.30	\$931.37
51	\$608.42	\$745.31	\$608.42	\$745.31	\$793.93	\$972.56	\$793.93	\$972.56
52	\$636.80	\$780.08	\$636.80	\$780.08	\$830.97	\$1,017.94	\$830.97	\$1,017.94
53	\$665.51	\$815.25	\$665.51	\$815.25	\$868.43	\$1,063.83	\$868.43	\$1,063.83
54	\$696.50	\$853.21	\$696.50	\$853.21	\$908.87	\$1,113.37	\$908.87	\$1,113.37
55	\$727.49	\$891.18	\$727.49	\$891.18	\$949.31	\$1,162.90	\$949.31	\$1,162.90
56	\$761.09	\$932.34	\$761.09	\$932.34	\$993.16	\$1,216.62	\$993.16	\$1,216.62
57	\$795.02	\$973.90	\$795.02	\$973.90	\$1,037.43	\$1,270.85	\$1,037.43	\$1,270.85
58	\$831.23	\$1,018.26	\$831.23	\$1,018.26	\$1,084.68	\$1,328.73	\$1,084.68	\$1,328.73
59	\$849.18	\$1,040.25	\$849.18	\$1,040.25	\$1,108.10	\$1,357.42	\$1,108.10	\$1,357.42
60	\$885.39	\$1,084.60	\$885.39	\$1,084.60	\$1,155.35	\$1,415.30	\$1,155.35	\$1,415.30
61	\$916.71	\$1,122.97	\$916.71	\$1,122.97	\$1,196.22	\$1,465.37	\$1,196.22	\$1,465.37
62	\$937.26	\$1,148.14	\$937.26	\$1,148.14	\$1,223.04	\$1,498.22	\$1,223.04	\$1,498.22
63	\$963.03	\$1,179.71	\$963.03	\$1,179.71	\$1,256.67	\$1,539.42	\$1,256.67	\$1,539.42
64+	\$978.69	\$1,198.90	\$978.69	\$1,198.90	\$1,277.10	\$1,564.45	\$1,277.10	\$1,564.45

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	33709PA0870002		33709PA0870002		33709PA0870007		33709PA0870007	
HIOS Plan ID (Off Exchange)=>	33709PA0870002		33709PA0870002		33709PA0870007		33709PA0870007	
Plan Marketing Name =>	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	
Form # =>	EPO/WDP-1		EPO/WDP-1		EPO/WDP-1		EPO/WDP-1	
Rating Area =>	Area 1		Area 4		Area 1		Area 4	
Network =>	I		I		I		I	
Metal =>	Silver		Silver		Bronze		Bronze	
Deductible =>	\$2,400		\$2,400		\$4,000		\$4,000	
Coinsurance =>	70%		70%		70%		70%	
Copays =>	\$40 PCP		\$40 PCP		\$60 PCP		\$60 PCP	
OOP Maximum =>	\$7,800		\$7,800		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$306.24	\$306.24	\$306.24	\$306.24	\$222.97	\$222.97	\$222.97	\$222.97
15	\$333.46	\$333.46	\$333.46	\$333.46	\$242.79	\$242.79	\$242.79	\$242.79
16	\$343.87	\$343.87	\$343.87	\$343.87	\$250.37	\$250.37	\$250.37	\$250.37
17	\$354.27	\$354.27	\$354.27	\$354.27	\$257.95	\$257.95	\$257.95	\$257.95
18	\$365.48	\$365.48	\$365.48	\$365.48	\$266.11	\$266.11	\$266.11	\$266.11
19	\$376.69	\$376.69	\$376.69	\$376.69	\$274.27	\$274.27	\$274.27	\$274.27
20	\$388.30	\$388.30	\$388.30	\$388.30	\$282.73	\$282.73	\$282.73	\$282.73
21	\$400.31	\$410.32	\$400.31	\$410.32	\$291.47	\$298.75	\$291.47	\$298.75
22	\$400.31	\$410.32	\$400.31	\$410.32	\$291.47	\$298.76	\$291.47	\$298.76
23	\$400.31	\$410.32	\$400.31	\$410.32	\$291.47	\$298.76	\$291.47	\$298.76
24	\$400.31	\$410.32	\$400.31	\$410.32	\$291.47	\$298.76	\$291.47	\$298.76
25	\$401.91	\$411.96	\$401.91	\$411.96	\$292.64	\$299.96	\$292.64	\$299.96
26	\$409.92	\$420.17	\$409.92	\$420.17	\$298.47	\$305.93	\$298.47	\$305.93
27	\$419.52	\$430.01	\$419.52	\$430.01	\$305.46	\$313.10	\$305.46	\$313.10
28	\$435.14	\$446.02	\$435.14	\$446.02	\$316.83	\$324.75	\$316.83	\$324.75
29	\$447.95	\$459.15	\$447.95	\$459.15	\$326.15	\$334.30	\$326.15	\$334.30
30	\$454.35	\$465.71	\$454.35	\$465.71	\$330.82	\$339.09	\$330.82	\$339.09
31	\$463.96	\$475.56	\$463.96	\$475.56	\$337.81	\$346.26	\$337.81	\$346.26
32	\$473.57	\$485.41	\$473.57	\$485.41	\$344.81	\$353.43	\$344.81	\$353.43
33	\$479.57	\$491.56	\$479.57	\$491.56	\$349.18	\$357.91	\$349.18	\$357.91
34	\$485.98	\$498.13	\$485.98	\$498.13	\$353.84	\$362.69	\$353.84	\$362.69
35	\$489.18	\$501.41	\$489.18	\$501.41	\$356.18	\$365.08	\$356.18	\$365.08
36	\$492.38	\$504.69	\$492.38	\$504.69	\$358.51	\$367.47	\$358.51	\$367.47
37	\$495.58	\$507.97	\$495.58	\$507.97	\$360.84	\$369.86	\$360.84	\$369.86
38	\$498.79	\$511.26	\$498.79	\$511.26	\$363.17	\$372.25	\$363.17	\$372.25
39	\$505.19	\$517.82	\$505.19	\$517.82	\$367.84	\$377.04	\$367.84	\$377.04
40	\$511.60	\$562.76	\$511.60	\$562.76	\$372.50	\$409.75	\$372.50	\$409.75
41	\$521.20	\$575.93	\$521.20	\$575.93	\$379.49	\$419.34	\$379.49	\$419.34
42	\$530.41	\$589.82	\$530.41	\$589.82	\$386.20	\$429.45	\$386.20	\$429.45
43	\$543.22	\$608.95	\$543.22	\$608.95	\$395.52	\$443.38	\$395.52	\$443.38
44	\$559.23	\$633.05	\$559.23	\$633.05	\$407.18	\$460.93	\$407.18	\$460.93
45	\$578.05	\$661.87	\$578.05	\$661.87	\$420.88	\$481.91	\$420.88	\$481.91
46	\$600.47	\$696.55	\$600.47	\$696.55	\$437.21	\$507.16	\$437.21	\$507.16
47	\$625.68	\$736.43	\$625.68	\$736.43	\$455.57	\$536.21	\$455.57	\$536.21
48	\$654.51	\$782.79	\$654.51	\$782.79	\$476.55	\$569.95	\$476.55	\$569.95
49	\$682.93	\$831.13	\$682.93	\$831.13	\$497.25	\$605.15	\$497.25	\$605.15
50	\$714.95	\$875.81	\$714.95	\$875.81	\$520.57	\$637.70	\$520.57	\$637.70
51	\$746.58	\$914.56	\$746.58	\$914.56	\$543.59	\$665.90	\$543.59	\$665.90
52	\$781.41	\$957.23	\$781.41	\$957.23	\$568.95	\$696.96	\$568.95	\$696.96
53	\$816.63	\$1,000.37	\$816.63	\$1,000.37	\$594.60	\$728.39	\$594.60	\$728.39
54	\$854.66	\$1,046.96	\$854.66	\$1,046.96	\$622.29	\$762.31	\$622.29	\$762.31
55	\$892.69	\$1,093.55	\$892.69	\$1,093.55	\$649.98	\$796.23	\$649.98	\$796.23
56	\$933.92	\$1,144.05	\$933.92	\$1,144.05	\$680.00	\$833.00	\$680.00	\$833.00
57	\$975.56	\$1,195.06	\$975.56	\$1,195.06	\$710.31	\$870.13	\$710.31	\$870.13
58	\$1,019.99	\$1,249.49	\$1,019.99	\$1,249.49	\$742.67	\$909.77	\$742.67	\$909.77
59	\$1,042.01	\$1,276.46	\$1,042.01	\$1,276.46	\$758.70	\$929.41	\$758.70	\$929.41
60	\$1,086.44	\$1,330.89	\$1,086.44	\$1,330.89	\$791.05	\$969.04	\$791.05	\$969.04
61	\$1,124.87	\$1,377.97	\$1,124.87	\$1,377.97	\$819.03	\$1,003.31	\$819.03	\$1,003.31
62	\$1,150.09	\$1,408.86	\$1,150.09	\$1,408.86	\$837.39	\$1,025.80	\$837.39	\$1,025.80
63	\$1,181.72	\$1,447.61	\$1,181.72	\$1,447.61	\$860.42	\$1,054.01	\$860.42	\$1,054.01
64+	\$1,200.93	\$1,471.14	\$1,200.93	\$1,471.14	\$874.41	\$1,071.15	\$874.41	\$1,071.15

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	33709PA0870008		33709PA0870008		33709PA0860001		33709PA0880001	
HIOS Plan ID (Off Exchange)=>	33709PA0870008		33709PA0870008		33709PA0860001		33709PA0880001	
Plan Marketing Name =>	my Direct Blue EPO Bronze 7900		my Direct Blue EPO Bronze 7900		my Direct Blue Conemaugh EPO Gold 1000 - 2 Free PCP		my Direct Blue Conemaugh EPO Silver 4450 HSA	
Form # =>	EPO/WDP-1		EPO/WDP-1		EPO/WDP-1		EPO/HDHP/WDP-1	
Rating Area =>	Area 1		Area 4		Area 5		Area 5	
Network =>	I		I		Y		Y	
Metal =>	Bronze		Bronze		Gold		Silver	
Deductible =>	\$7,900		\$7,900		\$1,000		\$4,450	
Coinsurance =>	100%		100%		80%		90%	
Copays =>	N/A		N/A		\$20 PCP		N/A	
OOP Maximum =>	\$7,900		\$7,900		\$7,000		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$206.40	\$206.40	\$206.40	\$206.40	\$306.87	\$306.87	\$291.89	\$291.89
15	\$224.74	\$224.74	\$224.74	\$224.74	\$334.15	\$334.15	\$317.83	\$317.83
16	\$231.76	\$231.76	\$231.76	\$231.76	\$344.58	\$344.58	\$327.75	\$327.75
17	\$238.77	\$238.77	\$238.77	\$238.77	\$355.01	\$355.01	\$337.67	\$337.67
18	\$246.33	\$246.33	\$246.33	\$246.33	\$366.24	\$366.24	\$348.36	\$348.36
19	\$253.88	\$253.88	\$253.88	\$253.88	\$377.47	\$377.47	\$359.04	\$359.04
20	\$261.71	\$261.71	\$261.71	\$261.71	\$389.11	\$389.11	\$370.10	\$370.10
21	\$269.80	\$276.54	\$269.80	\$276.54	\$401.14	\$411.17	\$381.55	\$391.09
22	\$269.80	\$276.55	\$269.80	\$276.55	\$401.14	\$411.17	\$381.55	\$391.09
23	\$269.80	\$276.55	\$269.80	\$276.55	\$401.14	\$411.17	\$381.55	\$391.09
24	\$269.80	\$276.55	\$269.80	\$276.55	\$401.14	\$411.17	\$381.55	\$391.09
25	\$270.88	\$277.65	\$270.88	\$277.65	\$402.74	\$412.81	\$383.08	\$392.66
26	\$276.28	\$283.19	\$276.28	\$283.19	\$410.77	\$421.04	\$390.71	\$400.48
27	\$282.75	\$289.82	\$282.75	\$289.82	\$420.39	\$430.90	\$399.86	\$409.86
28	\$293.27	\$300.60	\$293.27	\$300.60	\$436.04	\$446.94	\$414.74	\$425.11
29	\$301.91	\$309.46	\$301.91	\$309.46	\$448.88	\$460.10	\$426.95	\$437.62
30	\$306.22	\$313.88	\$306.22	\$313.88	\$455.29	\$466.67	\$433.06	\$443.89
31	\$312.70	\$320.52	\$312.70	\$320.52	\$464.92	\$476.54	\$442.22	\$453.28
32	\$319.17	\$327.15	\$319.17	\$327.15	\$474.55	\$486.41	\$451.37	\$462.65
33	\$323.22	\$331.30	\$323.22	\$331.30	\$480.57	\$492.58	\$457.10	\$468.53
34	\$327.54	\$335.73	\$327.54	\$335.73	\$486.98	\$499.15	\$463.20	\$474.78
35	\$329.70	\$337.94	\$329.70	\$337.94	\$490.19	\$502.44	\$466.25	\$477.91
36	\$331.85	\$340.15	\$331.85	\$340.15	\$493.40	\$505.74	\$469.31	\$481.04
37	\$334.01	\$342.36	\$334.01	\$342.36	\$496.61	\$509.03	\$472.36	\$484.17
38	\$336.17	\$344.57	\$336.17	\$344.57	\$499.82	\$512.32	\$475.41	\$487.30
39	\$340.49	\$349.00	\$340.49	\$349.00	\$506.24	\$518.90	\$481.52	\$493.56
40	\$344.80	\$379.28	\$344.80	\$379.28	\$512.66	\$563.93	\$487.62	\$536.38
41	\$351.28	\$388.16	\$351.28	\$388.16	\$522.28	\$577.12	\$496.78	\$548.94
42	\$357.49	\$397.53	\$357.49	\$397.53	\$531.51	\$591.04	\$505.55	\$562.17
43	\$366.12	\$410.42	\$366.12	\$410.42	\$544.35	\$610.22	\$517.76	\$580.41
44	\$376.91	\$426.66	\$376.91	\$426.66	\$560.39	\$634.36	\$533.03	\$603.39
45	\$389.59	\$446.08	\$389.59	\$446.08	\$579.25	\$663.24	\$550.96	\$630.85
46	\$404.70	\$469.45	\$404.70	\$469.45	\$601.71	\$697.98	\$572.33	\$663.90
47	\$421.70	\$496.34	\$421.70	\$496.34	\$626.98	\$737.96	\$596.36	\$701.92
48	\$441.12	\$527.58	\$441.12	\$527.58	\$655.86	\$784.41	\$623.83	\$746.10
49	\$460.28	\$560.16	\$460.28	\$560.16	\$684.34	\$832.84	\$650.92	\$792.17
50	\$481.86	\$590.28	\$481.86	\$590.28	\$716.44	\$877.64	\$681.45	\$834.78
51	\$503.18	\$616.40	\$503.18	\$616.40	\$748.13	\$916.46	\$711.59	\$871.70
52	\$526.65	\$645.15	\$526.65	\$645.15	\$783.03	\$959.21	\$744.79	\$912.37
53	\$550.39	\$674.23	\$550.39	\$674.23	\$818.33	\$1,002.45	\$778.36	\$953.49
54	\$576.02	\$705.62	\$576.02	\$705.62	\$856.43	\$1,049.13	\$814.61	\$997.90
55	\$601.65	\$737.02	\$601.65	\$737.02	\$894.54	\$1,095.81	\$850.86	\$1,042.30
56	\$629.44	\$771.06	\$629.44	\$771.06	\$935.86	\$1,146.43	\$890.16	\$1,090.45
57	\$657.50	\$805.44	\$657.50	\$805.44	\$977.58	\$1,197.54	\$929.84	\$1,139.05
58	\$687.45	\$842.13	\$687.45	\$842.13	\$1,022.10	\$1,252.07	\$972.19	\$1,190.93
59	\$702.29	\$860.31	\$702.29	\$860.31	\$1,044.17	\$1,279.11	\$993.17	\$1,216.63
60	\$732.24	\$896.99	\$732.24	\$896.99	\$1,088.69	\$1,333.65	\$1,035.53	\$1,268.52
61	\$758.14	\$928.72	\$758.14	\$928.72	\$1,127.20	\$1,380.82	\$1,072.16	\$1,313.40
62	\$775.14	\$949.55	\$775.14	\$949.55	\$1,152.48	\$1,411.79	\$1,096.19	\$1,342.83
63	\$796.45	\$975.65	\$796.45	\$975.65	\$1,184.17	\$1,450.61	\$1,126.34	\$1,379.77
64+	\$809.40	\$991.52	\$809.40	\$991.52	\$1,203.42	\$1,474.19	\$1,144.65	\$1,402.20

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		33709PA0860009		33709PA0860002		33709PA0860007	
HIOS Plan ID (Off Exchange)=>	33709PA0860010		33709PA0860009		33709PA0860002		33709PA0860007	
Plan Marketing Name =>	my Direct Blue Conemaugh EPO Silver 3500 - 2 Free PCP		my Direct Blue Conemaugh EPO Silver 0		my Direct Blue Conemaugh EPO Silver 2400 - 2 Free PCP		my Direct Blue Conemaugh EPO Bronze 4000	
Form # =>	EPO/WDP-1		EPO/WDP-1		EPO/WDP-1		EPO/WDP-1	
Rating Area =>	Area 5		Area 5		Area 5		Area 5	
Network =>	Y		Y		Y		Y	
Metal =>	Silver		Silver		Silver		Bronze	
Deductible =>	\$3,500		\$0		\$2,400		\$4,000	
Coinsurance =>	70%		60%		70%		70%	
Copays =>	\$50 PCP		\$40 PCP		\$40 PCP		\$60 PCP	
OOP Maximum =>	\$7,700		\$7,800		\$7,800		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$249.57	\$249.57	\$325.66	\$325.66	\$306.24	\$306.24	\$222.97	\$222.97
15	\$271.75	\$271.75	\$354.61	\$354.61	\$333.46	\$333.46	\$242.79	\$242.79
16	\$280.23	\$280.23	\$365.68	\$365.68	\$343.87	\$343.87	\$250.37	\$250.37
17	\$288.71	\$288.71	\$376.74	\$376.74	\$354.27	\$354.27	\$257.95	\$257.95
18	\$297.85	\$297.85	\$388.66	\$388.66	\$365.48	\$365.48	\$266.11	\$266.11
19	\$306.98	\$306.98	\$400.58	\$400.58	\$376.69	\$376.69	\$274.27	\$274.27
20	\$316.44	\$316.44	\$412.93	\$412.93	\$388.30	\$388.30	\$282.73	\$282.73
21	\$326.23	\$334.39	\$425.70	\$436.35	\$400.31	\$410.32	\$291.47	\$298.75
22	\$326.23	\$334.39	\$425.70	\$436.34	\$400.31	\$410.32	\$291.47	\$298.76
23	\$326.23	\$334.39	\$425.70	\$436.34	\$400.31	\$410.32	\$291.47	\$298.76
24	\$326.23	\$334.39	\$425.70	\$436.34	\$400.31	\$410.32	\$291.47	\$298.76
25	\$327.53	\$335.72	\$427.40	\$438.09	\$401.91	\$411.96	\$292.64	\$299.96
26	\$334.06	\$342.41	\$435.92	\$446.82	\$409.92	\$420.17	\$298.47	\$305.93
27	\$341.89	\$350.44	\$446.13	\$457.28	\$419.52	\$430.01	\$305.46	\$313.10
28	\$354.61	\$363.48	\$462.74	\$474.31	\$435.14	\$446.02	\$316.83	\$324.75
29	\$365.05	\$374.18	\$476.36	\$488.27	\$447.95	\$459.15	\$326.15	\$334.30
30	\$370.27	\$379.53	\$483.17	\$495.25	\$454.35	\$465.71	\$330.82	\$339.09
31	\$378.10	\$387.55	\$493.39	\$505.72	\$463.96	\$475.56	\$337.81	\$346.26
32	\$385.93	\$395.58	\$503.60	\$516.19	\$473.57	\$485.41	\$344.81	\$353.43
33	\$390.82	\$400.59	\$509.99	\$522.74	\$479.57	\$491.56	\$349.18	\$357.91
34	\$396.04	\$405.94	\$516.80	\$529.72	\$485.98	\$498.13	\$353.84	\$362.69
35	\$398.65	\$408.62	\$520.21	\$533.22	\$489.18	\$501.41	\$356.18	\$365.08
36	\$401.26	\$411.29	\$523.61	\$536.70	\$492.38	\$504.69	\$358.51	\$367.47
37	\$403.87	\$413.97	\$527.02	\$540.20	\$495.58	\$507.97	\$360.84	\$369.86
38	\$406.48	\$416.64	\$530.42	\$543.68	\$498.79	\$511.26	\$363.17	\$372.25
39	\$411.70	\$421.99	\$537.23	\$550.66	\$505.19	\$517.82	\$367.84	\$377.04
40	\$416.92	\$458.61	\$544.04	\$598.44	\$511.60	\$562.76	\$372.50	\$409.75
41	\$424.75	\$469.35	\$554.26	\$612.46	\$521.20	\$575.93	\$379.49	\$419.34
42	\$432.25	\$480.66	\$564.05	\$627.22	\$530.41	\$589.82	\$386.20	\$429.45
43	\$442.69	\$496.26	\$577.67	\$647.57	\$543.22	\$608.95	\$395.52	\$443.38
44	\$455.74	\$515.90	\$594.70	\$673.20	\$559.23	\$633.05	\$407.18	\$460.93
45	\$471.08	\$539.39	\$614.71	\$703.84	\$578.05	\$661.87	\$420.88	\$481.91
46	\$489.35	\$567.65	\$638.55	\$740.72	\$600.47	\$696.55	\$437.21	\$507.16
47	\$509.90	\$600.15	\$665.37	\$783.14	\$625.68	\$736.43	\$455.57	\$536.21
48	\$533.39	\$637.93	\$696.02	\$832.44	\$654.51	\$782.79	\$476.55	\$569.95
49	\$556.55	\$677.32	\$726.24	\$883.83	\$682.93	\$831.13	\$497.25	\$605.15
50	\$582.65	\$713.75	\$760.30	\$931.37	\$714.95	\$875.81	\$520.57	\$637.70
51	\$608.42	\$745.31	\$793.93	\$972.56	\$746.58	\$914.56	\$543.59	\$665.90
52	\$636.80	\$780.08	\$830.97	\$1,017.94	\$781.41	\$957.23	\$568.95	\$696.96
53	\$665.51	\$815.25	\$868.43	\$1,063.83	\$816.63	\$1,000.37	\$594.60	\$728.39
54	\$696.50	\$853.21	\$908.87	\$1,113.37	\$854.66	\$1,046.96	\$622.29	\$762.31
55	\$727.49	\$891.18	\$949.31	\$1,162.90	\$892.69	\$1,093.55	\$649.98	\$796.23
56	\$761.09	\$932.34	\$993.16	\$1,216.62	\$933.92	\$1,144.05	\$680.00	\$833.00
57	\$795.02	\$973.90	\$1,037.43	\$1,270.85	\$975.56	\$1,195.06	\$710.31	\$870.13
58	\$831.23	\$1,018.26	\$1,084.68	\$1,328.73	\$1,019.99	\$1,249.49	\$742.67	\$909.77
59	\$849.18	\$1,040.25	\$1,108.10	\$1,357.42	\$1,042.01	\$1,276.46	\$758.70	\$929.41
60	\$885.39	\$1,084.60	\$1,155.35	\$1,415.30	\$1,086.44	\$1,330.89	\$791.05	\$969.04
61	\$916.71	\$1,122.97	\$1,196.22	\$1,465.37	\$1,124.87	\$1,377.97	\$819.03	\$1,003.31
62	\$937.26	\$1,148.14	\$1,223.04	\$1,498.22	\$1,150.09	\$1,408.86	\$837.39	\$1,025.80
63	\$963.03	\$1,179.71	\$1,256.67	\$1,539.42	\$1,181.72	\$1,447.61	\$860.42	\$1,054.01
64+	\$978.69	\$1,198.90	\$1,277.10	\$1,564.45	\$1,200.93	\$1,471.14	\$874.41	\$1,071.15

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	33709PA0860008		33709PA0380004		33709PA0380004		33709PA0380004	
HIOS Plan ID (Off Exchange)=>	33709PA0860008		33709PA0380004		33709PA0380004		33709PA0380004	
Plan Marketing Name =>	my Direct Blue Conemaugh EPO Bronze 7900		Major Events Blue PPO, a Community Blue Plan 7900		Major Events Blue PPO, a Community Blue Plan 7900		Major Events Blue PPO, a Community Blue Plan 7900	
Form # =>	EPO/WDP-1		CAT/WDP-6		CAT/WDP-6		CAT/WDP-6	
Rating Area =>	Area 5		Area 1		Area 4		Area 5	
Network =>	Y		L		L		L	
Metal =>	Bronze		Catastrophic		Catastrophic		Catastrophic	
Deductible =>	\$7,900		\$7,900		\$7,900		\$7,900	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	N/A		N/A		N/A		N/A	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$206.40	\$206.40	\$175.54	\$175.54	\$175.54	\$175.54	\$175.54	\$175.54
15	\$224.74	\$224.74	\$191.14	\$191.14	\$191.14	\$191.14	\$191.14	\$191.14
16	\$231.76	\$231.76	\$197.11	\$197.11	\$197.11	\$197.11	\$197.11	\$197.11
17	\$238.77	\$238.77	\$203.07	\$203.07	\$203.07	\$203.07	\$203.07	\$203.07
18	\$246.33	\$246.33	\$209.50	\$209.50	\$209.50	\$209.50	\$209.50	\$209.50
19	\$253.88	\$253.88	\$215.92	\$215.92	\$215.92	\$215.92	\$215.92	\$215.92
20	\$261.71	\$261.71	\$222.58	\$222.58	\$222.58	\$222.58	\$222.58	\$222.58
21	\$269.80	\$276.54	\$229.46	\$235.20	\$229.46	\$235.20	\$229.46	\$235.20
22	\$269.80	\$276.55	\$229.46	\$235.20	\$229.46	\$235.20	\$229.46	\$235.20
23	\$269.80	\$276.55	\$229.46	\$235.20	\$229.46	\$235.20	\$229.46	\$235.20
24	\$269.80	\$276.55	\$229.46	\$235.20	\$229.46	\$235.20	\$229.46	\$235.20
25	\$270.88	\$277.65	\$230.38	\$236.14	\$230.38	\$236.14	\$230.38	\$236.14
26	\$276.28	\$283.19	\$234.97	\$240.84	\$234.97	\$240.84	\$234.97	\$240.84
27	\$282.75	\$289.82	\$240.47	\$246.48	\$240.47	\$246.48	\$240.47	\$246.48
28	\$293.27	\$300.60	\$249.42	\$255.66	\$249.42	\$255.66	\$249.42	\$255.66
29	\$301.91	\$309.46	\$256.77	\$263.19	\$256.77	\$263.19	\$256.77	\$263.19
30	\$306.22	\$313.88	\$260.44	\$266.95	\$260.44	\$266.95	\$260.44	\$266.95
31	\$312.70	\$320.52	\$265.94	\$272.59	\$265.94	\$272.59	\$265.94	\$272.59
32	\$319.17	\$327.15	\$271.45	\$278.24	\$271.45	\$278.24	\$271.45	\$278.24
33	\$323.22	\$331.30	\$274.89	\$281.76	\$274.89	\$281.76	\$274.89	\$281.76
34	\$327.54	\$335.73	\$278.56	\$285.52	\$278.56	\$285.52	\$278.56	\$285.52
35	\$329.70	\$337.94	\$280.40	\$287.41	\$280.40	\$287.41	\$280.40	\$287.41
36	\$331.85	\$340.15	\$282.24	\$289.30	\$282.24	\$289.30	\$282.24	\$289.30
37	\$334.01	\$342.36	\$284.07	\$291.17	\$284.07	\$291.17	\$284.07	\$291.17
38	\$336.17	\$344.57	\$285.91	\$293.06	\$285.91	\$293.06	\$285.91	\$293.06
39	\$340.49	\$349.00	\$289.58	\$296.82	\$289.58	\$296.82	\$289.58	\$296.82
40	\$344.80	\$379.28	\$293.25	\$322.58	\$293.25	\$322.58	\$293.25	\$322.58
41	\$351.28	\$388.16	\$298.76	\$330.13	\$298.76	\$330.13	\$298.76	\$330.13
42	\$357.49	\$397.53	\$304.03	\$338.08	\$304.03	\$338.08	\$304.03	\$338.08
43	\$366.12	\$410.42	\$311.38	\$349.06	\$311.38	\$349.06	\$311.38	\$349.06
44	\$376.91	\$426.66	\$320.56	\$362.87	\$320.56	\$362.87	\$320.56	\$362.87
45	\$389.59	\$446.08	\$331.34	\$379.38	\$331.34	\$379.38	\$331.34	\$379.38
46	\$404.70	\$469.45	\$344.19	\$399.26	\$344.19	\$399.26	\$344.19	\$399.26
47	\$421.70	\$496.34	\$358.65	\$422.13	\$358.65	\$422.13	\$358.65	\$422.13
48	\$441.12	\$527.58	\$375.17	\$448.70	\$375.17	\$448.70	\$375.17	\$448.70
49	\$460.28	\$560.16	\$391.46	\$476.41	\$391.46	\$476.41	\$391.46	\$476.41
50	\$481.86	\$590.28	\$409.82	\$502.03	\$409.82	\$502.03	\$409.82	\$502.03
51	\$503.18	\$616.40	\$427.94	\$524.23	\$427.94	\$524.23	\$427.94	\$524.23
52	\$526.65	\$645.15	\$447.91	\$548.69	\$447.91	\$548.69	\$447.91	\$548.69
53	\$550.39	\$674.23	\$468.10	\$573.42	\$468.10	\$573.42	\$468.10	\$573.42
54	\$576.02	\$705.62	\$489.90	\$600.13	\$489.90	\$600.13	\$489.90	\$600.13
55	\$601.65	\$737.02	\$511.70	\$626.83	\$511.70	\$626.83	\$511.70	\$626.83
56	\$629.44	\$771.06	\$535.33	\$655.78	\$535.33	\$655.78	\$535.33	\$655.78
57	\$657.50	\$805.44	\$559.19	\$685.01	\$559.19	\$685.01	\$559.19	\$685.01
58	\$687.45	\$842.13	\$584.66	\$716.21	\$584.66	\$716.21	\$584.66	\$716.21
59	\$702.29	\$860.31	\$597.28	\$731.67	\$597.28	\$731.67	\$597.28	\$731.67
60	\$732.24	\$896.99	\$622.75	\$762.87	\$622.75	\$762.87	\$622.75	\$762.87
61	\$758.14	\$928.72	\$644.78	\$789.86	\$644.78	\$789.86	\$644.78	\$789.86
62	\$775.14	\$949.55	\$659.24	\$807.57	\$659.24	\$807.57	\$659.24	\$807.57
63	\$796.45	\$975.65	\$677.37	\$829.78	\$677.37	\$829.78	\$677.37	\$829.78
64+	\$809.40	\$991.52	\$688.38	\$843.27	\$688.38	\$843.27	\$688.38	\$843.27

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0380003		33709PA0380003		33709PA0380003		33709PA0380003	
Plan Marketing Name =>	Major Events Blue PPO, a Community Blue Plan 7900		Major Events Blue PPO, a Community Blue Plan 7900		Major Events Blue PPO, a Community Blue Plan 7900		Major Events Blue PPO, a Community Blue Plan 7900	
Form # =>	CAT/WDP-6		CAT/WDP-6		CAT/WDP-6		CAT/WDP-6	
Rating Area =>	Area 1		Area 2		Area 4		Area 5	
Network =>	M		M		M		M	
Metal =>	Catastrophic		Catastrophic		Catastrophic		Catastrophic	
Deductible =>	\$7,900		\$7,900		\$7,900		\$7,900	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	N/A		N/A		N/A		N/A	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$175.54	\$175.54	\$175.54	\$175.54	\$175.54	\$175.54	\$175.54	\$175.54
15	\$191.14	\$191.14	\$191.14	\$191.14	\$191.14	\$191.14	\$191.14	\$191.14
16	\$197.11	\$197.11	\$197.11	\$197.11	\$197.11	\$197.11	\$197.11	\$197.11
17	\$203.07	\$203.07	\$203.07	\$203.07	\$203.07	\$203.07	\$203.07	\$203.07
18	\$209.50	\$209.50	\$209.50	\$209.50	\$209.50	\$209.50	\$209.50	\$209.50
19	\$215.92	\$215.92	\$215.92	\$215.92	\$215.92	\$215.92	\$215.92	\$215.92
20	\$222.58	\$222.58	\$222.58	\$222.58	\$222.58	\$222.58	\$222.58	\$222.58
21	\$229.46	\$235.20	\$229.46	\$235.20	\$229.46	\$235.20	\$229.46	\$235.20
22	\$229.46	\$235.20	\$229.46	\$235.20	\$229.46	\$235.20	\$229.46	\$235.20
23	\$229.46	\$235.20	\$229.46	\$235.20	\$229.46	\$235.20	\$229.46	\$235.20
24	\$229.46	\$235.20	\$229.46	\$235.20	\$229.46	\$235.20	\$229.46	\$235.20
25	\$230.38	\$236.14	\$230.38	\$236.14	\$230.38	\$236.14	\$230.38	\$236.14
26	\$234.97	\$240.84	\$234.97	\$240.84	\$234.97	\$240.84	\$234.97	\$240.84
27	\$240.47	\$246.48	\$240.47	\$246.48	\$240.47	\$246.48	\$240.47	\$246.48
28	\$249.42	\$255.66	\$249.42	\$255.66	\$249.42	\$255.66	\$249.42	\$255.66
29	\$256.77	\$263.19	\$256.77	\$263.19	\$256.77	\$263.19	\$256.77	\$263.19
30	\$260.44	\$266.95	\$260.44	\$266.95	\$260.44	\$266.95	\$260.44	\$266.95
31	\$265.94	\$272.59	\$265.94	\$272.59	\$265.94	\$272.59	\$265.94	\$272.59
32	\$271.45	\$278.24	\$271.45	\$278.24	\$271.45	\$278.24	\$271.45	\$278.24
33	\$274.89	\$281.76	\$274.89	\$281.76	\$274.89	\$281.76	\$274.89	\$281.76
34	\$278.56	\$285.52	\$278.56	\$285.52	\$278.56	\$285.52	\$278.56	\$285.52
35	\$280.40	\$287.41	\$280.40	\$287.41	\$280.40	\$287.41	\$280.40	\$287.41
36	\$282.24	\$289.30	\$282.24	\$289.30	\$282.24	\$289.30	\$282.24	\$289.30
37	\$284.07	\$291.17	\$284.07	\$291.17	\$284.07	\$291.17	\$284.07	\$291.17
38	\$285.91	\$293.06	\$285.91	\$293.06	\$285.91	\$293.06	\$285.91	\$293.06
39	\$289.58	\$296.82	\$289.58	\$296.82	\$289.58	\$296.82	\$289.58	\$296.82
40	\$293.25	\$322.58	\$293.25	\$322.58	\$293.25	\$322.58	\$293.25	\$322.58
41	\$298.76	\$330.13	\$298.76	\$330.13	\$298.76	\$330.13	\$298.76	\$330.13
42	\$304.03	\$338.08	\$304.03	\$338.08	\$304.03	\$338.08	\$304.03	\$338.08
43	\$311.38	\$349.06	\$311.38	\$349.06	\$311.38	\$349.06	\$311.38	\$349.06
44	\$320.56	\$362.87	\$320.56	\$362.87	\$320.56	\$362.87	\$320.56	\$362.87
45	\$331.34	\$379.38	\$331.34	\$379.38	\$331.34	\$379.38	\$331.34	\$379.38
46	\$344.19	\$399.26	\$344.19	\$399.26	\$344.19	\$399.26	\$344.19	\$399.26
47	\$358.65	\$422.13	\$358.65	\$422.13	\$358.65	\$422.13	\$358.65	\$422.13
48	\$375.17	\$448.70	\$375.17	\$448.70	\$375.17	\$448.70	\$375.17	\$448.70
49	\$391.46	\$476.41	\$391.46	\$476.41	\$391.46	\$476.41	\$391.46	\$476.41
50	\$409.82	\$502.03	\$409.82	\$502.03	\$409.82	\$502.03	\$409.82	\$502.03
51	\$427.94	\$524.23	\$427.94	\$524.23	\$427.94	\$524.23	\$427.94	\$524.23
52	\$447.91	\$548.69	\$447.91	\$548.69	\$447.91	\$548.69	\$447.91	\$548.69
53	\$468.10	\$573.42	\$468.10	\$573.42	\$468.10	\$573.42	\$468.10	\$573.42
54	\$489.90	\$600.13	\$489.90	\$600.13	\$489.90	\$600.13	\$489.90	\$600.13
55	\$511.70	\$626.83	\$511.70	\$626.83	\$511.70	\$626.83	\$511.70	\$626.83
56	\$535.33	\$655.78	\$535.33	\$655.78	\$535.33	\$655.78	\$535.33	\$655.78
57	\$559.19	\$685.01	\$559.19	\$685.01	\$559.19	\$685.01	\$559.19	\$685.01
58	\$584.66	\$716.21	\$584.66	\$716.21	\$584.66	\$716.21	\$584.66	\$716.21
59	\$597.28	\$731.67	\$597.28	\$731.67	\$597.28	\$731.67	\$597.28	\$731.67
60	\$622.75	\$762.87	\$622.75	\$762.87	\$622.75	\$762.87	\$622.75	\$762.87
61	\$644.78	\$789.86	\$644.78	\$789.86	\$644.78	\$789.86	\$644.78	\$789.86
62	\$659.24	\$807.57	\$659.24	\$807.57	\$659.24	\$807.57	\$659.24	\$807.57
63	\$677.37	\$829.78	\$677.37	\$829.78	\$677.37	\$829.78	\$677.37	\$829.78
64+	\$688.38	\$843.27	\$688.38	\$843.27	\$688.38	\$843.27	\$688.38	\$843.27

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

HIOS Plan ID (On Exchange)=>	N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0380003	
Plan Marketing Name =>	Major Events Blue PPO, a Community Blue Plan 7900	
Form # =>	CAT/WDP-6	
Rating Area =>	Area 6	
Network =>	M	
Metal =>	Catastrophic	
Deductible =>	\$7,900	
Coinsurance =>	100%	
Copays =>	N/A	
OOP Maximum =>	\$7,900	
Pediatric Dental (Yes/No) =>	Yes	
Age Band	Non-Tobacco	Tobacco
0-14	\$188.21	\$188.21
15	\$204.93	\$204.93
16	\$211.33	\$211.33
17	\$217.73	\$217.73
18	\$224.62	\$224.62
19	\$231.50	\$231.50
20	\$238.64	\$238.64
21	\$246.02	\$252.17
22	\$246.02	\$252.17
23	\$246.02	\$252.17
24	\$246.02	\$252.17
25	\$247.00	\$253.18
26	\$251.92	\$258.22
27	\$257.83	\$264.28
28	\$267.42	\$274.11
29	\$275.30	\$282.18
30	\$279.23	\$286.21
31	\$285.14	\$292.27
32	\$291.04	\$298.32
33	\$294.73	\$302.10
34	\$298.67	\$306.14
35	\$300.64	\$308.16
36	\$302.60	\$310.17
37	\$304.57	\$312.18
38	\$306.54	\$314.20
39	\$310.48	\$318.24
40	\$314.41	\$345.85
41	\$320.32	\$353.95
42	\$325.98	\$362.49
43	\$333.85	\$374.25
44	\$343.69	\$389.06
45	\$355.25	\$406.76
46	\$369.03	\$428.07
47	\$384.53	\$452.59
48	\$402.24	\$481.08
49	\$419.71	\$510.79
50	\$439.39	\$538.25
51	\$458.83	\$562.07
52	\$480.23	\$588.28
53	\$501.88	\$614.80
54	\$525.25	\$643.43
55	\$548.62	\$672.06
56	\$573.96	\$703.10
57	\$599.55	\$734.45
58	\$626.86	\$767.90
59	\$640.39	\$784.48
60	\$667.70	\$817.93
61	\$691.32	\$846.87
62	\$706.82	\$865.85
63	\$726.25	\$889.66
64+	\$738.06	\$904.12

**Highmark Inc.
Individual
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33709PA0870001	my Direct Blue EPO Gold 1000 - 2 Free PCP Visits	EPO	Gold	On/Off	I	1,4	Beaver, Butler, Armstrong, Clarion,
33709PA0890001	my Direct Blue EPO Silver 4450 HSA	EPO	Silver	On/Off	I	1,4	Beaver, Butler, Armstrong, Clarion, Crawford, Forest, Warren
33709PA0870010	my Direct Blue EPO Silver 3500 - 2 Free PCP Visits	EPO	Silver	Off	I	1,4	Beaver, Butler, Armstrong, Clarion, Crawford, Forest, Warren
33709PA0870009	my Direct Blue EPO Silver 0	EPO	Silver	On/Off	I	1,4	Beaver, Butler, Armstrong, Clarion, Crawford, Forest, Warren
33709PA0870002	my Direct Blue EPO Silver 2400 - 2 Free PCP Visits	EPO	Silver	On/Off	I	1,4	Beaver, Butler, Armstrong, Clarion, Crawford, Forest, Warren
33709PA0870007	my Direct Blue EPO Bronze 4000	EPO	Bronze	On/Off	I	1,4	Beaver, Butler, Armstrong, Clarion, Crawford, Forest, Warren
33709PA0870008	my Direct Blue EPO Bronze 7900	EPO	Bronze	On/Off	I	1,4	Beaver, Butler, Armstrong, Clarion, Crawford, Forest, Warren
33709PA0860001	my Direct Blue Conemaugh EPO Gold 1000 - 2 Free PCP Visits	EPO	Gold	On/Off	Y	5	Blair, Cambria, Somerset
33709PA0880001	my Direct Blue Conemaugh EPO Silver 4450 HSA	EPO	Silver	On/Off	Y	5	Blair, Cambria, Somerset
33709PA0860010	my Direct Blue Conemaugh EPO Silver 3500 - 2 Free PCP Visits	EPO	Silver	Off	Y	5	Blair, Cambria, Somerset
33709PA0860009	my Direct Blue Conemaugh EPO Silver 0	EPO	Silver	On/Off	Y	5	Blair, Cambria, Somerset
33709PA0860002	my Direct Blue Conemaugh EPO Silver 2400 - 2 Free PCP Visits	EPO	Silver	On/Off	Y	5	Blair, Cambria, Somerset
33709PA0860007	my Direct Blue Conemaugh EPO Bronze 4000	EPO	Bronze	On/Off	Y	5	Blair, Cambria, Somerset
33709PA0860008	my Direct Blue Conemaugh EPO Bronze 7900	EPO	Bronze	On/Off	Y	5	Blair, Cambria, Somerset
33709PA0380004	Major Events Blue PPO, a Community Blue Plan 7900	PPO	Catastrophic	On/Off	L	1,4,5	Beaver, Blair, Butler, Cambria, Somerset, Armstrong, Clarion, Crawford, Forest, Warren
33709PA0380003	Major Events Blue PPO, a Community Blue Plan 7900	PPO	Catastrophic	Off	M	1,2,4,5,6	Allegheny, Bedford, Cameron, Centre, Clearfield, Elk, Erie, Fayette, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Washington, Westmoreland, Venango

Company Name Highmark Inc.

Market Individual

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

02-01-2018 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
33709PA0870001	my Direct Blue EPO Gold 1000 - 2 Free PCP Visits	EPO	Gold	On/Off
33709PA0890001	my Direct Blue EPO Silver 4450 HSA	EPO	Silver	On/Off
33709PA0870010	my Direct Blue EPO Silver 3500 - 2 Free PCP Visits	EPO	Silver	Off
33709PA0870009	my Direct Blue EPO Silver 0	EPO	Silver	On/Off
33709PA0870002	my Direct Blue EPO Silver 2400 - 2 Free PCP Visits	EPO	Silver	On/Off
33709PA0870007	my Direct Blue EPO Bronze 4000	EPO	Bronze	On/Off
33709PA0870008	my Direct Blue EPO Bronze 7900	EPO	Bronze	On/Off
33709PA0860001	my Direct Blue Conemaugh EPO Gold 1000 - 2 Free PCP Visits	EPO	Gold	On/Off
33709PA0880001	my Direct Blue Conemaugh EPO Silver 4450 HSA	EPO	Silver	On/Off
33709PA0860010	my Direct Blue Conemaugh EPO Silver 3500 - 2 Free PCP Visits	EPO	Silver	Off
33709PA0860009	my Direct Blue Conemaugh EPO Silver 0	EPO	Silver	On/Off
33709PA0860002	my Direct Blue Conemaugh EPO Silver 2400 - 2 Free PCP Visits	EPO	Silver	On/Off
33709PA0860007	my Direct Blue Conemaugh EPO Bronze 4000	EPO	Bronze	On/Off
33709PA0860008	my Direct Blue Conemaugh EPO Bronze 7900	EPO	Bronze	On/Off
33709PA0380004	Major Events Blue PPO, a Community Blue Plan 7900	PPO	Catastrophic	On/Off
33709PA0380003	Major Events Blue PPO, a Community Blue Plan 7900	PPO	Catastrophic	Off

RATING AREA 1

0	0	10	0	1	1	1	2
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren

\$401.14	\$401.14		\$401.14				\$401.14
\$381.55	\$381.55		\$381.55				\$381.55
\$326.23	\$326.23		\$326.23				\$326.23
\$425.70	\$425.70		\$425.70				\$425.70
\$400.31	\$400.31		\$400.31				\$400.31
\$291.47	\$291.47		\$291.47				\$291.47
\$269.80	\$269.80		\$269.80				\$269.80

RATING AREA 2

1	0	0
Elk	Cameron	Potter

\$229.46	\$229.46		\$229.46				\$229.46			
		\$229.46		\$229.46	\$229.46	\$229.46		\$229.46	\$229.46	\$229.46

RATING AREA 3

0	0	0	0	0	0	0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

13	2	445	579	3	1	1	1	2	5
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

\$401.14 \$401.14 \$401.14
 \$381.55 \$381.55 \$381.55
 \$326.23 \$326.23 \$326.23
 \$425.70 \$425.70 \$425.70
 \$400.31 \$400.31 \$400.31
 \$291.47 \$291.47 \$291.47
 \$269.80 \$269.80 \$269.80

\$229.46 \$229.46 \$229.46
 \$229.46 \$229.46 \$229.46 \$229.46 \$229.46 \$229.46

RATING AREA 5

6	113	1	195	0	0	77
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

	\$401.14		\$401.14		\$401.14
	\$381.55		\$381.55		\$381.55
	\$326.23		\$326.23		\$326.23
	\$425.70		\$425.70		\$425.70
	\$400.31		\$400.31		\$400.31
	\$291.47		\$291.47		\$291.47
	\$269.80		\$269.80		\$269.80
	\$229.46		\$229.46		\$229.46
\$229.46		\$229.46		\$229.46	\$229.46

RATING AREA 6

0	0	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

\$246.02

RATING AREA 7

0	0	0	0
Adams	Berks	Lancaster	York

RATING AREA 8

0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

RATING AREA 9

0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

AV Screenshots-Highmark

Screenshots of HHS AV calculator and Actuarial Certification for Approach 1

Highmark, Inc.
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]	[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Highmark, Inc.
Individual Market Product Portfolio
Effective January 1, 2019

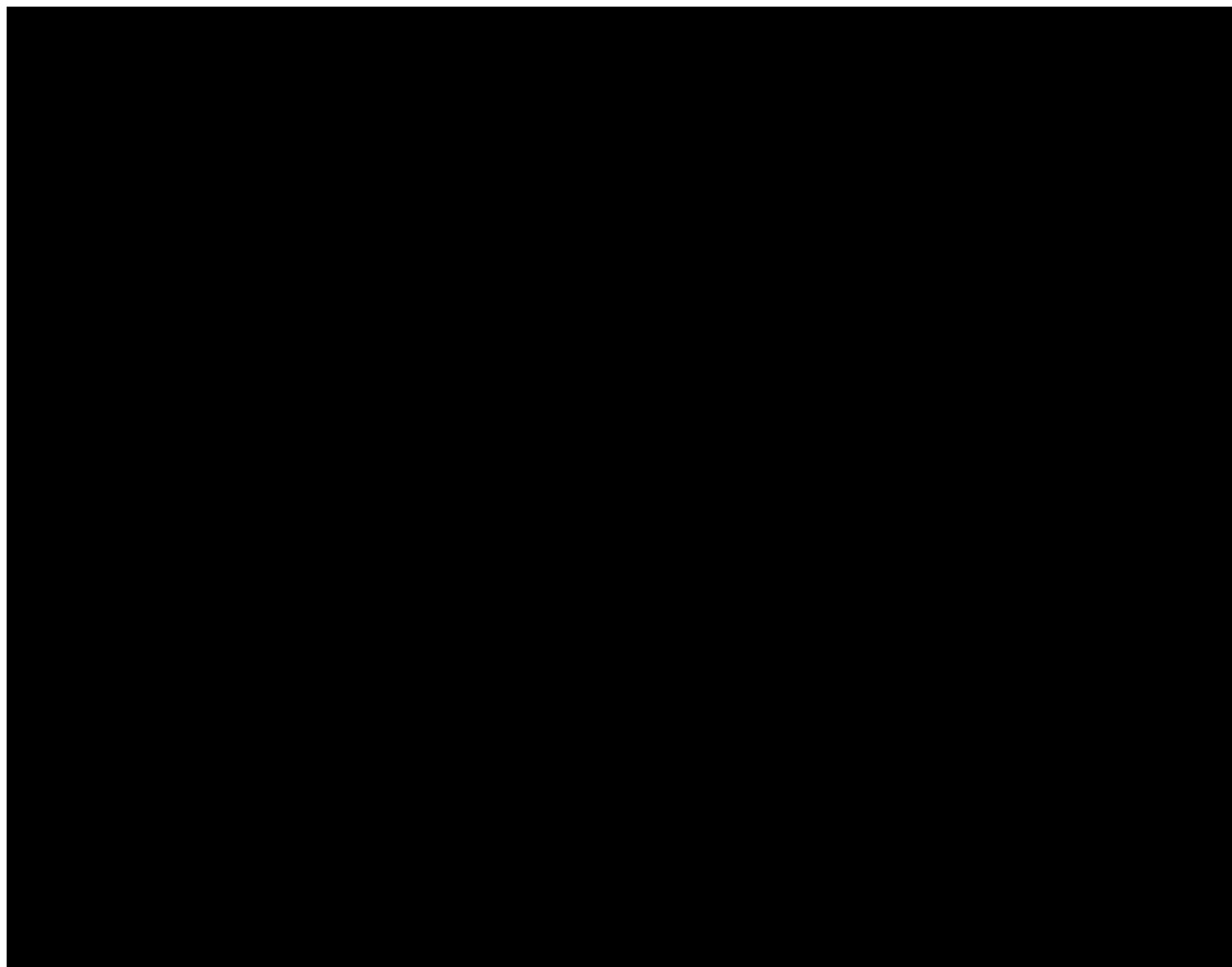
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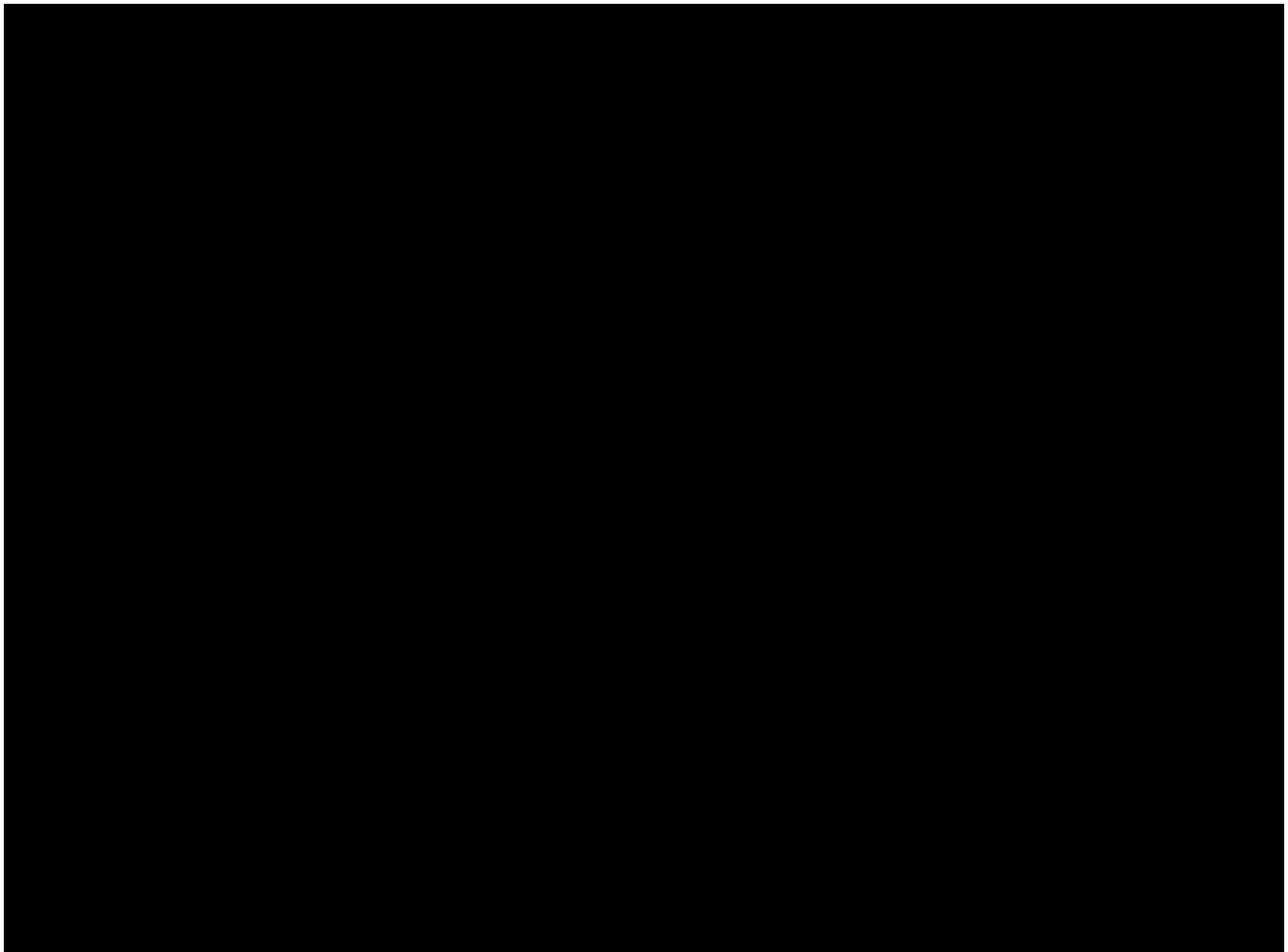
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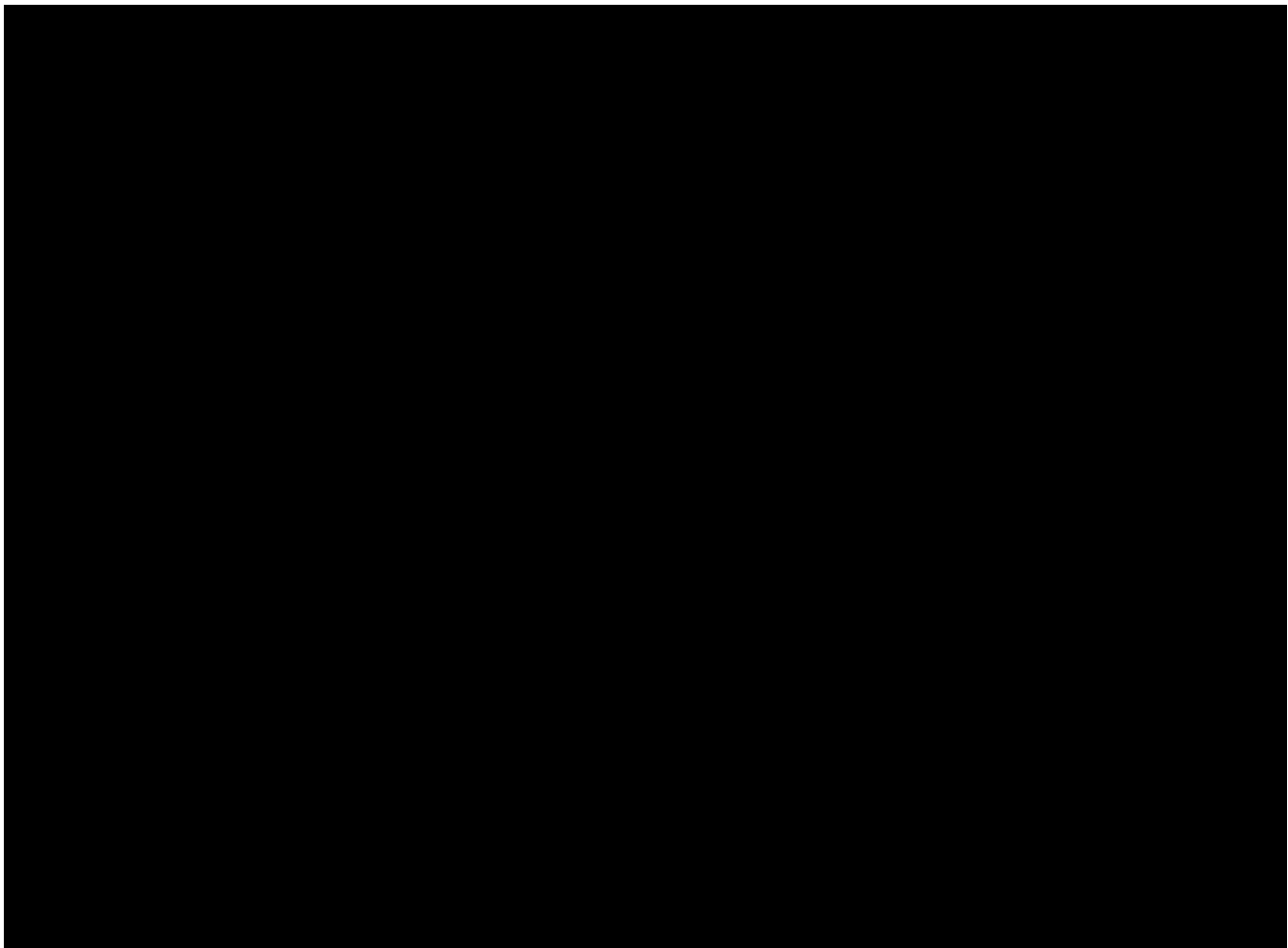
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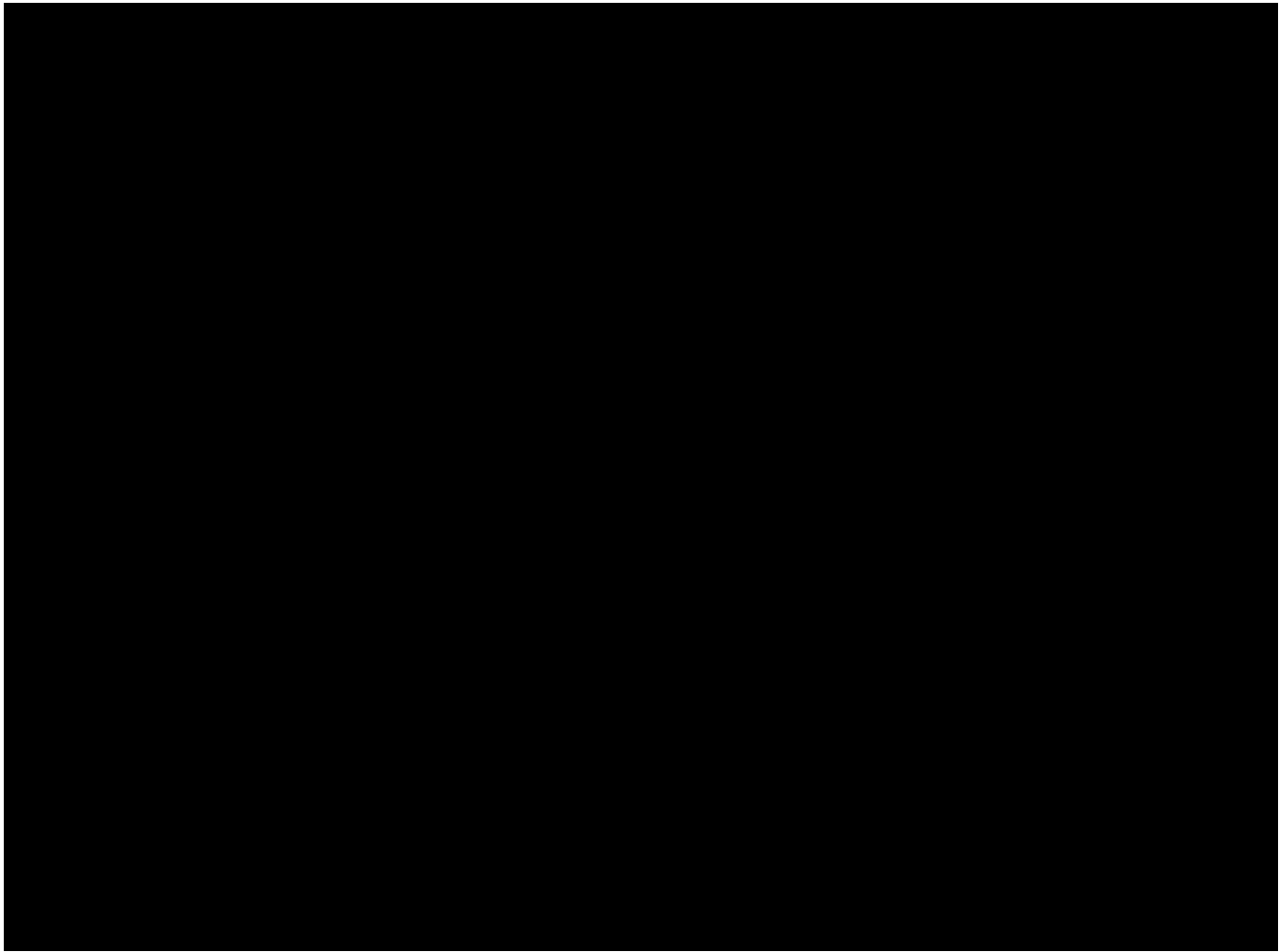
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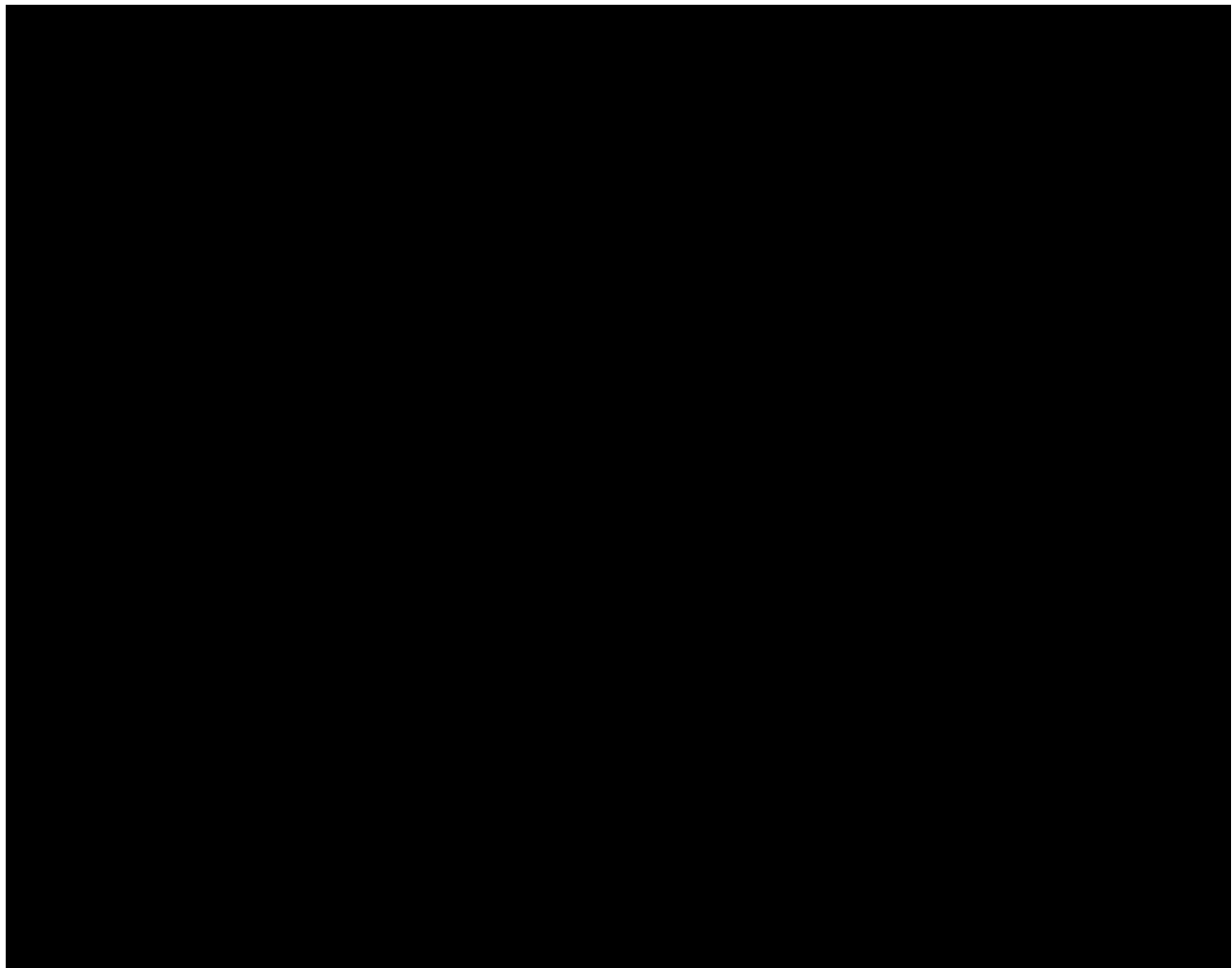


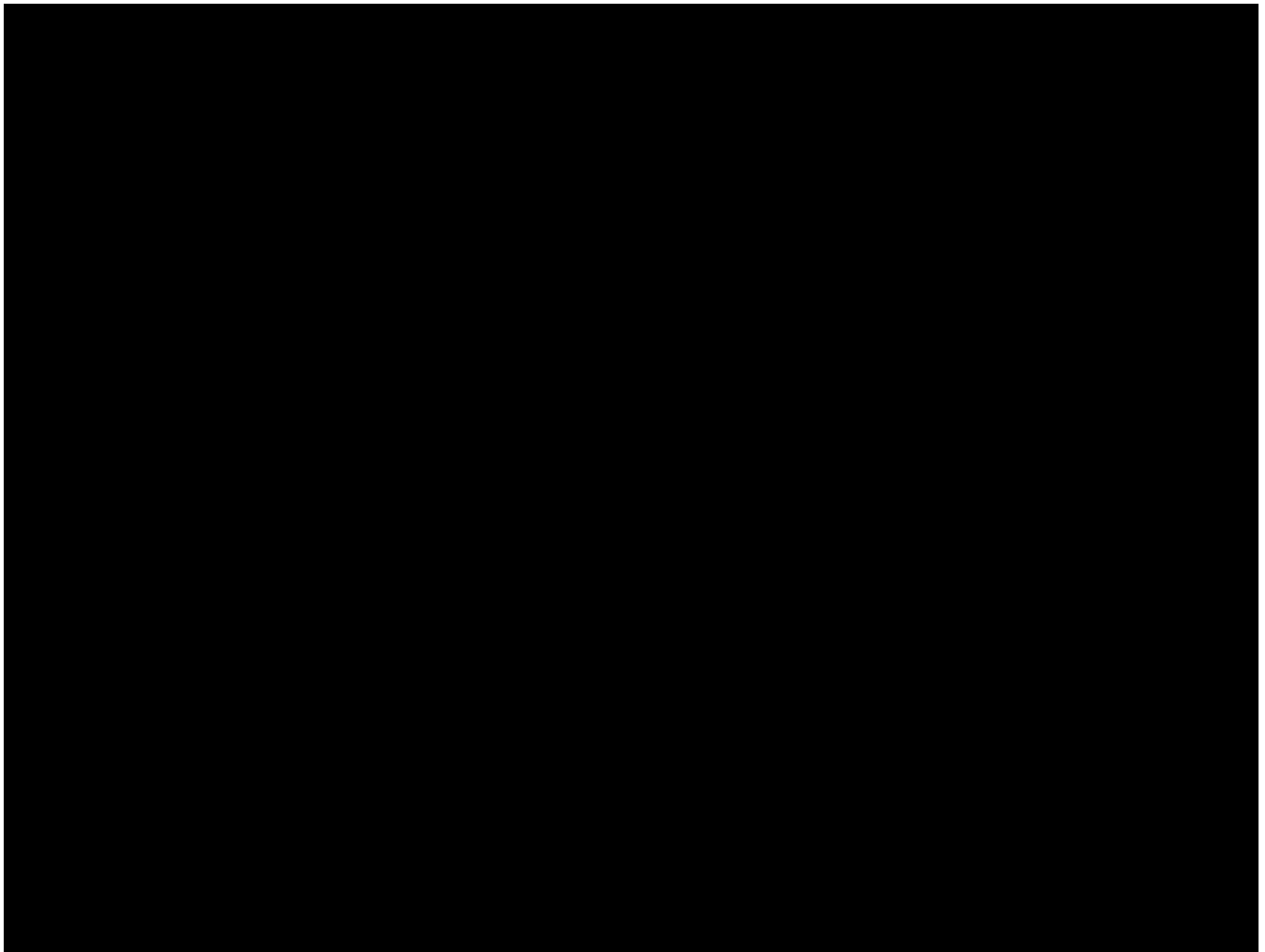


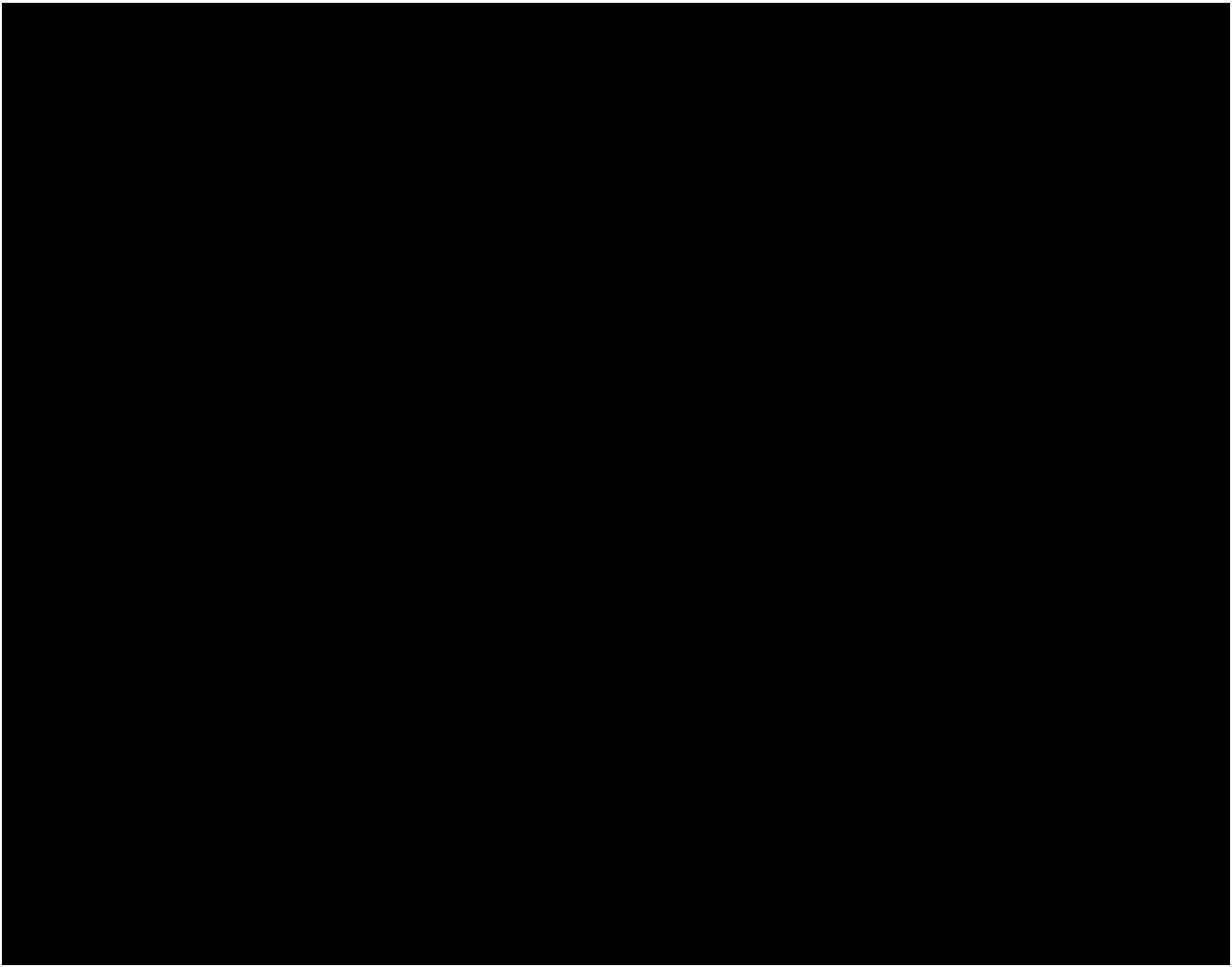


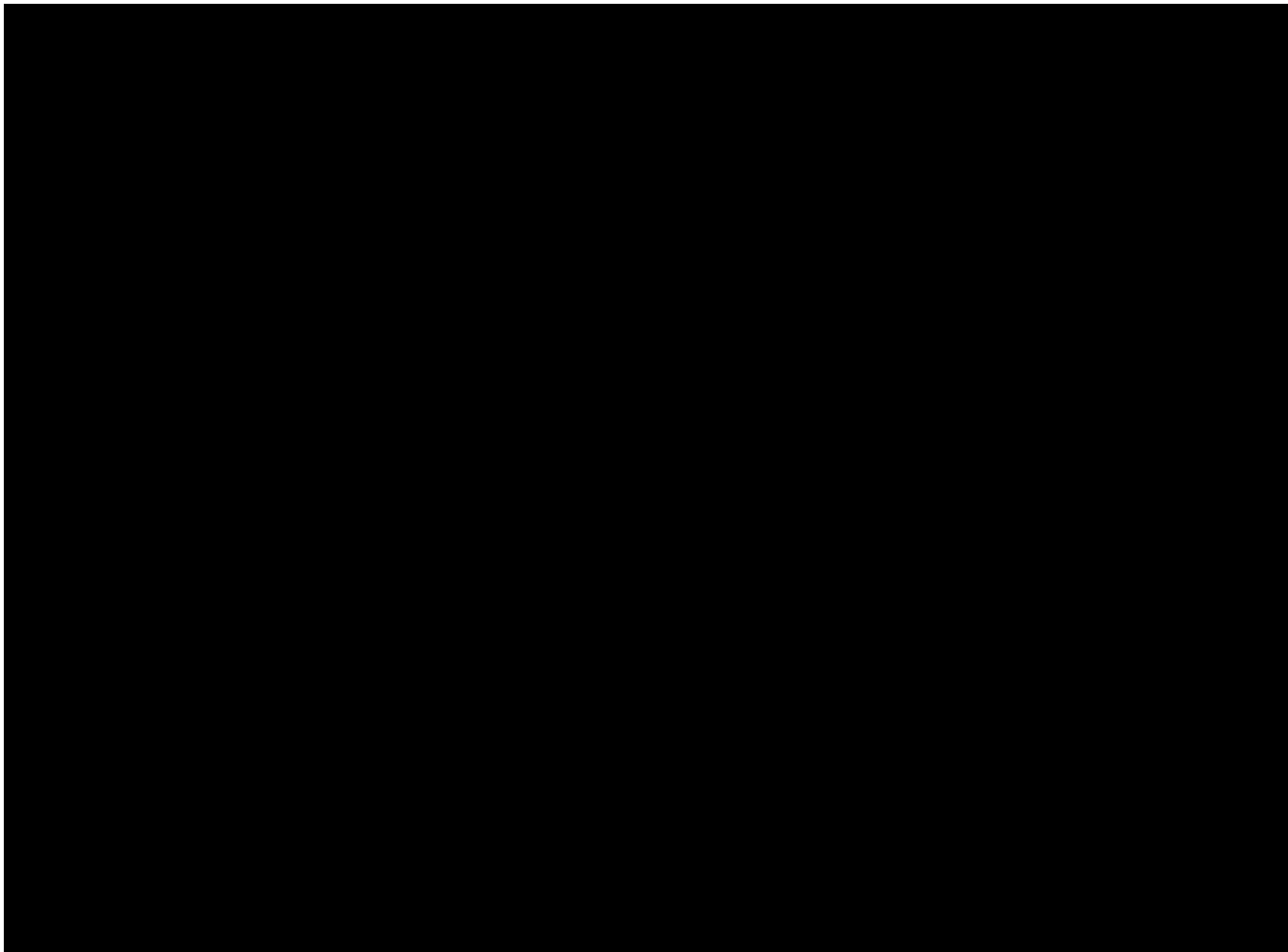


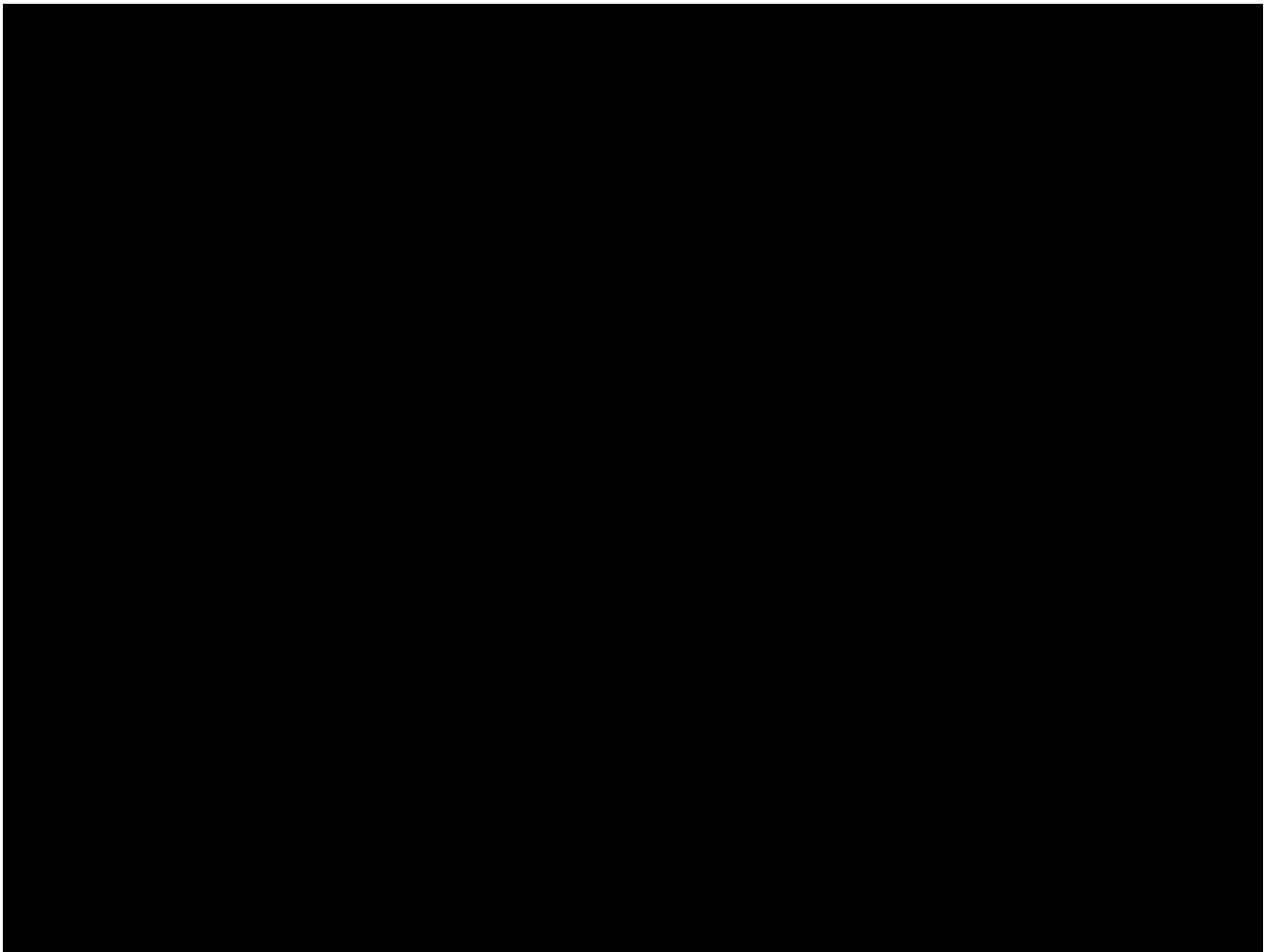


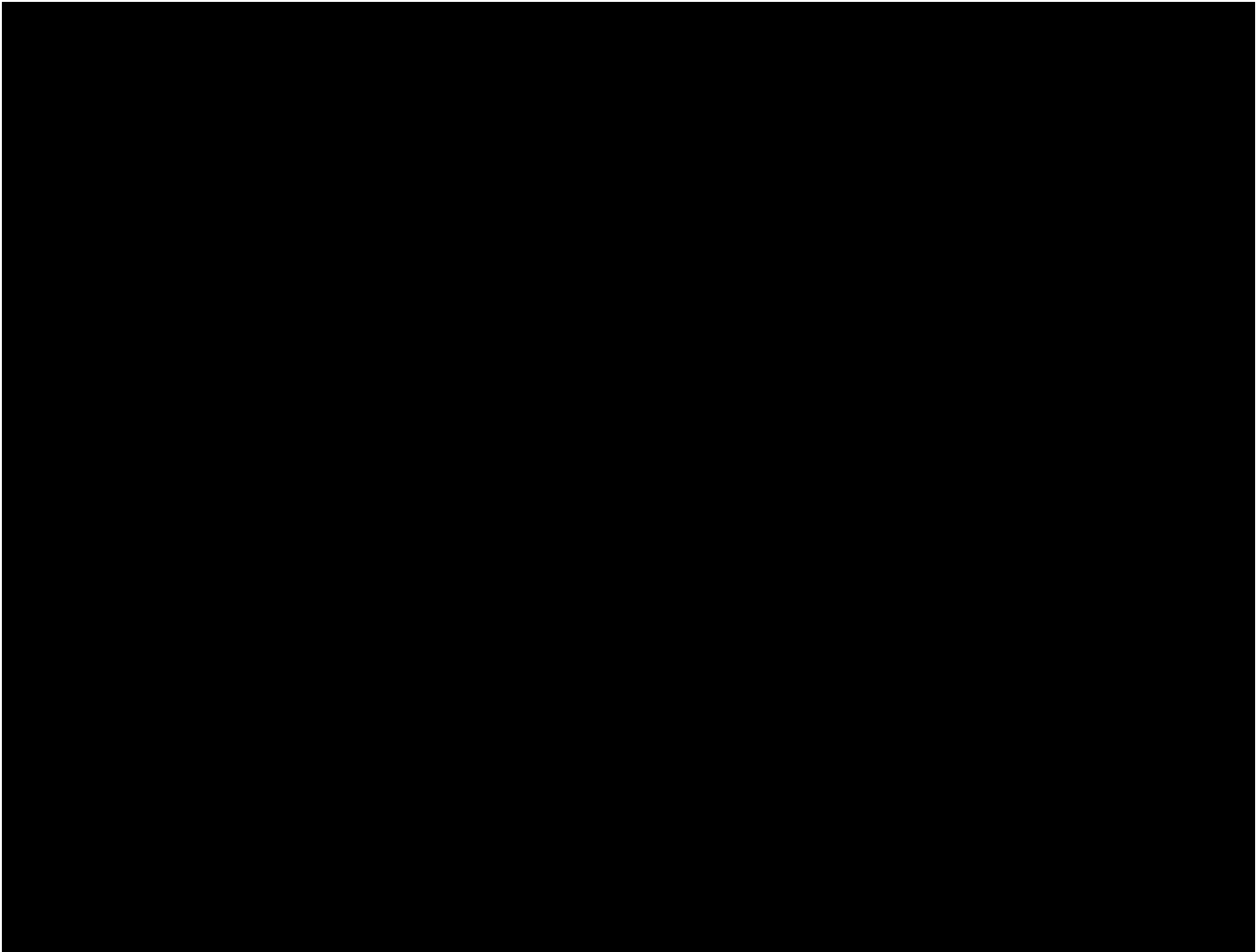


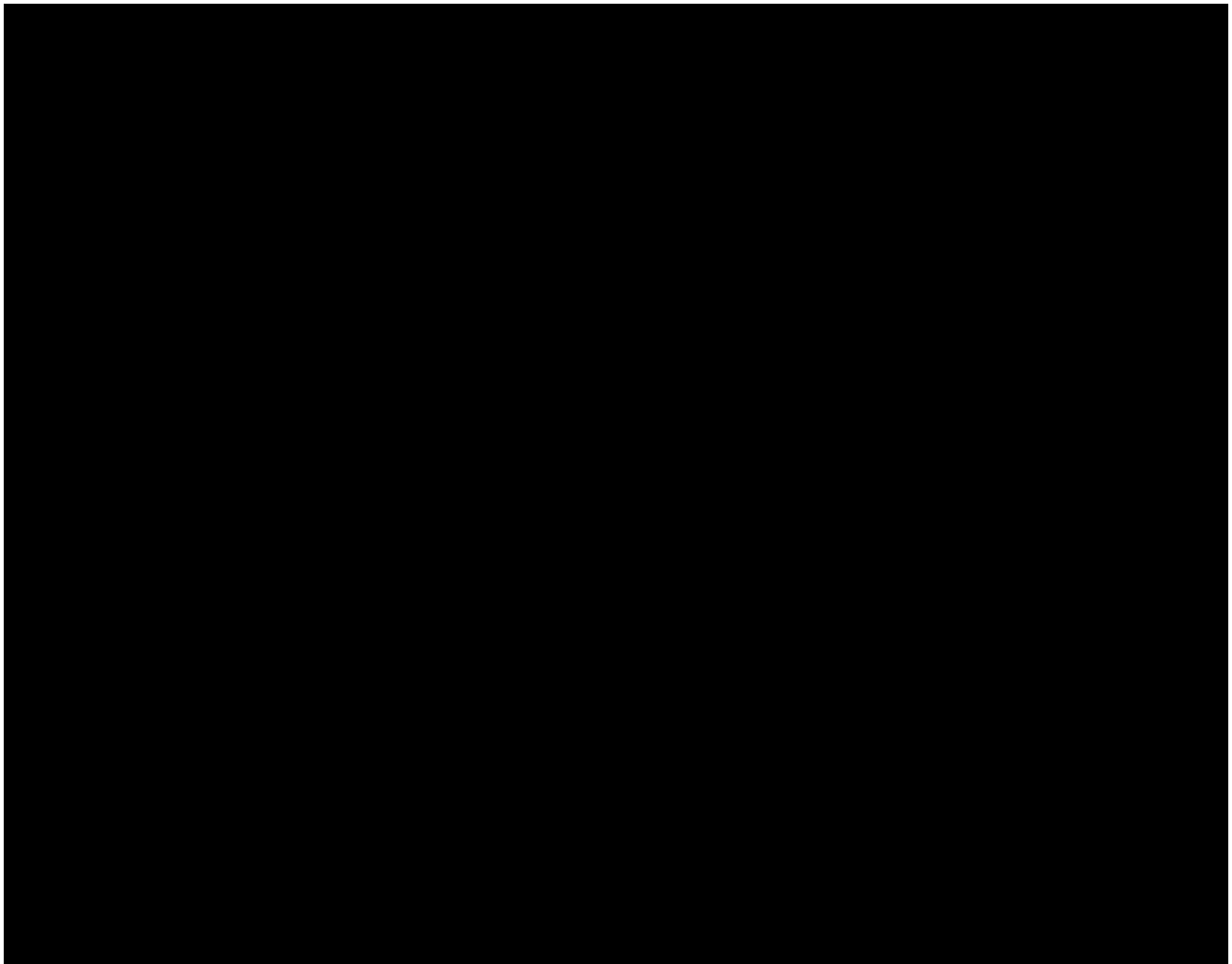


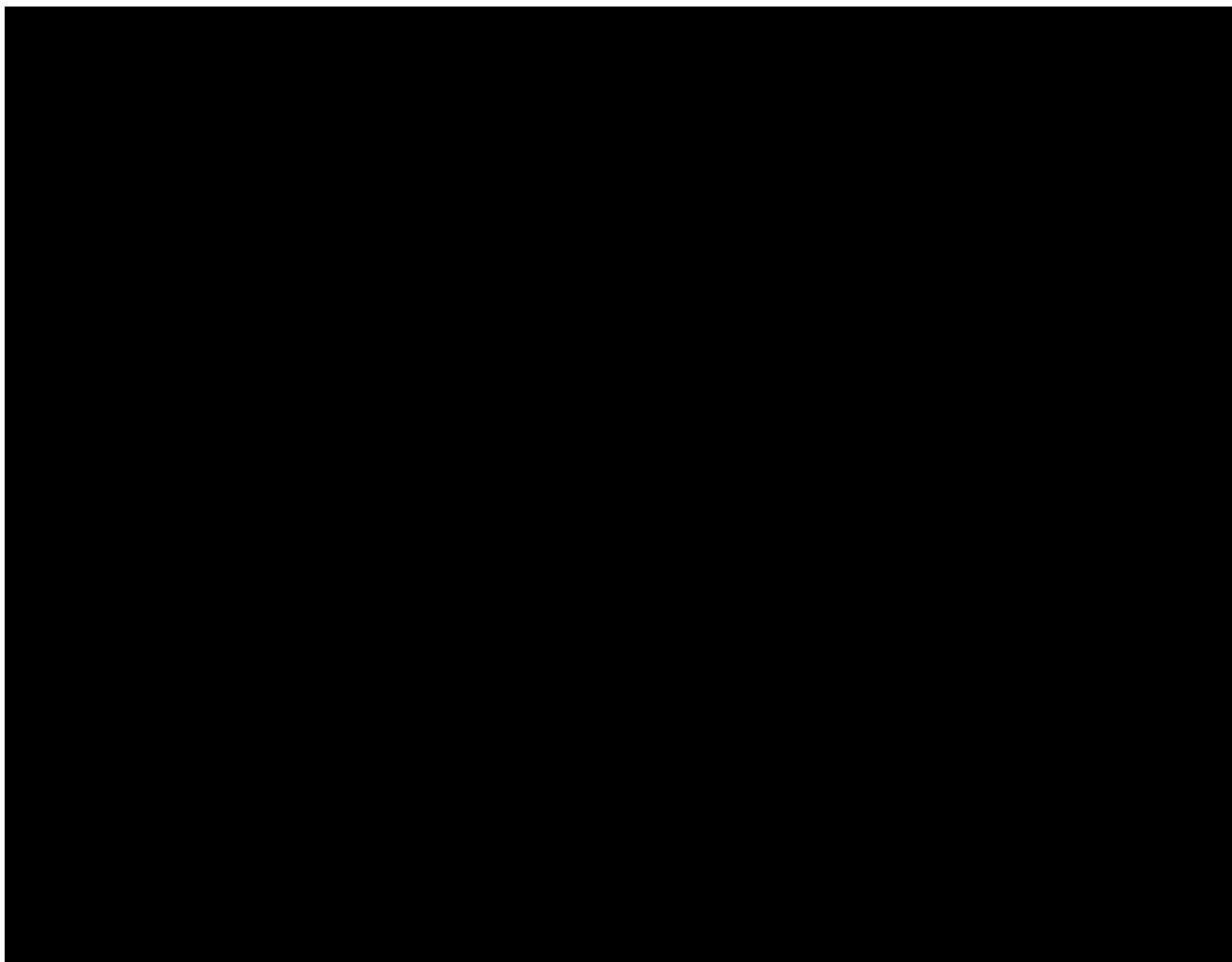












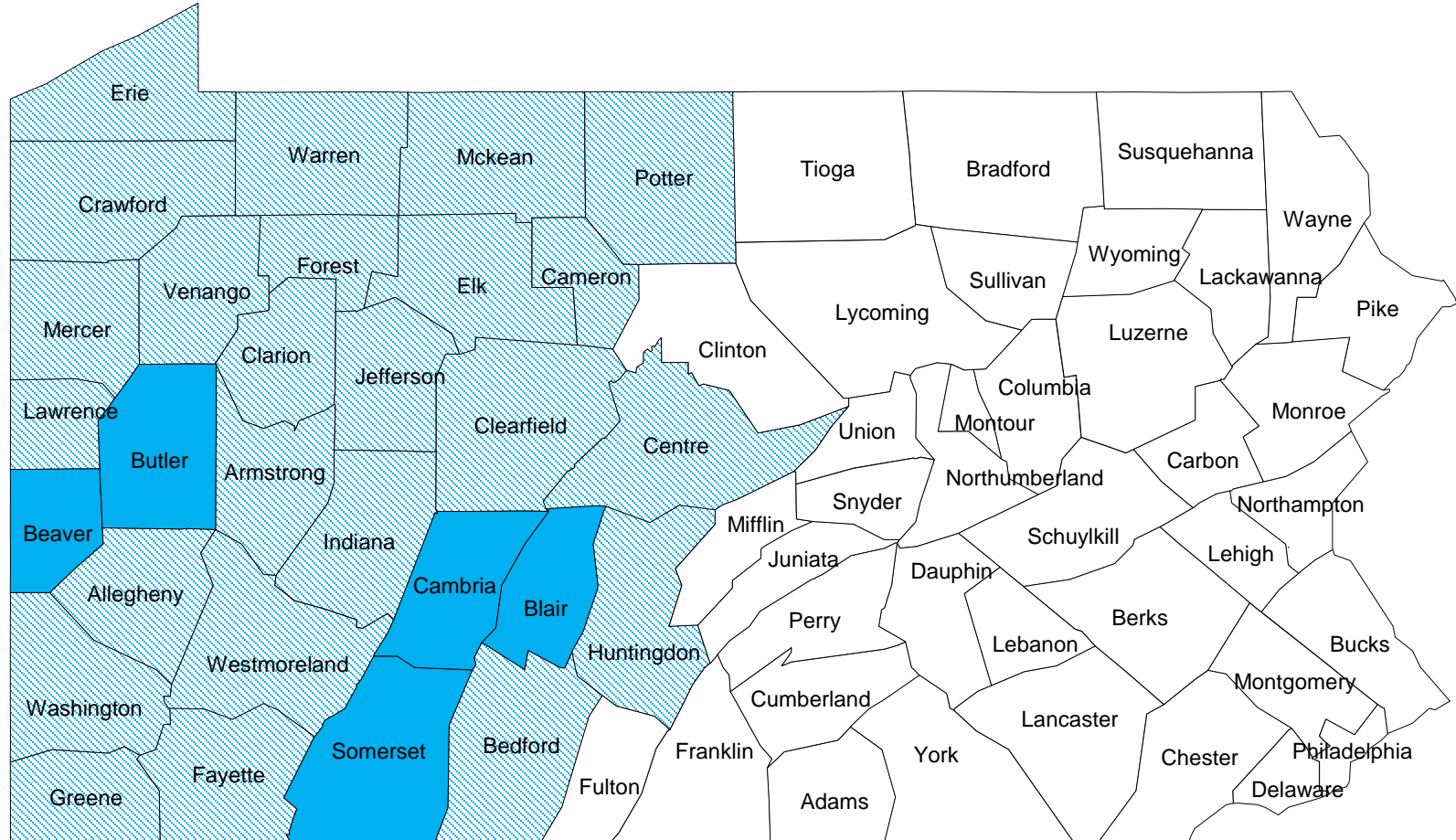
Highmark, Inc
Form Numbers

HIOS Plan ID	Plan Marketing Name	Form Number
33709PA0870001	my Direct Blue EPO Gold 1000 - 2 Free PCP Visits	EPO/WDP-1
33709PA0890001	my Direct Blue EPO Silver 4450 HSA	EPO/HDHP/WDP-1
33709PA0870010	my Direct Blue EPO Silver 3500 - 2 Free PCP Visits	EPO/WDP-1
33709PA0870009	my Direct Blue EPO Silver 0	EPO/WDP-1
33709PA0870002	my Direct Blue EPO Silver 2400 - 2 Free PCP Visits	EPO/WDP-1
33709PA0870007	my Direct Blue EPO Bronze 4000	EPO/WDP-1
33709PA0870008	my Direct Blue EPO Bronze 7900	EPO/WDP-1
33709PA0860001	my Direct Blue Conemaugh EPO Gold 1000 - 2 Free PCP Visits	EPO/WDP-1
33709PA0880001	my Direct Blue Conemaugh EPO Silver 4450 HSA	EPO/HDHP/WDP-1
33709PA0860010	my Direct Blue Conemaugh EPO Silver 3500 - 2 Free PCP Visits	EPO/WDP-1
33709PA0860009	my Direct Blue Conemaugh EPO Silver 0	EPO/WDP-1
33709PA0860002	my Direct Blue Conemaugh EPO Silver 2400 - 2 Free PCP Visits	EPO/WDP-1
33709PA0860007	my Direct Blue Conemaugh EPO Bronze 4000	EPO/WDP-1
33709PA0860008	my Direct Blue Conemaugh EPO Bronze 7900	EPO/WDP-1
33709PA0380004	Major Events Blue PPO, a Community Blue Plan 7900	CAT/WDP-6
33709PA0380003	Major Events Blue PPO, a Community Blue Plan 7900	CAT/WDP-6

2018 Service Area


Issuer: Highmark Inc.

Market: Individual



Key *(modify as needed)*

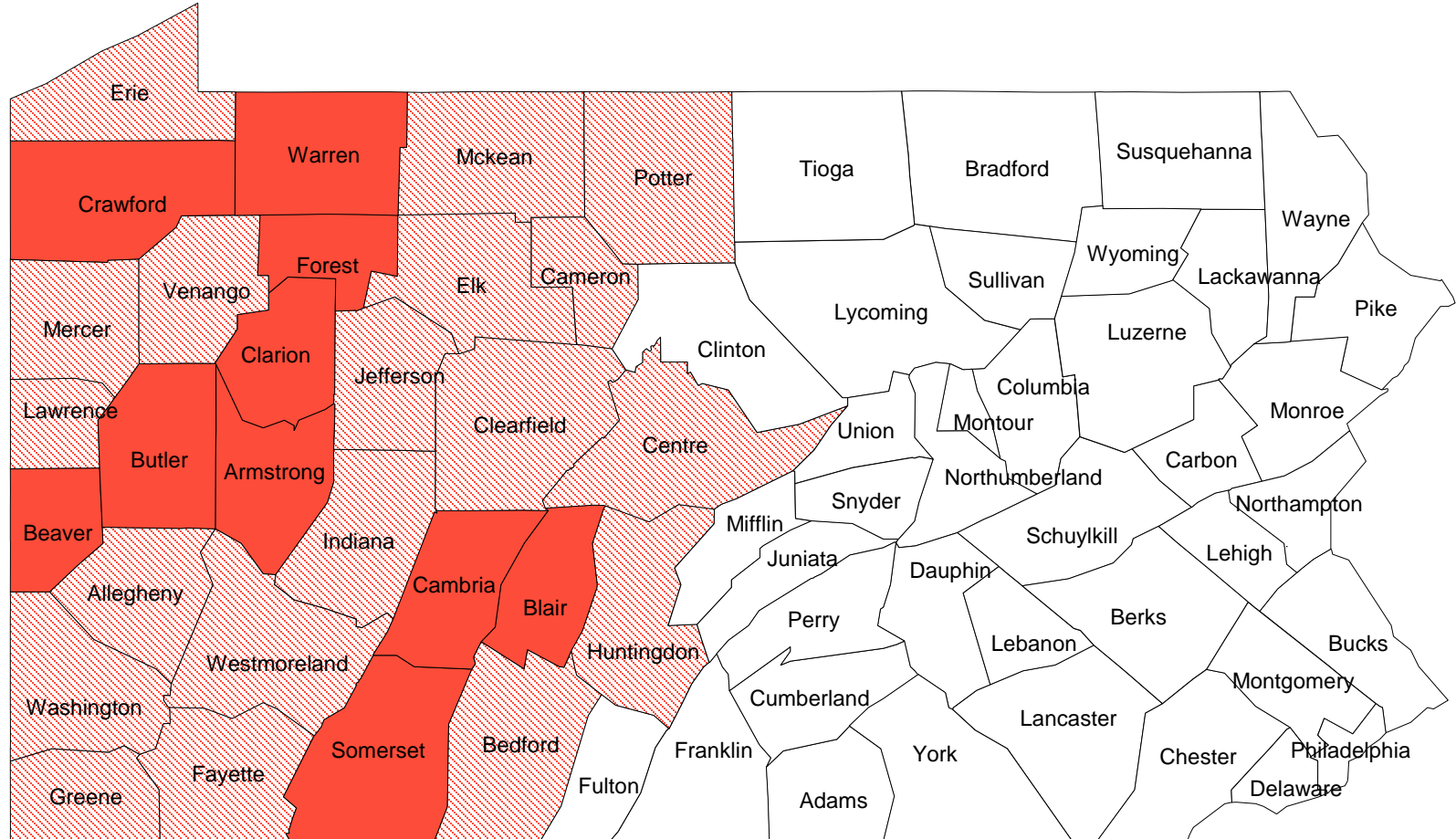
 : 2018 on-exchange service area

 : 2018 off-exchange only service area


2019 Service Area


Issuer: Highmark Inc.

Market: Individual



Key *(modify as needed)*

 : 2019 on-exchange service area

 : 2019 off-exchange only service area



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 Inc. 2019 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-18-HI (SERFF Filing # HGHM-131475700)

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 33709PA0860010 and 33709PA0870010 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: Highmark Inc. 2019 Individual ACA-Compliant Rate Filing
Response to June 15, 2018 Objection Letter
Filing Number: 1A-DP-18-HI
SERFF Tracking Number: HGHM-131475700

Below are Highmark'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.

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 \$55.78 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 \$0.91 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 0.88% 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 \$637.61 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 \$637.37 PMPM. Where the PMPM values referenced above are converted to a percentage of premium in column C of Table 6, the denominator used is \$637.37 PMPM.

4. 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.

5. While the stated earned premium in Table 2 of the Department Exhibits and the URR are consistent, the SHCE for the individual market indicates 120,432,199. Table 10 indicates 0 transitional enrollment. Please reconcile. Much of the data in Table 2 does not reconcile with the SHCE. Please reconcile.

Response:

Below please find the values from Table 2 and the corresponding values from the SHCE:

	Table 2	SHCE
Premiums	85,916,489	120,432,199
Incurred Claims	82,247,540	95,800,080
Allowed Claims	108,802,189	N/A
Member Months	188,327	233,944

A significant difference is the existence of grandfathered business in the SHCE that is not included in Table 2. Other differences between the two exhibits include the following:

- The SHCE exhibit is a year-end accounting view of results with no runout and would include the experience based on actual cash transfers adjusted for changes in reserves, which affects both premiums and claims.
- Table 2 presents an updated view of results where experience is restated based upon two more months runout and is tied more directly to the incurred period with some provision for IBNR included in the claims.
- The SHCE exhibit uses a different classification of business than Table 2; the SHCE classification is based on the mandated MLR classifications and results in the following differences in premiums, claims, and membership:
 - Sole proprietors and other groups of one from the Small Group are included in SHCE.
 - Assumed/ceded reinsurance incurred claims are included in the SHCE.
- Network access fees are removed from the claims in the SHCE exhibit, per the instructions for completing that exhibit.

6. The estimated cost sharing in Table 2 does not reconcile with the 2017 experience period data in Table 4. Please reconcile.

Response:

This will be reflected in the updated Highmark rate filing.

7. The underlying annual trend supporting the filing is 9.5%, which is further adjusted by an induced utilization adjustment of -0.09% per year, to develop the overall trend assumption of 9.39% per year.

- a) **Please provide quantitative support for the 9.5% 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 -0.09%.**

Response:

- a) An exhibit with the underlying results of the regression study described in the actuarial memorandum has been included in this response. This separate regression study was developed by the valuation team to analyze the ACA trend levels of continuously enrolled cohorts of ACA members in order to normalize for population change, demographics, seasonality, 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. $2019 \text{ Projected Benefit Richness} / 2017 \text{ Average Benefit Richness} = 1.0255 / 1.0272 = 0.9983$. $-0.09\% = (0.9983)^{(0.5)} - 1$.

8. The URRT shows the trend for capitation as -.1671 but Table 3 shows the trend as -.1425. Please explain the discrepancy and revise the impacted exhibit, if necessary.

Response:

The trend on the URRT Worksheet 1 cell L28 = 0.8329 or -0.1671 and trend on Table 3 in cell G50 is -16.71% so both are the same.

9. The actuarial memorandum states that “the \$72.09 Risk Adjustment assumption in cell C31 represents our best estimate of the year end risk adjustment transfer payment for Highmark 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

Prior ACA

- This represents our 2016 ACA members that lapsed in 2017 and now reenrolled in Highmark. 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 Highmark. 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.

11. Please describe and demonstrate quantitatively how the proposed demographic and morbidity adjustments were taken into account in calculating the projected 2019 Highmark 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 10 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.

12. With respect to the “Change in Other” adjustment equal to 0.956, 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 is comprised of the following components:

- Change in Rx Rebates = 0.9884
- Change in Hospital/Physician Settlements = 0.9581
- Short-Term Limited Durational Insurance Load = 1.0100
- $0.9564 = 0.9884 \times 0.9581 \times 1.0100$ or 0.956

13. It appears that the Pricing AVs for a number of plans increased significantly relative to last year. For example, for plan 33709PA0870001, the Pricing AV increased from 0.816 in the 2018 rate development to 0.899 in the 2019 rate development. Similarly, for plan 33709PA0860007, the Pricing AV increased from 0.590 in the 2018 rate development to 0.706 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 factor in year to year comparisons.

For 2019, Highmark made enhancements to many of its plans to include 2 free PCP visits and 2 free Outpatient Mental Nervous/Substance Abuse visits. This product feature provides an enhancement to the 2018 version of the plan.

For 33709PA0870001, this plan did receive the 2 free PCP and 2 free Outpatient Mental Nervous visits enhancements to 2018's design. Several other small cost sharing changes occurred in order to limit the benefit leveraging impact seen in both the pricing model and CMS' AV model. The combination of the re-calibration and the cost sharing enhancements cause the change from 2018.

For 33709PA0860007, this plan went from a \$6,950 deductible with most benefits after deductible to a \$4000 deductible plan with more prior to deductible coverage. Changes in deductible levels have material impact to both the pricing model and CMS' AV model, along with the change in coverage for items prior to the deductible. The design also includes 2 free Outpatient Mental Health/Substance Abuse visits.

14. We note that the calculated average age factor for the projection period in Attachment E is 1.845, the Age Calibration Factor used in Table 10 is 1.848, and the projected Allowable Rating Factor for Highmark (Non-Catastrophic Pool and Catastrophic Pool combined) is approximately 1.880 in Attachment B. Please reconcile the differences between the three factors described above and, if correct, describe why each is appropriate.

Response:

Please refer to the exhibit labeled Q14 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.

15. Per Tables 10 and 14 of the Actuarial Memorandum Exhibits it appears that the Company no longer intends to vary rates by provider network. With respect to the Network Factors, it is noted in the Actuarial Memorandum that "the projected factors are set 1.0 since the effective medical network adjustments are now reflected in the claims experience." 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 plans should vary as a

result of network differences between them. Otherwise, if the rates specific to each plan still do 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 Highmark has changed materially over the history of ACA, along with the provider network that underlies the products and metal offerings. It is Highmark's assertion that using a composite factor of 1.0 rather than the prior variation provided a more credible outcome given the current limited enrollment in each of the zones.

16. 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.

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 Highmark's financials. As a point of reference, the current average is \$■■■■ 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.

Highmark Inc.**Individual Market****Response to Objection 1 - Question 1**

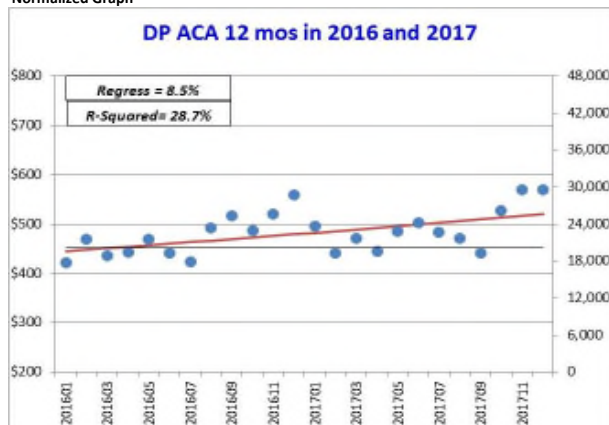
	All Highmark	CSR 94 and 87	CSR%
2017 MMs	746,709	179,145	
2017 BEP Allowed Claims	\$439,715,644	\$20,782,960	
2017 BEP Allowed Claims - PMPM	\$588.87	\$116.01	20%

Highmark Inc.

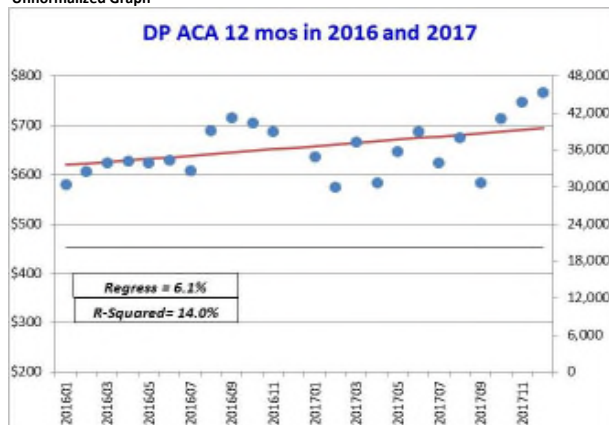
Individual Market

Response to Objection 1 - Question 7

Normalized Graph



Unnormalized Graph



Incurring 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

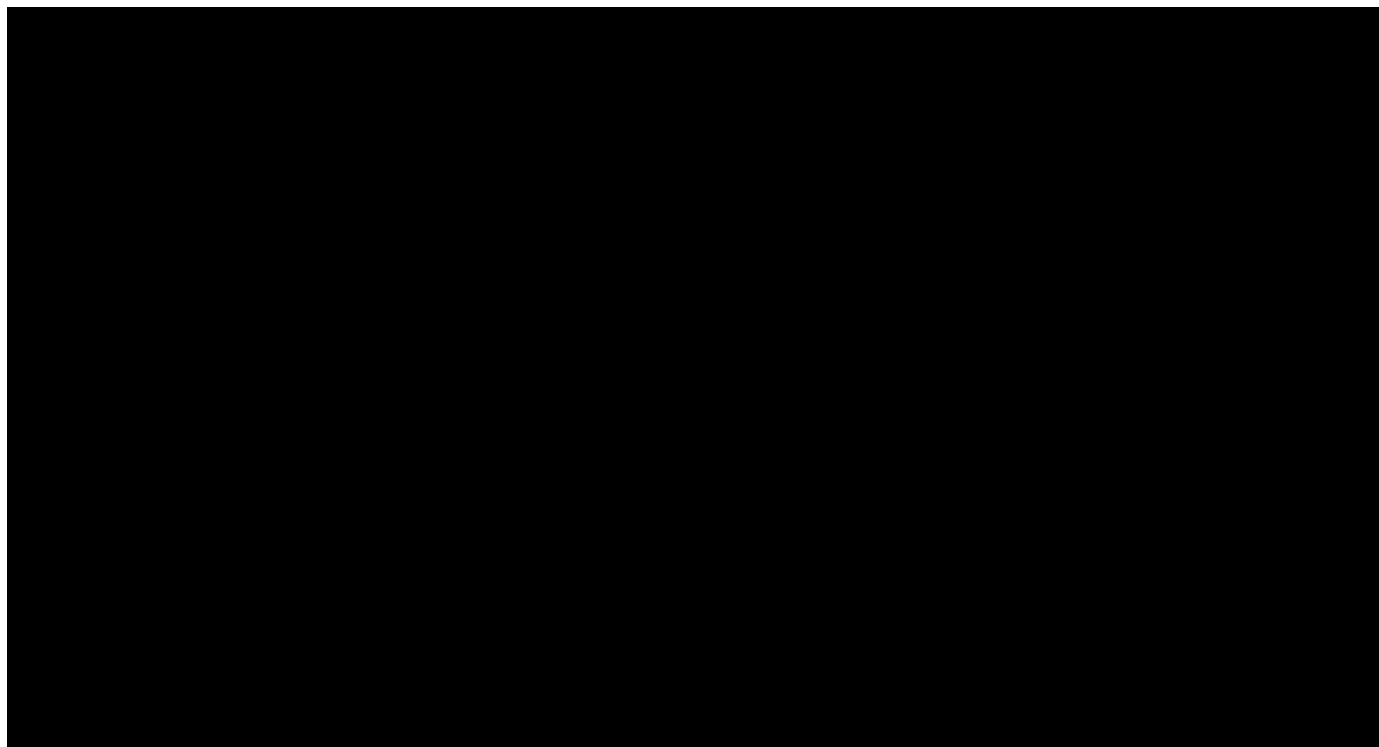
Slope: 1.007
Regress: 8.5%
R-Square 28.7%
Intercept: \$407.59
Regress = 8.5%
R-Squared = 28.7%

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

Highmark Inc.

Individual Market

Response to Objection 1 - Question 9b



Highmark Inc.

Individual Market

Response to Objection 1 - Question 10

	Total	Projected 2019 ACA Segment				
		Renewal	Other HMRK	Prior ACA	New	Total
Member Months	188,327	12,901	145	218	1,232	14,496
Member Months%		89%	1%	2%	8%	100%
Risk Score	■	■	■	■	■	■
Completed Allowed Claims	\$103,441,292	\$8,563,523	\$87,182	\$122,323	\$994,436	\$9,767,464
Completed Allowed PMPM	\$549.26	\$663.76	\$601.42	\$561.81	\$807.38	\$673.81
Demographic Factor	1.754	1.816	2.098	1.840	1.683	1.804
Network	1.000	1.000	1.000	1.000	1.000	1.000
Benefit Richness Factor	1.027	1.028	1.080	1.080	1.080	1.035
Normalized Allowed PMPM	\$304.90	\$355.43	\$265.38	\$282.68	\$444.29	\$360.99

Morbidity Factor	1.184
Morbidity Factor Dampening (due to capitation & dental)	1.000
Dampened Morbidity Factor before Individual Mandate Load	1.183
Individual Mandate Load	6%
Morbidity Factor with Individual Mandate Load	1.254

Highmark Inc.

Individual Market

Response to Objection 1 - Question 14

	Projected 2019 ACA Segment				
	HHIC ACA	Other Highmark	Prior ACA	New-to-Blue	Total
Member Months	12,901	145	218	1,232	14,496
Member Months %	89%	1%	2%	8%	100%
Allowed Claims %	88%	1%	1%	10%	100%
Rating Age Factor*	1.858	2.139	1.882	1.721	1.845
Risk Adj. Age Factor**	1.856	2.033	1.882	1.721	1.846

*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.

	Projection Period
Rating Average Age Factor	1.845
<u>Child Capping Factor</u>	<u>0.999</u>
Table 10 Average Age Factor	1.848



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 Inc. 2019 ACA Rate Filing (Individual Market)
Highmark Filing # 1A-DP-18-HI (SERFF Filing # HGHM-131475700)

Dear Ms. Sanders-Jones:

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

- Related to question 4a, the two values cited for Statewide average Premium were intended to be equivalent. The difference in the two values were caused by incorrectly applying the 0.86 reduction twice. Additionally, in researching this question, we noticed the weighting of the risk scores in Attachment B needed revised for a small difference in the weighting methodology used to be consistent with the projected membership. Further details of the change are included in the response. The result of the two corrections is a change in risk adjustment receipt from \$72.09 to \$87.63 on Table 5 of the PA Rate Template Part II.
- In reviewing the request in Question 1, we noticed that the revision sent in the June 22nd response errantly included an additional factor of 0.9375 in the catastrophic eligibility column as a CSR load adjustment on the On Exchange silver designs in the Plan Rates tab. This has been revised to 1.0 in the revised filing.

Highmark'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.

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

FROM: [REDACTED], Actuarial Manager
Highmark Inc.

DATE: July 13, 2018

SUBJECT: Highmark Inc. 2019 Individual ACA-Compliant Rate Filing
Response to July 6, 2018 Objection Letter
Filing Number: 1A-DP-18-HI
SERFF Tracking Number: HGHM-131475700

Below are Highmark'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.

In reviewing the request in Question 1, we noticed that the revision sent in the June 22nd response errantly included an additional factor of 0.9375 in the catastrophic eligibility column as a CSR load adjustment on the On Exchange silver designs in the Plan Rates tab. This has been revised to 1.0 in the revised filing.

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 Highmark's financials. Given that 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 question 9:

- a) Please explain why the value equal to \$707.90 in cell H12 of the tab named ‘Q9b Response’ is different than the Statewide Average Premium for the Non-Catastrophic Pool equal to \$608.80 in cell D13 of Attachment B. If these two values should be equal, please update Attachment B as appropriate.**
- b) Please explain why the projected values for Risk Score, Demographic Factor, and Benefit Richness Factor in cells I13, I18, and I20, respectively, in the ‘Q10 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.

- c) We recognize that replicating the Attachment B structure for 2017 would generate a different value than the actual 2017 estimate of approximately \$6 million 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 Highmark and Statewide for the Non-Catastrophic Pool. To the extent any of the Highmark specific 2017 values are significantly different than the corresponding values being projected for 2019 in Attachment B, please reconcile those differences.
- d) Please provide the calculated Transfer PMPM amount for Highmark when using the estimated average 2017 values (both for Highmark 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 Statewide Average Premium for the Non-Catastrophic pool of \$608.80 shown in Attachment B was already reduced by the 0.86 Admin Expense Adjustment. Since Attachment B also applies the 0.86 Admin Expense Adjustment, the adjustment was inadvertently applied twice. A revised version of Attachment B is included which starts with the correct Statewide Average Premium assumption of \$707.90 as shown in the Objection 1 Question 9b response. Since this change impacts the projected risk adjustment transfer PMPM, all other filing documents have been updated accordingly.
- b. The Risk Scores shown in row 13 of the ‘Q10 Response’ tab were not correct. Please refer to the exhibit labeled Q4b Response for a revised version of the Objection 1 ‘Q10 Response’ tab. This exhibit contains the correct risk scores (no other values changed). Furthermore, Attachment B had the correct risk scores, but there was a small difference in the weighting used to aggregate the cohort risk scores (and the other risk adjustment factors) for Attachment B. The weighting has been fixed to be consistent with what is shown in the ‘Q10 Response’ tab and the revised version of Attachment B referenced in the ‘part a’ response above reflects this correction. The weighted average (using billable member months) of the non-catastrophic and catastrophic risk scores on the revised Attachment B ties to the composite risk score shown in cell I13 of the Q4b Response exhibit. There are several reasons for the difference in the two Demographic Factors. First, the Demographic Factor in cell I18 of the ‘Q10 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 ‘Q10 Response’ tab is a blend of the Highmark non-catastrophic and catastrophic pools. Third, the Demographic Factor in cell I18 of the ‘Q10 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 14 response for an explanation of the weighting differences). The Benefit Richness Factor in cell I20 of the ‘Q10 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.
- c. Please refer to the exhibit labeled Q4c Response for the requested estimated 2017 values based on the February 2018 valuation. For ease of comparison, the projected 2019 Highmark values from Attachment B are included in the exhibit. The differences in both the HHS Risk Score and the Allowable Rating Factor values are driven by the actual changes observed based on the members

who renewed in Highmark from 2017 to 2018. In other words, the 2017 members who renewed in Highmark for 2018 had a [REDACTED] average risk score and a [REDACTED] average age. This change then directly impacts the 2019 estimated values.

- d. Please refer to the exhibit labeled Q4d Response. This exhibit calculates the 2017 Highmark 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 10:

- 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 11% higher than that of the “Renewal” cohort, but the completed allowed claims PMPM for the “New” cohort should be approximately 22% higher than the Renewal cohort.**
- c) **Why are the ratios of the 2019 to 2017 demographic (1.029) and benefit richness (1.007) factors different than assumed in index rate development for the demographic (1.030) 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 1.804 in cell I18 of the ‘Q10 Response’ tab is different than the projected ‘Rating Age Factor’ of 1.845 in cell G14 of the ‘Q14 Response’ tab.**

Response:

- a. As indicated in the response to question 4 above, the risk score numbers in the ‘Q10 Response’ tab were incorrect. The following answer uses the values from the updated exhibit in the ‘Q4b Response’ exhibit enclosed with this submission. In choosing the risk score for the “New” cohort Highmark first looked at the “Renewal” cohort which had a risk score of [REDACTED]. A risk score of [REDACTED] was selected to account for higher than average members given Highmark’s expected market position. Similarly the “Renewal” cohort had a normalized allowed charge of \$355.43. The normalized allowed charge for the “New” cohort was set to \$444.29, 25% higher than the “Renewal” cohort. 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. As mentioned in part a, Highmark anticipates above average claim cost and risk scores for new members given its competitive position within the market. Given that the “Other Highmark” and “Prior ACA” cohorts were too small to draw conclusions from, Highmark relied on observations found in our other entities. The risk score and normalized allowed charges were set based on this observation.”

- c. On the demographic factors for the morbidity calculation, no adjustments were made for the child cap and capitation whereas the demographic factors for the index rate development included these adjustments. That is, 2017 demographic factor = $1.754 \times 0.9998 = 1.753$ and 2019 demographic factor = $1.804 \times 0.999 \times 0.9998 = 1.806$. So, $1.804/1.754 = 1.029$ versus $1.806/1.753 = 1.030$. The 1.007 benefit richness change is on a 2017 basis for the morbidity calculation purpose only whereas the projected 2019 benefit richness change for the index rate development is $1.0255/1.0272 = 0.9983$ (see Objection 1, response to question 7b). The reference of the 1.000 factor from Table 5, cell C19 is for change in benefits which is not the same as change in benefit richness.
- d. The demographic factors that composite to 1.804 in cell I18 of the 'Q10 Response' tab are products of age, area, and tobacco factors. The 'Rating Age' factors that composite to 1.845 in cell G14 of the 'Q14 Response' tab represent age factors only.

6. With respect to the response to question 15, please confirm whether quantitative analysis was performed to develop the assertion that the use of a composite factor of 1.0 for all zones is more appropriate than the prior variation that existed? If so, please provide a summary of the analysis which was performed to justify that assertion.

Response:

From a membership perspective, yes a quantitative analysis was performed. The quantification was based on the enrollment proportion of the primary remaining zones. Zone L and M previously had the largest network factor variation, but offer only a catastrophic design and represent only 3% of the total enrollment. Therefore, given the previous network factors between Zone I and Zone Y were rather similar and represent 97% of the total enrollment for the entity, the proposed modification was chosen for simplicity.

Highmark Inc.

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

Highmark Inc.

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

Highmark Inc.

Individual Market

Response to Objection 2 - Question 4b

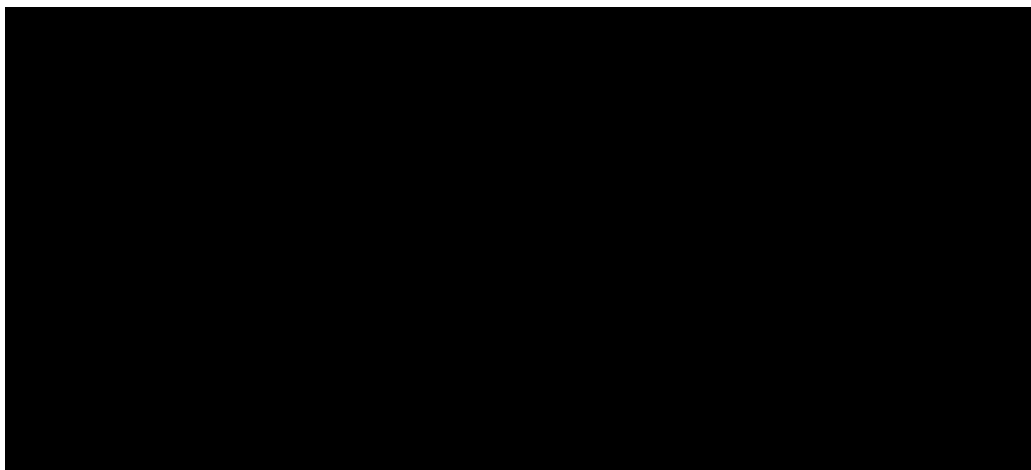
	Projected 2019 ACA Segment					
	Total	Renewal	Other HMRK	Prior ACA	NTB	Total
Member Months	188,327	12,901	145	218	1,232	14,496
Member Months%		89.0%	1.0%	1.5%	8.5%	100%
Risk Score	████	████	████	████	████	████
Completed Allowed Claims	\$103,441,292	\$8,563,523	\$87,182	\$122,323	\$994,436	\$9,767,464
Completed Allowed PMPM	\$549.26	\$663.76	\$601.42	\$561.81	\$807.38	\$673.81
Demographic Factor	1.754	1.816	2.098	1.840	1.683	1.804
Network	1.000	1.000	1.000	1.000	1.000	1.000
Benefit Richness Factor	1.027	1.028	1.080	1.080	1.080	1.035
Normalized Allowed PMPM	\$304.90	\$355.43	\$265.38	\$282.68	\$444.29	\$360.99

Morbidity Factor before Individual Mandate Load	1.184
Capitation and Dental Dampening Factor	1.000
Dampened Morbidity Change	1.183
Individual Mandate Load	6%
Morbidity Factor with Individual Mandate Load	1.254

Highmark Inc.

Individual Market

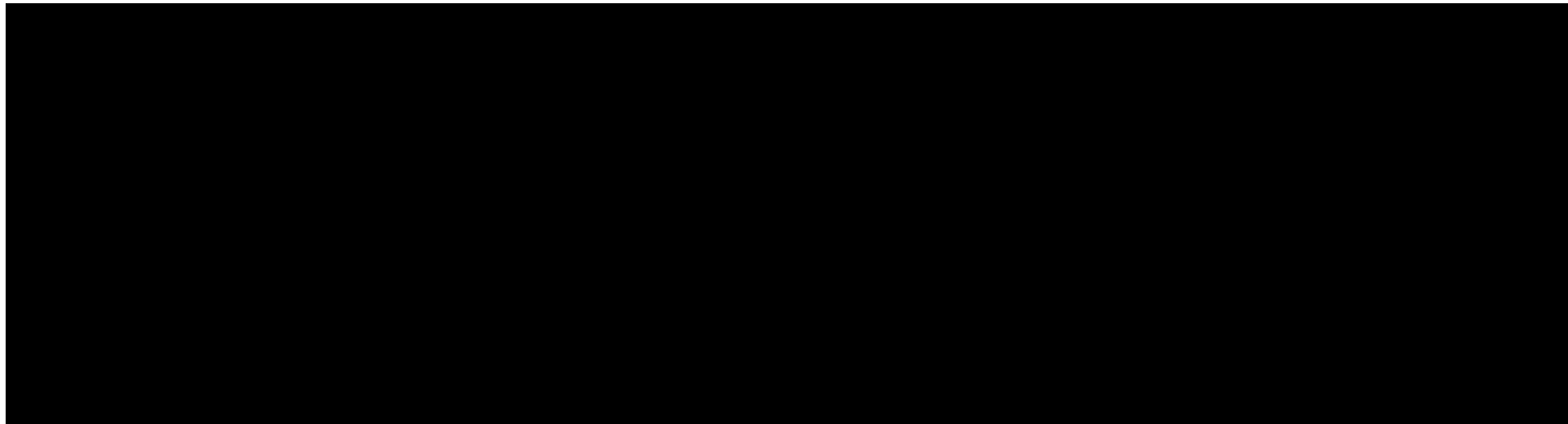
Response to Objection 2 - Question 4c



Highmark Inc.

Individual Market

Response to Objection 2 - Question 4d



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

FROM: [REDACTED] Actuarial Manager
Highmark Inc.

DATE: July 19, 2018

SUBJECT: Highmark Inc. 2019 Individual ACA-Compliant Rate Filing
Response to July 17, 2018 Objection Letter
Filing Number: 1A-DP-18-HI
SERFF Tracking Number: HGHM-131475700

Below are Highmark'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 of [REDACTED] shown in the morbidity exhibit inadvertently referenced the wrong value. The correct value should be [REDACTED]. Although this value has no bearing on the development of the change in morbidity factor, we have updated the exhibit for the Department's reference. Please see the attached exhibit labeled 'Q3 Response'.

The 2017 risk score shown in the corrected exhibit labeled 'Q3 Response' and the 2017 risk score shown in the alternate Attachment B calculation are very similar ([REDACTED]). 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.

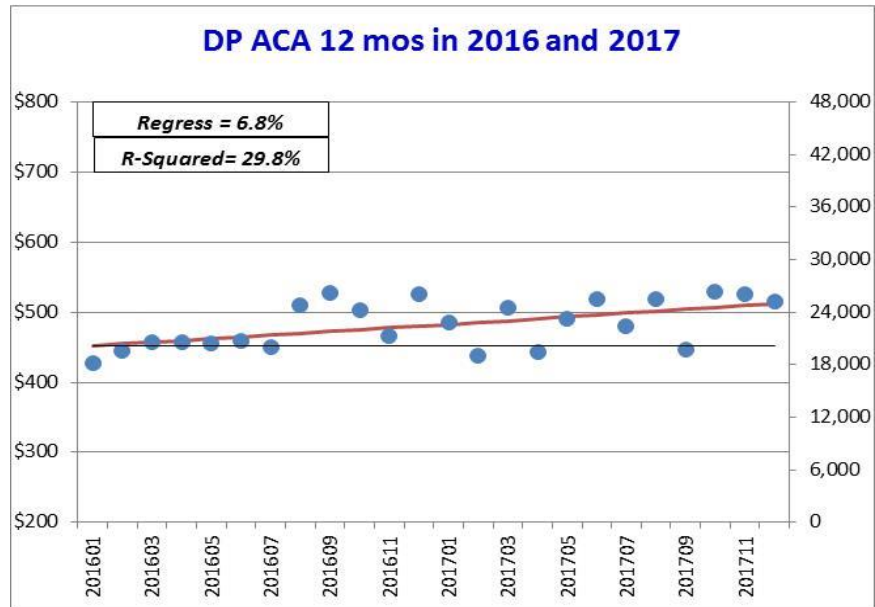
- For the age factor on the alternate Attachment B calculation, the composite age factor was calculated using the 2017 age curve and the CMS member month counting method as described in the risk score section above.

Highmark Inc.

Individual Market

Response to Objection 3 - Question 1

Normalized Graph



Month-Year	Raw Allowed PMPM	Demographic Factor	Seasonality Factor	Step Change	Normalized Allowed PMPM	Regression Allowed PMPM
Jan-16	\$581.20	1.284	0.990	1.070	\$427.41	\$452.09
Feb-16	\$606.37	1.288	0.990	1.070	\$444.67	\$454.57
Mar-16	\$623.96	1.291	0.990	1.070	\$456.47	\$457.05
Apr-16	\$627.32	1.294	0.990	1.070	\$457.84	\$459.55
May-16	\$625.09	1.297	0.990	1.070	\$455.35	\$462.06
Jun-16	\$630.24	1.299	0.990	1.070	\$458.13	\$464.59
Jul-16	\$608.31	1.302	0.970	1.070	\$450.24	\$467.13
Aug-16	\$690.24	1.305	0.970	1.070	\$509.65	\$469.68
Sep-16	\$715.51	1.309	0.970	1.070	\$526.98	\$472.25
Oct-16	\$704.88	1.312	1.000	1.070	\$502.22	\$474.83
Nov-16	\$687.44	1.315	1.050	1.070	\$465.42	\$477.43
Dec-16	\$816.19	1.318	1.100	1.070	\$526.24	\$480.04
Jan-17	\$636.15	1.322	0.990	1.000	\$486.20	\$482.66
Feb-17	\$574.44	1.325	0.990	1.000	\$438.00	\$485.30
Mar-17	\$666.60	1.328	0.990	1.000	\$507.14	\$487.96
Apr-17	\$584.64	1.330	0.990	1.000	\$443.86	\$490.62
May-17	\$646.69	1.333	0.990	1.000	\$489.88	\$493.31
Jun-17	\$686.92	1.337	0.990	1.000	\$519.05	\$496.00
Jul-17	\$623.65	1.339	0.970	1.000	\$480.05	\$498.72
Aug-17	\$675.45	1.343	0.970	1.000	\$518.67	\$501.44
Sep-17	\$583.31	1.345	0.970	1.000	\$447.04	\$504.18
Oct-17	\$713.54	1.349	1.000	1.000	\$529.06	\$506.94
Nov-17	\$746.70	1.352	1.050	1.000	\$526.04	\$509.71
Dec-17	\$766.58	1.355	1.100	1.000	\$514.38	\$512.50

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

Highmark Inc.

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%

Highmark Inc.

Individual Market

Response to Objection 3 - Question 3

	Projected 2019 ACA Segment					
	Total	Renewal	Other HMRK	Prior ACA	NTB	Total
Member Months	188,327	12,901	145	218	1,232	14,496
Member Months%		89.0%	1.0%	1.5%	8.5%	100%
Risk Score	██████	██████	██████	██████	██████	██████
Completed Allowed Claims	\$103,441,292	\$8,563,523	\$87,182	\$122,323	\$994,436	\$9,767,464
Completed Allowed PMPM	\$549.26	\$663.76	\$601.42	\$561.81	\$807.38	\$673.81
Demographic Factor	1.754	1.816	2.098	1.840	1.683	1.804
Network	1.000	1.000	1.000	1.000	1.000	1.000
Benefit Richness Factor	1.027	1.028	1.080	1.080	1.080	1.035
Normalized Allowed PMPM	\$304.90	\$355.43	\$265.38	\$282.68	\$444.29	\$360.99

Morbidity Factor before Individual Mandate Load	1.184
Capitation and Dental Dampening Factor	1.000
Dampened Morbidity Change	1.183
Individual Mandate Load	6%
Morbidity Factor with Individual Mandate Load	1.254

Company Legal Name:	Highmark, Inc.
HIOS Issuer ID:	33709
Effective Date of Rate Change(s):	01/01/2019

State: PA
Market: Individual

[illegible][illegible]

Average Current Rate PMPM	\$418.90	\$461.72	\$451.72							\$713.31	\$603.95	\$477.43	\$613.45	\$701.04	\$593.54	\$469.20		\$593.54	\$597.97	\$587.66			
Projected Member Months	14,496	24	48	0	0	0	0	0	0	588	244	1,236	1,200	200	120	2,712	588	1,972	1,200	1,200	936	144	84

Rate Adjusted Commitment (\$)	Total	1/1/2016-4/30/2016	5/1/2016-8/31/2016	9/1/2016-12/31/2016	1/1/2017-4/30/2017	5/1/2017-8/31/2017	9/1/2017-12/31/2017	1/1/2018-4/30/2018	5/1/2018-8/31/2018	9/1/2018-12/31/2018	1/1/2019-4/30/2019	5/1/2019-8/31/2019	9/1/2019-12/31/2019	1/1/2020-4/30/2020	5/1/2020-8/31/2020	9/1/2020-12/31/2020	1/1/2021-4/30/2021	5/1/2021-8/31/2021	9/1/2021-12/31/2021	1/1/2022-4/30/2022	5/1/2022-8/31/2022	9/1/2022-12/31/2022	1/1/2023-4/30/2023	5/1/2023-8/31/2023	9/1/2023-12/31/2023	1/1/2024-4/30/2024	5/1/2024-8/31/2024	9/1/2024-12/31/2024	1/1/2025-4/30/2025	5/1/2025-8/31/2025	9/1/2025-12/31/2025	1/1/2026-4/30/2026	5/1/2026-8/31/2026	9/1/2026-12/31/2026	1/1/2027-4/30/2027	5/1/2027-8/31/2027	9/1/2027-12/31/2027	1/1/2028-4/30/2028	5/1/2028-8/31/2028	9/1/2028-12/31/2028	1/1/2029-4/30/2029	5/1/2029-8/31/2029	9/1/2029-12/31/2029	1/1/2030-4/30/2030	5/1/2030-8/31/2030	9/1/2030-12/31/2030	1/1/2031-4/30/2031	5/1/2031-8/31/2031	9/1/2031-12/31/2031	1/1/2032-4/30/2032	5/1/2032-8/31/2032	9/1/2032-12/31/2032	1/1/2033-4/30/2033	5/1/2033-8/31/2033	9/1/2033-12/31/2033	1/1/2034-4/30/2034	5/1/2034-8/31/2034	9/1/2034-12/31/2034	1/1/2035-4/30/2035	5/1/2035-8/31/2035	9/1/2035-12/31/2035	1/1/2036-4/30/2036	5/1/2036-8/31/2036	9/1/2036-12/31/2036	1/1/2037-4/30/2037	5/1/2037-8/31/2037	9/1/2037-12/31/2037	1/1/2038-4/30/2038	5/1/2038-8/31/2038	9/1/2038-12/31/2038	1/1/2039-4/30/2039	5/1/2039-8/31/2039	9/1/2039-12/31/2039	1/1/2040-4/30/2040	5/1/2040-8/31/2040	9/1/2040-12/31/2040	1/1/2041-4/30/2041	5/1/2041-8/31/2041	9/1/2041-12/31/2041	1/1/2042-4/30/2042	5/1/2042-8/31/2042	9/1/2042-12/31/2042	1/1/2043-4/30/2043	5/1/2043-8/31/2043	9/1/2043-12/31/2043	1/1/2044-4/30/2044	5/1/2044-8/31/2044	9/1/2044-12/31/2044	1/1/2045-4/30/2045	5/1/2045-8/31/2045	9/1/2045-12/31/2045	1/1/2046-4/30/2046	5/1/2046-8/31/2046	9/1/2046-12/31/2046	1/1/2047-4/30/2047	5/1/2047-8/31/2047	9/1/2047-12/31/2047	1/1/2048-4/30/2048	5/1/2048-8/31/2048	9/1/2048-12/31/2048	1/1/2049-4/30/2049	5/1/2049-8/31/2049	9/1/2049-12/31/2049	1/1/2050-4/30/2050	5/1/2050-8/31/2050	9/1/2050-12/31/2050	1/1/2051-4/30/2051	5/1/2051-8/31/2051	9/1/2051-12/31/2051	1/1/2052-4/30/2052	5/1/2052-8/31/2052	9/1/2052-12/31/2052	1/1/2053-4/30/2053	5/1/2053-8/31/2053	9/1/2053-12/31/2053	1/1/2054-4/30/2054	5/1/2054-8/31/2054	9/1/2054-12/31/2054	1/1/2055-4/30/2055	5/1/2055-8/31/2055	9/1/2055-12/31/2055	1/1/2056-4/30/2056	5/1/2056-8/31/2056	9/1/2056-12/31/2056	1/1/2057-4/30/2057	5/1/2057-8/31/2057	9/1/2057-12/31/2057	1/1/2058-4/30/2058	5/1/2058-8/31/2058	9/1/2058-12/31/2058	1/1/2059-4/30/2059	5/1/2059-8/31/2059	9/1/2059-12/31/2059	1/1/2060-4/30/2060	5/1/2060-8/31/2060	9/1/2060-12/31/2060	1/1/2061-4/30/2061	5/1/2061-8/31/2061	9/1/2061-12/31/2061	1/1/2062-4/30/2062	5/1/2062-8/31/2062	9/1/2062-12/31/2062	1/1/2063-4/30/2063	5/1/2063-8/31/2063	9/1/2063-12/31/2063	1/1/2064-4/30/2064	5/1/2064-8/31/2064	9/1/2064-12/31/2064	1/1/2065-4/30/2065	5/1/2065-8/31/2065	9/1/2065-12/31/2065	1/1/2066-4/30/2066	5/1/2066-8/31/2066	9/1/2066-12/31/2066	1/1/2067-4/30/2067	5/1/2067-8/31/2067	9/1/2067-12/31/2067	1/1/2068-4/30/2068	5/1/2068-8/31/2068	9/1/2068-12/31/2068	1/1/2069-4/30/2069	5/1/2069-8/31/2069	9/1/2069-12/31/2069	1/1/2070-4/30/2070	5/1/2070-8/31/2070	9/1/2070-12/31/2070	1/1/2071-4/30/2071	5/1/2071-8/31/2071	9/1/2071-12/31/2071	1/1/2072-4/30/2072	5/1/2072-8/31/2072	9/1/2072-12/31/2072	1/1/2073-4/30/2073	5/1/2073-8/31/2073	9/1/2073-12/31/2073	1/1/2074-
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ID	Standard Component ID	Total	33709PA000001	33709PA000004	33709PA000005	33709PA000006	33709PA000007	33709PA000008	33709PA000009	33709PA000010	33709PA000011	33709PA000012	33709PA000013	33709PA000014	33709PA000015	33709PA000016	33709PA000017	33709PA000018	33709PA000019	33709PA000020	33709PA000021	33709PA000022	33709PA000023	33709PA000024	33709PA000025	33709PA000026	33709PA000027	33709PA000028	33709PA000029	33709PA000030	33709PA000031	33709PA000032	33709PA000033	33709PA000034	33709PA000035	33709PA000036	33709PA000037	33709PA000038	33709PA000039	33709PA000040	33709PA000041	33709PA000042	33709PA000043	33709PA000044	33709PA000045	33709PA000046	33709PA000047	33709PA000048	33709PA000049	33709PA000050	33709PA000051	33709PA000052	33709PA000053	33709PA000054	33709PA000055	33709PA000056	33709PA000057	33709PA000058	33709PA000059	33709PA000060	33709PA000061	33709PA000062	33709PA000063	33709PA000064	33709PA000065	33709PA000066	33709PA000067	33709PA000068	33709PA000069	33709PA000070	33709PA000071	33709PA000072	33709PA000073	33709PA000074	33709PA000075	33709PA000076	33709PA000077	33709PA000078	33709PA000079	33709PA000080	33709PA000081	33709PA000082	33709PA000083	33709PA000084	33709PA000085	33709PA000086	33709PA000087	33709PA000088	33709PA000089	33709PA000090	33709PA000091	33709PA000092	33709PA000093	33709PA000094	33709PA000095	33709PA000096	33709PA000097	33709PA000098	33709PA000099	33709PA000100	33709PA000101	33709PA000102	33709PA000103	33709PA000104	33709PA000105	33709PA000106	33709PA000107	33709PA000108	33709PA000109	33709PA000110	33709PA000111	33709PA000112	33709PA000113	33709PA000114	33709PA000115	33709PA000116	33709PA000117	33709PA000118	33709PA000119	33709PA000120	33709PA000121	33709PA000122	33709PA000123	33709PA000124	33709PA000125	33709PA000126	33709PA000127	33709PA000128	33709PA000129	33709PA000130	33709PA000131	33709PA000132	33709PA000133	33709PA000134	33709PA000135	33709PA000136	33709PA000137	33709PA000138	33709PA000139	33709PA000140	33709PA000141	33709PA000142	33709PA000143	33709PA000144	33709PA000145	33709PA000146	33709PA000147	33709PA000148	33709PA000149	33709PA000150	33709PA000151	33709PA000152	33709PA000153	33709PA000154	33709PA000155	33709PA000156	33709PA000157	33709PA000158	33709PA000159	33709PA000160	33709PA000161	33709PA000162	33709PA000163	33709PA000164	33709PA000165	33709PA000166	33709PA000167	33709PA000168	33709PA000169	33709PA000170	33709PA000171	33709PA000172	33709PA000173	33709PA000174	33709PA000175	33709PA000176	33709PA000177	33709PA000178	33709PA000179	33709PA000180	33709PA000181	33709PA000182	33709PA000183	33709PA000184	33709PA000185	33709PA000186	33709PA000187	33709PA000188	33709PA000189	33709PA000190	33709PA000191	33709PA000192	33709PA000193	33709PA000194	33709PA000195	33709PA000196	33709PA000197	33709PA000198	33709PA000199	33709PA000200	33709PA000201	33709PA000202	33709PA000203	33709PA000204	33709PA000205	33709PA000206	33709PA000207	33709PA000208	33709PA000209	33709PA000210	33709PA000211	33709PA000212	33709PA000213	33709PA000214	33709PA000215	33709PA000216	33709PA000217	33709PA000218	33709PA000219	33709PA000220	33709PA000221	33709PA000222	33709PA000223	33709PA000224	33709PA000225	33709PA000226	33709PA000227	33709PA000228	33709PA000229	33709PA000230	33709PA000231	33709PA000232	33709PA000233	33709PA000234	33709PA000235	33709PA000236	33709PA000237	33709PA000238	33709PA000239	33709PA000240	33709PA000241	3
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Part II of the Preliminary Justification

Highmark – Individual Market

Scope and Range:

Highmark is requesting an average rate increase of 12.5% ranging from -5.2% to 25.9% for the 2019 ACA-qualifying individual products with effective dates from January 1, 2019 to December 31, 2019. This is projected to affect 803 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:

Highmark incurred a substantial underwriting loss in its Individual ACA programs in 2017.

Change in Medical Service Costs:

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

Change in Benefits 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

Highmark, Inc.

d/b/a Highmark Blue Cross Blue Shield

Individual Rate Filing

Effective January 1, 2019

TABLE OF CONTENTS

I.	GENERAL INFORMATION	1
II.	PROPOSED RATED INCREASE(S)	2
III.	EXPERIENCE PERIOD PREMIUM AND CLAIMS	2
IV.	BENEFIT CATEGORIES	3
V.	PROJECTION FACTORS	4
VI.	CREDIBILITY MANUAL RATE DEVELOPMENT	5
VII.	CREDIBILITY OF EXPERIENCE	5
VIII.	PAID TO ALLOWED RATIO	5
IX.	RISK ADJUSTMENT AND REINSURANCE	5
X.	NON-BENEFIT EXPENSES AND PROFIT & RISK	5
XI.	PROJECTED LOSS RATIO	6
XII.	SINGLE RISK POOL	6
XIII.	INDEX RATE	6
XIV.	MARKET ADJUSTED INDEX RATE	7
XV.	PLAN ADJUSTED INDEX RATE	7
XVI.	CALIBRATION	7
XVII.	CONSUMER ADJUSTED PREMIUM RATE DEVELOPMENT	7
XVIII.	AV METAL VALUES	8
XIX.	AV PRICING VALUES	8
XX.	MEMBERSHIP PROJECTIONS	8
XXI.	TERMINATED PLANS AND PRODUCTS	9
XXII.	PLAN TYPE	9
XXIII.	WARNING ALERTS	9
XXIV.	ACTUARIAL CERTIFICATION	9

I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Blue Cross Blue Shield's (Highmark) 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 (CCHIO), and their subcontractors to assist in the review of Highmark's rate filing. However, we recognize that this certification may become a public document. Highmark 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 Highmark.

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, Inc.
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 33709
- 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, Highmark 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. Highmark 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 Highmark'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 Highmark'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 Highmark'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:** Highmark is using a completion factor of 0.979 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for Highmark'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 I, 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 18.3% 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 18.3% by 6.0% to arrive at a final morbidity factor of 25.4%.

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 3.0% 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 Highmark'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% Highmark has included the anticipated change in utilization due to cost sharing requirements in the utilization trend column as instructed. The utilization adjustment is -0.09% per year. This brings the final utilization trend to 3.2% as found in the URRT.

VI. Credibility Manual Rate Development

VI.1 Source and Appropriateness of Experience Data Used

Highmark'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 Highmark'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 0.765 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 Highmark individual claims experience.

IX. Risk Adjustment and Reinsurance

IX.1 Projected Risk Adjustments PMPM:

The estimated average risk score for Highmark's projected 2019 population was developed by using Highmark'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 Highmark 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 Highmark receiving payment 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:

Highmark has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary restraint, Highmark is not waiving any right to include a risk and contingency factor which Highmark believes is consistent with historical and legal interpretations of Highmark 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
- 0% Pennsylvania Premium Tax
- 3.5% Exchange Fee x 55.0% assumed on exchange percentage (= 1.9% included in the single risk pool base rate)

XI. Projected Loss Ratio

The anticipated medical loss ratio is about 89.5% 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 Highmark 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 Highmark. 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 1.848. This factor is calculated by dividing the all members age factor of 1.845 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 1.848. Please note that no member will pay these rates because the age factor of 1.848 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 0.970. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.970. Please see Exhibit I for the development of the calibration factor.

XVI.3 Tobacco Factor Calibration:

The projected weighted average tobacco factor is 1.008. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.008. 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 Highmark'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 Highmark's expectations for 2019. These projections reflect expected changes in market share due to market competition and changes in Highmark's plan offerings.

Highmark 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%	19.5%	4.7%
150%-200%	87%	31.8%	7.7%
200%-250%	73%	7.9%	1.9%
>250%	70%	<u>40.8%</u>	<u>9.9%</u>
Total		100.0%	24.2%

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.

Highmark 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 Highmark's plans adequately.

XXIII. Warning Alerts

There were no validation warnings that occurred when finalizing the URRT workbook.

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 Highmark'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 Highmark'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 Highmark 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:

Title:

Date: August 7, 2018

Exhibit I
Highmark Inc.
d/b/a Highmark Blue Cross Blue Shield

Market Adjusted Index Rate Development

2019 Projected Period Average Members	1,208
2019 Projected Allowed Claims	\$806.55
Non-EHB	\$0.00
2019 Index Rate (Allowed Claims for EHB Only)	\$806.55
Market-Wide Adjustment	
Risk Adjustment (Net of Risk Adjuster Fee)	0.858
Transitional Reinsurance Program (Net of Reinsurance Premium)	1.000
Exchange User Fee	1.022
2019 Market Adjusted Index Rate	\$707.23
Calibration	
Calibration from Plan Adjusted Index Rate to Age 51, 1.0 Area, Non-Smoker	
(a) Average Age Factor	1.848
(b) Age 51 (Nearest Age on HHS Age Curve) Age Factor	1.865
(c) Average Geographic Factor	0.970
(d) Average Tobacco Load Factor	1.008
Combined Calibration Factor $1/[(a/b)*c*d]$	1.032

Exhibit II
Highmark Inc.
d/b/a Highmark Blue Cross Blue Shield

Unified Rate Review Template (URRT) AV Pricing Value Development
Market Adjusted Index Rate PMPM = \$707.23

HIOS Plan ID	Exchange Status	Metal Level	Plan Design Marketing Name	Plan Premium PMPM	URRT AV Pricing Value	Portion of URRT AV Pricing Value ⁽¹⁾				
						(i)	(ii)	(iii)	(iv)	(v)
33709PA0870001	On/Off	Gold	my Direct Blue EPO Gold 1000 - 2 Free PCP Visits	\$747.12	1.056	0.947	1.000	1.000	1.115	1.000
33709PA0890001	On/Off	Silver	my Direct Blue EPO Silver 4450 HSA	\$710.62	1.005	0.751	1.000	1.000	1.115	1.200
33709PA0870010	Off	Silver	my Direct Blue EPO Silver 3500 - 2 Free PCP Visits	\$607.60	0.859	0.770	1.000	1.000	1.115	1.000
33709PA0870009	On/Off	Silver	my Direct Blue EPO Silver 0	\$792.86	1.121	0.838	1.000	1.000	1.115	1.200
33709PA0870002	On/Off	Silver	my Direct Blue EPO Silver 2400 - 2 Free PCP Visits	\$745.57	1.054	0.788	1.000	1.000	1.115	1.200
33709PA0870007	On/Off	Bronze	my Direct Blue EPO Bronze 4000	\$542.85	0.768	0.688	1.000	1.000	1.115	1.000
33709PA0870008	On/Off	Bronze	my Direct Blue EPO Bronze 7900	\$502.48	0.710	0.637	1.000	1.000	1.115	1.000
33709PA0860001	On/Off	Gold	my Direct Blue Conemaugh EPO Gold 1000 - 2 Free PCP Visits	\$747.12	1.056	0.947	1.000	1.000	1.115	1.000
33709PA0860001	On/Off	Silver	my Direct Blue Conemaugh EPO Silver 4450 HSA	\$710.62	1.005	0.751	1.000	1.000	1.115	1.200
33709PA0860010	Off	Silver	my Direct Blue Conemaugh EPO Silver 3500 - 2 Free PCP Visits	\$607.60	0.859	0.770	1.000	1.000	1.115	1.000
33709PA0860009	On/Off	Silver	my Direct Blue Conemaugh EPO Silver 0	\$792.86	1.121	0.838	1.000	1.000	1.115	1.200
33709PA0860002	On/Off	Silver	my Direct Blue Conemaugh EPO Silver 2400 - 2 Free PCP Visits	\$745.57	1.054	0.788	1.000	1.000	1.115	1.200
33709PA0860007	On/Off	Bronze	my Direct Blue Conemaugh EPO Bronze 4000	\$542.85	0.768	0.688	1.000	1.000	1.115	1.000
33709PA0860008	On/Off	Bronze	my Direct Blue Conemaugh EPO Bronze 7900	\$502.48	0.710	0.637	1.000	1.000	1.115	1.000
33709PA0380004	On/Off	Catastrophic	Major Events Blue PPO, a Community Blue Plan 7900	\$427.37	0.604	0.589	1.000	1.000	1.115	0.920
33709PA0380003	Off	Catastrophic	Major Events Blue PPO, a Community Blue Plan 7900	\$427.37	0.604	0.589	1.000	1.000	1.115	0.920

Exhibit III
Highmark, Inc
d/b/a Highmark Blue Cross Blue Shield

Terminated Experience Period Plans

HIOS ID	Metal	Plan Name	2019 Mapping
33709PA0690001	Silver	my Connect Blue EPO 1750S	NA
33709PA0690002	Silver	my Connect Blue EPO 2500S	NA
33709PA0690003	Gold	my Connect Blue EPO 250G	NA
33709PA0690004	Bronze	my Connect Blue EPO 6500B	NA
33709PA0690005	Gold	my Connect Blue EPO 1000G	NA
33709PA0700005	Gold	my Community Blue Flex PPO 1700GQ	NA
33709PA0700006	Silver	my Community Blue Flex PPO 2800SQE	NA
33709PA0700007	Silver	my Community Blue Flex PPO 2100S	NA
33709PA0700008	Bronze	my Community Blue Flex PPO 6800B	NA

Terminated Plans Offered in 2018 Only

HIOS ID	Metal	Plan Name	2019 Mapping
33709PA0870004	Silver	my Direct Blue EPO 7150S	33709PA0870002 & 33709PA0870010
33709PA0870006	Bronze	my Direct Blue EPO 7000B	33709PA0870007
33709PA0860004	Silver	my Direct Blue Conemaugh EPO 7150S	33709PA0860002 & 33709PA0860010
33709PA0860006	Bronze	my Direct Blue Conemaugh EPO 7000B	33709PA0860007

ACTUARIAL MEMORANDUM**Highmark Inc.****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 Inc. ("Highmark") 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 Highmark's business plan at the time of the filing.

[REDACTED]

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

2019 Rates Table Template v8.1

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.					
If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.					
If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.					
If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.					
To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.					
HIOS Issuer ID*	33709				
Federal TIN*	23-1294723				
Rate Effective Date*	01/01/2019				
Rate Expiration Date*	12/31/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	306.87	306.87
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	15	334.15	334.15
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	16	344.58	344.58
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	17	355.01	355.01
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	18	366.24	366.24
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	19	377.47	377.47
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	20	389.11	389.11
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	21	401.14	411.17
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	22	401.14	411.17
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	23	401.14	411.17
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	24	401.14	411.17
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	25	402.74	412.81
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	26	410.77	421.04
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	27	420.39	430.90
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	28	436.04	446.94
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	29	448.88	460.10
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	30	455.29	466.67
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	31	464.92	476.54
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	32	474.55	486.41
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	33	480.57	492.58
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	34	486.98	499.15
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	35	490.19	502.44
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	36	493.40	505.74
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	37	496.61	509.03
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	38	499.82	512.32
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	39	506.24	518.90
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	40	512.66	563.93
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	41	522.28	577.12
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	42	531.51	591.04
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	43	544.35	610.22
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	44	560.39	634.36
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	45	579.25	663.24
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	46	601.71	697.98
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	47	626.98	737.96
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	48	655.86	784.41
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	49	684.34	832.84
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	50	716.44	877.64
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	51	748.13	916.46
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	52	783.03	959.21
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	53	818.33	1002.45
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	54	856.43	1049.13
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	55	894.54	1095.81
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	56	935.66	1146.43
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	57	977.58	1197.54
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	58	1022.10	1252.07
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	59	1044.17	1279.11
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	60	1086.68	1333.65
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	61	1127.20	1380.82
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	62	1152.48	1411.79
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	63	1184.17	1450.61
33709PA0870001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1203.42	1474.19
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	306.87	306.87
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	15	334.15	334.15
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	16	344.58	344.58
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	17	355.01	355.01
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	18	366.24	366.24
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33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	23	401.14	411.17
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	24	401.14	411.17
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	25	402.74	412.81
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33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	27	420.39	430.90
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	28	436.04	446.94
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	29	448.88	460.10
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	30	455.29	466.67
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	31	464.92	476.54
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	32	474.55	486.41
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	33	480.57	492.58
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	34	486.98	499.15
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	35	490.19	502.44
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	36	493.40	505.74
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33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	39	506.24	518.90
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	40	512.66	563.93
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	41	522.28	577.12
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	42	531.51	591.04
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	43	544.35	610.22
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	44	560.39	634.36
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	45	579.25	663.24
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	46	601.71	697.98
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	47	626.98	737.96
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	48	655.86	784.41
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	49	684.34	832.84
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	50	716.44	877.64
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	51	748.13	916.46
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	52	783.03	959.21
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	53	818.33	1002.45

33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	54	856.43	1049.13
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	55	894.54	1095.81
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	56	935.86	1146.43
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	57	977.58	1197.54
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	58	1022.10	1252.07
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	59	1044.17	1279.11
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	60	1088.69	1333.65
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	61	1127.20	1380.82
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	62	1152.48	1411.79
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	63	1184.17	1450.61
33709PA0870001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1203.42	1474.19
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	291.89	291.89
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	15	317.83	317.83
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	16	327.75	327.75
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	17	337.67	337.67
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	18	348.36	348.36
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	19	359.04	359.04
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	20	370.10	370.10
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	21	381.55	391.09
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	22	381.55	391.09
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	23	381.55	391.09
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	24	381.55	391.09
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	25	383.08	392.66
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	26	390.71	400.48
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	27	399.86	409.86
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	28	414.74	425.11
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	29	426.95	437.62
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	30	433.06	443.89
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	31	442.22	453.28
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	32	451.37	462.65
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	33	457.10	468.53
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	34	463.20	474.78
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	35	466.25	477.91
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	36	469.31	481.04
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	37	472.36	484.17
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	38	475.41	487.30
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	39	481.52	493.56
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	40	487.62	536.38
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	41	496.78	548.94
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	42	505.55	562.17
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	43	517.76	580.41
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	44	533.03	603.39
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	45	550.96	630.85
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	46	572.33	663.90
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	47	596.36	701.92
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	48	623.83	746.10
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	49	650.92	792.17
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	50	681.45	834.78
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	51	711.59	871.70
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	52	744.79	912.37
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	53	778.36	953.49
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	54	814.61	997.90
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	55	850.86	1042.30
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	56	890.16	1090.45
33709PA0890001	Rating Area 1	Tobacco User/Non-Tobacco User	57	929.84	1139.05

33709PA0890001 Rating Area 4	Tobacco User/Non-Tobacco User	63	1126.34	1379.77
33709PA0890001 Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1144.65	1402.20
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	249.57	249.57
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	15	271.75	271.75
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	16	280.23	280.23
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	17	288.71	288.71
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	18	297.85	297.85
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	19	306.98	306.98
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	20	316.44	316.44
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	21	326.23	334.39
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	22	326.23	334.39
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	23	326.23	334.39
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	24	326.23	334.39
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	25	327.53	335.72
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	26	334.06	342.41
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	27	341.89	350.44
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	28	354.61	363.48
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	29	365.05	374.18
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	30	370.27	379.53
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	31	378.10	387.55
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	32	385.93	395.58
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	33	390.82	400.59
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	34	396.04	405.94
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	35	398.65	408.62
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	36	401.26	411.29
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	37	403.87	413.97
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	38	406.48	416.64
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	39	411.70	421.99
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	40	416.92	458.61
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	41	424.75	469.35
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	42	432.25	480.66
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	43	442.69	496.26
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	44	455.74	515.90
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	45	471.08	539.39
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	46	489.35	567.65
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	47	509.90	600.15
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	48	533.39	637.93
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	49	556.55	677.32
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	50	582.65	713.75
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	51	608.42	745.31
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	52	636.80	780.08
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	53	665.51	815.25
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	54	696.50	853.21
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	55	727.49	891.18
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	56	761.09	932.34
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	57	795.02	973.90
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	58	831.23	1018.26
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	59	849.18	1040.25
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	60	885.39	1084.60
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	61	916.71	1122.97
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	62	937.26	1148.14
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	63	963.03	1179.71
33709PA0870010 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	978.69	1198.90
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	0-14	249.57	249.57
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	15	271.75	271.75
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	16	280.23	280.23

33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	17	288.71	288.71
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	18	297.85	297.85
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	19	306.98	306.98
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	20	316.44	316.44
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	21	326.23	334.39
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	22	326.23	334.39
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	23	326.23	334.39
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	24	326.23	334.39
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	25	327.53	335.72
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	26	334.06	342.41
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	27	341.89	350.44
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	28	354.61	363.48
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	29	365.05	374.18
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	30	370.27	379.53
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	31	378.10	387.55
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	32	385.93	395.58
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	33	390.82	400.59
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	34	396.04	405.94
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	35	398.65	408.62
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	36	401.26	411.29
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	37	403.87	413.97
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	38	406.48	416.64
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	39	411.70	421.99
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	40	416.92	458.61
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	41	424.75	469.35
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	42	432.25	480.66
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	43	442.69	496.26
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	44	455.74	515.90
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	45	471.08	539.39
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	46	489.35	567.65
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	47	509.90	600.15
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	48	533.39	637.93
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	49	556.55	677.32
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	50	582.65	713.75
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	51	608.42	745.31
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	52	636.80	780.08
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	53	665.51	815.25
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	54	696.50	853.21
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	55	727.49	891.18
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	56	761.09	932.34
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	57	795.02	973.90
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	58	831.23	1018.26
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	59	849.18	1040.25
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	60	885.39	1084.60
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	61	916.71	1122.97
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	62	937.26	1148.14
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	63	963.03	1179.71
33709PA0870010 Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	978.69	1198.90
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	325.66	325.66
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	15	354.61	354.61
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	16	365.68	365.68
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	17	376.74	376.74
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	18	388.66	388.66
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	19	400.58	400.58
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	20	412.93	412.93

33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	21	425.70	436.35
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	22	425.70	436.34
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	23	425.70	436.34
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	24	425.70	436.34
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	25	427.40	438.09
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	26	435.92	446.82
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	27	446.13	457.28
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	28	462.74	474.31
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	29	476.36	488.27
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	30	483.17	495.25
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	31	493.39	505.72
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	32	503.60	516.19
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	33	509.99	522.74
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	34	516.80	529.72
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	35	520.21	533.22
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	36	523.61	536.70
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	37	527.02	540.20
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	38	530.42	543.68
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	39	537.23	550.66
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	40	544.04	558.44
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	41	554.26	562.46
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	42	564.05	567.22
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	43	577.67	574.57
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	44	594.70	583.20
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	45	614.71	593.84
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	46	638.55	603.72
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	47	665.37	613.14
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	48	696.02	623.44
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	49	726.24	633.83
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	50	760.30	643.37
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	51	793.93	653.56
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	52	830.97	663.94
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	53	868.43	673.83
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	54	908.87	683.37
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	55	949.31	693.90
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	56	993.16	703.62
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	57	1037.43	713.85
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	58	1084.68	723.73
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	59	1108.10	733.42
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	60	1155.35	743.30
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	61	1196.22	753.37
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	62	1223.04	763.22
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	63	1256.67	773.42
33709PA0870009 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1277.10	783.45
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	0-14	325.66	325.66
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	15	354.61	354.61
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	16	365.68	365.68
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	17	376.74	376.74
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	18	388.66	388.66
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	19	400.58	400.58
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	20	412.93	412.93
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	21	425.70	436.35
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	22	425.70	436.34
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	23	425.70	436.34
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	24	425.70	436.34

33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	25	427.40	438.09
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	26	435.92	446.82
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	27	446.13	457.28
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	28	462.74	474.31
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	29	476.36	488.27
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	30	483.17	495.25
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	31	493.39	505.72
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	32	503.60	516.19
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	33	509.99	522.74
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	34	516.80	529.72
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	35	520.21	533.22
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	36	523.61	536.70
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	37	527.02	540.20
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	38	530.42	543.68
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	39	537.23	550.66
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	40	544.04	558.44
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	41	554.26	612.46
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	42	564.05	627.22
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	43	577.67	647.57
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	44	594.70	673.20
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	45	614.71	703.84
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	46	638.55	740.72
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	47	665.37	783.14
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	48	696.02	832.44
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	49	726.24	883.83
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	50	760.30	931.37
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	51	793.93	972.56
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	52	830.97	1017.94
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	53	868.43	1063.83
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	54	908.87	1113.37
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	55	949.31	1162.90
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	56	993.16	1216.62
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	57	1037.43	1270.85
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	58	1084.68	1328.73
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	59	1108.10	1357.42
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	60	1155.35	1415.30
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	61	1196.22	1465.37
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	62	1223.04	1498.22
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	63	1256.67	1539.42
33709PA0870009 Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1277.10	1564.45
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	306.24	306.24
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	15	333.46	333.46
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	16	343.87	343.87
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	17	354.27	354.27
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	18	365.48	365.48
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	19	376.69	376.69
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	20	388.30	388.30
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	21	400.31	410.32
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	22	400.31	410.32
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	23	400.31	410.32
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	24	400.31	410.32
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	25	401.91	411.96
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	26	409.92	420.17
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	27	419.52	430.01
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	28	435.14	446.02

33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	29	447.95	459.15
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	30	454.35	465.71
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	31	463.96	475.56
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	32	473.57	485.41
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	33	479.57	491.56
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	34	485.98	498.13
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	35	489.18	501.41
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	36	492.38	504.69
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	37	495.58	507.97
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	38	498.79	511.26
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	39	505.19	517.82
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	40	511.60	526.76
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	41	521.20	539.93
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	42	530.41	558.82
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	43	543.22	589.95
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	44	559.23	633.05
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	45	578.05	661.87
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	46	600.47	696.55
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	47	625.68	736.43
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	48	654.51	782.79
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	49	682.93	831.13
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	50	714.95	875.81
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	51	746.58	914.56
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	52	781.41	957.23
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	53	816.63	1000.37
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	54	854.66	1046.96
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	55	892.69	1093.55
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	56	933.92	1144.05
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	57	975.56	1195.06
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	58	1019.99	1249.49
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	59	1042.01	1276.46
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	60	1086.44	1330.89
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	61	1124.87	1377.97
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	62	1150.09	1408.86
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	63	1181.72	1447.61
33709PA0870002 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	1200.93	1471.14
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	0-14	306.24	306.24
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	15	333.46	333.46
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	16	343.87	343.87
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	17	354.27	354.27
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	18	365.48	365.48
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	19	376.69	376.69
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	20	388.30	388.30
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	21	400.31	410.32
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	22	400.31	410.32
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	23	400.31	410.32
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	24	400.31	410.32
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	25	401.91	411.96
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	26	409.92	420.17
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	27	419.52	430.01
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	28	435.14	446.02
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	29	447.95	459.15
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	30	454.35	465.71
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	31	463.96	475.56
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	32	473.57	485.41

33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	33	479.57	491.56
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	34	485.96	498.13
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	35	489.18	501.41
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	36	492.38	504.69
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	37	495.58	507.97
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	38	498.79	511.26
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	39	505.19	517.82
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	40	511.60	562.76
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	41	521.20	575.93
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	42	530.41	589.82
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	43	543.22	608.95
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	44	559.23	633.05
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	45	578.05	661.87
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	46	600.47	696.55
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	47	625.68	736.43
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	48	654.51	782.79
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	49	682.93	831.13
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	50	714.95	875.81
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	51	746.58	914.56
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	52	781.41	957.23
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	53	816.63	1000.37
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	54	854.66	1046.96
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	55	892.69	1093.55
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	56	933.92	1144.05
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	57	975.56	1195.06
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	58	1019.99	1249.49
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	59	1042.01	1276.46
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	60	1086.44	1330.89
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	61	1124.87	1377.97
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	62	1150.09	1408.86
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	63	1181.72	1447.61
33709PA0870002 Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	1200.93	1471.14
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	222.97	222.97
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	15	242.79	242.79
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	16	250.37	250.37
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	17	257.95	257.95
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	18	266.11	266.11
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	19	274.27	274.27
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	20	282.73	282.73
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	21	291.47	298.75
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	22	291.47	298.76
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	23	291.47	298.76
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	24	291.47	298.76
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	25	292.64	299.96
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	26	298.47	305.93
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	27	305.46	313.10
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	28	316.83	324.75
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	29	326.15	334.30
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	30	330.82	339.09
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	31	337.81	346.26
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	32	344.81	353.43
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	33	349.18	357.91
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	34	353.84	362.69
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	35	356.18	365.08
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	36	358.51	367.47

33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	37	360.84	369.86
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	38	363.17	372.25
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	39	367.84	377.04
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	40	372.50	409.75
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	41	379.49	419.34
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	42	386.20	429.45
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	43	395.52	443.38
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	44	407.18	460.93
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	45	420.88	481.91
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	46	437.21	507.16
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	47	455.57	536.21
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	48	476.55	569.95
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	49	497.25	605.15
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	50	520.57	637.70
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	51	543.59	665.90
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	52	568.95	696.96
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	53	594.60	728.39
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	54	622.29	762.31
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	55	649.98	796.23
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	56	680.00	833.00
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	57	710.31	870.13
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	58	742.67	909.77
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	59	758.70	929.41
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	60	791.05	969.04
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	61	819.03	1003.31
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	62	837.39	1025.80
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	63	860.42	1054.01
33709PA0870007 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	874.41	1071.15
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	0-14	222.97	222.97
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	15	242.79	242.79
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	16	250.37	250.37
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	17	257.95	257.95
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	18	266.11	266.11
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	19	274.27	274.27
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	20	282.73	282.73
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	21	291.47	298.75
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	22	291.47	298.76
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	23	291.47	298.76
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	24	291.47	298.76
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	25	292.64	299.96
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	26	298.47	305.93
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	27	305.46	313.10
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	28	316.83	324.75
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	29	326.15	334.30
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	30	330.82	339.09
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	31	337.81	346.26
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	32	344.81	353.43
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	33	349.18	357.91
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	34	353.84	362.69
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	35	356.18	365.08
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	36	358.51	367.47
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	37	360.84	369.86
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	38	363.17	372.25
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	39	367.84	377.04
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	40	372.50	409.75

33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	41	379.49	419.34
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	42	386.20	429.45
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	43	395.52	443.38
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	44	407.18	460.93
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	45	420.88	481.91
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	46	437.21	507.16
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	47	455.57	536.21
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	48	476.55	569.95
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	49	497.25	605.15
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	50	520.57	637.70
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	51	543.59	665.90
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	52	568.95	696.96
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	53	594.60	728.39
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	54	622.29	762.31
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	55	649.98	796.23
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	56	680.00	833.00
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	57	710.31	870.13
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	58	742.67	909.77
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	59	758.70	929.41
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	60	791.05	969.04
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	61	819.03	1003.31
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	62	837.39	1025.80
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	63	860.42	1054.01
33709PA0870007 Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	874.41	1071.15
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	206.40	206.40
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	15	224.74	224.74
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	16	231.76	231.76
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	17	238.77	238.77
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	18	246.33	246.33
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	19	253.88	253.88
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	20	261.71	261.71
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	21	269.80	276.54
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	22	269.80	276.55
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	23	269.80	276.55
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	24	269.80	276.55
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	25	270.88	277.65
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	26	276.28	283.19
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	27	282.75	289.82
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	28	293.27	300.60
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	29	301.91	309.46
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	30	306.22	313.88
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	31	312.70	320.52
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	32	319.17	327.15
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	33	323.22	331.30
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	34	327.54	335.73
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	35	329.70	337.94
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	36	331.85	340.15
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	37	334.01	342.36
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	38	336.17	344.57
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	39	340.49	349.00
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	40	344.80	379.28
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	41	351.28	388.16
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	42	357.49	397.53
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	43	366.12	410.42
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	44	376.91	426.66

33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	45	389.59	446.08
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	46	404.70	469.45
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	47	421.70	496.34
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	48	441.12	527.58
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	49	460.28	560.16
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	50	481.86	590.28
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	51	503.18	616.40
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	52	526.65	645.15
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	53	550.39	674.23
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	54	576.02	705.62
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	55	601.65	737.02
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	56	629.44	771.06
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	57	657.50	805.44
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	58	687.45	842.13
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	59	702.29	860.31
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	60	732.24	896.99
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	61	758.14	928.72
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	62	775.14	949.55
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	63	796.45	975.65
33709PA0870008 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	809.40	991.52
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	0-14	206.40	206.40
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	15	224.74	224.74
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	16	231.76	231.76
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	17	238.77	238.77
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	18	246.33	246.33
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	19	253.88	253.88
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	20	261.71	261.71
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	21	269.80	276.54
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	22	269.80	276.55
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	23	269.80	276.55
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	24	269.80	276.55
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	25	270.88	277.65
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	26	276.28	283.19
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	27	282.75	289.82
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	28	293.27	300.60
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	29	301.91	309.46
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	30	306.22	313.88
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	31	312.70	320.52
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	32	319.17	327.15
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	33	323.22	331.30
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	34	327.54	335.73
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	35	329.70	337.94
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	36	331.85	340.15
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	37	334.01	342.36
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	38	336.17	344.57
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	39	340.49	349.00
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	40	344.80	379.28
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	41	351.28	388.16
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	42	357.49	397.53
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	43	366.12	410.42
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	44	376.91	426.66
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	45	389.59	446.08
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	46	404.70	469.45
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	47	421.70	496.34
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	48	441.12	527.58

33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	49	460.28	560.16
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	50	481.86	590.28
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	51	503.18	616.40
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	52	526.65	645.15
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	53	550.39	674.23
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	54	576.02	705.62
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	55	601.65	737.02
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	56	629.44	771.06
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	57	657.50	805.44
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	58	687.45	842.13
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	59	702.29	860.31
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	60	732.24	896.99
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	61	758.14	928.72
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	62	775.14	949.55
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	63	796.45	975.65
33709PA0870008 Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	809.40	991.52
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	306.87	306.87
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	15	334.15	334.15
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	16	344.58	344.58
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	17	355.01	355.01
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	18	366.24	366.24
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	19	377.47	377.47
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	20	389.11	389.11
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	21	401.14	411.17
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	22	401.14	411.17
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	23	401.14	411.17
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	24	401.14	411.17
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	25	402.74	412.81
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	26	410.77	421.04
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	27	420.39	430.90
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	28	436.04	446.94
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	29	448.88	460.10
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	30	455.29	466.67
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	31	464.92	476.54
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	32	474.55	486.41
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	33	480.57	492.58
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	34	486.98	499.15
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	35	490.19	502.44
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	36	493.40	505.74
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	37	496.61	509.03
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	38	499.82	512.32
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	39	506.24	518.90
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	40	512.66	563.93
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	41	522.28	577.12
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	42	531.51	591.04
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	43	544.35	610.22
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	44	560.39	634.36
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	45	579.25	663.24
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	46	601.71	697.98
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	47	626.98	737.96
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	48	655.86	784.41
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	49	684.34	832.84
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	50	716.44	877.64
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	51	748.13	916.46
33709PA0860001 Rating Area 5	Tobacco User/Non-Tobacco User	52	783.03	959.21

33709PA0860001	Rating Area 5	Tobacco User/Non-Tobacco User	53	818.33	1002.45
33709PA0860001	Rating Area 5	Tobacco User/Non-Tobacco User	54	856.43	1049.13
33709PA0860001	Rating Area 5	Tobacco User/Non-Tobacco User	55	894.54	1095.81
33709PA0860001	Rating Area 5	Tobacco User/Non-Tobacco User	56	935.86	1146.43
33709PA0860001	Rating Area 5	Tobacco User/Non-Tobacco User	57	977.58	1197.54
33709PA0860001	Rating Area 5	Tobacco User/Non-Tobacco User	58	1022.10	1252.07
33709PA0860001	Rating Area 5	Tobacco User/Non-Tobacco User	59	1044.17	1279.11
33709PA0860001	Rating Area 5	Tobacco User/Non-Tobacco User	60	1088.69	1333.65
33709PA0860001	Rating Area 5	Tobacco User/Non-Tobacco User	61	1127.20	1380.82
33709PA0860001	Rating Area 5	Tobacco User/Non-Tobacco User	62	1152.48	1411.79
33709PA0860001	Rating Area 5	Tobacco User/Non-Tobacco User	63	1184.17	1450.61
33709PA0860001	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1203.42	1474.19
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	291.89	291.89
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	15	317.83	317.83
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	16	327.75	327.75
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	17	337.67	337.67
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	18	348.36	348.36
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	19	359.04	359.04
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	20	370.10	370.10
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	21	381.55	391.09
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	22	381.55	391.09
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	23	381.55	391.09
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	24	381.55	391.09
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	25	383.08	392.66
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	26	390.71	400.48
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	27	399.86	409.86
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	28	414.74	425.11
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	29	426.95	437.62
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	30	433.06	443.89
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	31	442.22	453.28
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	32	451.37	462.65
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	33	457.10	468.53
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	34	463.20	474.78
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	35	466.25	477.91
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	36	469.31	481.04
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	37	472.36	484.17
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	38	475.41	487.30
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	39	481.52	493.56
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	40	487.62	536.38
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	41	496.78	548.94
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	42	505.55	562.17
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	43	517.76	580.41
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	44	533.03	603.39
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	45	550.96	630.85
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	46	572.33	663.90
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	47	596.36	701.92
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	48	623.83	746.10
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	49	650.92	792.17
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	50	681.45	834.78
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	51	711.59	871.70
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	52	744.79	912.37
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	53	778.36	953.49
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	54	814.61	997.90
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	55	850.86	1042.30
33709PA0880001	Rating Area 5	Tobacco User/Non-Tobacco User	56	890.16	1090.45

33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	57	929.84	1139.05
33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	58	972.19	1190.93
33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	59	993.17	1216.63
33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	60	1035.53	1268.52
33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	61	1072.16	1313.40
33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	62	1096.19	1342.83
33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	63	1126.34	1379.77
33709PA0880001 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1144.65	1402.20
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	249.57	249.57
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	15	271.75	271.75
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	16	280.23	280.23
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	17	288.71	288.71
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	18	297.85	297.85
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	19	306.98	306.98
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	20	316.44	316.44
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	21	326.23	334.39
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	22	326.23	334.39
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	23	326.23	334.39
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	24	326.23	334.39
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	25	327.53	335.72
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	26	334.06	342.41
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	27	341.89	350.44
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	28	354.61	363.48
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	29	365.05	374.18
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	30	370.27	379.53
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	31	378.10	387.55
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	32	385.93	395.58
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	33	390.82	400.59
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	34	396.04	405.94
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	35	398.65	408.62
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	36	401.26	411.29
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	37	403.87	413.97
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	38	406.48	416.64
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	39	411.70	421.99
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	40	416.92	458.61
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	41	424.75	469.35
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	42	432.25	480.66
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	43	442.69	496.26
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	44	455.74	515.90
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	45	471.08	539.39
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	46	489.35	567.65
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	47	509.90	600.15
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	48	533.39	637.93
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	49	556.55	677.32
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	50	582.65	713.75
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	51	608.42	745.31
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	52	636.80	780.08
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	53	665.51	815.25
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	54	696.50	853.21
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	55	727.49	891.18
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	56	761.09	932.34
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	57	795.02	973.90
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	58	831.23	1018.26
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	59	849.18	1040.25
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	60	885.39	1084.60

33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	61	916.71	1122.97
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	62	937.26	1148.14
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	63	963.03	1179.71
33709PA0860010 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	978.69	1198.90
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	325.66	325.66
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	15	354.61	354.61
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	16	365.68	365.68
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	17	376.74	376.74
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	18	388.66	388.66
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	19	400.58	400.58
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	20	412.93	412.93
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	21	425.70	436.35
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	22	425.70	436.34
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	23	425.70	436.34
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	24	425.70	436.34
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	25	427.40	438.09
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	26	435.92	446.82
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	27	446.13	457.28
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	28	462.74	474.31
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	29	476.36	488.27
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	30	483.17	495.25
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	31	493.39	505.72
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	32	503.60	516.19
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	33	509.99	522.74
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	34	516.80	529.72
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	35	520.21	533.22
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	36	523.61	536.70
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	37	527.02	540.20
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	38	530.42	543.68
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	39	537.23	550.66
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	40	544.04	558.44
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	41	554.26	562.46
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	42	564.05	567.22
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	43	577.67	574.57
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	44	594.70	583.20
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	45	614.71	593.84
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	46	638.55	606.72
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	47	665.37	621.14
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	48	696.02	637.44
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	49	726.24	654.83
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	50	760.30	673.37
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	51	793.93	692.56
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	52	830.97	712.94
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	53	868.43	734.83
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	54	908.87	757.37
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	55	949.31	780.90
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	56	993.16	805.62
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	57	1037.43	831.85
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	58	1084.68	859.73
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	59	1108.10	887.42
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	60	1155.35	915.30
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	61	1196.22	943.37
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	62	1223.04	971.22
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	63	1256.67	1000.42
33709PA0860009 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1277.10	1029.45

33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	306.24	306.24
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	15	333.46	333.46
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	16	343.87	343.87
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	17	354.27	354.27
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	18	365.48	365.48
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	19	376.69	376.69
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	20	388.30	388.30
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	21	400.31	410.32
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	22	400.31	410.32
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	23	400.31	410.32
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	24	400.31	410.32
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	25	401.91	411.96
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	26	409.92	420.17
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	27	419.52	430.01
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	28	435.14	446.02
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	29	447.95	459.15
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	30	454.35	465.71
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	31	463.96	475.56
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	32	473.57	485.41
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	33	479.57	491.56
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	34	485.98	498.13
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	35	489.18	501.41
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	36	492.38	504.69
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	37	495.58	507.97
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	38	498.79	511.26
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	39	505.19	517.82
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	40	511.60	562.76
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	41	521.20	575.93
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	42	530.41	589.82
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	43	543.22	608.95
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	44	559.23	633.05
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	45	578.05	661.87
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	46	600.47	696.55
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	47	625.68	736.43
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	48	654.51	782.79
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	49	682.93	831.13
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	50	714.95	875.81
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	51	746.58	914.56
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	52	781.41	957.23
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	53	816.63	1000.37
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	54	854.66	1046.96
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	55	892.69	1093.55
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	56	933.92	1144.05
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	57	975.56	1195.06
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	58	1019.99	1249.49
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	59	1042.01	1276.46
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	60	1086.44	1330.89
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	61	1124.87	1377.97
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	62	1150.09	1408.86
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	63	1181.72	1447.61
33709PA0860002	Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	1200.93	1471.14
33709PA0860007	Rating Area 5	Tobacco User/Non-Tobacco User	0-14	222.97	222.97
33709PA0860007	Rating Area 5	Tobacco User/Non-Tobacco User	15	242.79	242.79
33709PA0860007	Rating Area 5	Tobacco User/Non-Tobacco User	16	250.37	250.37
33709PA0860007	Rating Area 5	Tobacco User/Non-Tobacco User	17	257.95	257.95

33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	18	266.11	266.11
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	19	274.27	274.27
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	20	282.73	282.73
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	21	291.47	298.75
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	22	291.47	298.76
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	23	291.47	298.76
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	24	291.47	298.76
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	25	292.64	299.96
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	26	298.47	305.93
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	27	305.46	313.10
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	28	316.83	324.75
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	29	326.15	334.30
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	30	330.82	339.09
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	31	337.81	346.26
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	32	344.81	353.43
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	33	349.18	357.91
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	34	353.84	362.69
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	35	356.18	365.08
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	36	358.51	367.47
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	37	360.84	369.86
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	38	363.17	372.25
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	39	367.84	377.04
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	40	372.50	409.75
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	41	379.49	419.34
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	42	386.20	429.45
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	43	395.52	443.38
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	44	407.18	460.93
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	45	420.88	481.91
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	46	437.21	507.16
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	47	455.57	536.21
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	48	476.55	569.95
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	49	497.25	605.15
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	50	520.57	637.70
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	51	543.59	665.90
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	52	568.95	696.96
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	53	594.60	728.39
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	54	622.29	762.31
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	55	649.98	796.23
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	56	680.00	833.00
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	57	710.31	870.13
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	58	742.67	909.77
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	59	758.70	929.41
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	60	791.05	969.04
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	61	819.03	1003.31
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	62	837.39	1025.80
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	63	860.42	1054.01
33709PA0860007 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	874.41	1071.15
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	206.40	206.40
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	15	224.74	224.74
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	16	231.76	231.76
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	17	238.77	238.77
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	18	246.33	246.33
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	19	253.88	253.88
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	20	261.71	261.71
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	21	269.80	276.54

33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	22	269.80	276.55
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	23	269.80	276.55
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	24	269.80	276.55
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	25	270.88	277.65
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	26	276.28	283.19
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	27	282.75	289.82
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	28	293.27	300.60
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	29	301.91	309.46
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	30	306.22	313.88
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	31	312.70	320.52
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	32	319.17	327.15
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	33	323.22	331.30
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	34	327.54	335.73
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	35	329.70	337.94
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	36	331.85	340.15
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	37	334.01	342.36
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	38	336.17	344.57
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	39	340.49	349.00
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	40	344.80	379.28
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	41	351.28	388.16
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	42	357.49	397.53
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	43	366.12	410.42
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	44	376.91	426.66
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	45	389.59	446.08
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	46	404.70	469.45
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	47	421.70	496.34
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	48	441.12	527.58
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	49	460.28	560.16
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	50	481.86	590.28
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	51	503.18	616.40
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	52	526.65	645.15
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	53	550.39	674.23
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	54	576.02	705.62
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	55	601.65	737.02
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	56	629.44	771.06
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	57	657.50	805.44
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	58	687.45	842.13
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	59	702.29	860.31
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	60	732.24	896.99
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	61	758.14	928.72
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	62	775.14	949.55
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	63	796.45	975.65
33709PA0860008 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	809.40	991.52
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	175.54	175.54
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	15	191.14	191.14
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	16	197.11	197.11
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	17	203.07	203.07
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	18	209.50	209.50
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	19	215.92	215.92
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	20	222.58	222.58
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	21	229.46	235.20
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	22	229.46	235.20
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	23	229.46	235.20
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	24	229.46	235.20
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	25	230.38	236.14

33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	26	234.97	240.84
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	27	240.47	246.48
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	28	249.42	255.66
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	29	256.77	263.19
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	30	260.44	266.95
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	31	265.94	272.59
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	32	271.45	278.24
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	33	274.89	281.76
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	34	278.56	285.52
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	35	280.40	287.41
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	36	282.24	289.30
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	37	284.07	291.17
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	38	285.91	293.06
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	39	289.58	296.82
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	40	293.25	322.58
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	41	298.76	330.13
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	42	304.03	338.08
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	43	311.38	349.06
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	44	320.56	362.87
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	45	331.34	379.38
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	46	344.19	399.26
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	47	358.65	422.13
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	48	375.17	448.70
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	49	391.46	476.41
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	50	409.82	502.03
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	51	427.94	524.23
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	52	447.91	548.69
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	53	468.10	573.42
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	54	489.90	600.13
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	55	511.70	626.83
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	56	535.33	655.78
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	57	559.19	685.01
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	58	584.66	716.21
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	59	597.28	731.67
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	60	622.75	762.87
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	61	644.78	789.86
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	62	659.24	807.57
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	63	677.37	829.78
33709PA0380004 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	688.38	843.27
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	0-14	175.54	175.54
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	15	191.14	191.14
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	16	197.11	197.11
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	17	203.07	203.07
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	18	209.50	209.50
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	19	215.92	215.92
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	20	222.58	222.58
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	21	229.46	235.20
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	22	229.46	235.20
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	23	229.46	235.20
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	24	229.46	235.20
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	25	230.38	236.14
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	26	234.97	240.84
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	27	240.47	246.48
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	28	249.42	255.66
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	29	256.77	263.19

33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	30	260.44	266.95
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	31	265.94	272.59
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	32	271.45	278.24
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	33	274.89	281.76
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	34	278.56	285.52
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	35	280.40	287.41
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	36	282.24	289.30
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	37	284.07	291.17
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	38	285.91	293.06
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	39	289.58	296.82
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	40	293.25	322.58
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	41	298.76	330.13
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	42	304.03	338.08
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	43	311.38	349.06
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	44	320.56	362.87
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	45	331.34	379.38
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	46	344.19	399.26
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	47	358.65	422.13
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	48	375.17	448.70
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	49	391.46	476.41
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	50	409.82	502.03
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	51	427.94	524.23
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	52	447.91	548.69
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	53	468.10	573.42
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	54	489.90	600.13
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	55	511.70	626.83
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	56	535.33	655.78
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	57	559.19	685.01
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	58	584.66	716.21
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	59	597.28	731.67
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	60	622.75	762.87
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	61	644.78	789.86
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	62	659.24	807.57
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	63	677.37	829.78
33709PA0380004 Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	688.38	843.27
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	175.54	175.54
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	15	191.14	191.14
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	16	197.11	197.11
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	17	203.07	203.07
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	18	209.50	209.50
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	19	215.92	215.92
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	20	222.58	222.58
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	21	229.46	235.20
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	22	229.46	235.20
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	23	229.46	235.20
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	24	229.46	235.20
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	25	230.38	236.14
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	26	234.97	240.84
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	27	240.47	246.48
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	28	249.42	255.66
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	29	256.77	263.19
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	30	260.44	266.95
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	31	265.94	272.59
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	32	271.45	278.24
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	33	274.89	281.76

33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	34	278.56	285.52
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	35	280.40	287.41
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	36	282.24	289.30
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	37	284.07	291.17
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	38	285.91	293.06
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	39	289.58	296.82
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	40	293.25	322.58
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	41	298.76	330.13
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	42	304.03	338.08
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	43	311.38	349.06
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	44	320.56	362.87
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	45	331.34	379.38
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	46	344.19	399.26
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	47	358.65	422.13
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	48	375.17	448.70
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	49	391.46	476.41
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	50	409.82	502.03
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	51	427.94	524.23
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	52	447.91	548.69
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	53	468.10	573.42
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	54	489.90	600.13
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	55	511.70	626.83
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	56	535.33	655.78
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	57	559.19	685.01
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	58	584.66	716.21
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	59	597.28	731.67
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	60	622.75	762.87
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	61	644.78	789.86
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	62	659.24	807.57
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	63	677.37	829.78
33709PA0380004 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	688.38	843.27
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	0-14	175.54	175.54
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	15	191.14	191.14
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	16	197.11	197.11
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	17	203.07	203.07
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	18	209.50	209.50
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	19	215.92	215.92
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	20	222.58	222.58
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	21	229.46	235.20
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	22	229.46	235.20
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	23	229.46	235.20
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	24	229.46	235.20
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	25	230.38	236.14
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	26	234.97	240.84
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	27	240.47	246.48
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	28	249.42	255.66
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	29	256.77	263.19
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	30	260.44	266.95
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	31	265.94	272.59
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	32	271.45	278.24
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	33	274.89	281.76
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	34	278.56	285.52
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	35	280.40	287.41
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	36	282.24	289.30
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	37	284.07	291.17

33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	38	285.91	293.06
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	39	289.58	296.82
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	40	293.25	322.58
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	41	298.76	330.13
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	42	304.03	338.08
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	43	311.38	349.06
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	44	320.56	362.87
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	45	331.34	379.38
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	46	344.19	399.26
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	47	358.65	422.13
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	48	375.17	448.70
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	49	391.46	476.41
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	50	409.82	502.03
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	51	427.94	524.23
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	52	447.91	548.69
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	53	468.10	573.42
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	54	489.90	600.13
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	55	511.70	626.83
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	56	535.33	655.78
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	57	559.19	685.01
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	58	584.66	716.21
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	59	597.28	731.67
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	60	622.75	762.87
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	61	644.78	789.86
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	62	659.24	807.57
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	63	677.37	829.78
33709PA0380003 Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	688.38	843.27
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	0-14	175.54	175.54
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	15	191.14	191.14
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	16	197.11	197.11
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	17	203.07	203.07
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	18	209.50	209.50
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	19	215.92	215.92
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	20	222.58	222.58
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	21	229.46	235.20
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	22	229.46	235.20
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	23	229.46	235.20
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	24	229.46	235.20
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	25	230.38	236.14
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	26	234.97	240.84
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	27	240.47	246.48
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	28	249.42	255.66
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	29	256.77	263.19
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	30	260.44	266.95
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	31	265.94	272.59
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	32	271.45	278.24
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	33	274.89	281.76
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	34	278.56	285.52
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	35	280.40	287.41
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	36	282.24	289.30
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	37	284.07	291.17
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	38	285.91	293.06
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	39	289.58	296.82
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	40	293.25	322.58
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	41	298.76	330.13

33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	42	304.03	338.08
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	43	311.38	349.06
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	44	320.56	362.87
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	45	331.34	379.38
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	46	344.19	399.26
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	47	358.65	422.13
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	48	375.17	448.70
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	49	391.46	476.41
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	50	409.82	502.03
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	51	427.94	524.23
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	52	447.91	548.69
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	53	468.10	573.42
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	54	489.90	600.13
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	55	511.70	626.83
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	56	535.33	655.78
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	57	559.19	685.01
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	58	584.66	716.21
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	59	597.28	731.67
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	60	622.75	762.87
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	61	644.78	789.86
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	62	659.24	807.57
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	63	677.37	829.78
33709PA0380003 Rating Area 2	Tobacco User/Non-Tobacco User	64 and over	688.38	843.27
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	0-14	175.54	175.54
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	15	191.14	191.14
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	16	197.11	197.11
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	17	203.07	203.07
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	18	209.50	209.50
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	19	215.92	215.92
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	20	222.58	222.58
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	21	229.46	235.20
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	22	229.46	235.20
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	23	229.46	235.20
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	24	229.46	235.20
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	25	230.38	236.14
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	26	234.97	240.84
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	27	240.47	246.48
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	28	249.42	255.66
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	29	256.77	263.19
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	30	260.44	266.95
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	31	265.94	272.59
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	32	271.45	278.24
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	33	274.89	281.76
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	34	278.56	285.52
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	35	280.40	287.41
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	36	282.24	289.30
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	37	284.07	291.17
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	38	285.91	293.06
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	39	289.58	296.82
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	40	293.25	322.58
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	41	298.76	330.13
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	42	304.03	338.08
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	43	311.38	349.06
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	44	320.56	362.87
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	45	331.34	379.38

33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	46	344.19	399.26
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	47	358.65	422.13
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	48	375.17	448.70
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	49	391.46	476.41
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	50	409.82	502.03
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	51	427.94	524.23
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	52	447.91	548.69
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	53	468.10	573.42
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	54	489.90	600.13
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	55	511.70	626.83
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	56	535.33	655.78
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	57	559.19	685.01
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	58	584.66	716.21
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	59	597.28	731.67
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	60	622.75	762.87
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	61	644.78	789.86
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	62	659.24	807.57
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	63	677.37	829.78
33709PA0380003 Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	688.38	843.27
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	0-14	175.54	175.54
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	15	191.14	191.14
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	16	197.11	197.11
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	17	203.07	203.07
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	18	209.50	209.50
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	19	215.92	215.92
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	20	222.58	222.58
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	21	229.46	235.20
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	22	229.46	235.20
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	23	229.46	235.20
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	24	229.46	235.20
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	25	230.38	236.14
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	26	234.97	240.84
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	27	240.47	246.48
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	28	249.42	255.66
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	29	256.77	263.19
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	30	260.44	266.95
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	31	265.94	272.59
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	32	271.45	278.24
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	33	274.89	281.76
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	34	278.56	285.52
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	35	280.40	287.41
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	36	282.24	289.30
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	37	284.07	291.17
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	38	285.91	293.06
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	39	289.58	296.82
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	40	293.25	322.58
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	41	298.76	330.13
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	42	304.03	338.08
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	43	311.38	349.06
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	44	320.56	362.87
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	45	331.34	379.38
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	46	344.19	399.26
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	47	358.65	422.13
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	48	375.17	448.70
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	49	391.46	476.41

33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	50	409.82	502.03
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	51	427.94	524.23
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	52	447.91	548.69
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	53	468.10	573.42
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	54	489.90	600.13
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	55	511.70	626.83
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	56	535.33	655.78
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	57	559.19	685.01
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	58	584.66	716.21
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	59	597.28	731.67
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	60	622.75	762.87
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	61	644.78	789.86
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	62	659.24	807.57
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	63	677.37	829.78
33709PA0380003 Rating Area 5	Tobacco User/Non-Tobacco User	64 and over	688.38	843.27
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	0-14	188.21	188.21
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	15	204.93	204.93
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	16	211.33	211.33
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	17	217.73	217.73
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	18	224.62	224.62
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	19	231.50	231.50
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	20	238.64	238.64
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	21	246.02	252.17
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	22	246.02	252.17
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	23	246.02	252.17
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	24	246.02	252.17
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	25	247.00	253.18
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	26	251.92	258.22
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	27	257.83	264.28
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	28	267.42	274.11
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	29	275.30	282.18
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	30	279.23	286.21
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	31	285.14	292.27
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	32	291.04	298.32
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	33	294.73	302.10
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	34	298.67	306.14
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	35	300.64	308.16
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	36	302.60	310.17
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	37	304.57	312.18
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	38	306.54	314.20
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	39	310.48	318.24
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	40	314.41	345.85
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	41	320.32	353.95
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	42	325.98	362.49
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	43	333.85	374.25
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	44	343.69	389.06
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	45	355.25	406.76
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	46	369.03	428.07
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	47	384.53	452.59
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	48	402.24	481.08
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	49	419.71	510.79
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	50	439.39	538.25
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	51	458.83	562.07
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	52	480.23	588.28
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	53	501.88	614.80

33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	54	525.25	643.43
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	55	548.62	672.06
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	56	573.96	703.10
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	57	599.55	734.45
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	58	626.86	767.90
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	59	640.39	784.48
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	60	667.70	817.93
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	61	691.32	846.87
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	62	706.82	865.85
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	63	726.25	889.66
33709PA0380003 Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	738.06	904.12