

SERFF Tracking #:	HGHM-131496326	State Tracking #:	SMALL GROUP MEDICAL, HGHM-131496326, 0 C...	Company Tracking #:	1A-SG-HCC-2018
State:	Pennsylvania	Filing Company:	Highmark Choice Company		
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	HCC Small Group 2019 ACA Rate Filing				
Project Name/Number:	HCC SG ACA Rate Filing 2019/1A-SG-HCC-2018				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	2019 HCC Public PDF (For 7-23-18 Release).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 Choice Company (HCC) 2019 ACA Rate Filing (Small Group Market)
HCC Filing # 1A-SG-HCC-2018 (SERFF Filing # HGHM-131496326)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Choice Company 2019 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Choice Company 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 Choice Company should be redacted before release.

Dear Ms. Gray:

This Filing includes the Highmark Choice Company (HCC) (NAIC # 95048; HIOS Issuer ID # 38949) Small Group Market Off Exchange ACA rates and the supporting rate development for policies with effective dates on or after **January 1, 2019**.

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

1. Company Name & NAIC #: **Highmark Choice Company, NAIC # 95048 ("Company")**
2. Market: **Small Group ("Market")**
3. On or Off Exchange: This Company's products are offered **Off Exchange only**
4. Effective date of coverage: **January 1, 2019**
5. Average rate change requested: **-33.36% increase**

6. Range of rate change requested: **-41.7% to -33.4%** (PA Actuarial Memorandum Exhibits); -31.95% to -31.95% (URRT Worksheet 2 Row 27 Cumulative Rate Change % (over 12 mos prior))

7. Total additional annual revenue generated from the proposed rate change: **\$0**

8. Product(s): **HMO**

9. Rating Areas and the change from 2018: **Regions 1, 2, 4, 5, 6** (Western, PA only)

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 of coverage in the indicated Market: **Gold, Silver, and Bronze**

11. Current number of covered lives and of policyholders as of February 1, 2018: **0 covered lives; 0 policyholders**

12. Number of plans offered in 2019 and the change this represents from 2018: **10**

The Company offered 2 plans in 2018. For 2019, the Company is offering 9 new plans in the Market, and removing 1 plan from the Market.

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

13. Corresponding contract form number, SERFF and Binder ID numbers: The corresponding SERFF binder number is **HGHM- PA19-125079635** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
HCC HMO	HMO-SM/WG, HMO-SM/WG-6/GA; HGHM-131468805
HMO Erie HDHP Embedded	HMO-HDHP/EMB-SM/WG; HGHM-131503330
HMO Erie	HMO-E-SM/WG; HGHM-131503334

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 38949, Company Filing # 1A-SG-HCC-2018 (SERFF Filing # HGHM-131496326)**

Additional Filing Disclosures

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

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

Request for Confidentiality

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

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

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

Furthermore and pursuant to the Pennsylvania Right-to-Know Law ("RTKL"), Highmark Choice Company 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 Choice Company asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark Choice Company RTKL representative identified below prior to release of any information contained in this Filing:

Ms. Tracie Gray, Director
Highmark Choice Company 2019 Small Group Market Rates
May 18, 2018
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Lisa Martinelli, Esq.
RTKL Representative
VP Chief Privacy Officer
120 Fifth Avenue, FAP Suite 2114
Pittsburgh, PA 15222

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

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

Sincerely,

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

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

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

Highmark Choice Company (HCC) – Small Group Plans

Rate request filing ID # **HGHM-131496326**- 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:	-33.4% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	-33.4% to -33.4%
Effective date:	January 1, 2019
People impacted:	0
Available in:	Regions 1, 2, 4, 5, 6

Key information

Jan. 2017-Dec. 2017 financial experience

Premiums	\$607,859
Claims	\$200,238
Administrative expenses	\$42,390
Taxes & fees	\$116
Company made (after taxes)	\$365,115

The company expects its annual medical costs to increase **8.3%**.

How it plans to spend your premium

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

Claims:	83.14%
Administrative:	16.81%
Taxes & fees:	0.05%
Profit:	0.00%

Explanation of requested rate change

The proposed rate decrease is being driven by HCC's expanded HMO product offering, which is expected to result in lower claim costs.

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

Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information (Table 0)

Table 0 has been completed as per the instructions. Please refer to the Excel file “2019_SmGrp_HCC_PAAMExhibits_051818_v2.xlsm” submitted with this filing containing the department’s required tables.

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

B. Rate History and Proposed Variations in Rate Changes

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

Year	Avg. Increase	SERFF ID#
2018	-0.1%	HGHM-131014795
2017	-5.7%	HGHM-130535987
2016	9.4%	HGHM-130064437

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

C. Average Rate Change

The average rate change from Table 10, column AC is a -33.36% increase. The rate change presented in this table reflects the average rate change over 2018 for the entire plan year, premium weighted based on the anticipated distribution of quarterly renewals.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 11, cell AN13, is a -13.1% increase. This rate change reflects the change for first quarter 2019 rates over first quarter 2018 rates.

The Percent Increase over the Experience Period from the URRT Worksheet 1, cell V45, is -70.61%; and the Percent Increase, Annualized, from cell V46, is -45.78%.

As noted in the URR Part III Actuarial Memorandum, the average rate increase is -14.88% weighted on the projected enrollment for renewing plans in the URRT. Please note that the rate increases by plan design will differ between the department’s “PA Actuarial Memorandum Rate Exhibits_PY 2019 - Final_v2.xlsm” template and the URRT worksheet 2 row 27 since we maintained the 2018 quarterly

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

D. Membership Count (Table 1)

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

E. Benefit Changes

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

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

F. Experience Period Claims and Premium (Table 2)

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2017 calendar year results for all non-grandfathered policies (including transitional policies) in the single risk pool, with run out through February 2018. This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary). As requested, the transitional policy experience is broken out in the "2019 Supplemental Exhibits - HCCv2.xlsx" file included in this filing, on the worksheet labeled "Table 4 Transitional".

The components of this exhibit were developed as follows:

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

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

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

- The EHB coverage for pediatric vision benefits are provided by our vision coverage vendor under a capitation arrangement. These costs are \$0.62 PMPM uniform across each member in the experience period and are reflected in Table 2 under the Total EHB Capitation section.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- The Estimated Risk Adjustment represents our best estimate of the year end risk adjustment transfer payment that the Company will incur based on the results in the experience period. This amount is developed based on an analysis of Company data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components), and an estimate as to the Market-wide risk transfer component profile. This Market-wide profile is developed from available Market data, including the Interim Summary Report for 2017 risk adjustment published by CMS, the PA Insurance Department's calculation of 2017 risk adjustment transfer amounts using the 5/10/2018 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.
- The calculated loss ratio is 32.94%.

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

The Company's experience is not credible on its own. To develop the experience used in the rating and trend analysis, the Company utilizes experience from its parent company, Highmark Inc., as well as Highmark Inc.'s other subsidiaries, Highmark Health Insurance Company and Highmark Coverage Advantage. The combined experience used is limited to the Company's Rating Area and Market, and provides a more credible base to analyze the trend components impacting the business in the Company's Market.

Given the combined company experience used to develop the rating, the Company has provided the requested Tables 2b, 3b, and 4b within this filing submission.

H. Trend Identification (Table 3)

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

To arrive at our trend assumption, the experience period cost and utilization data were pulled from Highmark's claims systems by the defined benefit categories. As discussed in Section 1.G above, the claims are pulled from multiple Highmark companies and represent all Small Group business within the Company's Rating Area over the trend analysis period. The trend development uses a projection of allowed claim PMPMs by service category that takes into account many factors, including the Company's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on

trend, changes in in-network provider contracting levels, either known or anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

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

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Based on a review of the projected normalized annual trends for 2018 and 2019, an overall claim trend of 9.0% (5.1% cost; 3.7% utilization) was selected for the 2019 rate development. Please refer to the “Trend Support” exhibit in the “2019 Supplemental Exhibits - HCCv2.xlsx” file showing the historical and projected normalized claim values for the Company’s trend determination, along with our proposed rate trend.

Note that the URRT instructions require that anticipated changes in the average utilization of services due to differences in average cost sharing requirements from the experience period to the projection period be reflected in the Utilization trend component shown in Worksheet I, Section 2. This component of the trend is separately identified in Table 3, as the Induced Utilization trend. Please refer to the “PA to URRT Trend” exhibit in the “2019 Supplemental Exhibits - HCCv2.xlsx” file, which reconciles the trend assumptions between the URRT and Table 3.

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

I. Historical Experience (Table 4)

Table 4 presents the most recent 48 months (4 calendar years) of Company data with run-out through February 2017. Since this table includes experience from transitional policies, the transitional policy experience by year is broken out in the “2019 Supplemental Exhibits - HCCv2.xlsx” file included in this filing, on the worksheet labeled “Table 4 Transitional”.

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

2. Rate Development & Change

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

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

Since the Company's small group experience is not credible on its own, the rate development uses the combined company experience data discussed in Section 1.G above. Since the Company's Actual Experience Data is not used in the rate development, the discussion below on the Single Risk Pool Adjustment Factors refers to the Manual Data column (Column D) of Table 5. Some of the items separately identified in Table 5 include:

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

Please see the worksheet named "Table 5 Support" in the "2019 Supplemental Exhibits - HCCv2.xlsx" file for the calculation of these factors from our experience period data and projected rate results.

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

As discussed above, the Company's experience is not credible. The Change in Morbidity adjustment reflects the anticipated change from the morbidity in the Company's single risk pool, which consists of the combined experience from several companies within Highmark's corporate family (also discussed above). This experience consists primarily of broad network PPO products. As the Company's portfolio will consist of limited network HMO products, the Change in Morbidity adjustment of 0.840 reflects the

anticipated favorable selection and lower claim levels expected in these plans in 2019 from the manual morbidity level.

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

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

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the “2019 Supplemental Exhibits - HCCv2.xlsx” file in the “Table 5 Paid-to-Allowed” worksheet. As shown in this exhibit, the projected paid to allowed ratio from the membership projections by plan included in Worksheet 2 is consistent with the value shown in Worksheet 1, Section III.

Table 5 reflects that we are assuming a Projected Risk Adjustment receipt in the projection period of \$25.20 PMPM. This amount reflects an anticipated risk transfer receipt of \$24.53, along with a monthly charge of \$0.15 for the CMS stipulated Risk Adjustment User Fee in 2018 of \$1.80 for the year. This

value of \$24.38 is trended by the average 2019 pricing trend to arrive at the value of \$25.20 reflected in Table 5.

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

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

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

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

For this Small Group Market filing, Table 5A has been completed, showing the number of member months renewing by quarter, and the quarterly Single Risk Pool Projected Allowed Claims.

B. Retention Items (Table 6)

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

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

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

- \$1.92 per member per annum for the Patient Centered Outcomes Research Fee (0.05% of premium).

Note the following regarding plan level retention items:

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

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

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

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

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

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

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

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

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

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

3. Plan Rate Development (Table 10)

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

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

The rate change percentages calculated in Table 10 column AC by plan design will slightly differ between URRT Worksheet 2 row 27 since the PID spreadsheet maintains the 2018 quarterly distribution of enrollment as filed last year while the URRT calculation utilizes a consistent enrollment distribution by quarter for both years based on the anticipated distribution for 2019.

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

The requested Induced Utilization Exhibit was completed and it presented within the "2019 Supplemental Exhibits - HCCv2.xlsx" file submitted with this filing (worksheet named "Induced Utilization"). Note that the calculated Induced Utilization factor in Column (8) is a component of the Actuarial Value Allowable Modifier. As such, it is adjusted by the Average Benefit Richness normalization factor of 1.0706. In multiplying the Induced Utilization column (8) result by the Average Benefit Richness normalization factor, the result is the Induced Utilization factor appropriate for the plan's metal level (before normalization), which are the CMS-prescribed assumptions used in the risk adjustment transfer calculation. These factors have been unchanged since they were originally developed for the 2014 rating period.

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

The Child Capping Adjustment is applied to the Age Calibration Factor in Table 10 to reflect the limitation on the number of children allowed in rating. This factor is determined by estimating the amount of lost revenue due to this restriction, and applying the resulting factor to the normalized age

factor in the base rate development. Support for the calibration factors is shown in the “2019 Supplemental Exhibits - HCCv2.xlsx” file on the worksheet named “Table 10 Calibration Factors”.

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

Table 11 presents the Company’s 21-year-old non-tobacco premium in the Market for each rating quarter in 2019. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a -32.0% increase, while the “percent rate change requested” from the SERFF Rate Review Detail Screen (and Table 10) is -33.36%. This difference in increases between the tables is due to the change in the annual trend assumption, which reduces the average quarterly increase later in the year. This causes the rate increases reflected in Table 10 to decrease in subsequent quarters, and the average rate increase for the entire plan year to be lower than the first quarter only increase that is shown in Table 11.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

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

B. Geographic Factors (Table 13)

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

C. Network Factors (Table 14)

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

D. Service Area Composition

The Company is changing its Service Area coverage map for 2019. The Company will continue to offer plans in the following state designated Rating Areas: 1, 2, 4, 5, and 6 (Western, PA only). However, the Company is reducing the number of counties where its plans will be offered in 2019. Only select counties in Rating Areas 4, 5, and 6 will have plans available, while plans will be offered in all counties of Rating Areas 1 and 2. In total, the Company is reducing its service area from 29 counties to 16 counties.

Please see the “Pennsylvania Counties Map - 2019 Filings - HCC.pdf” file submitted with this filing, showing the service area covered by the Company in 2018 and its proposed 2019 covered service area.

E. Composite Rating

The Company is currently not planning to use CMS’s composite rating method for any of its off-SHOP plans offered during the rating period; however, the Company is interested in the state adopting a methodology for the PA Marketplace that is more consumer friendly than the CMS method by utilizing

composite rating tiers similar to transitional small group policies currently in the market (i.e. rates by contract types of Individual, Parent/Child(ren), Two Person (Adults), and Family).

6. Actuarial Certifications

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

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

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

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

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

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

I certify that the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

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

- Actuarially equivalent to the benefits being replaced,
- Are made within only the same essential health benefit category,
- Are based on a standardized plan population,
- Are determined regardless of cost-sharing,

- Are not prescription drug benefits, and
- Are based on an analysis performed in accordance with generally accepted actuarial principles and methodologies.

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

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

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

The Part I Unified Rate Review Template does not demonstrate the process used by the Company to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

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

Signed: [Redacted]

Date: 05/18/2018

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark Choice Company (HCCO)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019
Base Period Start Date:	01/01/2017
Date of Most Recent Membership	02/01/2018

to

to

12/31/2019

12/31/2017

Table 1. Number of Members

	Member-months	Members		Member-months
	Experience Period	Current Period (as of 02-01-2018)		Projected Rating Period
Average Age	47.0	41.0		42.0
Total	511	11		12,001
<18	18	1		1,091
18-24	40	1		3,273
25-29	24	0		0
30-34	19	0		0
35-39	10	0		0
40-44	14	0		0
45-49	48	1		3,273
50-54	175	2		2,102
55-59	108	1		1,091
60-64	16	0		0
65+	30	1		1,091

*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-EMR portion of Allowed Claims	Total Prescription Drug Rebates*	Total EMR Capitation	Total Non-EMR Capitation	Estimated Risk Adjustment
\$ 614,098.00	\$ 207,121.44	\$ 206,436.36	511	\$ 15,966.06	\$ 221,054.36	\$ 18,567.30	\$ 316.82	\$	\$	\$ 16,738.20
Experience Period Total Allowed EMR Claims + EMR Capitation PMPM (net of prescription drug rebates)										
Loss Ratio										
\$ 417.62										
\$ 32.94%										

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URR Trend **	Weight*
Inpatient Hospital	5.10%	3.71%	-0.63%	8.31%	17.62%
Outpatient Hospital	5.10%	3.71%	-0.63%	8.31%	11.76%
Professional	5.10%	3.71%	-0.63%	8.31%	27.67%
Other Medical	5.10%	3.71%	-0.63%	8.31%	2.59%
Capitation				0.11%	0.00%
Prescription Drugs					19.77%
Total Annual Trend					8.31%
Months of Trend				24	100.00%
Total Applied Trend Projection Factor				1.17%	

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

** Should = URR 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	\$	\$ 110,995.22	1.0000	\$ 110,995.22	298	\$ 374.98		\$ (2,234.80)	\$ 113,140.13	\$ 402.50
Feb-14	\$	\$ 136,999.41	1.0000	\$ 136,999.41	298	\$ 460.75		\$ (2,212.11)	\$ 145,467.78	\$ 484.51
Mar-14	\$	\$ 96,182.01	1.0000	\$ 96,182.01	297	\$ 326.39		\$ (2,004.60)	\$ 103,460.46	\$ 354.93
Apr-14	\$	\$ 106,994.15	1.0000	\$ 106,994.15	297	\$ 359.09		\$ (2,242.35)	\$ 114,755.60	\$ 386.92
May-14	\$	\$ 116,433.76	1.0000	\$ 116,433.76	307	\$ 379.22		\$ (2,517.85)	\$ 125,464.96	\$ 408.68
Jun-14	\$	\$ 180,299.22	1.0000	\$ 180,299.22	308	\$ 585.39		\$ (2,325.40)	\$ 188,856.43	\$ 613.17
Jul-14	\$	\$ 112,513.12	1.0000	\$ 112,513.12	224	\$ 506.91		\$ (1,676.10)	\$ 114,660.49	\$ 518.74
Aug-14	\$	\$ 122,046.60	1.0000	\$ 122,046.60	217	\$ 562.43		\$ (1,638.35)	\$ 127,334.85	\$ 586.80
Sep-14	\$	\$ 76,592.84	1.0000	\$ 76,592.84	217	\$ 352.86		\$ (1,638.35)	\$ 81,244.52	\$ 374.40
Oct-14	\$	\$ 135,553.76	1.0000	\$ 135,553.76	213	\$ 639.68		\$ (1,621.23)	\$ 145,463.14	\$ 699.78
Nov-14	\$	\$ 89,224.10	1.0000	\$ 89,224.10	190	\$ 469.60		\$ (1,434.50)	\$ 91,701.94	\$ 493.17
Dec-14	\$	\$ 71,281.52	1.0000	\$ 71,281.52	169	\$ 441.43	\$ 80,550.22	\$ (1,254.30)	\$ 77,759.51	\$ 468.43
Jan-15	\$	\$ 54,361.77	1.0000	\$ 54,361.77	128	\$ 424.23		\$ (1,070.08)	\$ 58,114.03	\$ 454.03
Feb-15	\$	\$ 41,977.49	1.0000	\$ 41,977.49	128	\$ 333.17		\$ (1,062.18)	\$ 44,877.47	\$ 356.17
Mar-15	\$	\$ 39,516.62	1.0000	\$ 39,516.62	128	\$ 311.95		\$ (1,062.18)	\$ 42,644.96	\$ 338.45
Apr-15	\$	\$ 71,697.52	0.9999	\$ 71,704.54	132	\$ 558.17		\$ (1,113.70)	\$ 75,164.03	\$ 592.17
May-15	\$	\$ 81,788.59	0.9998	\$ 81,801.76	143	\$ 572.04		\$ (1,205.49)	\$ 85,458.57	\$ 597.62
Jun-15	\$	\$ 42,250.29	0.9999	\$ 42,264.89	145	\$ 295.96		\$ (1,222.35)	\$ 46,559.02	\$ 351.80
Jul-15	\$	\$ 69,129.24	0.9998	\$ 69,133.43	145	\$ 480.31		\$ (1,188.63)	\$ 73,509.87	\$ 511.08
Aug-15	\$	\$ 74,533.65	0.9999	\$ 74,538.79	140	\$ 532.42		\$ (1,180.20)	\$ 79,214.56	\$ 565.82
Sep-15	\$	\$ 40,291.42	0.9999	\$ 40,299.06	140	\$ 287.71		\$ (1,200.20)	\$ 41,557.45	\$ 325.94
Oct-15	\$	\$ 31,983.08	1.0000	\$ 31,983.08	131	\$ 244.15		\$ (1,104.33)	\$ 35,411.35	\$ 270.31
Nov-15	\$	\$ 39,547.20	0.9999	\$ 39,551.21	115	\$ 343.92	\$ 44,434.26	\$ (969.45)	\$ 40,950.08	\$ 373.60
Dec-15	\$	\$ 46,197.09	0.9998	\$ 46,208.84	115	\$ 401.81		\$ (969.45)	\$ 49,173.57	\$ 427.60
Jan-16	\$	\$ 33,800.48	0.9999	\$ 33,801.79	48	\$ 702.54		\$ (469.20)	\$ 31,302.22	\$ 653.63
Feb-16	\$	\$ 12,965.18	0.9999	\$ 12,966.39	48	\$ 268.88		\$ (449.65)	\$ 14,305.34	\$ 311.01
Mar-16	\$	\$ 14,680.05	0.9998	\$ 14,683.51	47	\$ 314.97		\$ (459.43)	\$ 17,912.38	\$ 381.24
Apr-16	\$	\$ 28,770.12	0.9998	\$ 28,774.75	52	\$ 553.36		\$ (608.10)	\$ 30,201.58	\$ 580.84
May-16	\$	\$ 25,119.21	0.9997	\$ 25,200.33	65	\$ 387.70		\$ (615.18)	\$ 27,017.74	\$ 415.97
Jun-16	\$	\$ 15,413.61	0.9998	\$ 15,418.22	64	\$ 240.91		\$ (625.60)	\$ 16,781.17	\$ 265.40
Jul-16	\$	\$ 15,424.64	0.9997	\$ 15,429.63	64	\$ 241.09		\$ (625.60)	\$ 17,121.81	\$ 267.59
Aug-16	\$	\$ 19,654.08	0.9996	\$ 19,661.60	64	\$ 307.21		\$ (625.60)	\$ 21,469.92	\$ 335.47
Sep-16	\$	\$ 17,261.74	0.9996	\$ 17,270.31	64	\$ 269.85		\$ (615.60)	\$ 18,945.09	\$ 296.62
Oct-16	\$	\$ 69,534.38	0.9987	\$ 69,622.24	61	\$ 1,106.11		\$ (615.83)	\$ 72,122.55	\$ 1,144.80
Nov-16	\$	\$ 11,601.08	0.9994	\$ 11,618.37	21	\$ 553.95		\$ (498.53)	\$ 12,559.12	\$ 596.28
Dec-16	\$	\$ 25,130.48	0.9999	\$ 25,135.64	48	\$ 523.95	\$ 18,986.92	\$ (469.20)	\$ 25,462.28	\$ 534.74
Jan-17	\$	\$ 20,485.51	0.9976	\$ 20,537.66	47	\$ 436.97		\$ (787.98)	\$ 22,731.24	\$ 483.64
Feb-17	\$	\$ 22,327.05	0.9978	\$ 22,408.46	47	\$ 472.00		\$ (787.98)	\$ 24,946.40	\$ 530.59
Mar-17	\$	\$ 18,863.21	0.9976	\$ 18,907.10	47	\$ 402.28		\$ (787.98)	\$ 19,885.72	\$ 423.29
Apr-17	\$	\$ 33,637.04	0.9957	\$ 33,781.97	47	\$ 718.77		\$ (787.98)	\$ 35,681.94	\$ 759.18
May-17	\$	\$ 13,816.56	0.9950	\$ 13,892.71	62	\$ 213.73		\$ (1,088.70)	\$ 15,115.91	\$ 242.55
Jun-17	\$	\$ 35,993.77	0.9911	\$ 35,912.86	61	\$ 588.74		\$ (1,022.70)	\$ 36,914.81	\$ 605.49
Jul-17	\$	\$ 11,610.23	0.9894	\$ 11,734.05	55	\$ 213.35		\$ (922.10)	\$ 12,910.62	\$ 234.74
Aug-17	\$	\$ 20,612.18	0.9870	\$ 20,903.39	54	\$ 387.11		\$ (905.10)	\$ 21,444.62	\$ 419.38
Sep-17	\$	\$ 9,617.81	0.9864	\$ 9,770.42	54	\$ 180.93		\$ (905.10)	\$ 10,511.33	\$ 194.09
Oct-17	\$	\$ 4,005.14	0.9874	\$ 4,051.85	12	\$ 337.64		\$ (201.19)	\$ 4,311.34	\$ 361.44
Nov-17	\$	\$ 1,004.46	0.9841	\$ 1,051.84	11	\$ 272.33		\$ (184.54)	\$ 1,276.18	\$ 244.38
Dec-17	\$	\$ 2,200.51	0.9863	\$ 2,273.80	11	\$ 479.44	\$ 11,166.06	\$ (184.42)	\$ 4,558.47	\$ 496.22

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Highmark Choice Company (HCC)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2019

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HMO)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
\$ 306,107,871.55	\$ 267,677,805.41	\$ 272,611,746.15	707,218	\$ 35,794,015.10	\$ 307,807,819.26	\$	(11,817,886.97)	\$ 438,512.36	\$	\$ (66,771.00)
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										
Rate Ratio										419.06

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URR Trend**	Weight*
Inpatient Hospital	5.10%	3.71%	-0.63%	8.31%	17.62%
Outpatient Hospital	5.10%	3.71%	-0.63%	8.31%	21.36%
Professional	5.10%	3.71%	-0.63%	8.31%	27.87%
Other Medical	5.10%	3.71%	-0.63%	8.31%	2.99%
Capitation	5.10%	3.71%	-0.63%	8.31%	0.00%
Prescription Drugs	5.10%	3.71%	-0.63%	8.31%	49.72%
Total Annual Trend				8.31%	100.00%
Months of Trend				48	
Total Applied Trend Projection Factor				1.173	

*Express Cost, Utilization, Induced Utilization and Weight as percentages
**Should = URR 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 + HMO)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM	
Jan-14	\$	\$ 41,426,477.34	1.0000	\$ 41,426,477.34	122,764	\$ 337.45	\$ 66,995,967.88	\$	\$ (926,868.20)	\$ 48,519,551.45	\$ 395.23
Feb-14		\$ 41,526,211.89	1.0000	\$ 41,526,211.89	122,489	\$ 339.02		\$	\$ (924,791.95)	\$ 47,577,112.25	\$ 386.79
Mar-14		\$ 42,815,562.25	1.0000	\$ 42,815,562.25	122,813	\$ 348.58		\$	\$ (927,238.15)	\$ 49,047,462.82	\$ 399.37
Apr-14		\$ 40,997,884.12	1.0000	\$ 40,997,884.12	121,883	\$ 334.52		\$	\$ (913,696.65)	\$ 48,903,734.89	\$ 403.20
May-14		\$ 40,424,245.27	1.0000	\$ 40,424,245.27	120,778	\$ 334.70		\$	\$ (911,873.96)	\$ 45,777,998.78	\$ 378.61
Jun-14		\$ 41,197,914.11	1.0000	\$ 41,197,914.11	120,725	\$ 341.25		\$	\$ (911,473.75)	\$ 46,114,775.65	\$ 384.64
Jul-14		\$ 39,754,981.24	1.0000	\$ 39,754,981.24	116,364	\$ 341.80		\$	\$ (878,099.20)	\$ 45,153,944.09	\$ 389.67
Aug-14		\$ 38,520,672.48	1.0000	\$ 38,520,672.48	116,474	\$ 330.72		\$	\$ (879,378.70)	\$ 43,565,443.05	\$ 374.04
Sep-14		\$ 38,441,599.44	1.0000	\$ 38,441,599.44	116,593	\$ 338.32		\$	\$ (880,277.43)	\$ 44,409,727.98	\$ 381.67
Oct-14		\$ 46,976,685.88	1.0000	\$ 46,976,685.88	115,640	\$ 406.95		\$	\$ (971,572.00)	\$ 52,164,620.99	\$ 451.88
Nov-14		\$ 40,759,850.56	1.0000	\$ 40,759,850.56	114,504	\$ 355.97		\$	\$ (864,505.20)	\$ 45,243,622.54	\$ 395.13
Dec-14		\$ 40,603,510.17	1.0000	\$ 40,603,510.17	96,513	\$ 420.41		\$	\$ (721,123.13)	\$ 46,748,648.18	\$ 384.86
Jan-15	\$ 516,920,619.76	\$ 39,370,650.46	1.0000	\$ 39,370,650.46	90,051	\$ 434.00	\$ 64,278,766.51	\$	\$ (764,187.93)	\$ 35,064,988.92	\$ 386.91
Feb-15		\$ 38,787,278.13	1.0000	\$ 38,787,278.13	89,850	\$ 430.48		\$	\$ (757,266.90)	\$ 33,667,611.50	\$ 374.79
Mar-15		\$ 31,245,506.06	1.0000	\$ 31,245,506.06	89,286	\$ 349.93		\$	\$ (752,765.28)	\$ 36,400,345.12	\$ 402.64
Apr-15		\$ 28,886,593.09	0.9999	\$ 28,886,101.94	86,163	\$ 327.69		\$	\$ (743,214.09)	\$ 33,495,508.35	\$ 379.93
May-15		\$ 27,855,670.57	0.9999	\$ 27,857,866.28	87,793	\$ 317.51		\$	\$ (740,994.99)	\$ 31,592,289.95	\$ 362.70
Jun-15		\$ 30,388,913.40	0.9999	\$ 30,393,859.81	87,690	\$ 346.56		\$	\$ (729,226.20)	\$ 34,714,969.62	\$ 396.57
Jul-15		\$ 29,608,866.59	0.9999	\$ 29,612,510.12	85,834	\$ 345.80		\$	\$ (721,894.62)	\$ 34,171,428.85	\$ 399.04
Aug-15		\$ 26,584,585.48	0.9999	\$ 26,586,344.68	85,260	\$ 316.52		\$	\$ (719,741.80)	\$ 30,916,854.74	\$ 362.62
Sep-15		\$ 28,980,035.22	0.9999	\$ 28,992,414.95	85,086	\$ 340.74		\$	\$ (717,274.98)	\$ 32,887,766.35	\$ 386.52
Oct-15		\$ 29,354,514.90	0.9999	\$ 29,357,739.72	83,779	\$ 350.42		\$	\$ (706,256.97)	\$ 33,450,296.00	\$ 399.27
Nov-15		\$ 29,174,177.39	0.9999	\$ 29,177,913.50	83,439	\$ 349.69		\$	\$ (703,380.77)	\$ 32,517,636.29	\$ 394.51
Dec-15		\$ 24,977,291.74	0.9999	\$ 24,980,622.68	77,637	\$ 321.72		\$	\$ (654,564.11)	\$ 30,255,177.66	\$ 385.05
Jan-16	\$ 400,296,459.26	\$ 22,569,924.87	0.9998	\$ 22,574,361.85	75,563	\$ 298.88	\$ 64,278,766.51	\$	\$ (718,109.75)	\$ 27,187,137.00	\$ 359.95
Feb-16		\$ 26,306,521.09	0.9997	\$ 26,312,973.53	75,129	\$ 350.24		\$	\$ (734,189.95)	\$ 30,511,968.82	\$ 410.15
Mar-16		\$ 25,925,013.23	0.9997	\$ 25,931,707.39	74,404	\$ 348.51		\$	\$ (727,303.04)	\$ 30,290,021.20	\$ 407.10
Apr-16		\$ 24,047,811.56	0.9996	\$ 24,057,436.14	73,182	\$ 328.71		\$	\$ (715,357.92)	\$ 27,695,485.18	\$ 378.46
May-16		\$ 24,214,791.98	0.9996	\$ 24,217,699.50	72,645	\$ 333.51		\$	\$ (710,108.72)	\$ 27,763,157.81	\$ 382.18
Jun-16		\$ 26,300,084.49	0.9995	\$ 26,312,761.06	72,200	\$ 364.44		\$	\$ (705,758.82)	\$ 29,817,585.88	\$ 413.26
Jul-16		\$ 21,723,048.15	0.9992	\$ 21,740,177.24	70,953	\$ 310.34		\$	\$ (684,771.78)	\$ 25,072,239.21	\$ 352.90
Aug-16		\$ 25,303,828.93	0.9990	\$ 25,308,956.19	69,640	\$ 363.71		\$	\$ (680,734.60)	\$ 28,893,368.45	\$ 413.85
Sep-16		\$ 23,870,607.53	0.9987	\$ 23,902,582.28	69,409	\$ 344.37		\$	\$ (678,476.65)	\$ 27,098,964.49	\$ 390.42
Oct-16		\$ 24,179,445.49	0.9988	\$ 24,207,989.81	68,654	\$ 352.60		\$	\$ (671,696.48)	\$ 27,442,952.64	\$ 399.73
Nov-16		\$ 23,653,745.91	0.9988	\$ 23,655,979.65	68,348	\$ 350.83		\$	\$ (667,127.41)	\$ 27,562,775.53	\$ 398.00
Dec-16		\$ 20,019,016.65	0.9987	\$ 20,044,607.53	62,835	\$ 320.02		\$ 44,902,740.20	\$ (612,260.44)	\$ 24,301,069.21	\$ 387.98
Jan-17	\$ 306,107,971.50	\$ 20,951,622.44	0.9999	\$ 21,025,140.96	62,149	\$ 338.24	\$ 35,794,015.10	\$	\$ (1,051,580.13)	\$ 20,084,462.24	\$ 340.62
Feb-17		\$ 20,077,521.38	0.9971	\$ 20,135,061.15	61,759	\$ 326.03		\$	\$ (1,035,422.00)	\$ 23,454,117.21	\$ 386.42
Mar-17		\$ 21,430,149.70	0.9960	\$ 21,563,835.57	61,407	\$ 382.75		\$	\$ (1,029,520.59)	\$ 27,018,135.20	\$ 439.85
Apr-17		\$ 21,474,616.96	0.9944	\$ 21,507,421.92	60,800	\$ 375.23		\$	\$ (1,019,343.82)	\$ 24,600,000.84	\$ 402.79
May-17		\$ 21,151,771.09	0.9938	\$ 21,287,617.22	60,543	\$ 384.81		\$	\$ (1,015,035.18)	\$ 26,252,500.87	\$ 431.62
Jun-17		\$ 21,574,091.87	0.9924	\$ 21,729,011.71	60,416	\$ 393.11		\$	\$ (1,011,241.72)	\$ 26,612,815.27	\$ 440.41
Jul-17		\$ 21,314,131.44	0.9907	\$ 21,517,635.12	58,914	\$ 365.26		\$	\$ (987,224.14)	\$ 24,178,186.00	\$ 410.42
Aug-17		\$ 22,220,308.18	0.9875	\$ 22,506,732.45	58,656	\$ 383.60		\$	\$ (981,198.63)	\$ 25,274,638.96	\$ 450.90
Sep-17		\$ 21,615,970.99	0.9829	\$ 21,991,112.06	58,388	\$ 377.28		\$	\$ (977,218.92)	\$ 24,492,692.40	\$ 420.20
Oct-17		\$ 22,697,146.47	0.9756	\$ 23,265,279.02	57,761	\$ 402.79		\$	\$ (968,193.49)	\$ 23,893,665.71	\$ 448.29
Nov-17		\$ 20,779,426.67	0.9606	\$ 21,630,965.92	57,034	\$ 375.32		\$	\$ (966,264.27)	\$ 24,142,233.62	\$ 418.89
Dec-17		\$ 14,978,163.69	0.9146	\$ 16,376,614.42	48,931	\$ 334.60		\$	\$ (820,353.80)	\$ 19,487,581.29	\$ 398.27

*Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II

Rate Development and Change

Carrier Name:	Highmark Choice Company (HCC)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 417.62	\$ 419.06	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.173	1.173	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 489.94	\$ 491.82	
<u>Single Risk Pool Adjustment Factors</u>			
Change in Morbidity	1.000	0.840	<- See URRT Instructions
Change in Other	0.988	0.979	<- See URRT Instructions
Change in Demographics	1.000	0.993	<- See URRT Instructions
Change in Network	1.000	1.000	<- See URRT Instructions
Change in Benefits	0.988	0.986	<- See URRT Instructions
Change in Other	1.000	1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 484.03	\$ 404.12	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 404.12	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 404.12		<- Index Rate for Projection Period on URRT - Individual or First Quarter Small Group
Adjusted Projected Allowed EHB Claims PMPM (will only populate for small group filings)	\$ 417.67		
Projected Paid to Allowed Ratio	0.788		<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	\$ 328.99		
<u>Market-wide Adjustments</u>			
Projected Risk Adjustment PMPM	\$ 25.20		
Projected Paid Exchange User Fees PMPM	\$ -		
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 303.79		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 385.68		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -		
Market-Adjusted Projected Paid Total Claims PMPM	\$ 303.79		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 385.68		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts	
Administrative Expenses	16.81%	\$61.41	
General and Claims	12.21%	\$44.61	
Agent/Broker Fees and Commissions	3.68%	\$13.44	
Quality Improvement Initiatives	0.92%	\$3.36	
Taxes and Fees	0.05%	\$0.17	
PCORI Fees	0.05%	\$0.17	
PA Premium Tax (if applicable)	0.00%	\$0.00	
Federal Income Tax	0.00%	\$0.00	
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00	
Profit/Contingency (after tax)	0.00%	\$0.00	
Total Retention	16.85%	\$61.58	
Projected Required Revenue PMPM	\$ 365.37		<- Single Pool Gross Premium Avg. Rate, PMPM on URRT

Table 8. Components of Rate Change

Rate Components	2018	2019	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 285.83	\$ 190.47	-\$95.36	-33.4%
B. Base period allowed claims before normalization	\$ 394.93	\$ 419.06	\$24.12	8.4%
C. Normalization factor component of change	\$ (153.04)	\$ (156.52)	-\$3.47	-1.2%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 241.89	\$ 262.54	\$ 20.65	7.2%
D2. URRT Trend	\$ 39.11	\$ 45.46	\$ 6.35	2.2%
D3. URRT Morbidity	\$ 95.71	\$ (49.42)	\$ (145.13)	-50.8%
D4. URRT Other	\$ 4.79	\$ (5.39)	\$ (10.18)	-3.6%
D5. Normalized URRT RA/RI on an allowed basis	\$ (1.45)	\$ (20.04)	\$ (18.59)	-6.5%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Subtotal - Sum(D1:D6)	\$ 380.04	\$ 233.14	\$ (146.90)	-51.4%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (26.77)	\$ (81.00)	\$ (54.23)	-19.0%
E3. Benefit Richness	\$ 52.99	\$ (52.99)	\$ (105.98)	-18.5%
E4. Catastrophic Eligibility	\$ -	\$ 0.00	\$ 0.00	0.0%
E5. Subtotal - Sum(E1:E4)	\$ 26.22	\$ (81.00)	\$ (107.22)	-37.5%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 22.63	\$ 32.02	\$ 9.38	3.3%
F2. Taxes and Fees	\$ 0.10	\$ 0.09	\$ (0.01)	0.0%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 22.73	\$ 32.10	\$ 9.37	3.3%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 428.99	\$ 184.24	\$ (244.75)	-56.6%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 419.06	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 306,107,871.55	
Blended Loss Ratio	85.29%	

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	4,173	1,000	2,127	4,400	12,000
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 404.12	\$ 404.12	\$ 404.12	\$ 404.12	\$ 404.12
Months of Trend	-	3	6	9	-
Annual Trend	9.00%	9.00%	9.00%	9.00%	-
Single Risk Pool Projected Allowed Claims	\$ 404.12	\$ 412.92	\$ 421.92	\$ 431.10	\$ 417.67
Quarterly Trend Factor	100.0%	102.2%	104.4%	106.7%	103.4%
2019 Trend Factors by Quarter	0.9676	0.9886	1.0102	1.0322	-

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2018	2019
Average Age Factor	1.491	1.537
Average Geographic Factor	0.970	0.970
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.129	1.071
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 464.57	\$ 385.68
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 400.91	\$ 241.63

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

	2018	2019	
Paid-to-Allowed	0.895	0.788	
URRT Trend (Total Applied Trend Factor)	1.162	1.173	<- URRT W1, S2
URRT Morbidity	0.840	0.840	<- URRT W1, S2
URRT "Other"	1.013	0.979	<- URRT W1, S2
Risk Adjustment	(2.11)	(25.20)	<- URRT W1, S3
Exchange User Fee	-	-	<- URRT W1, S3
Capitation	-	-	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.930	0.653	
Benefit Richness	1.150	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	7.92%	16.81%	
Taxes and Fees	0.07%	0.05%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: Highmark Choice Company (HCC)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2019
Base Period Start Date: 01/01/2017
Date of Most Recent Membership: 02/01/2018
Market Adjusted Index Rate: \$ 385.68

Calibration	
Age Calibration Factor	1.590
Geographic Calibration Factor	0.970
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.484

Date of Most Recent Membership Market Adjusted Index Rate			02/01/2018 \$385.68		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, 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							0.648			0.653	0.934	1.000	1.000	1.000	1.000	\$235.07	16.8%	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
Plan 1	38949PA0130001	HMO	Keystone HMO \$0	N	38949PA0130001	Gold	0.81666036	Standard	Off	0.865	1.009	1.000	1.000	1.000	1.000	\$36.502484	16.8%	0.0%	0.0%
Plan 2	38949PA0130002	HMO	Keystone HMO \$500	N	38949PA0130002	Gold	0.81811372	Standard	Off	0.846	1.009	1.000	1.000	1.000	1.000	\$329.00	16.8%	0.0%	0.0%
Plan 3	38949PA0130003	HMO	Keystone HMO \$1000	N	38949PA0130003	Gold	0.80468302	Standard	Off	0.821	1.009	1.000	1.000	1.000	1.000	\$319.43	16.8%	0.0%	0.0%
Plan 4	38949PA0130004	HMO	Keystone HMO \$1500	N	38949PA0130004	Gold	0.79448389	Standard	Off	0.801	1.009	1.000	1.000	1.000	1.000	\$311.79	16.8%	0.0%	0.0%
Plan 5	38949PA0130005	HMO	Keystone HMO \$2500	N	38949PA0130005	Gold	0.77357485	Standard	Off	0.767	1.009	1.000	1.000	1.000	1.000	\$298.56	16.8%	0.0%	0.0%
Plan 6	38949PA0130006	HMO	Keystone HMO \$5000 1x	N	38949PA0130006	Gold	0.76507857	Standard	Off	0.727	1.009	1.000	1.000	1.000	1.000	\$282.87	16.8%	0.0%	0.0%
Plan 7	38949PA0130007	HMO	Keystone HMO \$2000	N	38949PA0130007	Silver	0.7199254	Standard	Off	0.702	0.962	1.000	1.000	1.000	1.000	\$260.29	16.8%	0.0%	0.0%
Plan 8	38949PA0120001	HMO	Keystone HMO Embedded QS3000	N	38949PA0120001	Silver	0.71466617	Standard	Off	0.739	0.962	1.000	1.000	1.000	1.000	\$274.21	16.8%	0.0%	0.0%
Plan 9	38949PA0120002	HMO	Keystone HMO Embedded QS6000	N	38949PA0120002	Bronze	0.62104487	Standard	Off	0.631	0.934	1.000	1.000	1.000	1.000	\$227.30	16.8%	0.0%	0.0%
Plan 10	38949PA0050003	HMO	Keystone HMO \$7000	M	38949PA0050003	Bronze	0.64795536	Standard	Off	0.653	0.934	1.000	1.000	1.000	1.000	\$235.07	16.8%	0.0%	0.0%
Plan 11	38949PA0050001	HMO	Keystone HMO \$250	DM	38949PA0130001	Gold	0.81666036	Standard	Off	0.865	1.009	1.000	1.000	1.000	1.000	\$336.50	16.8%	0.0%	0.0%

PA Rate Template Part III
Table 10. Plan Rates

Total Covered Lives @ 02-01-2018	11
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Carrier Name:	Highmark Choice Company (HCC)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019
Base Period Start Date	01/01/2017
Date of Most Recent Membership	02/01/2018
Market Adjusted Index Rate	\$ 385.68

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2018 Plan Marketing Name
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Total Covered Lives Mapped into 2019 Plans @ 02-01- 2018	Total Policyholders @ 02-01-2018
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2018 Calibrated Plan Adjusted Index Rate PMPM	2019 Calibrated Plan Adjusted Index Rate PMPM
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Proposed Rate Change Compared to Prior 12 months	Number of Communities	Percentage of Communities
Increased	10	10.0%
Decreased	10	10.0%
No Change	80	80.0%

% of Total Covered Lives

[illegible]

Totals				0	5
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL		
Plan 1	38949PA0130001	HMO	Keystone HMO 50	-	-
Plan 2	38949PA0130002	HMO	Keystone HMO 5500	-	-
Plan 3	38949PA0130003	HMO	Keystone HMO 31000	-	-
Plan 4	38949PA0130004	HMO	Keystone HMO \$1500	-	-
Plan 5	38949PA0130005	HMO	Keystone HMO \$2500	-	-
Plan 6	38949PA0130006	HMO	Keystone HMO \$5000 1x	-	-
Plan 7	38949PA0130007	HMO	Keystone HMO \$2000	-	-
Plan 8	38949PA0130001	HMO	Keystone HMO Embedded Q53000	-	-
Plan 9	38949PA0120002	HMO	Keystone HMO Embedded Q56000	-	-
Plan 10	38949PA0050003		Keystone HMO \$7000	0	-
Plan 11	38949PA0050001	HMO	Keystone HMO \$250	-	-

\$ 285.83	\$ 190.47
N/A	N/A
\$ -	\$ 272.65
\$ -	\$ 266.58
\$ -	\$ 258.82
\$ -	\$ 252.63
\$ -	\$ 241.91
\$ -	\$ 229.20
\$ -	\$ 210.90
\$ -	\$ 222.18
\$ -	\$ 184.17
\$ 285.83	\$ 190.47
\$ 467.70	\$ 272.65

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

Carrier Name:	Highmark Choice Company (HCC)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019

Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2019	1/1/2019 Plan HIOS Plan ID (If 1/1/2018 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
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Totals	These cells auto-fill using the data entered in Table 10.
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Plan 1	38949PA0130001	Keystone HMO 50	N	38949PA0130001	Gold	Off
Plan 2	38949PA0130002	Keystone HMO 5500	N	38949PA0130002	Gold	Off
Plan 3	38949PA0130003	Keystone HMO 11000	N	38949PA0130003	Gold	Off
Plan 4	38949PA0130004	Keystone HMO 15100	N	38949PA0130004	Gold	Off
Plan 5	38949PA0130005	Keystone HMO 25200	N	38949PA0130005	Gold	Off
Plan 6	38949PA0130006	Keystone HMO 55000 1x	N	38949PA0130006	Gold	Off
Plan 7	38949PA0130007	Keystone HMO 52000	N	38949PA0130007	Silver	Off
Plan 8	38949PA0120001	Keystone HMO Embedded Q53000	N	38949PA0120001	Silver	Off
Plan 9	38949PA0120002	Keystone HMO Embedded Q56000	N	38949PA0120002	Bronze	Off
Plan 10	38949PA0050003	Keystone HMO 5700	M	38949PA0050003	Bronze	Off
Plan 11	38949PA0050001	Keystone HMO \$250	DM	38949PA0130001	Gold	Off

Quarter 1 2018, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)

[illegible][illegible]

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

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

Highmark Choice Company (HCC)
PPO
Small Group
01/01/2019

Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name
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Totals These cells auto-fill using the c

Plan 1	38949PA0130001	Keystone HMO \$0
Plan 2	38949PA0130002	Keystone HMO \$500
Plan 3	38949PA0130003	Keystone HMO \$1000
Plan 4	38949PA0130004	Keystone HMO \$1500
Plan 5	38949PA0130005	Keystone HMO \$2500
Plan 6	38949PA0130006	Keystone HMO \$5000 1x
Plan 7	38949PA0130007	Keystone HMO \$2000
Plan 8	38949PA0120001	Keystone HMO Embedded QS3000
Plan 9	38949PA0120002	Keystone HMO Embedded QS6000
Plan 10	38949PA0050003	Keystone HMO \$7000
Plan 11	38949PA0050001	Keystone HMO \$250

Quarter 1 2019, 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		
\$ 178.76	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 178.76

\$ 255.89	\$ 255.89	\$ -	\$ 255.89	\$ 255.89	\$ 274.36	\$ -	\$ -	\$ -	\$ -	
\$ 250.19	\$ 250.19	\$ -	\$ 250.19	\$ 250.19	\$ 268.25	\$ -	\$ -	\$ -	\$ -	
\$ 242.91	\$ 242.91	\$ -	\$ 242.91	\$ 242.91	\$ 260.44	\$ -	\$ -	\$ -	\$ -	
\$ 237.10	\$ 237.10	\$ -	\$ 237.10	\$ 237.10	\$ 254.21	\$ -	\$ -	\$ -	\$ -	
\$ 227.04	\$ 227.04	\$ -	\$ 227.04	\$ 227.04	\$ 243.42	\$ -	\$ -	\$ -	\$ -	
\$ 215.11	\$ 215.11	\$ -	\$ 215.11	\$ 215.11	\$ 230.64	\$ -	\$ -	\$ -	\$ -	
\$ 197.94	\$ 197.94	\$ -	\$ 197.94	\$ 197.94	\$ 212.22	\$ -	\$ -	\$ -	\$ -	
\$ 208.53	\$ 208.53	\$ -	\$ 208.53	\$ 208.53	\$ 223.58	\$ -	\$ -	\$ -	\$ -	
\$ 172.85	\$ 172.85	\$ -	\$ 172.85	\$ 172.85	\$ 185.32	\$ -	\$ -	\$ -	\$ -	
\$ 178.76	\$ 178.76	\$ -	\$ 178.76	\$ 178.76	\$ 191.66	\$ -	\$ -	\$ -	\$ 178.76	
\$ 255.89	\$ 255.89	\$ -	\$ 255.89	\$ 255.89	\$ 274.36	\$ -	\$ -	\$ -	\$ -	

Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM							
1	2	3	4	5	6	7	8
-32.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

-32.0%	-32.0%		-32.0%	-32.0%	-32.0%		
-40.5%	-40.5%		-40.5%	-40.5%	-40.5%		

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

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

Highmark Choice Company (HCC)
PPO
Small Group
01/01/2019

Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name	9	Average (weighted by enrollment by rating area)

Totals	These cells auto-fill using the d	0.0%	-32.0%
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Plan 1	38949PA0130001	Keystone HMO \$0		
Plan 2	38949PA0130002	Keystone HMO \$500		
Plan 3	38949PA0130003	Keystone HMO \$1000		
Plan 4	38949PA0130004	Keystone HMO \$1500		
Plan 5	38949PA0130005	Keystone HMO \$2500		
Plan 6	38949PA0130006	Keystone HMO \$5000 1x		
Plan 7	38949PA0130007	Keystone HMO \$2000		
Plan 8	38949PA0120001	Keystone HMO Embedded QS3000		
Plan 9	38949PA0120002	Keystone HMO Embedded QS6000		
Plan 10	38949PA0050003	Keystone HMO \$7000		-32.0%
Plan 11	38949PA0050001	Keystone HMO \$250		

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

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

Highmark Choice Company (HCC)
PPO
Small Group
01/01/2019

Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name
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Totals These cells auto-fill using the e

Plan 1	38949PA0130001	Keystone HMO \$0
Plan 2	38949PA0130002	Keystone HMO \$500
Plan 3	38949PA0130003	Keystone HMO \$1000
Plan 4	38949PA0130004	Keystone HMO \$1500
Plan 5	38949PA0130005	Keystone HMO \$2500
Plan 6	38949PA0130006	Keystone HMO \$5000 1x
Plan 7	38949PA0130007	Keystone HMO \$2000
Plan 8	38949PA0120001	Keystone HMO Embedded QS3000
Plan 9	38949PA0120002	Keystone HMO Embedded QS6000
Plan 10	38949PA0050003	Keystone HMO \$7000
Plan 11	38949PA0050001	Keystone HMO \$250

Quarter 2 2019, 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		
\$ 182.66	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 182.66

\$ 261.47	\$ 261.47	\$ -	\$ 261.47	\$ 261.47	\$ 280.34	\$ -	\$ -	\$ -	\$ -	
\$ 255.64	\$ 255.64	\$ -	\$ 255.64	\$ 255.64	\$ 274.09	\$ -	\$ -	\$ -	\$ -	
\$ 248.20	\$ 248.20	\$ -	\$ 248.20	\$ 248.20	\$ 266.11	\$ -	\$ -	\$ -	\$ -	
\$ 242.26	\$ 242.26	\$ -	\$ 242.26	\$ 242.26	\$ 259.75	\$ -	\$ -	\$ -	\$ -	
\$ 231.99	\$ 231.99	\$ -	\$ 231.99	\$ 231.99	\$ 248.73	\$ -	\$ -	\$ -	\$ -	
\$ 219.80	\$ 219.80	\$ -	\$ 219.80	\$ 219.80	\$ 235.66	\$ -	\$ -	\$ -	\$ -	
\$ 202.25	\$ 202.25	\$ -	\$ 202.25	\$ 202.25	\$ 216.84	\$ -	\$ -	\$ -	\$ -	
\$ 213.07	\$ 213.07	\$ -	\$ 213.07	\$ 213.07	\$ 228.45	\$ -	\$ -	\$ -	\$ -	
\$ 176.61	\$ 176.61	\$ -	\$ 176.61	\$ 176.61	\$ 189.36	\$ -	\$ -	\$ -	\$ -	
\$ 182.66	\$ 182.66	\$ -	\$ 182.66	\$ 182.66	\$ 195.84	\$ -	\$ -	\$ -	\$ 182.66	
\$ 261.47	\$ 261.47	\$ -	\$ 261.47	\$ 261.47	\$ 280.34	\$ -	\$ -	\$ -	\$ -	

Quarter 3 2019, 21-year-old Non-Tobacco Premium PMPM							
1	2	3	4	5	6	7	8
\$ 186.63	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

\$ 267.16	\$ 267.16	\$ -	\$ 267.16	\$ 267.16	\$ 286.44	\$ -	\$ -
\$ 261.21	\$ 261.21	\$ -	\$ 261.21	\$ 261.21	\$ 280.06	\$ -	\$ -
\$ 253.60	\$ 253.60	\$ -	\$ 253.60	\$ 253.60	\$ 271.91	\$ -	\$ -
\$ 247.54	\$ 247.54	\$ -	\$ 247.54	\$ 247.54	\$ 265.40	\$ -	\$ -
\$ 237.04	\$ 237.04	\$ -	\$ 237.04	\$ 237.04	\$ 254.14	\$ -	\$ -
\$ 224.58	\$ 224.58	\$ -	\$ 224.58	\$ 224.58	\$ 240.79	\$ -	\$ -
\$ 206.65	\$ 206.65	\$ -	\$ 206.65	\$ 206.65	\$ 221.57	\$ -	\$ -
\$ 217.71	\$ 217.71	\$ -	\$ 217.71	\$ 217.71	\$ 233.42	\$ -	\$ -
\$ 180.46	\$ 180.46	\$ -	\$ 180.46	\$ 180.46	\$ 193.48	\$ -	\$ -
\$ 186.63	\$ 186.63	\$ -	\$ 186.63	\$ 186.63	\$ 200.10	\$ -	\$ -
\$ 267.16	\$ 267.16	\$ -	\$ 267.16	\$ 267.16	\$ 286.44	\$ -	\$ -

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

Carrier Name: Highmark Choice Company (HCC)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2019

Table with 5 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2018 Plan Marketing Name, 9, and Average (weighted by enrollment by rating area).

Totals These cells auto-fill using the d \$ - \$ 186.63

Table with 5 columns: Plan, HIOS Plan ID, Plan Marketing Name, and two columns for dollar amounts (\$ -).

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

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

Highmark Choice Company (HCC)
PPO
Small Group
01/01/2019

Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name
-------------	-----------------------------------	------------------------------

Totals These cells auto-fill using the d

Plan 1	38949PA0130001	Keystone HMO \$0
Plan 2	38949PA0130002	Keystone HMO \$500
Plan 3	38949PA0130003	Keystone HMO \$1000
Plan 4	38949PA0130004	Keystone HMO \$1500
Plan 5	38949PA0130005	Keystone HMO \$2500
Plan 6	38949PA0130006	Keystone HMO \$5000 1x
Plan 7	38949PA0130007	Keystone HMO \$2000
Plan 8	38949PA0120001	Keystone HMO Embedded QS3000
Plan 9	38949PA0120002	Keystone HMO Embedded QS6000
Plan 10	38949PA0050003	Keystone HMO \$7000
Plan 11	38949PA0050001	Keystone HMO \$250

Quarter 4 2019, 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		

\$ 190.70 \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ 190.70

\$ 272.98	\$ 272.98	\$ -	\$ 272.98	\$ 272.98	\$ 292.68	\$ -	\$ -	\$ -	\$ -
\$ 266.90	\$ 266.90	\$ -	\$ 266.90	\$ 266.90	\$ 286.16	\$ -	\$ -	\$ -	\$ -
\$ 259.13	\$ 259.13	\$ -	\$ 259.13	\$ 259.13	\$ 277.83	\$ -	\$ -	\$ -	\$ -
\$ 252.93	\$ 252.93	\$ -	\$ 252.93	\$ 252.93	\$ 271.18	\$ -	\$ -	\$ -	\$ -
\$ 242.20	\$ 242.20	\$ -	\$ 242.20	\$ 242.20	\$ 259.68	\$ -	\$ -	\$ -	\$ -
\$ 229.48	\$ 229.48	\$ -	\$ 229.48	\$ 229.48	\$ 246.04	\$ -	\$ -	\$ -	\$ -
\$ 211.15	\$ 211.15	\$ -	\$ 211.15	\$ 211.15	\$ 226.39	\$ -	\$ -	\$ -	\$ -
\$ 222.45	\$ 222.45	\$ -	\$ 222.45	\$ 222.45	\$ 238.50	\$ -	\$ -	\$ -	\$ -
\$ 184.39	\$ 184.39	\$ -	\$ 184.39	\$ 184.39	\$ 197.70	\$ -	\$ -	\$ -	\$ -
\$ 190.70	\$ 190.70	\$ -	\$ 190.70	\$ 190.70	\$ 204.46	\$ -	\$ -	\$ -	\$ 190.70
\$ 272.98	\$ 272.98	\$ -	\$ 272.98	\$ 272.98	\$ 292.68	\$ -	\$ -	\$ -	\$ -

Table 12. Age and Tobacco Factors

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Erie, Clarion, Crawford, Forest, McKean, Venango, Warren	0.970	0.970
Rating Area 2	Cameron, Elk, Potter	0.970	0.970
Rating Area 3			
Rating Area 4	Armstrong	0.970	0.970
Rating Area 5	Clairfield, Huntingdon, Jefferson, Somerset	0.970	0.970
Rating Area 6	Centre	1.040	1.040
Rating Area 7			
Rating Area 8			
Rating Area 9			

[illegible]

Company Name: **Highmark Choice Company (HCO)**
 Market: **Small Group**
 Product: **PPO**
 Effective Date of Rates: **January 1, 2019**

Ending date of Rates: **March 31, 2019**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	38949PA0130001		38949PA0130002		38949PA0130003		38949PA0130004		38949PA0130005	
Plan Marketing Name =>	Keystone HMO \$0		Keystone HMO \$500		Keystone HMO \$1000		Keystone HMO \$1500		Keystone HMO \$2500	
Form # =>	HMO-E-SM/WG		HMO-E-SM/WG		HMO-E-SM/WG		HMO-E-SM/WG		HMO-E-SM/WG	
Rating Area =>	Area 1		Area 1		Area 1		Area 1		Area 1	
Network =>	AA		AA		AA		AA		AA	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$500		\$1,000		\$1,500		\$2,500	
Coinurance =>	100%		100%		100%		100%		100%	
Copays =>	\$35		\$30		\$30		\$30		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$195.76	\$195.76	\$191.40	\$191.40	\$185.83	\$185.83	\$181.38	\$181.38	\$173.69	\$173.69
15	\$213.16	\$213.16	\$208.41	\$208.41	\$202.34	\$202.34	\$197.50	\$197.50	\$189.12	\$189.12
16	\$219.81	\$219.81	\$214.91	\$214.91	\$208.66	\$208.66	\$203.67	\$203.67	\$195.03	\$195.03
17	\$226.46	\$226.46	\$221.42	\$221.42	\$214.98	\$214.98	\$209.83	\$209.83	\$200.93	\$200.93
18	\$233.63	\$233.63	\$228.42	\$228.42	\$221.78	\$221.78	\$216.47	\$216.47	\$207.29	\$207.29
19	\$240.79	\$240.79	\$235.43	\$235.43	\$228.58	\$228.58	\$223.11	\$223.11	\$213.64	\$213.64
20	\$248.21	\$248.21	\$242.68	\$242.68	\$235.62	\$235.62	\$229.99	\$229.99	\$220.23	\$220.23
21	\$255.89	\$255.89	\$250.19	\$250.19	\$242.91	\$242.91	\$237.10	\$237.10	\$227.04	\$227.04
22	\$255.89	\$255.89	\$250.19	\$250.19	\$242.91	\$242.91	\$237.10	\$237.10	\$227.04	\$227.04
23	\$255.89	\$255.89	\$250.19	\$250.19	\$242.91	\$242.91	\$237.10	\$237.10	\$227.04	\$227.04
24	\$255.89	\$255.89	\$250.19	\$250.19	\$242.91	\$242.91	\$237.10	\$237.10	\$227.04	\$227.04
25	\$256.91	\$256.91	\$251.19	\$251.19	\$243.88	\$243.88	\$238.05	\$238.05	\$227.95	\$227.95
26	\$262.03	\$262.03	\$256.19	\$256.19	\$248.74	\$248.74	\$242.79	\$242.79	\$232.49	\$232.49
27	\$268.17	\$268.17	\$262.20	\$262.20	\$254.57	\$254.57	\$248.48	\$248.48	\$237.94	\$237.94
28	\$278.15	\$278.15	\$271.96	\$271.96	\$264.04	\$264.04	\$257.73	\$257.73	\$246.79	\$246.79
29	\$286.34	\$286.34	\$279.96	\$279.96	\$271.82	\$271.82	\$265.31	\$265.31	\$254.06	\$254.06
30	\$290.44	\$290.44	\$283.97	\$283.97	\$275.70	\$275.70	\$269.11	\$269.11	\$257.69	\$257.69
31	\$296.58	\$296.58	\$289.97	\$289.97	\$281.53	\$281.53	\$274.80	\$274.80	\$263.14	\$263.14
32	\$302.72	\$302.72	\$295.97	\$295.97	\$287.36	\$287.36	\$280.49	\$280.49	\$268.59	\$268.59
33	\$306.56	\$306.56	\$299.73	\$299.73	\$291.01	\$291.01	\$284.05	\$284.05	\$271.99	\$271.99
34	\$310.65	\$310.65	\$303.73	\$303.73	\$294.89	\$294.89	\$287.84	\$287.84	\$275.63	\$275.63
35	\$312.70	\$312.70	\$305.73	\$305.73	\$296.84	\$296.84	\$289.74	\$289.74	\$277.44	\$277.44
36	\$314.74	\$314.74	\$307.73	\$307.73	\$298.78	\$298.78	\$291.63	\$291.63	\$279.26	\$279.26
37	\$316.79	\$316.79	\$309.74	\$309.74	\$300.72	\$300.72	\$293.53	\$293.53	\$281.08	\$281.08
38	\$318.84	\$318.84	\$311.74	\$311.74	\$302.67	\$302.67	\$295.43	\$295.43	\$282.89	\$282.89
39	\$322.93	\$322.93	\$315.74	\$315.74	\$306.55	\$306.55	\$299.22	\$299.22	\$286.52	\$286.52
40	\$327.03	\$327.03	\$319.74	\$319.74	\$310.44	\$310.44	\$303.01	\$303.01	\$290.16	\$290.16
41	\$333.17	\$333.17	\$325.75	\$325.75	\$316.27	\$316.27	\$308.70	\$308.70	\$295.61	\$295.61
42	\$339.05	\$339.05	\$331.50	\$331.50	\$321.86	\$321.86	\$314.16	\$314.16	\$300.83	\$300.83
43	\$347.24	\$347.24	\$339.51	\$339.51	\$329.63	\$329.63	\$321.74	\$321.74	\$308.09	\$308.09
44	\$357.48	\$357.48	\$349.52	\$349.52	\$339.35	\$339.35	\$331.23	\$331.23	\$317.17	\$317.17
45	\$369.51	\$369.51	\$361.27	\$361.27	\$350.76	\$350.76	\$342.37	\$342.37	\$327.85	\$327.85
46	\$383.84	\$383.84	\$375.29	\$375.29	\$364.37	\$364.37	\$355.65	\$355.65	\$340.56	\$340.56
47	\$399.96	\$399.96	\$391.05	\$391.05	\$379.67	\$379.67	\$370.59	\$370.59	\$354.86	\$354.86
48	\$418.38	\$418.38	\$409.06	\$409.06	\$397.16	\$397.16	\$387.66	\$387.66	\$371.21	\$371.21
49	\$436.55	\$436.55	\$426.82	\$426.82	\$414.40	\$414.40	\$404.49	\$404.49	\$387.33	\$387.33
50	\$457.02	\$457.02	\$446.84	\$446.84	\$433.84	\$433.84	\$423.46	\$423.46	\$405.49	\$405.49
51	\$477.23	\$477.23	\$466.60	\$466.60	\$453.03	\$453.03	\$442.19	\$442.19	\$423.43	\$423.43
52	\$499.50	\$499.50	\$488.37	\$488.37	\$474.16	\$474.16	\$462.82	\$462.82	\$443.18	\$443.18
53	\$522.02	\$522.02	\$510.39	\$510.39	\$495.54	\$495.54	\$483.68	\$483.68	\$463.16	\$463.16
54	\$546.33	\$546.33	\$534.16	\$534.16	\$518.61	\$518.61	\$506.21	\$506.21	\$484.73	\$484.73
55	\$570.63	\$570.63	\$557.92	\$557.92	\$541.69	\$541.69	\$528.73	\$528.73	\$506.30	\$506.30
56	\$596.99	\$596.99	\$583.69	\$583.69	\$566.71	\$566.71	\$553.15	\$553.15	\$529.68	\$529.68
57	\$623.60	\$623.60	\$609.71	\$609.71	\$591.97	\$591.97	\$577.81	\$577.81	\$553.30	\$553.30
58	\$652.01	\$652.01	\$637.48	\$637.48	\$618.93	\$618.93	\$604.13	\$604.13	\$578.50	\$578.50
59	\$666.08	\$666.08	\$651.24	\$651.24	\$632.29	\$632.29	\$617.17	\$617.17	\$590.99	\$590.99
60	\$694.49	\$694.49	\$679.02	\$679.02	\$659.26	\$659.26	\$643.49	\$643.49	\$616.19	\$616.19
61	\$719.05	\$719.05	\$703.03	\$703.03	\$682.58	\$682.58	\$666.25	\$666.25	\$637.98	\$637.98
62	\$735.17	\$735.17	\$718.80	\$718.80	\$697.88	\$697.88	\$681.19	\$681.19	\$652.29	\$652.29
63	\$755.39	\$755.39	\$738.56	\$738.56	\$717.07	\$717.07	\$699.92	\$699.92	\$670.22	\$670.22
64+	\$767.67	\$767.67	\$750.57	\$750.57	\$728.73	\$728.73	\$711.30	\$711.30	\$681.12	\$681.12

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	38949PA0130006		38949PA0130007		38949PA0120001		38949PA0120002		38949PA0050003		38949PA0050003	
Plan Marketing Name =>	Keystone HMO \$5000 1x		Keystone HMO \$2000		Keystone HMO Embedded Q\$3000		Keystone HMO Embedded Q\$6000		Keystone HMO \$7000		Keystone HMO \$7000	
Form # =>	HMO-E-SM/WG		HMO-E-SM/WG		HMOHDHP/EMB-SM/WG		HMOHDHP/EMB-SM/WG		HMO-SM/WG-6		HMO-SM/WG-6	
Rating Area =>	Area 1		Area 1		Area 1		Area 1		Area 1,2,4,5		Area 6	
Network =>	AA		AA		AA		AA		AB		AB	
Metal =>	Gold		Silver		Silver		Bronze		Bronze		Bronze	
Deductible =>	\$5,000		\$2,000		\$3,000		\$6,000		\$7,000		\$7,000	
Coinsurance =>	100%		70%		100%		100%		50%		50%	
Copays =>	\$25		\$55		100%		100%		\$115		\$115	
OOP Maximum =>	\$7,900		\$7,900		\$6,650		\$6,650		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$164.56	\$164.56	\$151.42	\$151.42	\$159.53	\$159.53	\$132.23	\$132.23	\$136.75	\$136.75	\$146.62	\$146.62
15	\$179.19	\$179.19	\$164.88	\$164.88	\$173.71	\$173.71	\$143.98	\$143.98	\$148.91	\$148.91	\$159.65	\$159.65
16	\$184.78	\$184.78	\$170.03	\$170.03	\$179.13	\$179.13	\$148.48	\$148.48	\$153.55	\$153.55	\$164.64	\$164.64
17	\$190.37	\$190.37	\$175.18	\$175.18	\$184.55	\$184.55	\$152.97	\$152.97	\$158.20	\$158.20	\$169.62	\$169.62
18	\$196.40	\$196.40	\$180.72	\$180.72	\$190.39	\$190.39	\$157.81	\$157.81	\$163.21	\$163.21	\$174.99	\$174.99
19	\$202.42	\$202.42	\$186.26	\$186.26	\$196.23	\$196.23	\$162.65	\$162.65	\$168.21	\$168.21	\$180.35	\$180.35
20	\$208.66	\$208.66	\$192.00	\$192.00	\$202.27	\$202.27	\$167.66	\$167.66	\$173.40	\$173.40	\$185.91	\$185.91
21	\$215.11	\$215.11	\$197.94	\$197.94	\$208.53	\$208.53	\$172.85	\$172.85	\$178.76	\$178.76	\$191.66	\$191.66
22	\$215.11	\$215.11	\$197.94	\$197.94	\$208.53	\$208.53	\$172.85	\$172.85	\$178.76	\$178.76	\$191.66	\$191.66
23	\$215.11	\$215.11	\$197.94	\$197.94	\$208.53	\$208.53	\$172.85	\$172.85	\$178.76	\$178.76	\$191.66	\$191.66
24	\$215.11	\$215.11	\$197.94	\$197.94	\$208.53	\$208.53	\$172.85	\$172.85	\$178.76	\$178.76	\$191.66	\$191.66
25	\$215.97	\$215.97	\$198.73	\$198.73	\$209.36	\$209.36	\$173.54	\$173.54	\$179.48	\$179.48	\$192.43	\$192.43
26	\$220.27	\$220.27	\$202.69	\$202.69	\$213.53	\$213.53	\$177.00	\$177.00	\$183.05	\$183.05	\$196.26	\$196.26
27	\$225.44	\$225.44	\$207.44	\$207.44	\$218.54	\$218.54	\$181.15	\$181.15	\$187.34	\$187.34	\$200.86	\$200.86
28	\$233.82	\$233.82	\$215.16	\$215.16	\$226.67	\$226.67	\$187.89	\$187.89	\$194.31	\$194.31	\$208.33	\$208.33
29	\$240.71	\$240.71	\$221.49	\$221.49	\$233.35	\$233.35	\$193.42	\$193.42	\$200.03	\$200.03	\$214.47	\$214.47
30	\$244.15	\$244.15	\$224.66	\$224.66	\$236.68	\$236.68	\$196.18	\$196.18	\$202.89	\$202.89	\$217.53	\$217.53
31	\$249.31	\$249.31	\$229.41	\$229.41	\$241.69	\$241.69	\$200.33	\$200.33	\$207.18	\$207.18	\$222.13	\$222.13
32	\$254.48	\$254.48	\$234.16	\$234.16	\$246.69	\$246.69	\$204.48	\$204.48	\$211.47	\$211.47	\$226.73	\$226.73
33	\$257.70	\$257.70	\$237.13	\$237.13	\$249.82	\$249.82	\$207.07	\$207.07	\$214.15	\$214.15	\$229.61	\$229.61
34	\$261.14	\$261.14	\$240.30	\$240.30	\$253.16	\$253.16	\$209.84	\$209.84	\$217.01	\$217.01	\$232.68	\$232.68
35	\$262.86	\$262.86	\$241.88	\$241.88	\$254.82	\$254.82	\$211.22	\$211.22	\$218.44	\$218.44	\$234.21	\$234.21
36	\$264.59	\$264.59	\$243.47	\$243.47	\$256.49	\$256.49	\$212.61	\$212.61	\$219.87	\$219.87	\$235.74	\$235.74
37	\$266.31	\$266.31	\$245.05	\$245.05	\$258.16	\$258.16	\$213.99	\$213.99	\$221.30	\$221.30	\$237.28	\$237.28
38	\$268.03	\$268.03	\$246.63	\$246.63	\$259.83	\$259.83	\$215.37	\$215.37	\$222.73	\$222.73	\$238.81	\$238.81
39	\$271.47	\$271.47	\$249.80	\$249.80	\$263.16	\$263.16	\$218.14	\$218.14	\$225.60	\$225.60	\$241.87	\$241.87
40	\$274.91	\$274.91	\$252.97	\$252.97	\$266.50	\$266.50	\$220.90	\$220.90	\$228.46	\$228.46	\$244.94	\$244.94
41	\$280.07	\$280.07	\$257.72	\$257.72	\$271.51	\$271.51	\$225.05	\$225.05	\$232.75	\$232.75	\$249.54	\$249.54
42	\$285.02	\$285.02	\$262.27	\$262.27	\$276.30	\$276.30	\$229.03	\$229.03	\$236.86	\$236.86	\$253.95	\$253.95
43	\$291.90	\$291.90	\$268.60	\$268.60	\$282.98	\$282.98	\$234.56	\$234.56	\$242.58	\$242.58	\$260.08	\$260.08
44	\$300.51	\$300.51	\$276.52	\$276.52	\$291.32	\$291.32	\$241.47	\$241.47	\$249.73	\$249.73	\$267.75	\$267.75
45	\$310.62	\$310.62	\$285.83	\$285.83	\$301.12	\$301.12	\$249.60	\$249.60	\$258.13	\$258.13	\$276.76	\$276.76
46	\$322.67	\$322.67	\$296.91	\$296.91	\$312.80	\$312.80	\$259.28	\$259.28	\$268.14	\$268.14	\$287.49	\$287.49
47	\$336.22	\$336.22	\$309.38	\$309.38	\$325.93	\$325.93	\$270.16	\$270.16	\$279.40	\$279.40	\$299.56	\$299.56
48	\$351.70	\$351.70	\$323.63	\$323.63	\$340.95	\$340.95	\$282.61	\$282.61	\$292.27	\$292.27	\$313.36	\$313.36
49	\$366.98	\$366.98	\$337.69	\$337.69	\$355.75	\$355.75	\$294.88	\$294.88	\$304.96	\$304.96	\$326.97	\$326.97
50	\$384.19	\$384.19	\$353.52	\$353.52	\$372.43	\$372.43	\$308.71	\$308.71	\$319.27	\$319.27	\$342.30	\$342.30
51	\$401.18	\$401.18	\$369.16	\$369.16	\$388.91	\$388.91	\$322.37	\$322.37	\$333.39	\$333.39	\$357.45	\$357.45
52	\$419.89	\$419.89	\$386.38	\$386.38	\$407.05	\$407.05	\$337.40	\$337.40	\$348.94	\$348.94	\$374.12	\$374.12
53	\$438.82	\$438.82	\$403.80	\$403.80	\$425.40	\$425.40	\$352.61	\$352.61	\$364.67	\$364.67	\$390.99	\$390.99
54	\$459.26	\$459.26	\$422.60	\$422.60	\$445.21	\$445.21	\$369.03	\$369.03	\$381.65	\$381.65	\$409.19	\$409.19
55	\$479.70	\$479.70	\$441.41	\$441.41	\$465.02	\$465.02	\$385.46	\$385.46	\$398.63	\$398.63	\$427.40	\$427.40
56	\$501.85	\$501.85	\$461.79	\$461.79	\$486.50	\$486.50	\$403.26	\$403.26	\$417.05	\$417.05	\$447.14	\$447.14
57	\$524.22	\$524.22	\$482.38	\$482.38	\$508.19	\$508.19	\$421.24	\$421.24	\$435.64	\$435.64	\$467.08	\$467.08
58	\$548.10	\$548.10	\$504.35	\$504.35	\$531.33	\$531.33	\$440.42	\$440.42	\$455.48	\$455.48	\$488.35	\$488.35
59	\$559.93	\$559.93	\$515.24	\$515.24	\$542.80	\$542.80	\$449.93	\$449.93	\$465.31	\$465.31	\$498.89	\$498.89
60	\$583.81	\$583.81	\$537.21	\$537.21	\$565.95	\$565.95	\$469.11	\$469.11	\$485.15	\$485.15	\$520.17	\$520.17
61	\$604.46	\$604.46	\$556.21	\$556.21	\$585.97	\$585.97	\$485.71	\$485.71	\$502.32	\$502.32	\$538.56	\$538.56
62	\$618.01	\$618.01	\$568.68	\$568.68	\$599.11	\$599.11	\$496.60	\$496.60	\$513.58	\$513.58	\$550.64	\$550.64
63	\$635.00	\$635.00	\$584.32	\$584.32	\$615.58	\$615.58	\$510.25	\$510.25	\$527.70	\$527.70	\$565.78	\$565.78
64+	\$645.33	\$645.33	\$593.82	\$593.82	\$625.59	\$625.59	\$518.55	\$518.55	\$536.28	\$536.28	\$574.98	\$574.98

Company Name: **Highmark Choice Company (HCO)**
 Market: **Small Group**
 Product: **PPO**
 Effective Date of Rates: **April 1, 2019**

Ending date of Rates: **June 30, 2019**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	38949PA0130001		38949PA0130002		38949PA0130003		38949PA0130004		38949PA0130005	
Plan Marketing Name =>	Keystone HMO \$0		Keystone HMO \$500		Keystone HMO \$1000		Keystone HMO \$1500		Keystone HMO \$2500	
Form # =>	HMO-E-SM/WG		HMO-E-SM/WG		HMO-E-SM/WG		HMO-E-SM/WG		HMO-E-SM/WG	
Rating Area =>	Area 1		Area 1		Area 1		Area 1		Area 1	
Network =>	AA		AA		AA		AA		AA	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$500		\$1,000		\$1,500		\$2,500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$35		\$30		\$30		\$30		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$200.02	\$200.02	\$195.56	\$195.56	\$189.87	\$189.87	\$185.33	\$185.33	\$177.47	\$177.47
15	\$217.80	\$217.80	\$212.95	\$212.95	\$206.75	\$206.75	\$201.80	\$201.80	\$193.25	\$193.25
16	\$224.60	\$224.60	\$219.59	\$219.59	\$213.20	\$213.20	\$208.10	\$208.10	\$199.28	\$199.28
17	\$231.40	\$231.40	\$226.24	\$226.24	\$219.66	\$219.66	\$214.40	\$214.40	\$205.31	\$205.31
18	\$238.72	\$238.72	\$233.40	\$233.40	\$226.61	\$226.61	\$221.18	\$221.18	\$211.81	\$211.81
19	\$246.04	\$246.04	\$240.56	\$240.56	\$233.56	\$233.56	\$227.97	\$227.97	\$218.30	\$218.30
20	\$253.63	\$253.63	\$247.97	\$247.97	\$240.75	\$240.75	\$234.99	\$234.99	\$225.03	\$225.03
21	\$261.47	\$261.47	\$255.64	\$255.64	\$248.20	\$248.20	\$242.26	\$242.26	\$231.99	\$231.99
22	\$261.47	\$261.47	\$255.64	\$255.64	\$248.20	\$248.20	\$242.26	\$242.26	\$231.99	\$231.99
23	\$261.47	\$261.47	\$255.64	\$255.64	\$248.20	\$248.20	\$242.26	\$242.26	\$231.99	\$231.99
24	\$261.47	\$261.47	\$255.64	\$255.64	\$248.20	\$248.20	\$242.26	\$242.26	\$231.99	\$231.99
25	\$262.52	\$262.52	\$256.66	\$256.66	\$249.19	\$249.19	\$243.23	\$243.23	\$232.92	\$232.92
26	\$267.75	\$267.75	\$261.78	\$261.78	\$254.16	\$254.16	\$248.07	\$248.07	\$237.56	\$237.56
27	\$274.02	\$274.02	\$267.91	\$267.91	\$260.11	\$260.11	\$253.89	\$253.89	\$243.13	\$243.13
28	\$284.22	\$284.22	\$277.88	\$277.88	\$269.79	\$269.79	\$263.34	\$263.34	\$252.17	\$252.17
29	\$292.58	\$292.58	\$286.06	\$286.06	\$277.74	\$277.74	\$271.09	\$271.09	\$259.60	\$259.60
30	\$296.77	\$296.77	\$290.15	\$290.15	\$281.71	\$281.71	\$274.97	\$274.97	\$263.31	\$263.31
31	\$303.04	\$303.04	\$296.29	\$296.29	\$287.66	\$287.66	\$280.78	\$280.78	\$268.88	\$268.88
32	\$309.32	\$309.32	\$302.42	\$302.42	\$293.62	\$293.62	\$286.59	\$286.59	\$274.44	\$274.44
33	\$313.24	\$313.24	\$306.26	\$306.26	\$297.34	\$297.34	\$290.23	\$290.23	\$277.92	\$277.92
34	\$317.42	\$317.42	\$310.35	\$310.35	\$301.31	\$301.31	\$294.10	\$294.10	\$281.64	\$281.64
35	\$319.52	\$319.52	\$312.39	\$312.39	\$303.30	\$303.30	\$296.04	\$296.04	\$283.49	\$283.49
36	\$321.61	\$321.61	\$314.44	\$314.44	\$305.29	\$305.29	\$297.98	\$297.98	\$285.35	\$285.35
37	\$323.70	\$323.70	\$316.48	\$316.48	\$307.27	\$307.27	\$299.92	\$299.92	\$287.20	\$287.20
38	\$325.79	\$325.79	\$318.53	\$318.53	\$309.26	\$309.26	\$301.86	\$301.86	\$289.06	\$289.06
39	\$329.98	\$329.98	\$322.62	\$322.62	\$313.23	\$313.23	\$305.73	\$305.73	\$292.77	\$292.77
40	\$334.16	\$334.16	\$326.71	\$326.71	\$317.20	\$317.20	\$309.61	\$309.61	\$296.48	\$296.48
41	\$340.43	\$340.43	\$332.84	\$332.84	\$323.16	\$323.16	\$315.42	\$315.42	\$302.05	\$302.05
42	\$346.45	\$346.45	\$338.72	\$338.72	\$328.87	\$328.87	\$320.99	\$320.99	\$307.39	\$307.39
43	\$354.81	\$354.81	\$346.90	\$346.90	\$336.81	\$336.81	\$328.75	\$328.75	\$314.81	\$314.81
44	\$365.27	\$365.27	\$357.13	\$357.13	\$346.74	\$346.74	\$338.44	\$338.44	\$324.09	\$324.09
45	\$377.56	\$377.56	\$369.14	\$369.14	\$358.40	\$358.40	\$349.82	\$349.82	\$334.99	\$334.99
46	\$392.21	\$392.21	\$383.46	\$383.46	\$372.30	\$372.30	\$363.39	\$363.39	\$347.99	\$347.99
47	\$408.68	\$408.68	\$399.57	\$399.57	\$387.94	\$387.94	\$378.65	\$378.65	\$362.60	\$362.60
48	\$427.50	\$427.50	\$417.97	\$417.97	\$405.81	\$405.81	\$396.10	\$396.10	\$379.30	\$379.30
49	\$446.07	\$446.07	\$436.12	\$436.12	\$423.43	\$423.43	\$413.30	\$413.30	\$395.77	\$395.77
50	\$466.99	\$466.99	\$456.57	\$456.57	\$443.29	\$443.29	\$432.68	\$432.68	\$414.33	\$414.33
51	\$487.64	\$487.64	\$476.77	\$476.77	\$462.89	\$462.89	\$451.81	\$451.81	\$432.66	\$432.66
52	\$510.39	\$510.39	\$499.01	\$499.01	\$484.49	\$484.49	\$472.89	\$472.89	\$452.84	\$452.84
53	\$533.40	\$533.40	\$521.51	\$521.51	\$506.33	\$506.33	\$494.21	\$494.21	\$473.26	\$473.26
54	\$558.24	\$558.24	\$545.79	\$545.79	\$529.91	\$529.91	\$517.23	\$517.23	\$495.30	\$495.30
55	\$583.08	\$583.08	\$570.08	\$570.08	\$553.49	\$553.49	\$540.24	\$540.24	\$517.34	\$517.34
56	\$610.01	\$610.01	\$596.41	\$596.41	\$579.05	\$579.05	\$565.19	\$565.19	\$541.23	\$541.23
57	\$637.20	\$637.20	\$622.99	\$622.99	\$604.86	\$604.86	\$590.39	\$590.39	\$565.36	\$565.36
58	\$666.23	\$666.23	\$651.37	\$651.37	\$632.41	\$632.41	\$617.28	\$617.28	\$591.11	\$591.11
59	\$680.61	\$680.61	\$665.43	\$665.43	\$646.06	\$646.06	\$630.60	\$630.60	\$603.87	\$603.87
60	\$709.63	\$709.63	\$693.81	\$693.81	\$673.61	\$673.61	\$657.49	\$657.49	\$629.62	\$629.62
61	\$734.73	\$734.73	\$718.35	\$718.35	\$697.44	\$697.44	\$680.75	\$680.75	\$651.89	\$651.89
62	\$751.20	\$751.20	\$734.45	\$734.45	\$713.08	\$713.08	\$696.01	\$696.01	\$666.51	\$666.51
63	\$771.86	\$771.86	\$754.65	\$754.65	\$732.69	\$732.69	\$715.15	\$715.15	\$684.83	\$684.83
64+	\$784.41	\$784.41	\$766.92	\$766.92	\$744.60	\$744.60	\$726.78	\$726.78	\$695.97	\$695.97

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	38949PA0130006		38949PA0130007		38949PA0120001		38949PA0120002		38949PA0050003		38949PA0050003	
Plan Marketing Name =>	Keystone HMO \$5000 1x		Keystone HMO \$2000		Q\$3000		Q\$6000		Keystone HMO \$7000		Keystone HMO \$7000	
Form # =>	HMO-E-SM/WG		HMO-E-SM/WG		HMOHDHP/EMB-SM/WG		HMOHDHP/EMB-SM/WG		HMO-SM/WG-6		HMO-SM/WG-6	
Rating Area =>	Area 1		Area 1		Area 1		Area 1		Area 1,2,4,5		Area 6	
Network =>	AA		AA		AA		AA		AB		AB	
Metal =>	Gold		Silver		Silver		Bronze		Bronze		Bronze	
Deductible =>	\$5,000		\$2,000		\$3,000		\$6,000		\$7,000		\$7,000	
Coinsurance =>	100%		70%		100%		100%		50%		50%	
Copays =>	\$25		\$55		100%		100%		\$115		\$115	
OOP Maximum =>	\$7,900		\$7,900		\$6,650		\$6,650		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$168.15	\$168.15	\$154.72	\$154.72	\$163.00	\$163.00	\$135.11	\$135.11	\$139.73	\$139.73	\$149.82	\$149.82
15	\$183.09	\$183.09	\$168.47	\$168.47	\$177.49	\$177.49	\$147.12	\$147.12	\$152.16	\$152.16	\$163.13	\$163.13
16	\$188.81	\$188.81	\$173.73	\$173.73	\$183.03	\$183.03	\$151.71	\$151.71	\$156.90	\$156.90	\$168.23	\$168.23
17	\$194.52	\$194.52	\$178.99	\$178.99	\$188.57	\$188.57	\$156.30	\$156.30	\$161.65	\$161.65	\$173.32	\$173.32
18	\$200.68	\$200.68	\$184.65	\$184.65	\$194.53	\$194.53	\$161.24	\$161.24	\$166.77	\$166.77	\$178.80	\$178.80
19	\$206.83	\$206.83	\$190.32	\$190.32	\$200.50	\$200.50	\$166.19	\$166.19	\$171.88	\$171.88	\$184.29	\$184.29
20	\$213.21	\$213.21	\$196.18	\$196.18	\$206.68	\$206.68	\$171.31	\$171.31	\$177.18	\$177.18	\$189.96	\$189.96
21	\$219.80	\$219.80	\$202.25	\$202.25	\$213.07	\$213.07	\$176.61	\$176.61	\$182.66	\$182.66	\$195.84	\$195.84
22	\$219.80	\$219.80	\$202.25	\$202.25	\$213.07	\$213.07	\$176.61	\$176.61	\$182.66	\$182.66	\$195.84	\$195.84
23	\$219.80	\$219.80	\$202.25	\$202.25	\$213.07	\$213.07	\$176.61	\$176.61	\$182.66	\$182.66	\$195.84	\$195.84
24	\$219.80	\$219.80	\$202.25	\$202.25	\$213.07	\$213.07	\$176.61	\$176.61	\$182.66	\$182.66	\$195.84	\$195.84
25	\$220.68	\$220.68	\$203.06	\$203.06	\$213.92	\$213.92	\$177.32	\$177.32	\$183.39	\$183.39	\$196.62	\$196.62
26	\$225.08	\$225.08	\$207.10	\$207.10	\$218.18	\$218.18	\$180.85	\$180.85	\$187.04	\$187.04	\$200.54	\$200.54
27	\$230.35	\$230.35	\$211.96	\$211.96	\$223.30	\$223.30	\$185.09	\$185.09	\$191.43	\$191.43	\$205.24	\$205.24
28	\$238.92	\$238.92	\$219.85	\$219.85	\$231.61	\$231.61	\$191.98	\$191.98	\$198.55	\$198.55	\$212.88	\$212.88
29	\$245.96	\$245.96	\$226.32	\$226.32	\$238.43	\$238.43	\$197.63	\$197.63	\$204.40	\$204.40	\$219.14	\$219.14
30	\$249.47	\$249.47	\$229.55	\$229.55	\$241.83	\$241.83	\$200.45	\$200.45	\$207.32	\$207.32	\$222.28	\$222.28
31	\$254.75	\$254.75	\$234.41	\$234.41	\$246.95	\$246.95	\$204.69	\$204.69	\$211.70	\$211.70	\$226.98	\$226.98
32	\$260.02	\$260.02	\$239.26	\$239.26	\$252.06	\$252.06	\$208.93	\$208.93	\$216.09	\$216.09	\$231.68	\$231.68
33	\$263.32	\$263.32	\$242.30	\$242.30	\$255.26	\$255.26	\$211.58	\$211.58	\$218.83	\$218.83	\$234.62	\$234.62
34	\$266.84	\$266.84	\$245.53	\$245.53	\$258.67	\$258.67	\$214.40	\$214.40	\$221.75	\$221.75	\$237.75	\$237.75
35	\$268.60	\$268.60	\$247.15	\$247.15	\$260.37	\$260.37	\$215.82	\$215.82	\$223.21	\$223.21	\$239.32	\$239.32
36	\$270.35	\$270.35	\$248.77	\$248.77	\$262.08	\$262.08	\$217.23	\$217.23	\$224.67	\$224.67	\$240.88	\$240.88
37	\$272.11	\$272.11	\$250.39	\$250.39	\$263.78	\$263.78	\$218.64	\$218.64	\$226.13	\$226.13	\$242.45	\$242.45
38	\$273.87	\$273.87	\$252.00	\$252.00	\$265.49	\$265.49	\$220.06	\$220.06	\$227.59	\$227.59	\$244.02	\$244.02
39	\$277.39	\$277.39	\$255.24	\$255.24	\$268.89	\$268.89	\$222.88	\$222.88	\$230.52	\$230.52	\$247.15	\$247.15
40	\$280.90	\$280.90	\$258.48	\$258.48	\$272.30	\$272.30	\$225.71	\$225.71	\$233.44	\$233.44	\$250.28	\$250.28
41	\$286.18	\$286.18	\$263.33	\$263.33	\$277.42	\$277.42	\$229.95	\$229.95	\$237.82	\$237.82	\$254.98	\$254.98
42	\$291.24	\$291.24	\$267.98	\$267.98	\$282.32	\$282.32	\$234.01	\$234.01	\$242.02	\$242.02	\$259.49	\$259.49
43	\$298.27	\$298.27	\$274.45	\$274.45	\$289.14	\$289.14	\$239.66	\$239.66	\$247.87	\$247.87	\$265.75	\$265.75
44	\$307.06	\$307.06	\$282.54	\$282.54	\$297.66	\$297.66	\$246.72	\$246.72	\$255.18	\$255.18	\$273.59	\$273.59
45	\$317.39	\$317.39	\$292.05	\$292.05	\$307.67	\$307.67	\$255.02	\$255.02	\$263.76	\$263.76	\$282.79	\$282.79
46	\$329.70	\$329.70	\$303.38	\$303.38	\$319.61	\$319.61	\$264.92	\$264.92	\$273.99	\$273.99	\$293.76	\$293.76
47	\$343.55	\$343.55	\$316.12	\$316.12	\$333.03	\$333.03	\$276.04	\$276.04	\$285.50	\$285.50	\$306.10	\$306.10
48	\$359.37	\$359.37	\$330.68	\$330.68	\$348.37	\$348.37	\$288.76	\$288.76	\$298.65	\$298.65	\$320.20	\$320.20
49	\$374.98	\$374.98	\$345.04	\$345.04	\$363.50	\$363.50	\$301.30	\$301.30	\$311.62	\$311.62	\$334.10	\$334.10
50	\$392.56	\$392.56	\$361.22	\$361.22	\$380.54	\$380.54	\$315.43	\$315.43	\$326.23	\$326.23	\$349.77	\$349.77
51	\$409.93	\$409.93	\$377.20	\$377.20	\$397.38	\$397.38	\$329.38	\$329.38	\$340.66	\$340.66	\$365.24	\$365.24
52	\$429.05	\$429.05	\$394.79	\$394.79	\$415.91	\$415.91	\$344.74	\$344.74	\$356.55	\$356.55	\$382.28	\$382.28
53	\$448.39	\$448.39	\$412.59	\$412.59	\$434.66	\$434.66	\$360.28	\$360.28	\$372.63	\$372.63	\$399.51	\$399.51
54	\$469.27	\$469.27	\$431.80	\$431.80	\$454.90	\$454.90	\$377.06	\$377.06	\$389.98	\$389.98	\$418.12	\$418.12
55	\$490.15	\$490.15	\$451.02	\$451.02	\$475.15	\$475.15	\$393.84	\$393.84	\$407.33	\$407.33	\$436.72	\$436.72
56	\$512.79	\$512.79	\$471.85	\$471.85	\$497.09	\$497.09	\$412.03	\$412.03	\$426.15	\$426.15	\$456.89	\$456.89
57	\$535.65	\$535.65	\$492.88	\$492.88	\$519.25	\$519.25	\$430.40	\$430.40	\$445.14	\$445.14	\$477.26	\$477.26
58	\$560.05	\$560.05	\$515.33	\$515.33	\$542.90	\$542.90	\$450.00	\$450.00	\$465.42	\$465.42	\$499.00	\$499.00
59	\$572.14	\$572.14	\$526.46	\$526.46	\$554.62	\$554.62	\$459.72	\$459.72	\$475.46	\$475.46	\$509.77	\$509.77
60	\$596.54	\$596.54	\$548.91	\$548.91	\$578.27	\$578.27	\$479.32	\$479.32	\$495.74	\$495.74	\$531.51	\$531.51
61	\$617.64	\$617.64	\$568.32	\$568.32	\$598.73	\$598.73	\$496.27	\$496.27	\$513.27	\$513.27	\$550.31	\$550.31
62	\$631.49	\$631.49	\$581.06	\$581.06	\$612.15	\$612.15	\$507.40	\$507.40	\$524.78	\$524.78	\$562.65	\$562.65
63	\$648.85	\$648.85	\$597.04	\$597.04	\$628.98	\$628.98	\$521.35	\$521.35	\$539.21	\$539.21	\$578.12	\$578.12
64+	\$659.40	\$659.40	\$606.75	\$606.75	\$639.21	\$639.21	\$529.83	\$529.83	\$547.98	\$547.98	\$587.52	\$587.52

Company Name: **Highmark Choice Company (HCO)**
 Market: **Small Group**
 Product: **PPO**
 Effective Date of Rates: **July 1, 2019**

Ending date of Rates: **September 30, 2019**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	38949PA0130001		38949PA0130002		38949PA0130003		38949PA0130004		38949PA0130005	
Plan Marketing Name =>	Keystone HMO \$0		Keystone HMO \$500		Keystone HMO \$1000		Keystone HMO \$1500		Keystone HMO \$2500	
Form # =>	HMO-E-SM/WG		HMO-E-SM/WG		HMO-E-SM/WG		HMO-E-SM/WG		HMO-E-SM/WG	
Rating Area =>	Area 1		Area 1		Area 1		Area 1		Area 1	
Network =>	AA		AA		AA		AA		AA	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$500		\$1,000		\$1,500		\$2,500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$35		\$30		\$30		\$30		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$204.38	\$204.38	\$199.83	\$199.83	\$194.00	\$194.00	\$189.37	\$189.37	\$181.34	\$181.34
15	\$222.54	\$222.54	\$217.59	\$217.59	\$211.25	\$211.25	\$206.20	\$206.20	\$197.45	\$197.45
16	\$229.49	\$229.49	\$224.38	\$224.38	\$217.84	\$217.84	\$212.64	\$212.64	\$203.62	\$203.62
17	\$236.44	\$236.44	\$231.17	\$231.17	\$224.44	\$224.44	\$219.07	\$219.07	\$209.78	\$209.78
18	\$243.92	\$243.92	\$238.48	\$238.48	\$231.54	\$231.54	\$226.00	\$226.00	\$216.42	\$216.42
19	\$251.40	\$251.40	\$245.80	\$245.80	\$238.64	\$238.64	\$232.94	\$232.94	\$223.05	\$223.05
20	\$259.15	\$259.15	\$253.37	\$253.37	\$245.99	\$245.99	\$240.11	\$240.11	\$229.93	\$229.93
21	\$267.16	\$267.16	\$261.21	\$261.21	\$253.60	\$253.60	\$247.54	\$247.54	\$237.04	\$237.04
22	\$267.16	\$267.16	\$261.21	\$261.21	\$253.60	\$253.60	\$247.54	\$247.54	\$237.04	\$237.04
23	\$267.16	\$267.16	\$261.21	\$261.21	\$253.60	\$253.60	\$247.54	\$247.54	\$237.04	\$237.04
24	\$267.16	\$267.16	\$261.21	\$261.21	\$253.60	\$253.60	\$247.54	\$247.54	\$237.04	\$237.04
25	\$268.23	\$268.23	\$262.25	\$262.25	\$254.61	\$254.61	\$248.53	\$248.53	\$237.99	\$237.99
26	\$273.57	\$273.57	\$267.48	\$267.48	\$259.69	\$259.69	\$253.48	\$253.48	\$242.73	\$242.73
27	\$279.98	\$279.98	\$273.75	\$273.75	\$265.77	\$265.77	\$259.42	\$259.42	\$248.42	\$248.42
28	\$290.40	\$290.40	\$283.94	\$283.94	\$275.66	\$275.66	\$269.08	\$269.08	\$257.66	\$257.66
29	\$298.95	\$298.95	\$292.29	\$292.29	\$283.78	\$283.78	\$277.00	\$277.00	\$265.25	\$265.25
30	\$303.23	\$303.23	\$296.47	\$296.47	\$287.84	\$287.84	\$280.96	\$280.96	\$269.04	\$269.04
31	\$309.64	\$309.64	\$302.74	\$302.74	\$293.92	\$293.92	\$286.90	\$286.90	\$274.73	\$274.73
32	\$316.05	\$316.05	\$309.01	\$309.01	\$300.01	\$300.01	\$292.84	\$292.84	\$280.42	\$280.42
33	\$320.06	\$320.06	\$312.93	\$312.93	\$303.81	\$303.81	\$296.55	\$296.55	\$283.97	\$283.97
34	\$324.33	\$324.33	\$317.11	\$317.11	\$307.87	\$307.87	\$300.51	\$300.51	\$287.77	\$287.77
35	\$326.47	\$326.47	\$319.20	\$319.20	\$309.90	\$309.90	\$302.49	\$302.49	\$289.66	\$289.66
36	\$328.61	\$328.61	\$321.29	\$321.29	\$311.93	\$311.93	\$304.47	\$304.47	\$291.56	\$291.56
37	\$330.74	\$330.74	\$323.38	\$323.38	\$313.96	\$313.96	\$306.45	\$306.45	\$293.46	\$293.46
38	\$332.88	\$332.88	\$325.47	\$325.47	\$315.99	\$315.99	\$308.43	\$308.43	\$295.35	\$295.35
39	\$337.16	\$337.16	\$329.65	\$329.65	\$320.04	\$320.04	\$312.40	\$312.40	\$299.14	\$299.14
40	\$341.43	\$341.43	\$333.83	\$333.83	\$324.10	\$324.10	\$316.36	\$316.36	\$302.94	\$302.94
41	\$347.84	\$347.84	\$340.10	\$340.10	\$330.19	\$330.19	\$322.30	\$322.30	\$308.63	\$308.63
42	\$353.99	\$353.99	\$346.10	\$346.10	\$336.02	\$336.02	\$327.99	\$327.99	\$314.08	\$314.08
43	\$362.54	\$362.54	\$354.46	\$354.46	\$344.14	\$344.14	\$335.91	\$335.91	\$321.66	\$321.66
44	\$373.22	\$373.22	\$364.91	\$364.91	\$354.28	\$354.28	\$345.81	\$345.81	\$331.14	\$331.14
45	\$385.78	\$385.78	\$377.19	\$377.19	\$366.20	\$366.20	\$357.45	\$357.45	\$342.29	\$342.29
46	\$400.74	\$400.74	\$391.82	\$391.82	\$380.40	\$380.40	\$371.31	\$371.31	\$355.56	\$355.56
47	\$417.57	\$417.57	\$408.27	\$408.27	\$396.38	\$396.38	\$386.91	\$386.91	\$370.49	\$370.49
48	\$436.81	\$436.81	\$427.08	\$427.08	\$414.64	\$414.64	\$404.73	\$404.73	\$387.56	\$387.56
49	\$455.77	\$455.77	\$445.62	\$445.62	\$432.64	\$432.64	\$422.30	\$422.30	\$404.39	\$404.39
50	\$477.15	\$477.15	\$466.52	\$466.52	\$452.93	\$452.93	\$442.11	\$442.11	\$423.35	\$423.35
51	\$498.25	\$498.25	\$487.16	\$487.16	\$472.96	\$472.96	\$461.66	\$461.66	\$442.08	\$442.08
52	\$521.50	\$521.50	\$509.88	\$509.88	\$495.03	\$495.03	\$483.20	\$483.20	\$462.70	\$462.70
53	\$545.01	\$545.01	\$532.87	\$532.87	\$517.34	\$517.34	\$504.98	\$504.98	\$483.56	\$483.56
54	\$570.39	\$570.39	\$557.68	\$557.68	\$541.44	\$541.44	\$528.50	\$528.50	\$506.08	\$506.08
55	\$595.77	\$595.77	\$582.50	\$582.50	\$565.53	\$565.53	\$552.01	\$552.01	\$528.60	\$528.60
56	\$623.28	\$623.28	\$609.40	\$609.40	\$591.65	\$591.65	\$577.51	\$577.51	\$553.01	\$553.01
57	\$651.07	\$651.07	\$636.57	\$636.57	\$618.02	\$618.02	\$603.25	\$603.25	\$577.67	\$577.67
58	\$680.72	\$680.72	\$665.56	\$665.56	\$646.17	\$646.17	\$630.73	\$630.73	\$603.98	\$603.98
59	\$695.42	\$695.42	\$679.93	\$679.93	\$660.12	\$660.12	\$644.35	\$644.35	\$617.02	\$617.02
60	\$725.07	\$725.07	\$708.92	\$708.92	\$688.27	\$688.27	\$671.82	\$671.82	\$643.33	\$643.33
61	\$750.72	\$750.72	\$734.00	\$734.00	\$712.62	\$712.62	\$695.59	\$695.59	\$666.08	\$666.08
62	\$767.55	\$767.55	\$750.46	\$750.46	\$728.59	\$728.59	\$711.18	\$711.18	\$681.02	\$681.02
63	\$788.66	\$788.66	\$771.09	\$771.09	\$748.63	\$748.63	\$730.74	\$730.74	\$699.74	\$699.74
64+	\$801.48	\$801.48	\$783.63	\$783.63	\$760.80	\$760.80	\$742.62	\$742.62	\$711.12	\$711.12

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	38949PA0130006		38949PA0130007		38949PA0120001		38949PA0120002		38949PA0050003		38949PA0050003	
Plan Marketing Name =>	Keystone HMO \$5000 1x		Keystone HMO \$2000		Keystone HMO Embedded Q\$3000		Keystone HMO Embedded Q\$6000		Keystone HMO \$7000		Keystone HMO \$7000	
Form # =>	HMO-E-SM/WG		HMO-E-SM/WG		HMOHDHP/EMB-SM/WG		HMOHDHP/EMB-SM/WG		HMO-SM/WG-6		HMO-SM/WG-6	
Rating Area =>	Area 1		Area 1		Area 1		Area 1		Area 1,2,4,5		Area 6	
Network =>	AA		AA		AA		AA		AB		AB	
Metal =>	Gold		Silver		Silver		Bronze		Bronze		Bronze	
Deductible =>	\$5,000		\$2,000		\$3,000		\$6,000		\$7,000		\$7,000	
Coinsurance =>	100%		70%		100%		100%		50%		50%	
Copays =>	\$25		\$55		100%		100%		\$115		\$115	
OOP Maximum =>	\$7,900		\$7,900		\$6,650		\$6,650		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$171.80	\$171.80	\$158.09	\$158.09	\$166.55	\$166.55	\$138.05	\$138.05	\$142.77	\$142.77	\$153.08	\$153.08
15	\$187.08	\$187.08	\$172.14	\$172.14	\$181.35	\$181.35	\$150.32	\$150.32	\$155.46	\$155.46	\$166.68	\$166.68
16	\$192.91	\$192.91	\$177.51	\$177.51	\$187.01	\$187.01	\$155.02	\$155.02	\$160.32	\$160.32	\$171.89	\$171.89
17	\$198.75	\$198.75	\$182.89	\$182.89	\$192.67	\$192.67	\$159.71	\$159.71	\$165.17	\$165.17	\$177.09	\$177.09
18	\$205.04	\$205.04	\$188.67	\$188.67	\$198.77	\$198.77	\$164.76	\$164.76	\$170.39	\$170.39	\$182.69	\$182.69
19	\$211.33	\$211.33	\$194.46	\$194.46	\$204.87	\$204.87	\$169.81	\$169.81	\$175.62	\$175.62	\$188.29	\$188.29
20	\$217.84	\$217.84	\$200.45	\$200.45	\$211.18	\$211.18	\$175.05	\$175.05	\$181.03	\$181.03	\$194.10	\$194.10
21	\$224.58	\$224.58	\$206.65	\$206.65	\$217.71	\$217.71	\$180.46	\$180.46	\$186.63	\$186.63	\$200.10	\$200.10
22	\$224.58	\$224.58	\$206.65	\$206.65	\$217.71	\$217.71	\$180.46	\$180.46	\$186.63	\$186.63	\$200.10	\$200.10
23	\$224.58	\$224.58	\$206.65	\$206.65	\$217.71	\$217.71	\$180.46	\$180.46	\$186.63	\$186.63	\$200.10	\$200.10
24	\$224.58	\$224.58	\$206.65	\$206.65	\$217.71	\$217.71	\$180.46	\$180.46	\$186.63	\$186.63	\$200.10	\$200.10
25	\$225.48	\$225.48	\$207.48	\$207.48	\$218.58	\$218.58	\$181.18	\$181.18	\$187.38	\$187.38	\$200.90	\$200.90
26	\$229.97	\$229.97	\$211.61	\$211.61	\$222.94	\$222.94	\$184.79	\$184.79	\$191.11	\$191.11	\$204.90	\$204.90
27	\$235.36	\$235.36	\$216.57	\$216.57	\$228.16	\$228.16	\$189.12	\$189.12	\$195.59	\$195.59	\$209.70	\$209.70
28	\$244.12	\$244.12	\$224.63	\$224.63	\$236.65	\$236.65	\$196.16	\$196.16	\$202.87	\$202.87	\$217.51	\$217.51
29	\$251.31	\$251.31	\$231.24	\$231.24	\$243.62	\$243.62	\$201.93	\$201.93	\$208.84	\$208.84	\$223.91	\$223.91
30	\$254.90	\$254.90	\$234.55	\$234.55	\$247.10	\$247.10	\$204.82	\$204.82	\$211.83	\$211.83	\$227.11	\$227.11
31	\$260.29	\$260.29	\$239.51	\$239.51	\$252.33	\$252.33	\$209.15	\$209.15	\$216.30	\$216.30	\$231.92	\$231.92
32	\$265.68	\$265.68	\$244.47	\$244.47	\$257.55	\$257.55	\$213.48	\$213.48	\$220.78	\$220.78	\$236.72	\$236.72
33	\$269.05	\$269.05	\$247.57	\$247.57	\$260.82	\$260.82	\$216.19	\$216.19	\$223.58	\$223.58	\$239.72	\$239.72
34	\$272.64	\$272.64	\$250.87	\$250.87	\$264.30	\$264.30	\$219.08	\$219.08	\$226.57	\$226.57	\$242.92	\$242.92
35	\$274.44	\$274.44	\$252.53	\$252.53	\$266.04	\$266.04	\$220.52	\$220.52	\$228.06	\$228.06	\$244.52	\$244.52
36	\$276.23	\$276.23	\$254.18	\$254.18	\$267.78	\$267.78	\$221.97	\$221.97	\$229.55	\$229.55	\$246.12	\$246.12
37	\$278.03	\$278.03	\$255.83	\$255.83	\$269.52	\$269.52	\$223.41	\$223.41	\$231.05	\$231.05	\$247.72	\$247.72
38	\$279.83	\$279.83	\$257.49	\$257.49	\$271.27	\$271.27	\$224.85	\$224.85	\$232.54	\$232.54	\$249.32	\$249.32
39	\$283.42	\$283.42	\$260.79	\$260.79	\$274.75	\$274.75	\$227.74	\$227.74	\$235.53	\$235.53	\$252.53	\$252.53
40	\$287.01	\$287.01	\$264.10	\$264.10	\$278.23	\$278.23	\$230.63	\$230.63	\$238.51	\$238.51	\$255.73	\$255.73
41	\$292.40	\$292.40	\$269.06	\$269.06	\$283.46	\$283.46	\$234.96	\$234.96	\$242.99	\$242.99	\$260.53	\$260.53
42	\$297.57	\$297.57	\$273.81	\$273.81	\$288.47	\$288.47	\$239.11	\$239.11	\$247.28	\$247.28	\$265.13	\$265.13
43	\$304.76	\$304.76	\$280.42	\$280.42	\$295.43	\$295.43	\$244.88	\$244.88	\$253.26	\$253.26	\$271.54	\$271.54
44	\$313.74	\$313.74	\$288.69	\$288.69	\$304.14	\$304.14	\$252.10	\$252.10	\$260.72	\$260.72	\$279.54	\$279.54
45	\$324.29	\$324.29	\$298.40	\$298.40	\$314.37	\$314.37	\$260.58	\$260.58	\$269.49	\$269.49	\$288.94	\$288.94
46	\$336.87	\$336.87	\$309.98	\$309.98	\$326.57	\$326.57	\$270.69	\$270.69	\$279.95	\$279.95	\$300.15	\$300.15
47	\$351.02	\$351.02	\$322.99	\$322.99	\$340.28	\$340.28	\$282.06	\$282.06	\$291.70	\$291.70	\$312.76	\$312.76
48	\$367.19	\$367.19	\$337.87	\$337.87	\$355.96	\$355.96	\$295.05	\$295.05	\$305.14	\$305.14	\$327.16	\$327.16
49	\$383.13	\$383.13	\$352.54	\$352.54	\$371.41	\$371.41	\$307.86	\$307.86	\$318.39	\$318.39	\$341.37	\$341.37
50	\$401.10	\$401.10	\$369.08	\$369.08	\$388.83	\$388.83	\$322.30	\$322.30	\$333.32	\$333.32	\$357.38	\$357.38
51	\$418.84	\$418.84	\$385.40	\$385.40	\$406.03	\$406.03	\$336.56	\$336.56	\$348.06	\$348.06	\$373.19	\$373.19
52	\$438.38	\$438.38	\$403.38	\$403.38	\$424.97	\$424.97	\$352.26	\$352.26	\$364.30	\$364.30	\$390.60	\$390.60
53	\$458.14	\$458.14	\$421.57	\$421.57	\$444.13	\$444.13	\$368.14	\$368.14	\$380.73	\$380.73	\$408.20	\$408.20
54	\$479.48	\$479.48	\$441.20	\$441.20	\$464.81	\$464.81	\$385.28	\$385.28	\$398.46	\$398.46	\$427.21	\$427.21
55	\$500.81	\$500.81	\$460.83	\$460.83	\$485.49	\$485.49	\$402.43	\$402.43	\$416.18	\$416.18	\$446.22	\$446.22
56	\$523.95	\$523.95	\$482.11	\$482.11	\$507.92	\$507.92	\$421.01	\$421.01	\$435.41	\$435.41	\$466.83	\$466.83
57	\$547.30	\$547.30	\$503.61	\$503.61	\$530.56	\$530.56	\$439.78	\$439.78	\$454.82	\$454.82	\$487.64	\$487.64
58	\$572.23	\$572.23	\$526.54	\$526.54	\$554.73	\$554.73	\$459.81	\$459.81	\$475.53	\$475.53	\$509.85	\$509.85
59	\$584.58	\$584.58	\$537.91	\$537.91	\$566.70	\$566.70	\$469.74	\$469.74	\$485.80	\$485.80	\$520.86	\$520.86
60	\$609.51	\$609.51	\$560.85	\$560.85	\$590.86	\$590.86	\$489.77	\$489.77	\$506.51	\$506.51	\$543.07	\$543.07
61	\$631.07	\$631.07	\$580.69	\$580.69	\$611.77	\$611.77	\$507.09	\$507.09	\$524.43	\$524.43	\$562.28	\$562.28
62	\$645.22	\$645.22	\$593.71	\$593.71	\$625.48	\$625.48	\$518.46	\$518.46	\$536.19	\$536.19	\$574.89	\$574.89
63	\$662.96	\$662.96	\$610.03	\$610.03	\$642.68	\$642.68	\$532.72	\$532.72	\$550.93	\$550.93	\$590.70	\$590.70
64+	\$673.74	\$673.74	\$619.95	\$619.95	\$653.13	\$653.13	\$541.38	\$541.38	\$559.89	\$559.89	\$600.30	\$600.30

Company Name: **Highmark Choice Company (HCO)**
 Market: **Small Group**
 Product: **PPO**
 Effective Date of Rates: **October 1, 2019**

Ending date of Rates: **December 31, 2019**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	38949PA0130001		38949PA0130002		38949PA0130003		38949PA0130004		38949PA0130005	
Plan Marketing Name =>	Keystone HMO \$0		Keystone HMO \$500		Keystone HMO \$1000		Keystone HMO \$1500		Keystone HMO \$2500	
Form # =>	HMO-E-SM/WG		HMO-E-SM/WG		HMO-E-SM/WG		HMO-E-SM/WG		HMO-E-SM/WG	
Rating Area =>	Area 1		Area 1		Area 1		Area 1		Area 1	
Network =>	AA		AA		AA		AA		AA	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$500		\$1,000		\$1,500		\$2,500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$35		\$30		\$30		\$30		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$208.83	\$208.83	\$204.18	\$204.18	\$198.23	\$198.23	\$193.49	\$193.49	\$185.28	\$185.28
15	\$227.39	\$227.39	\$222.33	\$222.33	\$215.86	\$215.86	\$210.69	\$210.69	\$201.75	\$201.75
16	\$234.49	\$234.49	\$229.27	\$229.27	\$222.59	\$222.59	\$217.27	\$217.27	\$208.05	\$208.05
17	\$241.59	\$241.59	\$236.21	\$236.21	\$229.33	\$229.33	\$223.84	\$223.84	\$214.35	\$214.35
18	\$249.23	\$249.23	\$243.68	\$243.68	\$236.59	\$236.59	\$230.93	\$230.93	\$221.13	\$221.13
19	\$256.87	\$256.87	\$251.15	\$251.15	\$243.84	\$243.84	\$238.01	\$238.01	\$227.91	\$227.91
20	\$264.79	\$264.79	\$258.89	\$258.89	\$251.36	\$251.36	\$245.34	\$245.34	\$234.93	\$234.93
21	\$272.98	\$272.98	\$266.90	\$266.90	\$259.13	\$259.13	\$252.93	\$252.93	\$242.20	\$242.20
22	\$272.98	\$272.98	\$266.90	\$266.90	\$259.13	\$259.13	\$252.93	\$252.93	\$242.20	\$242.20
23	\$272.98	\$272.98	\$266.90	\$266.90	\$259.13	\$259.13	\$252.93	\$252.93	\$242.20	\$242.20
24	\$272.98	\$272.98	\$266.90	\$266.90	\$259.13	\$259.13	\$252.93	\$252.93	\$242.20	\$242.20
25	\$274.07	\$274.07	\$267.97	\$267.97	\$260.17	\$260.17	\$253.94	\$253.94	\$243.17	\$243.17
26	\$279.53	\$279.53	\$273.31	\$273.31	\$265.35	\$265.35	\$259.00	\$259.00	\$248.01	\$248.01
27	\$286.08	\$286.08	\$279.71	\$279.71	\$271.57	\$271.57	\$265.07	\$265.07	\$253.83	\$253.83
28	\$296.73	\$296.73	\$290.12	\$290.12	\$281.67	\$281.67	\$274.93	\$274.93	\$263.27	\$263.27
29	\$305.46	\$305.46	\$298.66	\$298.66	\$289.97	\$289.97	\$283.03	\$283.03	\$271.02	\$271.02
30	\$309.83	\$309.83	\$302.93	\$302.93	\$294.11	\$294.11	\$287.08	\$287.08	\$274.90	\$274.90
31	\$316.38	\$316.38	\$309.34	\$309.34	\$300.33	\$300.33	\$293.15	\$293.15	\$280.71	\$280.71
32	\$322.94	\$322.94	\$315.74	\$315.74	\$306.55	\$306.55	\$299.22	\$299.22	\$286.52	\$286.52
33	\$327.03	\$327.03	\$319.75	\$319.75	\$310.44	\$310.44	\$303.01	\$303.01	\$290.16	\$290.16
34	\$331.40	\$331.40	\$324.02	\$324.02	\$314.58	\$314.58	\$307.06	\$307.06	\$294.03	\$294.03
35	\$333.58	\$333.58	\$326.15	\$326.15	\$316.66	\$316.66	\$309.08	\$309.08	\$295.97	\$295.97
36	\$335.77	\$335.77	\$328.29	\$328.29	\$318.73	\$318.73	\$311.10	\$311.10	\$297.91	\$297.91
37	\$337.95	\$337.95	\$330.42	\$330.42	\$320.80	\$320.80	\$313.13	\$313.13	\$299.84	\$299.84
38	\$340.13	\$340.13	\$332.56	\$332.56	\$322.88	\$322.88	\$315.15	\$315.15	\$301.78	\$301.78
39	\$344.50	\$344.50	\$336.83	\$336.83	\$327.02	\$327.02	\$319.20	\$319.20	\$305.66	\$305.66
40	\$348.87	\$348.87	\$341.10	\$341.10	\$331.17	\$331.17	\$323.24	\$323.24	\$309.53	\$309.53
41	\$355.42	\$355.42	\$347.50	\$347.50	\$337.39	\$337.39	\$329.31	\$329.31	\$315.34	\$315.34
42	\$361.70	\$361.70	\$353.64	\$353.64	\$343.35	\$343.35	\$335.13	\$335.13	\$320.92	\$320.92
43	\$370.43	\$370.43	\$362.18	\$362.18	\$351.64	\$351.64	\$343.23	\$343.23	\$328.67	\$328.67
44	\$381.35	\$381.35	\$372.86	\$372.86	\$362.00	\$362.00	\$353.34	\$353.34	\$338.35	\$338.35
45	\$394.18	\$394.18	\$385.40	\$385.40	\$374.18	\$374.18	\$365.23	\$365.23	\$349.74	\$349.74
46	\$409.47	\$409.47	\$400.35	\$400.35	\$388.70	\$388.70	\$379.40	\$379.40	\$363.30	\$363.30
47	\$426.67	\$426.67	\$417.16	\$417.16	\$405.02	\$405.02	\$395.33	\$395.33	\$378.56	\$378.56
48	\$446.32	\$446.32	\$436.38	\$436.38	\$423.68	\$423.68	\$413.54	\$413.54	\$396.00	\$396.00
49	\$465.70	\$465.70	\$455.33	\$455.33	\$442.08	\$442.08	\$431.50	\$431.50	\$413.19	\$413.19
50	\$487.54	\$487.54	\$476.68	\$476.68	\$462.81	\$462.81	\$451.73	\$451.73	\$432.57	\$432.57
51	\$509.11	\$509.11	\$497.77	\$497.77	\$483.28	\$483.28	\$471.71	\$471.71	\$451.70	\$451.70
52	\$532.86	\$532.86	\$520.99	\$520.99	\$505.82	\$505.82	\$493.72	\$493.72	\$472.77	\$472.77
53	\$556.88	\$556.88	\$544.48	\$544.48	\$528.63	\$528.63	\$515.98	\$515.98	\$494.09	\$494.09
54	\$582.81	\$582.81	\$569.83	\$569.83	\$553.24	\$553.24	\$540.01	\$540.01	\$517.10	\$517.10
55	\$608.75	\$608.75	\$595.19	\$595.19	\$577.86	\$577.86	\$564.03	\$564.03	\$540.11	\$540.11
56	\$636.86	\$636.86	\$622.68	\$622.68	\$604.55	\$604.55	\$590.09	\$590.09	\$565.05	\$565.05
57	\$665.25	\$665.25	\$650.44	\$650.44	\$631.50	\$631.50	\$616.39	\$616.39	\$590.24	\$590.24
58	\$695.55	\$695.55	\$680.06	\$680.06	\$660.26	\$660.26	\$644.47	\$644.47	\$617.13	\$617.13
59	\$710.57	\$710.57	\$694.74	\$694.74	\$674.52	\$674.52	\$658.38	\$658.38	\$630.45	\$630.45
60	\$740.87	\$740.87	\$724.37	\$724.37	\$703.28	\$703.28	\$686.45	\$686.45	\$657.33	\$657.33
61	\$767.07	\$767.07	\$749.99	\$749.99	\$728.16	\$728.16	\$710.73	\$710.73	\$680.58	\$680.58
62	\$784.27	\$784.27	\$766.80	\$766.80	\$744.48	\$744.48	\$726.67	\$726.67	\$695.84	\$695.84
63	\$805.84	\$805.84	\$787.89	\$787.89	\$764.95	\$764.95	\$746.65	\$746.65	\$714.97	\$714.97
64+	\$818.94	\$818.94	\$800.70	\$800.70	\$777.39	\$777.39	\$758.79	\$758.79	\$726.60	\$726.60

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	38949PA0130006		38949PA0130007		38949PA0120001		38949PA0120002		38949PA0050003		38949PA0050003	
Plan Marketing Name =>	Keystone HMO \$5000 1x		Keystone HMO \$2000		Q\$3000		Q\$6000		Keystone HMO \$7000		Keystone HMO \$7000	
Form # =>	HMO-E-SM/WG		HMO-E-SM/WG		HMOHDHP/EMB-SM/WG		HMOHDHP/EMB-SM/WG		HMO-SM/WG-6		HMO-SM/WG-6	
Rating Area =>	Area 1		Area 1		Area 1		Area 1		Area 1,2,4,5		Area 6	
Network =>	AA		AA		AA		AA		AB		AB	
Metal =>	Gold		Silver		Silver		Bronze		Bronze		Bronze	
Deductible =>	\$5,000		\$2,000		\$3,000		\$6,000		\$7,000		\$7,000	
Coinurance =>	100%		70%		100%		100%		50%		50%	
Copays =>	\$25		\$55		100%		100%		\$115		\$115	
OOP Maximum =>	\$7,900		\$7,900		\$6,650		\$6,650		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$175.55	\$175.55	\$161.53	\$161.53	\$170.17	\$170.17	\$141.06	\$141.06	\$145.89	\$145.89	\$156.41	\$156.41
15	\$191.16	\$191.16	\$175.89	\$175.89	\$185.30	\$185.30	\$153.60	\$153.60	\$158.85	\$158.85	\$170.32	\$170.32
16	\$197.12	\$197.12	\$181.38	\$181.38	\$191.08	\$191.08	\$158.39	\$158.39	\$163.81	\$163.81	\$175.63	\$175.63
17	\$203.09	\$203.09	\$186.87	\$186.87	\$196.87	\$196.87	\$163.19	\$163.19	\$168.77	\$168.77	\$180.95	\$180.95
18	\$209.52	\$209.52	\$192.78	\$192.78	\$203.10	\$203.10	\$168.35	\$168.35	\$174.11	\$174.11	\$186.67	\$186.67
19	\$215.94	\$215.94	\$198.69	\$198.69	\$209.33	\$209.33	\$173.51	\$173.51	\$179.45	\$179.45	\$192.40	\$192.40
20	\$222.60	\$222.60	\$204.82	\$204.82	\$215.78	\$215.78	\$178.86	\$178.86	\$184.98	\$184.98	\$198.33	\$198.33
21	\$229.48	\$229.48	\$211.15	\$211.15	\$222.45	\$222.45	\$184.39	\$184.39	\$190.70	\$190.70	\$204.46	\$204.46
22	\$229.48	\$229.48	\$211.15	\$211.15	\$222.45	\$222.45	\$184.39	\$184.39	\$190.70	\$190.70	\$204.46	\$204.46
23	\$229.48	\$229.48	\$211.15	\$211.15	\$222.45	\$222.45	\$184.39	\$184.39	\$190.70	\$190.70	\$204.46	\$204.46
24	\$229.48	\$229.48	\$211.15	\$211.15	\$222.45	\$222.45	\$184.39	\$184.39	\$190.70	\$190.70	\$204.46	\$204.46
25	\$230.40	\$230.40	\$211.99	\$211.99	\$223.34	\$223.34	\$185.13	\$185.13	\$191.46	\$191.46	\$205.28	\$205.28
26	\$234.99	\$234.99	\$216.22	\$216.22	\$227.79	\$227.79	\$188.82	\$188.82	\$195.28	\$195.28	\$209.37	\$209.37
27	\$240.50	\$240.50	\$221.29	\$221.29	\$233.13	\$233.13	\$193.24	\$193.24	\$199.85	\$199.85	\$214.27	\$214.27
28	\$249.44	\$249.44	\$229.52	\$229.52	\$241.80	\$241.80	\$200.43	\$200.43	\$207.29	\$207.29	\$222.25	\$222.25
29	\$256.79	\$256.79	\$236.28	\$236.28	\$248.92	\$248.92	\$206.33	\$206.33	\$213.39	\$213.39	\$228.79	\$228.79
30	\$260.46	\$260.46	\$239.66	\$239.66	\$252.48	\$252.48	\$209.28	\$209.28	\$216.44	\$216.44	\$232.06	\$232.06
31	\$265.97	\$265.97	\$244.72	\$244.72	\$257.82	\$257.82	\$213.71	\$213.71	\$221.02	\$221.02	\$236.97	\$236.97
32	\$271.47	\$271.47	\$249.79	\$249.79	\$263.16	\$263.16	\$218.13	\$218.13	\$225.60	\$225.60	\$241.88	\$241.88
33	\$274.92	\$274.92	\$252.96	\$252.96	\$266.50	\$266.50	\$220.90	\$220.90	\$228.46	\$228.46	\$244.94	\$244.94
34	\$278.59	\$278.59	\$256.34	\$256.34	\$270.05	\$270.05	\$223.85	\$223.85	\$231.51	\$231.51	\$248.21	\$248.21
35	\$280.42	\$280.42	\$258.03	\$258.03	\$271.83	\$271.83	\$225.32	\$225.32	\$233.04	\$233.04	\$249.85	\$249.85
36	\$282.26	\$282.26	\$259.71	\$259.71	\$273.61	\$273.61	\$226.80	\$226.80	\$234.56	\$234.56	\$251.49	\$251.49
37	\$284.10	\$284.10	\$261.40	\$261.40	\$275.39	\$275.39	\$228.27	\$228.27	\$236.09	\$236.09	\$253.12	\$253.12
38	\$285.93	\$285.93	\$263.09	\$263.09	\$277.17	\$277.17	\$229.75	\$229.75	\$237.61	\$237.61	\$254.76	\$254.76
39	\$289.60	\$289.60	\$266.47	\$266.47	\$280.73	\$280.73	\$232.70	\$232.70	\$240.66	\$240.66	\$258.03	\$258.03
40	\$293.28	\$293.28	\$269.85	\$269.85	\$284.29	\$284.29	\$235.65	\$235.65	\$243.71	\$243.71	\$261.30	\$261.30
41	\$298.78	\$298.78	\$274.92	\$274.92	\$289.63	\$289.63	\$240.08	\$240.08	\$248.29	\$248.29	\$266.21	\$266.21
42	\$304.06	\$304.06	\$279.77	\$279.77	\$294.75	\$294.75	\$244.32	\$244.32	\$252.68	\$252.68	\$270.91	\$270.91
43	\$311.40	\$311.40	\$286.53	\$286.53	\$301.86	\$301.86	\$250.22	\$250.22	\$258.78	\$258.78	\$277.45	\$277.45
44	\$320.58	\$320.58	\$294.98	\$294.98	\$310.76	\$310.76	\$257.59	\$257.59	\$266.41	\$266.41	\$285.63	\$285.63
45	\$331.37	\$331.37	\$304.90	\$304.90	\$321.22	\$321.22	\$266.26	\$266.26	\$275.37	\$275.37	\$295.24	\$295.24
46	\$344.22	\$344.22	\$316.73	\$316.73	\$333.68	\$333.68	\$276.59	\$276.59	\$286.05	\$286.05	\$306.69	\$306.69
47	\$358.68	\$358.68	\$330.03	\$330.03	\$347.69	\$347.69	\$288.20	\$288.20	\$298.06	\$298.06	\$319.57	\$319.57
48	\$375.20	\$375.20	\$345.23	\$345.23	\$363.71	\$363.71	\$301.48	\$301.48	\$311.79	\$311.79	\$334.29	\$334.29
49	\$391.49	\$391.49	\$360.22	\$360.22	\$379.50	\$379.50	\$314.57	\$314.57	\$325.33	\$325.33	\$348.81	\$348.81
50	\$409.85	\$409.85	\$377.11	\$377.11	\$397.30	\$397.30	\$329.32	\$329.32	\$340.59	\$340.59	\$365.17	\$365.17
51	\$427.98	\$427.98	\$393.79	\$393.79	\$414.87	\$414.87	\$343.89	\$343.89	\$355.66	\$355.66	\$381.32	\$381.32
52	\$447.94	\$447.94	\$412.16	\$412.16	\$434.22	\$434.22	\$359.93	\$359.93	\$372.25	\$372.25	\$399.11	\$399.11
53	\$468.14	\$468.14	\$430.75	\$430.75	\$453.80	\$453.80	\$376.16	\$376.16	\$389.03	\$389.03	\$417.10	\$417.10
54	\$489.94	\$489.94	\$450.81	\$450.81	\$474.93	\$474.93	\$393.67	\$393.67	\$407.14	\$407.14	\$436.52	\$436.52
55	\$511.74	\$511.74	\$470.86	\$470.86	\$496.06	\$496.06	\$411.19	\$411.19	\$425.26	\$425.26	\$455.95	\$455.95
56	\$535.38	\$535.38	\$492.61	\$492.61	\$518.98	\$518.98	\$430.18	\$430.18	\$444.90	\$444.90	\$477.01	\$477.01
57	\$559.24	\$559.24	\$514.57	\$514.57	\$542.11	\$542.11	\$449.36	\$449.36	\$464.74	\$464.74	\$498.27	\$498.27
58	\$584.72	\$584.72	\$538.01	\$538.01	\$566.80	\$566.80	\$469.83	\$469.83	\$485.90	\$485.90	\$520.96	\$520.96
59	\$597.34	\$597.34	\$549.62	\$549.62	\$579.04	\$579.04	\$479.97	\$479.97	\$496.39	\$496.39	\$532.21	\$532.21
60	\$622.81	\$622.81	\$573.06	\$573.06	\$603.73	\$603.73	\$500.43	\$500.43	\$517.56	\$517.56	\$554.90	\$554.90
61	\$644.84	\$644.84	\$593.33	\$593.33	\$625.08	\$625.08	\$518.14	\$518.14	\$535.87	\$535.87	\$574.53	\$574.53
62	\$659.30	\$659.30	\$606.63	\$606.63	\$639.10	\$639.10	\$529.75	\$529.75	\$547.88	\$547.88	\$587.41	\$587.41
63	\$677.42	\$677.42	\$623.31	\$623.31	\$656.67	\$656.67	\$544.32	\$544.32	\$562.95	\$562.95	\$603.57	\$603.57
64+	\$688.44	\$688.44	\$633.45	\$633.45	\$667.35	\$667.35	\$553.17	\$553.17	\$572.10	\$572.10	\$613.38	\$613.38

Highmark Choice Company (HCC)
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
38949PA0130001	Keystone HMO \$0	HMO	Gold	Off	AA	1	Erie
38949PA0130002	Keystone HMO \$500	HMO	Gold	Off	AA	1	Erie
38949PA0130003	Keystone HMO \$1000	HMO	Gold	Off	AA	1	Erie
38949PA0130004	Keystone HMO \$1500	HMO	Gold	Off	AA	1	Erie
38949PA0130005	Keystone HMO \$2500	HMO	Gold	Off	AA	1	Erie
38949PA0130006	Keystone HMO \$5000 1x	HMO	Gold	Off	AA	1	Erie
38949PA0130007	Keystone HMO \$2000	HMO	Silver	Off	AA	1	Erie
38949PA0120001	Keystone HMO Embedded Q\$3000	HMO	Silver	Off	AA	1	Erie
38949PA0120002	Keystone HMO Embedded Q\$6000	HMO	Bronze	Off	AA	1	Erie
38949PA0050003	Keystone HMO \$7000	HMO	Bronze	Off	AB	1,2,4,5,6	Crawford, Somerset, Clarion, Forest,

Company Name Highmark Choice Company (HCC)

Market Small Group

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

02-01-2018 Number of Covered Lives by Rating County					RATING AREA 1							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
38949PA0130001	Keystone HMO \$0	HMO	Gold	Off			\$255.89					
38949PA0130002	Keystone HMO \$500	HMO	Gold	Off			\$250.19					
38949PA0130003	Keystone HMO \$1000	HMO	Gold	Off			\$242.91					
38949PA0130004	Keystone HMO \$1500	HMO	Gold	Off			\$237.10					
38949PA0130005	Keystone HMO \$2500	HMO	Gold	Off			\$227.04					
38949PA0130006	Keystone HMO \$5000 1x	HMO	Gold	Off			\$215.11					
38949PA0130007	Keystone HMO \$2000	HMO	Silver	Off			\$197.94					
38949PA0120001	Keystone HMO Embedded Q\$3000	HMO	Silver	Off			\$208.53					
38949PA0120002	Keystone HMO Embedded Q\$6000	HMO	Bronze	Off			\$172.85					
38949PA0050003	Keystone HMO \$7000	HMO	Bronze	Off	\$178.76	\$178.76		\$178.76	\$178.76		\$178.76	\$178.76

Company Name Highmark Choice Company (HCC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

		RATING AREA 2			RATING AREA 3												
02-01-2018 Number of Cover		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
38949PA0130001	Keystone HMO \$0																
38949PA0130002	Keystone HMO \$500																
38949PA0130003	Keystone HMO \$1000																
38949PA0130004	Keystone HMO \$1500																
38949PA0130005	Keystone HMO \$2500																
38949PA0130006	Keystone HMO \$5000 1x																
38949PA0130007	Keystone HMO \$2000																
38949PA0120001	Keystone HMO Embedded Q\$3000																
38949PA0120002	Keystone HMO Embedded Q\$6000																
38949PA0050003	Keystone HMO \$7000	\$178.76	\$178.76	\$178.76													

Company Name **Highmark Choice Company (HCC)**
Market **Small Group**
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

02-01-2018 Number of Cover	
HIOS Plan ID	Plan Marketing Name
38949PA0130001	Keystone HMO \$0
38949PA0130002	Keystone HMO \$500
38949PA0130003	Keystone HMO \$1000
38949PA0130004	Keystone HMO \$1500
38949PA0130005	Keystone HMO \$2500
38949PA0130006	Keystone HMO \$5000 1x
38949PA0130007	Keystone HMO \$2000
38949PA0120001	Keystone HMO Embedded Q\$3000
38949PA0120002	Keystone HMO Embedded Q\$6000
38949PA0050003	Keystone HMO \$7000

RATING AREA 4									
0	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5						
0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

Company Name Highmark Choice Company (HCC)

Market Small Group

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

02-01-2018 Number of Cover	
HIOS Plan ID	Plan Marketing Name
38949PA0130001	Keystone HMO \$0
38949PA0130002	Keystone HMO \$500
38949PA0130003	Keystone HMO \$1000
38949PA0130004	Keystone HMO \$1500
38949PA0130005	Keystone HMO \$2500
38949PA0130006	Keystone HMO \$5000 1x
38949PA0130007	Keystone HMO \$2000
38949PA0120001	Keystone HMO Embedded Q\$3000
38949PA0120002	Keystone HMO Embedded Q\$6000
38949PA0050003	Keystone HMO \$7000

RATING AREA 6

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

RATING AREA 7

0	0	0	0
Adams	Berks	Lancaster	York

\$191.66

Company Name Highmark Choice Company (HCC)

Market Small Group

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

02-01-2018 Number of Cover	
HIOS Plan ID	Plan Marketing Name
38949PA0130001	Keystone HMO \$0
38949PA0130002	Keystone HMO \$500
38949PA0130003	Keystone HMO \$1000
38949PA0130004	Keystone HMO \$1500
38949PA0130005	Keystone HMO \$2500
38949PA0130006	Keystone HMO \$5000 1x
38949PA0130007	Keystone HMO \$2000
38949PA0120001	Keystone HMO Embedded Q\$3000
38949PA0120002	Keystone HMO Embedded Q\$6000
38949PA0050003	Keystone HMO \$7000

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

Company Name Highmark Choice Company (HCC)

Market Small Group

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

02-01-2018 Number of Covered Lives by Rating County					RATING AREA 1							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
38949PA0130001	Keystone HMO \$0	HMO	Gold	Off			\$261.47					
38949PA0130002	Keystone HMO \$500	HMO	Gold	Off			\$255.64					
38949PA0130003	Keystone HMO \$1000	HMO	Gold	Off			\$248.20					
38949PA0130004	Keystone HMO \$1500	HMO	Gold	Off			\$242.26					
38949PA0130005	Keystone HMO \$2500	HMO	Gold	Off			\$231.99					
38949PA0130006	Keystone HMO \$5000 1x	HMO	Gold	Off			\$219.80					
38949PA0130007	Keystone HMO \$2000	HMO	Silver	Off			\$202.25					
38949PA0120001	Keystone HMO Embedded Q\$3000	HMO	Silver	Off			\$213.07					
38949PA0120002	Keystone HMO Embedded Q\$6000	HMO	Bronze	Off			\$176.61					
38949PA0050003	Keystone HMO \$7000	HMO	Bronze	Off	\$182.66	\$182.66		\$182.66	\$182.66		\$182.66	\$182.66

Company Name Highmark Choice Company (HCC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

		RATING AREA 2			RATING AREA 3												
02-01-2018 Number of Cover		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
38949PA0130001	Keystone HMO \$0																
38949PA0130002	Keystone HMO \$500																
38949PA0130003	Keystone HMO \$1000																
38949PA0130004	Keystone HMO \$1500																
38949PA0130005	Keystone HMO \$2500																
38949PA0130006	Keystone HMO \$5000 1x																
38949PA0130007	Keystone HMO \$2000																
38949PA0120001	Keystone HMO Embedded Q\$3000																
38949PA0120002	Keystone HMO Embedded Q\$6000																
38949PA0050003	Keystone HMO \$7000	\$182.66	\$182.66	\$182.66													

Company Name Highmark Choice Company (HCC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

02-01-2018 Number of Cover	
HIOS Plan ID	Plan Marketing Name
38949PA0130001	Keystone HMO \$0
38949PA0130002	Keystone HMO \$500
38949PA0130003	Keystone HMO \$1000
38949PA0130004	Keystone HMO \$1500
38949PA0130005	Keystone HMO \$2500
38949PA0130006	Keystone HMO \$5000 1x
38949PA0130007	Keystone HMO \$2000
38949PA0120001	Keystone HMO Embedded Q\$3000
38949PA0120002	Keystone HMO Embedded Q\$6000
38949PA0050003	Keystone HMO \$7000

RATING AREA 4									
0	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5						
0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

\$182.66

\$182.66

\$182.66

\$182.66

\$182.66

Company Name Highmark Choice Company (HCC)

Market Small Group

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

02-01-2018 Number of Cover	
HIOS Plan ID	Plan Marketing Name
38949PA0130001	Keystone HMO \$0
38949PA0130002	Keystone HMO \$500
38949PA0130003	Keystone HMO \$1000
38949PA0130004	Keystone HMO \$1500
38949PA0130005	Keystone HMO \$2500
38949PA0130006	Keystone HMO \$5000 1x
38949PA0130007	Keystone HMO \$2000
38949PA0120001	Keystone HMO Embedded Q\$3000
38949PA0120002	Keystone HMO Embedded Q\$6000
38949PA0050003	Keystone HMO \$7000

RATING AREA 6

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

RATING AREA 7

0	0	0	0
Adams	Berks	Lancaster	York

\$195.84

Company Name Highmark Choice Company (HCC)

Market Small Group

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

02-01-2018 Number of Cover	
HIOS Plan ID	Plan Marketing Name
38949PA0130001	Keystone HMO \$0
38949PA0130002	Keystone HMO \$500
38949PA0130003	Keystone HMO \$1000
38949PA0130004	Keystone HMO \$1500
38949PA0130005	Keystone HMO \$2500
38949PA0130006	Keystone HMO \$5000 1x
38949PA0130007	Keystone HMO \$2000
38949PA0120001	Keystone HMO Embedded Q\$3000
38949PA0120002	Keystone HMO Embedded Q\$6000
38949PA0050003	Keystone HMO \$7000

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

Company Name Highmark Choice Company (HCC)

Market Small Group

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

02-01-2018 Number of Covered Lives by Rating County					RATING AREA 1							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
38949PA0130001	Keystone HMO \$0	HMO	Gold	Off			\$267.16					
38949PA0130002	Keystone HMO \$500	HMO	Gold	Off			\$261.21					
38949PA0130003	Keystone HMO \$1000	HMO	Gold	Off			\$253.60					
38949PA0130004	Keystone HMO \$1500	HMO	Gold	Off			\$247.54					
38949PA0130005	Keystone HMO \$2500	HMO	Gold	Off			\$237.04					
38949PA0130006	Keystone HMO \$5000 1x	HMO	Gold	Off			\$224.58					
38949PA0130007	Keystone HMO \$2000	HMO	Silver	Off			\$206.65					
38949PA0120001	Keystone HMO Embedded Q\$3000	HMO	Silver	Off			\$217.71					
38949PA0120002	Keystone HMO Embedded Q\$6000	HMO	Bronze	Off			\$180.46					
38949PA0050003	Keystone HMO \$7000	HMO	Bronze	Off	\$186.63	\$186.63		\$186.63	\$186.63		\$186.63	\$186.63

Company Name Highmark Choice Company (HCC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

		RATING AREA 2			RATING AREA 3												
02-01-2018 Number of Cover		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
38949PA0130001	Keystone HMO \$0																
38949PA0130002	Keystone HMO \$500																
38949PA0130003	Keystone HMO \$1000																
38949PA0130004	Keystone HMO \$1500																
38949PA0130005	Keystone HMO \$2500																
38949PA0130006	Keystone HMO \$5000 1x																
38949PA0130007	Keystone HMO \$2000																
38949PA0120001	Keystone HMO Embedded Q\$3000																
38949PA0120002	Keystone HMO Embedded Q\$6000																
38949PA0050003	Keystone HMO \$7000	\$186.63	\$186.63	\$186.63													

Company Name Highmark Choice Company (HCC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

02-01-2018 Number of Cover	
HIOS Plan ID	Plan Marketing Name
38949PA0130001	Keystone HMO \$0
38949PA0130002	Keystone HMO \$500
38949PA0130003	Keystone HMO \$1000
38949PA0130004	Keystone HMO \$1500
38949PA0130005	Keystone HMO \$2500
38949PA0130006	Keystone HMO \$5000 1x
38949PA0130007	Keystone HMO \$2000
38949PA0120001	Keystone HMO Embedded Q\$3000
38949PA0120002	Keystone HMO Embedded Q\$6000
38949PA0050003	Keystone HMO \$7000

RATING AREA 4									
0	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5						
0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

\$186.63

\$186.63

\$186.63

\$186.63

\$186.63

Company Name Highmark Choice Company (HCC)

Market Small Group

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

02-01-2018 Number of Cover	
HIOS Plan ID	Plan Marketing Name
38949PA0130001	Keystone HMO \$0
38949PA0130002	Keystone HMO \$500
38949PA0130003	Keystone HMO \$1000
38949PA0130004	Keystone HMO \$1500
38949PA0130005	Keystone HMO \$2500
38949PA0130006	Keystone HMO \$5000 1x
38949PA0130007	Keystone HMO \$2000
38949PA0120001	Keystone HMO Embedded Q\$3000
38949PA0120002	Keystone HMO Embedded Q\$6000
38949PA0050003	Keystone HMO \$7000

RATING AREA 6

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

RATING AREA 7

0	0	0	0
Adams	Berks	Lancaster	York

\$200.10

Company Name Highmark Choice Company (HCC)

Market Small Group

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

02-01-2018 Number of Cover	
HIOS Plan ID	Plan Marketing Name
38949PA0130001	Keystone HMO \$0
38949PA0130002	Keystone HMO \$500
38949PA0130003	Keystone HMO \$1000
38949PA0130004	Keystone HMO \$1500
38949PA0130005	Keystone HMO \$2500
38949PA0130006	Keystone HMO \$5000 1x
38949PA0130007	Keystone HMO \$2000
38949PA0120001	Keystone HMO Embedded Q\$3000
38949PA0120002	Keystone HMO Embedded Q\$6000
38949PA0050003	Keystone HMO \$7000

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

Company Name Highmark Choice Company (HCC)

Market Small Group

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

02-01-2018 Number of Covered Lives by Rating County					RATING AREA 1							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
38949PA0130001	Keystone HMO \$0	HMO	Gold	Off			\$272.98					
38949PA0130002	Keystone HMO \$500	HMO	Gold	Off			\$266.90					
38949PA0130003	Keystone HMO \$1000	HMO	Gold	Off			\$259.13					
38949PA0130004	Keystone HMO \$1500	HMO	Gold	Off			\$252.93					
38949PA0130005	Keystone HMO \$2500	HMO	Gold	Off			\$242.20					
38949PA0130006	Keystone HMO \$5000 1x	HMO	Gold	Off			\$229.48					
38949PA0130007	Keystone HMO \$2000	HMO	Silver	Off			\$211.15					
38949PA0120001	Keystone HMO Embedded Q\$3000	HMO	Silver	Off			\$222.45					
38949PA0120002	Keystone HMO Embedded Q\$6000	HMO	Bronze	Off			\$184.39					
38949PA0050003	Keystone HMO \$7000	HMO	Bronze	Off	\$190.70	\$190.70		\$190.70	\$190.70		\$190.70	\$190.70

Company Name Highmark Choice Company (HCC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

		RATING AREA 2			RATING AREA 3												
02-01-2018 Number of Cover		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
38949PA0130001	Keystone HMO \$0																
38949PA0130002	Keystone HMO \$500																
38949PA0130003	Keystone HMO \$1000																
38949PA0130004	Keystone HMO \$1500																
38949PA0130005	Keystone HMO \$2500																
38949PA0130006	Keystone HMO \$5000 1x																
38949PA0130007	Keystone HMO \$2000																
38949PA0120001	Keystone HMO Embedded Q\$3000																
38949PA0120002	Keystone HMO Embedded Q\$6000																
38949PA0050003	Keystone HMO \$7000	\$190.70	\$190.70	\$190.70													

Company Name Highmark Choice Company (HCC)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

02-01-2018 Number of Cover	
HIOS Plan ID	Plan Marketing Name
38949PA0130001	Keystone HMO \$0
38949PA0130002	Keystone HMO \$500
38949PA0130003	Keystone HMO \$1000
38949PA0130004	Keystone HMO \$1500
38949PA0130005	Keystone HMO \$2500
38949PA0130006	Keystone HMO \$5000 1x
38949PA0130007	Keystone HMO \$2000
38949PA0120001	Keystone HMO Embedded Q\$3000
38949PA0120002	Keystone HMO Embedded Q\$6000
38949PA0050003	Keystone HMO \$7000

RATING AREA 4									
0	0	0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

RATING AREA 5						
0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

\$190.70

\$190.70

\$190.70

\$190.70

\$190.70

Company Name Highmark Choice Company (HCC)

Market Small Group

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

02-01-2018 Number of Cover		RATING AREA 6										RATING AREA 7			
HIOS Plan ID	Plan Marketing Name	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
38949PA0130001	Keystone HMO \$0														
38949PA0130002	Keystone HMO \$500														
38949PA0130003	Keystone HMO \$1000														
38949PA0130004	Keystone HMO \$1500														
38949PA0130005	Keystone HMO \$2500														
38949PA0130006	Keystone HMO \$5000 1x														
38949PA0130007	Keystone HMO \$2000														
38949PA0120001	Keystone HMO Embedded Q\$3000														
38949PA0120002	Keystone HMO Embedded Q\$6000														
38949PA0050003	Keystone HMO \$7000														
		\$204.46													

Company Name Highmark Choice Company (HCC)

Market Small Group

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

02-01-2018 Number of Cover	
HIOS Plan ID	Plan Marketing Name
38949PA0130001	Keystone HMO \$0
38949PA0130002	Keystone HMO \$500
38949PA0130003	Keystone HMO \$1000
38949PA0130004	Keystone HMO \$1500
38949PA0130005	Keystone HMO \$2500
38949PA0130006	Keystone HMO \$5000 1x
38949PA0130007	Keystone HMO \$2000
38949PA0120001	Keystone HMO Embedded Q\$3000
38949PA0120002	Keystone HMO Embedded Q\$6000
38949PA0050003	Keystone HMO \$7000

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

Part II of the Preliminary Justification

Highmark Choice Company – Small Group Market

Scope and Range:

Highmark Choice Company (HCC) is requesting a weighted average rate decrease of 32.0% weighted on the projected enrollment for renewing plans shown in the Unified Rate Review Template for its 2019 ACA qualifying small group products with effective dates from January 1, 2019 to December 31, 2019. This will impact no existing individuals as of 2/1/2018.

Average decreases at the plan level range from 32% to 32% as shown in the Unified Rate Review Template.

Historical Financial Experience:

Highmark Choice Company (HCC) reported an unanticipated financial gain in 2017.

Change in Medical Service Costs:

The proposed rate decrease is being driven by HCC's expanded HMO product offering, which is expected to result in lower claim costs.

Change in Benefits:

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

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

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

Part III Actuarial Memorandum

Redacted Version

Highmark Choice Company

Small Group Rate Filing

Effective January 1, 2019

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I. General Information

Document Overview

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

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

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

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

I.1 Company Identifying Information:

- Company Legal Name: Highmark Choice Company
- State: The State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 38949
- Market: Small Group
- Effective Date: January 1, 2019

II. Proposed Rate Increase(s)

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

The primary driver of the -33.36% rate increase (weighted on the projected enrollment for renewing plans in the URRT) is anticipated improvement in the population morbidity. HCC is expanding its HMO product portfolio, and as such we expect that the groups electing coverage under these new plans will show improved morbidity over the morbidity assumed in the prior rate development.

III. Experience Period Premium and Claims

III.1 Paid through Date:

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

Since the experience under HCC in 2017 was very limited, with little credibility, the rates were developed by using 100% manual rates, as described below in the Credibility Manual section.

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

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

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

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

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

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

IV. Benefit Categories

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

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

V. Projection Factors

See the Credibility Manual section, just below, for a discussion of the projection factors.

VI. Credibility Manual Rate Development

VI.1 Source and Appropriateness of Experience Data Used

Historical Experience: Since HCC's small group experience on its own would not be credible, HCC's experience was combined with experience from HCC's parent company, Highmark Inc., as well as Highmark Inc.'s other subsidiaries, Highmark Health Insurance Company and Highmark Choice Company, for the small group 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 small group market pricing. It is large and represents the closest experience base to the projected population. The benefit categories are the same as described in section IV above.

VI.2 Changes in the Morbidity of the Population Insured

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors). HCC's experience is not credible. As discussed above, HCC utilizes the combined experience of several Highmark family companies to estimate the impact of the changes in the morbidity of the population insured. This combined company experience consists primarily of broad network PPO products. As HCC's portfolio will consist of limited network HMO products, we estimate a decrease of 16.0% from the experience period due to anticipated favorable selection and lower claim levels expected in these plans in 2019.

VI.3 Changes in Benefits

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

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

VI.4 Changes in Demographics

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

VI.5 Other Adjustments

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

VI.6 Trend Factors (cost/utilization)

This development of the CY 2019 rates reflects an annual trend rate of 9.0% (5.1% cost, 3.7% utilization). These trends reflect HCC's expectations regarding increases in in-network contractual reimbursement. The annual trend estimates include the impact of provider contracting and anticipated utilization changes to both projected in-network and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

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

We reflected anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: -1.3%.

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

VII. Credibility of Experience

Our results are based 100% on the manual rate, which includes HCC experience, combined with Highmark Inc., Highmark Health Insurance Company, and Highmark Coverage Advantage non-grandfathered plans in 2017. This combined experience is large enough to be fully credible.

VIII. Paid to Allowed Ratio

For 2019, an average paid-to-allowed ratio of 78.8% is projected based on the 2019 product portfolio and the projected membership for each plan design.

IX. Risk Adjustment and Reinsurance

IX.1 Projected Risk Adjustments PMPM:

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

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

Since HCC's manual rate development utilizes Western, PA regional experience to establish a credible experience basis, the anticipated risk transfer profile of the membership within HCC uses a similar development, relying on the combined experience of several Highmark family companies to estimate the company risk transfer profile. Given the relationship between the Western, PA market risk transfer profile to the entire state market, we are assuming that HCC members will have a risk profile slightly higher than the market-wide averages, and that HCC will receive a contribution from the risk adjustment program in 2019, decreasing premiums in the rate development by \$24.53 PMPM.

IX.2 Projected ACA Reinsurance Recoveries Net of Reinsurance:

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

X. Non-Benefit Expenses and Profit & Risk

X.1 Administrative Expense Load:

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

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

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

X.3 Taxes and Fees:

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

- \$1.92 Per Member Per Annum for the Patient Centered Outcomes Research Fee.

In total, these taxes and fees amount to 0.05% of the anticipated premium collected in 2019.

XI. Projected Loss Ratio

The anticipated medical loss ratio is about 83.2% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

XII. Single Risk Pool

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

XIII. Index Rate

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

2019	% of Members	Projected Quarterly Index Rate PMPM
1Q	34.8%	\$404.12
2Q	13.3%	\$412.92
3Q	17.7%	\$421.92
4Q	34.2%	\$431.10
Composite	100.0%	\$417.67

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

XIV. Market Adjusted Index Rate

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

XV. Plan Adjusted Index Rates

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

XVI. Calibration

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

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

XVI.2 Geographic Factor Calibration:

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

XVI.3 Quarterly Trend Factor Calibration:

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

XVII. Consumer Adjusted Premium Rate Development

The Plan Adjusted Index Rate represents the rate for a non-smoker average age and average geographic member for an average quarterly renewal. HCC is filing quarterly Index Rate trends of 2.18% per quarter. The Plan Adjusted Index Rates in Worksheet 2 Row 81 reflect an average combined trend of 3.4% for the four quarter renewal rating period.

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

XVIII. AV Metal Values

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

XIX. AV Pricing Values

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

XX. Membership Projections

HCC is offering new HMO plans in the Northwestern section of Pennsylvania, and we are projecting about 1,000 members in these new plans. We are unsure of the market potential for these new products, and so we are anticipating a modest membership base for 2019. See row 48 of Worksheet 2 to the URRT to see projected membership by plan.

XXI. Terminated Plans and Products

HCC is terminating 1 QHP plan that was active in the 2017 experience period. This plan has no current enrollment and no experience reported in the URRT, and is being removed from the market. This plan will be mapped to a corresponding QHP of similar metal level and plan design.

In addition, all other non-grandfathered products that may have had experience in the base period (2017) will be terminated. Exhibit III lists all terminating QHP plans, as well as plan mappings for the terminated QHP plans.

XXII. Plan Type

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

XXIII. Warning Alerts

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

XXIV. Actuarial Certification

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

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

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

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

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

I certify that the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

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

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

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

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

The Part I Unified Rate Review Template does not demonstrate the process used by HCC to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed: [Redacted]

Date: 05/18/2018

Exhibit I
Highmark Choice Company
2019

Pennsylvania Small Group Market Base Rate

	1/1/2019 Values	Trended Values*
CY2019 Projected Period Average Members	1,000	1,000
CY2019 Allowed Claims	\$404.12	\$417.67
Projected Non-EHBs		
None	\$0.00	
CY2019 Allowed Claims for EHB Only (Index Rate)	\$404.12	\$417.67
Market Index Rate Adjustments		
Risk Adjustment (Includes Risk Adjuster Fee)	0.923	
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000	
Exchange User Fee Adjustment	1.000	
CY2019 Market Adjusted Index Rate	\$373.17	\$385.68
Calibration		
Calibration from Plan Adjusted Index Rate to Age 46, 1.0 Area, Non-Smoker, January 1, 2019 Rate		
(a) Average Age Factor	1.530	
(b) Age 46 (Nearest Age on HHS Age Curve) Age Factor	1.500	
(c) Average Geographic Factor	0.9703	
(d) Weighted Average Quarterly Trend	1.034	
Combined Calibration Factor $1/((a/b)*c*d)$	0.9778	

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

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

Highmark Choice Company (HCC)

Exhibit II

Western, PA (WPA) Region

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

HCC	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Regions Offered	On or Off Exchange	Plan Adjusted	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ^[1]				
						Index Rate		(i)	(ii)	(iii)	(iv)	(v)
HCC HMO	38949PA0050003	Bronze	Keystone HMO \$7000	1,2,4,5,6	Off	\$282.72	0.7331	0.6095	1.0000	1.0000	1.2027	1.0000
HMO Erie	38949PA0130001	Gold	Keystone HMO \$0	1	Off	\$404.71	1.0494	0.8725	1.0000	1.0000	1.2027	1.0000
	38949PA0130002	Gold	Keystone HMO \$500	1	Off	\$395.69	1.0260	0.8531	1.0000	1.0000	1.2027	1.0000
	38949PA0130003	Gold	Keystone HMO \$1000	1	Off	\$384.18	0.9961	0.8282	1.0000	1.0000	1.2027	1.0000
	38949PA0130004	Gold	Keystone HMO \$1500	1	Off	\$374.99	0.9723	0.8084	1.0000	1.0000	1.2027	1.0000
	38949PA0130005	Gold	Keystone HMO \$2500	1	Off	\$359.08	0.9310	0.7741	1.0000	1.0000	1.2027	1.0000
	38949PA0130006	Gold	Keystone HMO \$5000 1x	1	Off	\$340.21	0.8821	0.7334	1.0000	1.0000	1.2027	1.0000
	38949PA0130007	Silver	Keystone HMO \$2000	1	Off	\$313.05	0.8117	0.6749	1.0000	1.0000	1.2027	1.0000
HMO Erie HDHP Embedded	38949PA0120001	Silver	Keystone HMO Embedded Q\$3000	1	Off	\$329.80	0.8551	0.7110	1.0000	1.0000	1.2027	1.0000
	38949PA0120002	Bronze	Keystone HMO Embedded Q\$6000	1	Off	\$273.37	0.7088	0.5893	1.0000	1.0000	1.2027	1.0000

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

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

Exhibit III
Highmark Choice Company (HCC)
Small Group Market

Terminated ACA Plans

Exchange	Service Zone	Regions	Terminating Plans		Mapping To...	
			HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
Off	C	1,2,4,5,6	38949PA0050001	Keystone HMO \$250	38949PA0130001	Keystone HMO \$0

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*	38949			
Federal TIN*	25-1522457			
Rate Effective Date*	1/1/2019			
Rate Expiration Date*	3/31/2019			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	38949PA0130001	Rating Area 1	No Preference	0-14 195.76
	38949PA0130001	Rating Area 1	No Preference	15 213.16
	38949PA0130001	Rating Area 1	No Preference	16 219.81
	38949PA0130001	Rating Area 1	No Preference	17 226.46
	38949PA0130001	Rating Area 1	No Preference	18 233.63
	38949PA0130001	Rating Area 1	No Preference	19 240.79
	38949PA0130001	Rating Area 1	No Preference	20 248.21
	38949PA0130001	Rating Area 1	No Preference	21 255.89
	38949PA0130001	Rating Area 1	No Preference	22 255.89
	38949PA0130001	Rating Area 1	No Preference	23 255.89
	38949PA0130001	Rating Area 1	No Preference	24 255.89
	38949PA0130001	Rating Area 1	No Preference	25 256.91
	38949PA0130001	Rating Area 1	No Preference	26 262.03
	38949PA0130001	Rating Area 1	No Preference	27 268.17
	38949PA0130001	Rating Area 1	No Preference	28 278.15
	38949PA0130001	Rating Area 1	No Preference	29 286.34
	38949PA0130001	Rating Area 1	No Preference	30 290.44
	38949PA0130001	Rating Area 1	No Preference	31 296.58
	38949PA0130001	Rating Area 1	No Preference	32 302.72
	38949PA0130001	Rating Area 1	No Preference	33 306.56
	38949PA0130001	Rating Area 1	No Preference	34 310.65
	38949PA0130001	Rating Area 1	No Preference	35 312.70
	38949PA0130001	Rating Area 1	No Preference	36 314.74
	38949PA0130001	Rating Area 1	No Preference	37 316.79
	38949PA0130001	Rating Area 1	No Preference	38 318.84
	38949PA0130001	Rating Area 1	No Preference	39 322.93
	38949PA0130001	Rating Area 1	No Preference	40 327.03
	38949PA0130001	Rating Area 1	No Preference	41 333.17
	38949PA0130001	Rating Area 1	No Preference	42 339.05
	38949PA0130001	Rating Area 1	No Preference	43 347.24
	38949PA0130001	Rating Area 1	No Preference	44 357.48
	38949PA0130001	Rating Area 1	No Preference	45 369.51
	38949PA0130001	Rating Area 1	No Preference	46 383.84
	38949PA0130001	Rating Area 1	No Preference	47 399.96
	38949PA0130001	Rating Area 1	No Preference	48 418.38
	38949PA0130001	Rating Area 1	No Preference	49 436.55
	38949PA0130001	Rating Area 1	No Preference	50 457.02
	38949PA0130001	Rating Area 1	No Preference	51 477.23
	38949PA0130001	Rating Area 1	No Preference	52 499.50
	38949PA0130001	Rating Area 1	No Preference	53 522.02
	38949PA0130001	Rating Area 1	No Preference	54 546.33
	38949PA0130001	Rating Area 1	No Preference	55 570.63
	38949PA0130001	Rating Area 1	No Preference	56 596.99
	38949PA0130001	Rating Area 1	No Preference	57 623.60
	38949PA0130001	Rating Area 1	No Preference	58 652.01
	38949PA0130001	Rating Area 1	No Preference	59 666.08
	38949PA0130001	Rating Area 1	No Preference	60 694.49
	38949PA0130001	Rating Area 1	No Preference	61 719.05
	38949PA0130001	Rating Area 1	No Preference	62 735.17
	38949PA0130001	Rating Area 1	No Preference	63 755.39
	38949PA0130001	Rating Area 1	No Preference	64 and over 767.67
	38949PA0130002	Rating Area 1	No Preference	0-14 191.40
	38949PA0130002	Rating Area 1	No Preference	15 208.41
	38949PA0130002	Rating Area 1	No Preference	16 214.91
	38949PA0130002	Rating Area 1	No Preference	17 221.42
	38949PA0130002	Rating Area 1	No Preference	18 228.42
	38949PA0130002	Rating Area 1	No Preference	19 235.43
	38949PA0130002	Rating Area 1	No Preference	20 242.68
	38949PA0130002	Rating Area 1	No Preference	21 250.19
	38949PA0130002	Rating Area 1	No Preference	22 250.19
	38949PA0130002	Rating Area 1	No Preference	23 250.19
	38949PA0130002	Rating Area 1	No Preference	24 250.19
	38949PA0130002	Rating Area 1	No Preference	25 251.19
	38949PA0130002	Rating Area 1	No Preference	26 256.19
	38949PA0130002	Rating Area 1	No Preference	27 262.20
	38949PA0130002	Rating Area 1	No Preference	28 271.96
	38949PA0130002	Rating Area 1	No Preference	29 279.96
	38949PA0130002	Rating Area 1	No Preference	30 283.97
	38949PA0130002	Rating Area 1	No Preference	31 289.97
	38949PA0130002	Rating Area 1	No Preference	32 295.97
	38949PA0130002	Rating Area 1	No Preference	33 299.73
	38949PA0130002	Rating Area 1	No Preference	34 303.73
	38949PA0130002	Rating Area 1	No Preference	35 305.73
	38949PA0130002	Rating Area 1	No Preference	36 307.73
	38949PA0130002	Rating Area 1	No Preference	37 309.74
	38949PA0130002	Rating Area 1	No Preference	38 311.74
	38949PA0130002	Rating Area 1	No Preference	39 315.74
	38949PA0130002	Rating Area 1	No Preference	40 319.74
	38949PA0130002	Rating Area 1	No Preference	41 325.75
	38949PA0130002	Rating Area 1	No Preference	42 331.50
	38949PA0130002	Rating Area 1	No Preference	43 339.51
	38949PA0130002	Rating Area 1	No Preference	44 349.52
	38949PA0130002	Rating Area 1	No Preference	45 361.27
	38949PA0130002	Rating Area 1	No Preference	46 375.29
	38949PA0130002	Rating Area 1	No Preference	47 391.05
	38949PA0130002	Rating Area 1	No Preference	48 409.06
	38949PA0130002	Rating Area 1	No Preference	49 426.82
	38949PA0130002	Rating Area 1	No Preference	50 446.84
	38949PA0130002	Rating Area 1	No Preference	51 466.60
	38949PA0130002	Rating Area 1	No Preference	52 488.37
	38949PA0130002	Rating Area 1	No Preference	53 510.39
	38949PA0130002	Rating Area 1	No Preference	54 534.16
	38949PA0130002	Rating Area 1	No Preference	55 557.92
	38949PA0130002	Rating Area 1	No Preference	56 583.69
	38949PA0130002	Rating Area 1	No Preference	57 609.71
	38949PA0130002	Rating Area 1	No Preference	58 637.48
	38949PA0130002	Rating Area 1	No Preference	59 651.24
	38949PA0130002	Rating Area 1	No Preference	60 679.02
	38949PA0130002	Rating Area 1	No Preference	61 703.03

	38949PA0130002	Rating Area 1	No Preference	62	718.80
	38949PA0130002	Rating Area 1	No Preference	63	738.56
	38949PA0130002	Rating Area 1	No Preference	64 and over	750.57
	38949PA0130003	Rating Area 1	No Preference	0-14	185.83
	38949PA0130003	Rating Area 1	No Preference	15	202.34
	38949PA0130003	Rating Area 1	No Preference	16	208.66
	38949PA0130003	Rating Area 1	No Preference	17	214.98
	38949PA0130003	Rating Area 1	No Preference	18	221.78
	38949PA0130003	Rating Area 1	No Preference	19	228.58
	38949PA0130003	Rating Area 1	No Preference	20	235.62
	38949PA0130003	Rating Area 1	No Preference	21	242.91
	38949PA0130003	Rating Area 1	No Preference	22	242.91
	38949PA0130003	Rating Area 1	No Preference	23	242.91
	38949PA0130003	Rating Area 1	No Preference	24	242.91
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	38949PA0130003	Rating Area 1	No Preference	26	248.74
	38949PA0130003	Rating Area 1	No Preference	27	254.57
	38949PA0130003	Rating Area 1	No Preference	28	264.04
	38949PA0130003	Rating Area 1	No Preference	29	271.82
	38949PA0130003	Rating Area 1	No Preference	30	275.70
	38949PA0130003	Rating Area 1	No Preference	31	281.53
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	38949PA0130003	Rating Area 1	No Preference	33	291.01
	38949PA0130003	Rating Area 1	No Preference	34	294.89
	38949PA0130003	Rating Area 1	No Preference	35	296.84
	38949PA0130003	Rating Area 1	No Preference	36	298.78
	38949PA0130003	Rating Area 1	No Preference	37	300.72
	38949PA0130003	Rating Area 1	No Preference	38	302.67
	38949PA0130003	Rating Area 1	No Preference	39	306.55
	38949PA0130003	Rating Area 1	No Preference	40	310.44
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	38949PA0130003	Rating Area 1	No Preference	42	321.86
	38949PA0130003	Rating Area 1	No Preference	43	329.63
	38949PA0130003	Rating Area 1	No Preference	44	339.35
	38949PA0130003	Rating Area 1	No Preference	45	350.76
	38949PA0130003	Rating Area 1	No Preference	46	364.37
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	38949PA0130003	Rating Area 1	No Preference	51	453.03
	38949PA0130003	Rating Area 1	No Preference	52	474.16
	38949PA0130003	Rating Area 1	No Preference	53	495.54
	38949PA0130003	Rating Area 1	No Preference	54	518.61
	38949PA0130003	Rating Area 1	No Preference	55	541.69
	38949PA0130003	Rating Area 1	No Preference	56	566.71
	38949PA0130003	Rating Area 1	No Preference	57	591.97
	38949PA0130003	Rating Area 1	No Preference	58	618.93
	38949PA0130003	Rating Area 1	No Preference	59	632.29
	38949PA0130003	Rating Area 1	No Preference	60	659.26
	38949PA0130003	Rating Area 1	No Preference	61	682.58
	38949PA0130003	Rating Area 1	No Preference	62	697.88
	38949PA0130003	Rating Area 1	No Preference	63	717.07
	38949PA0130003	Rating Area 1	No Preference	64 and over	728.73
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	38949PA0130004	Rating Area 1	No Preference	15	197.50
	38949PA0130004	Rating Area 1	No Preference	16	203.67
	38949PA0130004	Rating Area 1	No Preference	17	209.83
	38949PA0130004	Rating Area 1	No Preference	18	216.47
	38949PA0130004	Rating Area 1	No Preference	19	223.11
	38949PA0130004	Rating Area 1	No Preference	20	229.99
	38949PA0130004	Rating Area 1	No Preference	21	237.10
	38949PA0130004	Rating Area 1	No Preference	22	237.10
	38949PA0130004	Rating Area 1	No Preference	23	237.10
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	38949PA0130004	Rating Area 1	No Preference	28	257.73
	38949PA0130004	Rating Area 1	No Preference	29	265.31
	38949PA0130004	Rating Area 1	No Preference	30	269.11
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38949PA0050003		Rating Area 2	No Preference	36	219.87	
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38949PA0050003		Rating Area 2	No Preference	43	242.58	
38949PA0050003		Rating Area 2	No Preference	44	249.73	
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38949PA0050003		Rating Area 2	No Preference	47	279.40	
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38949PA0050003		Rating Area 2	No Preference	49	304.96	
38949PA0050003		Rating Area 2	No Preference	50	319.27	
38949PA0050003		Rating Area 2	No Preference	51	333.39	
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38949PA0050003		Rating Area 2	No Preference	53	364.67	
38949PA0050003		Rating Area 2	No Preference	54	381.65	
38949PA0050003		Rating Area 2	No Preference	55	398.63	
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38949PA0050003		Rating Area 2	No Preference	58	455.48	
38949PA0050003		Rating Area 2	No Preference	59	465.31	
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38949PA0050003		Rating Area 2	No Preference	63	527.70	
38949PA0050003		Rating Area 2	No Preference	64 and over	536.28	
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		38949PA0050003	Rating Area 4	No Preference	15	148.91
		38949PA0050003	Rating Area 4	No Preference	16	153.55
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		38949PA0050003	Rating Area 4	No Preference	18	163.21
		38949PA0050003	Rating Area 4	No Preference	19	168.21
		38949PA0050003	Rating Area 4	No Preference	20	173.40
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		38949PA0050003	Rating Area 4	No Preference	22	178.76
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		38949PA0050003	Rating Area 4	No Preference	25	179.48
		38949PA0050003	Rating Area 4	No Preference	26	183.05
		38949PA0050003	Rating Area 4	No Preference	27	187.34

38949PA0050003	Rating Area 4	No Preference	28	194.31	
	Rating Area 4	No Preference	29	200.03	
	Rating Area 4	No Preference	30	202.89	
	Rating Area 4	No Preference	31	207.18	
	Rating Area 4	No Preference	32	211.47	
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	Rating Area 4	No Preference	52	348.94	
	Rating Area 4	No Preference	53	364.67	
	Rating Area 4	No Preference	54	381.65	
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	Rating Area 4	No Preference	63	527.70	
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	38949PA0050003	Rating Area 5	No Preference	28	194.31
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	38949PA0050003	Rating Area 5	No Preference	30	202.89
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38949PA0050003	Rating Area 6	No Preference	23	191.66	
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38949PA0050003	Rating Area 6	No Preference	43	260.08	
38949PA0050003	Rating Area 6	No Preference	44	267.75	

	38949PA0050003 Rating Area 6	No Preference	45	276.76
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	38949PA0050003 Rating Area 6	No Preference	48	313.36
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	38949PA0050003 Rating Area 6	No Preference	52	374.12
	38949PA0050003 Rating Area 6	No Preference	53	390.99
	38949PA0050003 Rating Area 6	No Preference	54	409.19
	38949PA0050003 Rating Area 6	No Preference	55	427.40
	38949PA0050003 Rating Area 6	No Preference	56	447.14
	38949PA0050003 Rating Area 6	No Preference	57	467.08
	38949PA0050003 Rating Area 6	No Preference	58	488.35
	38949PA0050003 Rating Area 6	No Preference	59	498.89
	38949PA0050003 Rating Area 6	No Preference	60	520.17
	38949PA0050003 Rating Area 6	No Preference	61	538.56
	38949PA0050003 Rating Area 6	No Preference	62	550.64
	38949PA0050003 Rating Area 6	No Preference	63	565.78
	38949PA0050003 Rating Area 6	No Preference	64 and over	574.98

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*	38949			
Federal TIN*	25-1522457			
Rate Effective Date*	4/1/2019			
Rate Expiration Date*	6/30/2019			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
	38949PA0130001	Rating Area 1	No Preference	0-14 200.02
	38949PA0130001	Rating Area 1	No Preference	15 217.80
	38949PA0130001	Rating Area 1	No Preference	16 224.60
	38949PA0130001	Rating Area 1	No Preference	17 231.40
	38949PA0130001	Rating Area 1	No Preference	18 238.72
	38949PA0130001	Rating Area 1	No Preference	19 246.04
	38949PA0130001	Rating Area 1	No Preference	20 253.63
	38949PA0130001	Rating Area 1	No Preference	21 261.47
	38949PA0130001	Rating Area 1	No Preference	22 261.47
	38949PA0130001	Rating Area 1	No Preference	23 261.47
	38949PA0130001	Rating Area 1	No Preference	24 261.47
	38949PA0130001	Rating Area 1	No Preference	25 262.52
	38949PA0130001	Rating Area 1	No Preference	26 267.75
	38949PA0130001	Rating Area 1	No Preference	27 274.02
	38949PA0130001	Rating Area 1	No Preference	28 284.22
	38949PA0130001	Rating Area 1	No Preference	29 292.58
	38949PA0130001	Rating Area 1	No Preference	30 296.77
	38949PA0130001	Rating Area 1	No Preference	31 303.04
	38949PA0130001	Rating Area 1	No Preference	32 309.32
	38949PA0130001	Rating Area 1	No Preference	33 313.24
	38949PA0130001	Rating Area 1	No Preference	34 317.42
	38949PA0130001	Rating Area 1	No Preference	35 319.52
	38949PA0130001	Rating Area 1	No Preference	36 321.61
	38949PA0130001	Rating Area 1	No Preference	37 323.70
	38949PA0130001	Rating Area 1	No Preference	38 325.79
	38949PA0130001	Rating Area 1	No Preference	39 329.98
	38949PA0130001	Rating Area 1	No Preference	40 334.16
	38949PA0130001	Rating Area 1	No Preference	41 340.43
	38949PA0130001	Rating Area 1	No Preference	42 346.45
	38949PA0130001	Rating Area 1	No Preference	43 354.81
	38949PA0130001	Rating Area 1	No Preference	44 365.27
	38949PA0130001	Rating Area 1	No Preference	45 377.56
	38949PA0130001	Rating Area 1	No Preference	46 392.21
	38949PA0130001	Rating Area 1	No Preference	47 408.68
	38949PA0130001	Rating Area 1	No Preference	48 427.50
	38949PA0130001	Rating Area 1	No Preference	49 446.07
	38949PA0130001	Rating Area 1	No Preference	50 466.99
	38949PA0130001	Rating Area 1	No Preference	51 487.64
	38949PA0130001	Rating Area 1	No Preference	52 510.39
	38949PA0130001	Rating Area 1	No Preference	53 533.40
	38949PA0130001	Rating Area 1	No Preference	54 558.24
	38949PA0130001	Rating Area 1	No Preference	55 583.08
	38949PA0130001	Rating Area 1	No Preference	56 610.01
	38949PA0130001	Rating Area 1	No Preference	57 637.20
	38949PA0130001	Rating Area 1	No Preference	58 666.23
	38949PA0130001	Rating Area 1	No Preference	59 680.61
	38949PA0130001	Rating Area 1	No Preference	60 709.63
	38949PA0130001	Rating Area 1	No Preference	61 734.73
	38949PA0130001	Rating Area 1	No Preference	62 751.20
	38949PA0130001	Rating Area 1	No Preference	63 771.86
	38949PA0130001	Rating Area 1	No Preference	64 and over 784.41
	38949PA0130002	Rating Area 1	No Preference	0-14 195.56
	38949PA0130002	Rating Area 1	No Preference	15 212.95
	38949PA0130002	Rating Area 1	No Preference	16 219.59
	38949PA0130002	Rating Area 1	No Preference	17 226.24
	38949PA0130002	Rating Area 1	No Preference	18 233.40
	38949PA0130002	Rating Area 1	No Preference	19 240.56
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	38949PA0130002	Rating Area 1	No Preference	21 255.64
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	38949PA0130002	Rating Area 1	No Preference	23 255.64
	38949PA0130002	Rating Area 1	No Preference	24 255.64
	38949PA0130002	Rating Area 1	No Preference	25 256.66
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	38949PA0130002	Rating Area 1	No Preference	30 290.15
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	38949PA0130002	Rating Area 1	No Preference	33 306.26
	38949PA0130002	Rating Area 1	No Preference	34 310.35
	38949PA0130002	Rating Area 1	No Preference	35 312.39
	38949PA0130002	Rating Area 1	No Preference	36 314.44
	38949PA0130002	Rating Area 1	No Preference	37 316.48
	38949PA0130002	Rating Area 1	No Preference	38 318.53
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	38949PA0130002	Rating Area 1	No Preference	40 326.71
	38949PA0130002	Rating Area 1	No Preference	41 332.84
	38949PA0130002	Rating Area 1	No Preference	42 338.72
	38949PA0130002	Rating Area 1	No Preference	43 346.90
	38949PA0130002	Rating Area 1	No Preference	44 357.13
	38949PA0130002	Rating Area 1	No Preference	45 369.14
	38949PA0130002	Rating Area 1	No Preference	46 383.46
	38949PA0130002	Rating Area 1	No Preference	47 399.57
	38949PA0130002	Rating Area 1	No Preference	48 417.97
	38949PA0130002	Rating Area 1	No Preference	49 436.12
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	38949PA0130002	Rating Area 1	No Preference	54 545.79
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	38949PA0130002	Rating Area 1	No Preference	58 651.37
	38949PA0130002	Rating Area 1	No Preference	59 665.43
	38949PA0130002	Rating Area 1	No Preference	60 693.81
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	38949PA0130002	Rating Area 1	No Preference	62	734.45
	38949PA0130002	Rating Area 1	No Preference	63	754.65
	38949PA0130002	Rating Area 1	No Preference	64 and over	766.92
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	38949PA0130003	Rating Area 1	No Preference	15	206.75
	38949PA0130003	Rating Area 1	No Preference	16	213.20
	38949PA0130003	Rating Area 1	No Preference	17	219.66
	38949PA0130003	Rating Area 1	No Preference	18	226.61
	38949PA0130003	Rating Area 1	No Preference	19	233.56
	38949PA0130003	Rating Area 1	No Preference	20	240.75
	38949PA0130003	Rating Area 1	No Preference	21	248.20
	38949PA0130003	Rating Area 1	No Preference	22	248.20
	38949PA0130003	Rating Area 1	No Preference	23	248.20
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	38949PA0130003	Rating Area 1	No Preference	30	281.71
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	38949PA0130003	Rating Area 1	No Preference	35	303.30
	38949PA0130003	Rating Area 1	No Preference	36	305.29
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	38949PA0130003	Rating Area 1	No Preference	38	309.26
	38949PA0130003	Rating Area 1	No Preference	39	313.23
	38949PA0130003	Rating Area 1	No Preference	40	317.20
	38949PA0130003	Rating Area 1	No Preference	41	323.16
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	38949PA0130003	Rating Area 1	No Preference	64 and over	744.60
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38949PA0050003		Rating Area 2	No Preference	43	247.87	
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38949PA0050003		Rating Area 2	No Preference	45	263.76	
38949PA0050003		Rating Area 2	No Preference	46	273.99	
38949PA0050003		Rating Area 2	No Preference	47	285.50	
38949PA0050003		Rating Area 2	No Preference	48	298.65	
38949PA0050003		Rating Area 2	No Preference	49	311.62	
38949PA0050003		Rating Area 2	No Preference	50	326.23	
38949PA0050003		Rating Area 2	No Preference	51	340.66	
38949PA0050003		Rating Area 2	No Preference	52	356.55	
38949PA0050003		Rating Area 2	No Preference	53	372.63	
38949PA0050003		Rating Area 2	No Preference	54	389.98	
38949PA0050003		Rating Area 2	No Preference	55	407.33	
38949PA0050003		Rating Area 2	No Preference	56	426.15	
38949PA0050003		Rating Area 2	No Preference	57	445.14	
38949PA0050003		Rating Area 2	No Preference	58	465.42	
38949PA0050003		Rating Area 2	No Preference	59	475.46	
38949PA0050003		Rating Area 2	No Preference	60	495.74	
38949PA0050003		Rating Area 2	No Preference	61	513.27	
38949PA0050003		Rating Area 2	No Preference	62	524.78	
38949PA0050003		Rating Area 2	No Preference	63	539.21	
38949PA0050003		Rating Area 2	No Preference	64 and over	547.98	
		38949PA0050003	Rating Area 4	No Preference	0-14	139.73
		38949PA0050003	Rating Area 4	No Preference	15	152.16
		38949PA0050003	Rating Area 4	No Preference	16	156.90
		38949PA0050003	Rating Area 4	No Preference	17	161.65
		38949PA0050003	Rating Area 4	No Preference	18	166.77
		38949PA0050003	Rating Area 4	No Preference	19	171.88
		38949PA0050003	Rating Area 4	No Preference	20	177.18
		38949PA0050003	Rating Area 4	No Preference	21	182.66
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		38949PA0050003	Rating Area 4	No Preference	23	182.66
		38949PA0050003	Rating Area 4	No Preference	24	182.66
		38949PA0050003	Rating Area 4	No Preference	25	183.39
		38949PA0050003	Rating Area 4	No Preference	26	187.04
38949PA0050003		Rating Area 4	No Preference	27	191.43	

38949PA0050003	Rating Area 4	No Preference	28	198.55	
	Rating Area 4	No Preference	29	204.40	
	Rating Area 4	No Preference	30	207.32	
	Rating Area 4	No Preference	31	211.70	
	Rating Area 4	No Preference	32	216.09	
	Rating Area 4	No Preference	33	218.83	
	Rating Area 4	No Preference	34	221.75	
	Rating Area 4	No Preference	35	223.21	
	Rating Area 4	No Preference	36	224.67	
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	Rating Area 4	No Preference	49	311.62	
	Rating Area 4	No Preference	50	326.23	
	Rating Area 4	No Preference	51	340.66	
	Rating Area 4	No Preference	52	356.55	
	Rating Area 4	No Preference	53	372.63	
	Rating Area 4	No Preference	54	389.98	
	Rating Area 4	No Preference	55	407.33	
	Rating Area 4	No Preference	56	426.15	
	Rating Area 4	No Preference	57	445.14	
	Rating Area 4	No Preference	58	465.42	
	Rating Area 4	No Preference	59	475.46	
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	Rating Area 4	No Preference	62	524.78	
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	Rating Area 4	No Preference	64 and over	547.98	
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	38949PA0050003	Rating Area 5	No Preference	20	177.18
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	38949PA0050003	Rating Area 5	No Preference	25	183.39
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	38949PA0050003	Rating Area 5	No Preference	27	191.43
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	38949PA0050003	Rating Area 5	No Preference	29	204.40
	38949PA0050003	Rating Area 5	No Preference	30	207.32
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	38949PA0050003	Rating Area 5	No Preference	32	216.09
	38949PA0050003	Rating Area 5	No Preference	33	218.83
	38949PA0050003	Rating Area 5	No Preference	34	221.75
	38949PA0050003	Rating Area 5	No Preference	35	223.21
	38949PA0050003	Rating Area 5	No Preference	36	224.67
	38949PA0050003	Rating Area 5	No Preference	37	226.13
	38949PA0050003	Rating Area 5	No Preference	38	227.59
	38949PA0050003	Rating Area 5	No Preference	39	230.52
	38949PA0050003	Rating Area 5	No Preference	40	233.44
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38949PA0050003	Rating Area 5	No Preference	55	407.33	
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38949PA0050003	Rating Area 5	No Preference	57	445.14	
38949PA0050003	Rating Area 5	No Preference	58	465.42	
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38949PA0050003	Rating Area 5	No Preference	60	495.74	
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38949PA0050003	Rating Area 6	No Preference	15	163.13	
38949PA0050003	Rating Area 6	No Preference	16	168.23	
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38949PA0050003	Rating Area 6	No Preference	18	178.80	
38949PA0050003	Rating Area 6	No Preference	19	184.29	
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38949PA0050003	Rating Area 6	No Preference	22	195.84	
38949PA0050003	Rating Area 6	No Preference	23	195.84	
38949PA0050003	Rating Area 6	No Preference	24	195.84	
38949PA0050003	Rating Area 6	No Preference	25	196.62	
38949PA0050003	Rating Area 6	No Preference	26	200.54	
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38949PA0050003	Rating Area 6	No Preference	28	212.88	
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38949PA0050003	Rating Area 6	No Preference	30	222.28	
38949PA0050003	Rating Area 6	No Preference	31	226.98	
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38949PA0050003	Rating Area 6	No Preference	35	239.32	
38949PA0050003	Rating Area 6	No Preference	36	240.88	
38949PA0050003	Rating Area 6	No Preference	37	242.45	
38949PA0050003	Rating Area 6	No Preference	38	244.02	
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38949PA0050003	Rating Area 6	No Preference	42	259.49	
38949PA0050003	Rating Area 6	No Preference	43	265.75	
38949PA0050003	Rating Area 6	No Preference	44	273.59	

	38949PA0050003 Rating Area 6	No Preference	45	282.79
	38949PA0050003 Rating Area 6	No Preference	46	293.76
	38949PA0050003 Rating Area 6	No Preference	47	306.10
	38949PA0050003 Rating Area 6	No Preference	48	320.20
	38949PA0050003 Rating Area 6	No Preference	49	334.10
	38949PA0050003 Rating Area 6	No Preference	50	349.77
	38949PA0050003 Rating Area 6	No Preference	51	365.24
	38949PA0050003 Rating Area 6	No Preference	52	382.28
	38949PA0050003 Rating Area 6	No Preference	53	399.51
	38949PA0050003 Rating Area 6	No Preference	54	418.12
	38949PA0050003 Rating Area 6	No Preference	55	436.72
	38949PA0050003 Rating Area 6	No Preference	56	456.89
	38949PA0050003 Rating Area 6	No Preference	57	477.26
	38949PA0050003 Rating Area 6	No Preference	58	499.00
	38949PA0050003 Rating Area 6	No Preference	59	509.77
	38949PA0050003 Rating Area 6	No Preference	60	531.51
	38949PA0050003 Rating Area 6	No Preference	61	550.31
	38949PA0050003 Rating Area 6	No Preference	62	562.65
	38949PA0050003 Rating Area 6	No Preference	63	578.12
	38949PA0050003 Rating Area 6	No Preference	64 and over	587.52

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*	38949			
Federal TIN*	25-1522457			
Rate Effective Date*	7/1/2019			
Rate Expiration Date*	9/30/2019			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
38949PA0130001	Rating Area 1	No Preference	0-14	204.38
38949PA0130001	Rating Area 1	No Preference	15	222.54
38949PA0130001	Rating Area 1	No Preference	16	229.49
38949PA0130001	Rating Area 1	No Preference	17	236.44
38949PA0130001	Rating Area 1	No Preference	18	243.92
38949PA0130001	Rating Area 1	No Preference	19	251.40
38949PA0130001	Rating Area 1	No Preference	20	259.15
38949PA0130001	Rating Area 1	No Preference	21	267.16
38949PA0130001	Rating Area 1	No Preference	22	267.16
38949PA0130001	Rating Area 1	No Preference	23	267.16
38949PA0130001	Rating Area 1	No Preference	24	267.16
38949PA0130001	Rating Area 1	No Preference	25	268.23
38949PA0130001	Rating Area 1	No Preference	26	273.57
38949PA0130001	Rating Area 1	No Preference	27	279.98
38949PA0130001	Rating Area 1	No Preference	28	290.40
38949PA0130001	Rating Area 1	No Preference	29	298.95
38949PA0130001	Rating Area 1	No Preference	30	303.23
38949PA0130001	Rating Area 1	No Preference	31	309.64
38949PA0130001	Rating Area 1	No Preference	32	316.05
38949PA0130001	Rating Area 1	No Preference	33	320.06
38949PA0130001	Rating Area 1	No Preference	34	324.33
38949PA0130001	Rating Area 1	No Preference	35	326.47
38949PA0130001	Rating Area 1	No Preference	36	328.61
38949PA0130001	Rating Area 1	No Preference	37	330.74
38949PA0130001	Rating Area 1	No Preference	38	332.88
38949PA0130001	Rating Area 1	No Preference	39	337.16
38949PA0130001	Rating Area 1	No Preference	40	341.43
38949PA0130001	Rating Area 1	No Preference	41	347.84
38949PA0130001	Rating Area 1	No Preference	42	353.99
38949PA0130001	Rating Area 1	No Preference	43	362.54
38949PA0130001	Rating Area 1	No Preference	44	373.22
38949PA0130001	Rating Area 1	No Preference	45	385.78
38949PA0130001	Rating Area 1	No Preference	46	400.74
38949PA0130001	Rating Area 1	No Preference	47	417.57
38949PA0130001	Rating Area 1	No Preference	48	436.81
38949PA0130001	Rating Area 1	No Preference	49	455.77
38949PA0130001	Rating Area 1	No Preference	50	477.15
38949PA0130001	Rating Area 1	No Preference	51	498.25
38949PA0130001	Rating Area 1	No Preference	52	521.50
38949PA0130001	Rating Area 1	No Preference	53	545.01
38949PA0130001	Rating Area 1	No Preference	54	570.39
38949PA0130001	Rating Area 1	No Preference	55	595.77
38949PA0130001	Rating Area 1	No Preference	56	623.28
38949PA0130001	Rating Area 1	No Preference	57	651.07
38949PA0130001	Rating Area 1	No Preference	58	680.72
38949PA0130001	Rating Area 1	No Preference	59	695.42
38949PA0130001	Rating Area 1	No Preference	60	725.07
38949PA0130001	Rating Area 1	No Preference	61	750.72
38949PA0130001	Rating Area 1	No Preference	62	767.55
38949PA0130001	Rating Area 1	No Preference	63	788.66
38949PA0130001	Rating Area 1	No Preference	64 and over	801.48
38949PA0130002	Rating Area 1	No Preference	0-14	199.83
38949PA0130002	Rating Area 1	No Preference	15	217.59
38949PA0130002	Rating Area 1	No Preference	16	224.38
38949PA0130002	Rating Area 1	No Preference	17	231.17
38949PA0130002	Rating Area 1	No Preference	18	238.48
38949PA0130002	Rating Area 1	No Preference	19	245.80
38949PA0130002	Rating Area 1	No Preference	20	253.37
38949PA0130002	Rating Area 1	No Preference	21	261.21
38949PA0130002	Rating Area 1	No Preference	22	261.21
38949PA0130002	Rating Area 1	No Preference	23	261.21
38949PA0130002	Rating Area 1	No Preference	24	261.21
38949PA0130002	Rating Area 1	No Preference	25	262.25
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38949PA0130002	Rating Area 1	No Preference	27	273.75
38949PA0130002	Rating Area 1	No Preference	28	283.94
38949PA0130002	Rating Area 1	No Preference	29	292.29
38949PA0130002	Rating Area 1	No Preference	30	296.47
38949PA0130002	Rating Area 1	No Preference	31	302.74
38949PA0130002	Rating Area 1	No Preference	32	309.01
38949PA0130002	Rating Area 1	No Preference	33	312.93
38949PA0130002	Rating Area 1	No Preference	34	317.11
38949PA0130002	Rating Area 1	No Preference	35	319.20
38949PA0130002	Rating Area 1	No Preference	36	321.29
38949PA0130002	Rating Area 1	No Preference	37	323.38
38949PA0130002	Rating Area 1	No Preference	38	325.47
38949PA0130002	Rating Area 1	No Preference	39	329.65
38949PA0130002	Rating Area 1	No Preference	40	333.83
38949PA0130002	Rating Area 1	No Preference	41	340.10
38949PA0130002	Rating Area 1	No Preference	42	346.10
38949PA0130002	Rating Area 1	No Preference	43	354.46
38949PA0130002	Rating Area 1	No Preference	44	364.91
38949PA0130002	Rating Area 1	No Preference	45	377.19
38949PA0130002	Rating Area 1	No Preference	46	391.82
38949PA0130002	Rating Area 1	No Preference	47	408.27
38949PA0130002	Rating Area 1	No Preference	48	427.08
38949PA0130002	Rating Area 1	No Preference	49	445.62
38949PA0130002	Rating Area 1	No Preference	50	466.52
38949PA0130002	Rating Area 1	No Preference	51	487.16
38949PA0130002	Rating Area 1	No Preference	52	509.88
38949PA0130002	Rating Area 1	No Preference	53	532.87
38949PA0130002	Rating Area 1	No Preference	54	557.68
38949PA0130002	Rating Area 1	No Preference	55	582.50
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38949PA0130002	Rating Area 1	No Preference	57	636.57
38949PA0130002	Rating Area 1	No Preference	58	665.56
38949PA0130002	Rating Area 1	No Preference	59	679.93
38949PA0130002	Rating Area 1	No Preference	60	708.92
38949PA0130002	Rating Area 1	No Preference	61	734.00

	38949PA0130002	Rating Area 1	No Preference	62	750.46
	38949PA0130002	Rating Area 1	No Preference	63	771.09
	38949PA0130002	Rating Area 1	No Preference	64 and over	783.63
	38949PA0130003	Rating Area 1	No Preference	0-14	194.00
	38949PA0130003	Rating Area 1	No Preference	15	211.25
	38949PA0130003	Rating Area 1	No Preference	16	217.84
	38949PA0130003	Rating Area 1	No Preference	17	224.44
	38949PA0130003	Rating Area 1	No Preference	18	231.54
	38949PA0130003	Rating Area 1	No Preference	19	238.64
	38949PA0130003	Rating Area 1	No Preference	20	245.99
	38949PA0130003	Rating Area 1	No Preference	21	253.60
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	38949PA0130003	Rating Area 1	No Preference	24	253.60
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	38949PA0130003	Rating Area 1	No Preference	27	265.77
	38949PA0130003	Rating Area 1	No Preference	28	275.66
	38949PA0130003	Rating Area 1	No Preference	29	283.78
	38949PA0130003	Rating Area 1	No Preference	30	287.84
	38949PA0130003	Rating Area 1	No Preference	31	293.92
	38949PA0130003	Rating Area 1	No Preference	32	300.01
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	38949PA0130003	Rating Area 1	No Preference	35	309.90
	38949PA0130003	Rating Area 1	No Preference	36	311.93
	38949PA0130003	Rating Area 1	No Preference	37	313.96
	38949PA0130003	Rating Area 1	No Preference	38	315.99
	38949PA0130003	Rating Area 1	No Preference	39	320.04
	38949PA0130003	Rating Area 1	No Preference	40	324.10
	38949PA0130003	Rating Area 1	No Preference	41	330.19
	38949PA0130003	Rating Area 1	No Preference	42	336.02
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	38949PA0130003	Rating Area 1	No Preference	44	354.28
	38949PA0130003	Rating Area 1	No Preference	45	366.20
	38949PA0130003	Rating Area 1	No Preference	46	380.40
	38949PA0130003	Rating Area 1	No Preference	47	396.38
	38949PA0130003	Rating Area 1	No Preference	48	414.64
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	38949PA0130003	Rating Area 1	No Preference	50	452.93
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	38949PA0130003	Rating Area 1	No Preference	55	565.53
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	38949PA0130003	Rating Area 1	No Preference	60	688.27
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	38949PA0130003	Rating Area 1	No Preference	62	728.59
	38949PA0130003	Rating Area 1	No Preference	63	748.63
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	38949PA0130004	Rating Area 1	No Preference	17	219.07
	38949PA0130004	Rating Area 1	No Preference	18	226.00
	38949PA0130004	Rating Area 1	No Preference	19	232.94
	38949PA0130004	Rating Area 1	No Preference	20	240.11
	38949PA0130004	Rating Area 1	No Preference	21	247.54
	38949PA0130004	Rating Area 1	No Preference	22	247.54
	38949PA0130004	Rating Area 1	No Preference	23	247.54
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	38949PA0130004	Rating Area 1	No Preference	26	253.48
	38949PA0130004	Rating Area 1	No Preference	27	259.42
	38949PA0130004	Rating Area 1	No Preference	28	269.08
	38949PA0130004	Rating Area 1	No Preference	29	277.00
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	38949PA0130004	Rating Area 1	No Preference	36	304.47
	38949PA0130004	Rating Area 1	No Preference	37	306.45
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	38949PA0130004	Rating Area 1	No Preference	39	312.40
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	38949PA0130004	Rating Area 1	No Preference	42	327.99
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	38949PA0130004	Rating Area 1	No Preference	45	357.45
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	38949PA0130004	Rating Area 1	No Preference	47	386.91
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	38949PA0130004	Rating Area 1	No Preference	49	422.30
	38949PA0130004	Rating Area 1	No Preference	50	442.11
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	38949PA0130005	Rating Area 1	No Preference	17	209.78
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38949PA0050003		Rating Area 2	No Preference	55	416.18	
38949PA0050003		Rating Area 2	No Preference	56	435.41	
38949PA0050003		Rating Area 2	No Preference	57	454.82	
38949PA0050003		Rating Area 2	No Preference	58	475.53	
38949PA0050003		Rating Area 2	No Preference	59	485.80	
38949PA0050003		Rating Area 2	No Preference	60	506.51	
38949PA0050003		Rating Area 2	No Preference	61	524.43	
38949PA0050003		Rating Area 2	No Preference	62	536.19	
38949PA0050003		Rating Area 2	No Preference	63	550.93	
38949PA0050003		Rating Area 2	No Preference	64 and over	559.89	
		38949PA0050003	Rating Area 4	No Preference	0-14	142.77
		38949PA0050003	Rating Area 4	No Preference	15	155.46
		38949PA0050003	Rating Area 4	No Preference	16	160.32
		38949PA0050003	Rating Area 4	No Preference	17	165.17
		38949PA0050003	Rating Area 4	No Preference	18	170.39
		38949PA0050003	Rating Area 4	No Preference	19	175.62
		38949PA0050003	Rating Area 4	No Preference	20	181.03
		38949PA0050003	Rating Area 4	No Preference	21	186.63
		38949PA0050003	Rating Area 4	No Preference	22	186.63
		38949PA0050003	Rating Area 4	No Preference	23	186.63
		38949PA0050003	Rating Area 4	No Preference	24	186.63
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		38949PA0050003	Rating Area 4	No Preference	26	191.11
38949PA0050003		Rating Area 4	No Preference	27	195.59	

38949PA0050003	Rating Area 4	No Preference	28	202.87	
	Rating Area 4	No Preference	29	208.84	
	Rating Area 4	No Preference	30	211.83	
	Rating Area 4	No Preference	31	216.30	
	Rating Area 4	No Preference	32	220.78	
	Rating Area 4	No Preference	33	223.58	
	Rating Area 4	No Preference	34	226.57	
	Rating Area 4	No Preference	35	228.06	
	Rating Area 4	No Preference	36	229.55	
	Rating Area 4	No Preference	37	231.05	
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	Rating Area 4	No Preference	48	305.14	
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	Rating Area 4	No Preference	50	333.32	
	Rating Area 4	No Preference	51	348.06	
	Rating Area 4	No Preference	52	364.30	
	Rating Area 4	No Preference	53	380.73	
	Rating Area 4	No Preference	54	398.46	
	Rating Area 4	No Preference	55	416.18	
	Rating Area 4	No Preference	56	435.41	
	Rating Area 4	No Preference	57	454.82	
	Rating Area 4	No Preference	58	475.53	
	Rating Area 4	No Preference	59	485.80	
	Rating Area 4	No Preference	60	506.51	
	Rating Area 4	No Preference	61	524.43	
	Rating Area 4	No Preference	62	536.19	
	Rating Area 4	No Preference	63	550.93	
	Rating Area 4	No Preference	64 and over	559.89	
	38949PA0050003	Rating Area 5	No Preference	0-14	142.77
	38949PA0050003	Rating Area 5	No Preference	15	155.46
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	38949PA0050003	Rating Area 5	No Preference	17	165.17
	38949PA0050003	Rating Area 5	No Preference	18	170.39
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	38949PA0050003	Rating Area 5	No Preference	20	181.03
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	38949PA0050003	Rating Area 5	No Preference	24	186.63
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	38949PA0050003	Rating Area 5	No Preference	26	191.11
	38949PA0050003	Rating Area 5	No Preference	27	195.59
	38949PA0050003	Rating Area 5	No Preference	28	202.87
	38949PA0050003	Rating Area 5	No Preference	29	208.84
	38949PA0050003	Rating Area 5	No Preference	30	211.83
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	38949PA0050003	Rating Area 5	No Preference	32	220.78
	38949PA0050003	Rating Area 5	No Preference	33	223.58
	38949PA0050003	Rating Area 5	No Preference	34	226.57
	38949PA0050003	Rating Area 5	No Preference	35	228.06
	38949PA0050003	Rating Area 5	No Preference	36	229.55
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	38949PA0050003	Rating Area 5	No Preference	38	232.54
	38949PA0050003	Rating Area 5	No Preference	39	235.53
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38949PA0050003	Rating Area 5	No Preference	54	398.46	
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38949PA0050003	Rating Area 5	No Preference	61	524.43	
38949PA0050003	Rating Area 5	No Preference	62	536.19	
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38949PA0050003	Rating Area 5	No Preference	64 and over	559.89	
38949PA0050003	Rating Area 6	No Preference	0-14	153.08	
38949PA0050003	Rating Area 6	No Preference	15	166.68	
38949PA0050003	Rating Area 6	No Preference	16	171.89	
38949PA0050003	Rating Area 6	No Preference	17	177.09	
38949PA0050003	Rating Area 6	No Preference	18	182.69	
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38949PA0050003	Rating Area 6	No Preference	22	200.10	
38949PA0050003	Rating Area 6	No Preference	23	200.10	
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38949PA0050003	Rating Area 6	No Preference	25	200.90	
38949PA0050003	Rating Area 6	No Preference	26	204.90	
38949PA0050003	Rating Area 6	No Preference	27	209.70	
38949PA0050003	Rating Area 6	No Preference	28	217.51	
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38949PA0050003	Rating Area 6	No Preference	30	227.11	
38949PA0050003	Rating Area 6	No Preference	31	231.92	
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38949PA0050003	Rating Area 6	No Preference	34	242.92	
38949PA0050003	Rating Area 6	No Preference	35	244.52	
38949PA0050003	Rating Area 6	No Preference	36	246.12	
38949PA0050003	Rating Area 6	No Preference	37	247.72	
38949PA0050003	Rating Area 6	No Preference	38	249.32	
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38949PA0050003	Rating Area 6	No Preference	42	265.13	
38949PA0050003	Rating Area 6	No Preference	43	271.54	
38949PA0050003	Rating Area 6	No Preference	44	279.54	

	38949PA0050003 Rating Area 6	No Preference	45	288.94
	38949PA0050003 Rating Area 6	No Preference	46	300.15
	38949PA0050003 Rating Area 6	No Preference	47	312.76
	38949PA0050003 Rating Area 6	No Preference	48	327.16
	38949PA0050003 Rating Area 6	No Preference	49	341.37
	38949PA0050003 Rating Area 6	No Preference	50	357.38
	38949PA0050003 Rating Area 6	No Preference	51	373.19
	38949PA0050003 Rating Area 6	No Preference	52	390.60
	38949PA0050003 Rating Area 6	No Preference	53	408.20
	38949PA0050003 Rating Area 6	No Preference	54	427.21
	38949PA0050003 Rating Area 6	No Preference	55	446.22
	38949PA0050003 Rating Area 6	No Preference	56	466.83
	38949PA0050003 Rating Area 6	No Preference	57	487.64
	38949PA0050003 Rating Area 6	No Preference	58	509.85
	38949PA0050003 Rating Area 6	No Preference	59	520.86
	38949PA0050003 Rating Area 6	No Preference	60	543.07
	38949PA0050003 Rating Area 6	No Preference	61	562.28
	38949PA0050003 Rating Area 6	No Preference	62	574.89
	38949PA0050003 Rating Area 6	No Preference	63	590.70
	38949PA0050003 Rating Area 6	No Preference	64 and over	600.30

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*	38949			
Federal TIN*	25-1522457			
Rate Effective Date*	10/1/2019			
Rate Expiration Date*	12/31/2019			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
38949PA0130001	Rating Area 1	No Preference	0-14	208.83
38949PA0130001	Rating Area 1	No Preference	15	227.39
38949PA0130001	Rating Area 1	No Preference	16	234.49
38949PA0130001	Rating Area 1	No Preference	17	241.59
38949PA0130001	Rating Area 1	No Preference	18	249.23
38949PA0130001	Rating Area 1	No Preference	19	256.87
38949PA0130001	Rating Area 1	No Preference	20	264.79
38949PA0130001	Rating Area 1	No Preference	21	272.98
38949PA0130001	Rating Area 1	No Preference	22	272.98
38949PA0130001	Rating Area 1	No Preference	23	272.98
38949PA0130001	Rating Area 1	No Preference	24	272.98
38949PA0130001	Rating Area 1	No Preference	25	274.07
38949PA0130001	Rating Area 1	No Preference	26	279.53
38949PA0130001	Rating Area 1	No Preference	27	286.08
38949PA0130001	Rating Area 1	No Preference	28	296.73
38949PA0130001	Rating Area 1	No Preference	29	305.46
38949PA0130001	Rating Area 1	No Preference	30	309.83
38949PA0130001	Rating Area 1	No Preference	31	316.38
38949PA0130001	Rating Area 1	No Preference	32	322.94
38949PA0130001	Rating Area 1	No Preference	33	327.03
38949PA0130001	Rating Area 1	No Preference	34	331.40
38949PA0130001	Rating Area 1	No Preference	35	333.58
38949PA0130001	Rating Area 1	No Preference	36	335.77
38949PA0130001	Rating Area 1	No Preference	37	337.95
38949PA0130001	Rating Area 1	No Preference	38	340.13
38949PA0130001	Rating Area 1	No Preference	39	344.50
38949PA0130001	Rating Area 1	No Preference	40	348.87
38949PA0130001	Rating Area 1	No Preference	41	355.42
38949PA0130001	Rating Area 1	No Preference	42	361.70
38949PA0130001	Rating Area 1	No Preference	43	370.43
38949PA0130001	Rating Area 1	No Preference	44	381.35
38949PA0130001	Rating Area 1	No Preference	45	394.18
38949PA0130001	Rating Area 1	No Preference	46	409.47
38949PA0130001	Rating Area 1	No Preference	47	426.67
38949PA0130001	Rating Area 1	No Preference	48	446.32
38949PA0130001	Rating Area 1	No Preference	49	465.70
38949PA0130001	Rating Area 1	No Preference	50	487.54
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38949PA0130001	Rating Area 1	No Preference	52	532.86
38949PA0130001	Rating Area 1	No Preference	53	556.88
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38949PA0130001	Rating Area 1	No Preference	55	608.75
38949PA0130001	Rating Area 1	No Preference	56	636.86
38949PA0130001	Rating Area 1	No Preference	57	665.25
38949PA0130001	Rating Area 1	No Preference	58	695.55
38949PA0130001	Rating Area 1	No Preference	59	710.57
38949PA0130001	Rating Area 1	No Preference	60	740.87
38949PA0130001	Rating Area 1	No Preference	61	767.07
38949PA0130001	Rating Area 1	No Preference	62	784.27
38949PA0130001	Rating Area 1	No Preference	63	805.84
38949PA0130001	Rating Area 1	No Preference	64 and over	818.94
38949PA0130002	Rating Area 1	No Preference	0-14	204.18
38949PA0130002	Rating Area 1	No Preference	15	222.33
38949PA0130002	Rating Area 1	No Preference	16	229.27
38949PA0130002	Rating Area 1	No Preference	17	236.21
38949PA0130002	Rating Area 1	No Preference	18	243.68
38949PA0130002	Rating Area 1	No Preference	19	251.15
38949PA0130002	Rating Area 1	No Preference	20	258.89
38949PA0130002	Rating Area 1	No Preference	21	266.90
38949PA0130002	Rating Area 1	No Preference	22	266.90
38949PA0130002	Rating Area 1	No Preference	23	266.90
38949PA0130002	Rating Area 1	No Preference	24	266.90
38949PA0130002	Rating Area 1	No Preference	25	267.97
38949PA0130002	Rating Area 1	No Preference	26	273.31
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38949PA0130002	Rating Area 1	No Preference	29	298.66
38949PA0130002	Rating Area 1	No Preference	30	302.93
38949PA0130002	Rating Area 1	No Preference	31	309.34
38949PA0130002	Rating Area 1	No Preference	32	315.74
38949PA0130002	Rating Area 1	No Preference	33	319.75
38949PA0130002	Rating Area 1	No Preference	34	324.02
38949PA0130002	Rating Area 1	No Preference	35	326.15
38949PA0130002	Rating Area 1	No Preference	36	328.29
38949PA0130002	Rating Area 1	No Preference	37	330.42
38949PA0130002	Rating Area 1	No Preference	38	332.56
38949PA0130002	Rating Area 1	No Preference	39	336.83
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38949PA0130002	Rating Area 1	No Preference	41	347.50
38949PA0130002	Rating Area 1	No Preference	42	353.64
38949PA0130002	Rating Area 1	No Preference	43	362.18
38949PA0130002	Rating Area 1	No Preference	44	372.86
38949PA0130002	Rating Area 1	No Preference	45	385.40
38949PA0130002	Rating Area 1	No Preference	46	400.35
38949PA0130002	Rating Area 1	No Preference	47	417.16
38949PA0130002	Rating Area 1	No Preference	48	436.38
38949PA0130002	Rating Area 1	No Preference	49	455.33
38949PA0130002	Rating Area 1	No Preference	50	476.68
38949PA0130002	Rating Area 1	No Preference	51	497.77
38949PA0130002	Rating Area 1	No Preference	52	520.99
38949PA0130002	Rating Area 1	No Preference	53	544.48
38949PA0130002	Rating Area 1	No Preference	54	569.83
38949PA0130002	Rating Area 1	No Preference	55	595.19
38949PA0130002	Rating Area 1	No Preference	56	622.68
38949PA0130002	Rating Area 1	No Preference	57	650.44
38949PA0130002	Rating Area 1	No Preference	58	680.06
38949PA0130002	Rating Area 1	No Preference	59	694.74
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	38949PA0130002	Rating Area 1	No Preference	62	766.80
	38949PA0130002	Rating Area 1	No Preference	63	787.89
	38949PA0130002	Rating Area 1	No Preference	64 and over	800.70
	38949PA0130003	Rating Area 1	No Preference	0-14	198.23
	38949PA0130003	Rating Area 1	No Preference	15	215.86
	38949PA0130003	Rating Area 1	No Preference	16	222.59
	38949PA0130003	Rating Area 1	No Preference	17	229.33
	38949PA0130003	Rating Area 1	No Preference	18	236.59
	38949PA0130003	Rating Area 1	No Preference	19	243.84
	38949PA0130003	Rating Area 1	No Preference	20	251.36
	38949PA0130003	Rating Area 1	No Preference	21	259.13
	38949PA0130003	Rating Area 1	No Preference	22	259.13
	38949PA0130003	Rating Area 1	No Preference	23	259.13
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	38949PA0130003	Rating Area 1	No Preference	26	265.35
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	38949PA0130003	Rating Area 1	No Preference	30	294.11
	38949PA0130003	Rating Area 1	No Preference	31	300.33
	38949PA0130003	Rating Area 1	No Preference	32	306.55
	38949PA0130003	Rating Area 1	No Preference	33	310.44
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	38949PA0130003	Rating Area 1	No Preference	36	318.73
	38949PA0130003	Rating Area 1	No Preference	37	320.80
	38949PA0130003	Rating Area 1	No Preference	38	322.88
	38949PA0130003	Rating Area 1	No Preference	39	327.02
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	38949PA0130003	Rating Area 1	No Preference	41	337.39
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	38949PA0130003	Rating Area 1	No Preference	43	351.64
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	38949PA0130003	Rating Area 1	No Preference	46	388.70
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	38949PA0130003	Rating Area 1	No Preference	48	423.68
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	38949PA0130003	Rating Area 1	No Preference	55	577.86
	38949PA0130003	Rating Area 1	No Preference	56	604.55
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	38949PA0130003	Rating Area 1	No Preference	58	660.26
	38949PA0130003	Rating Area 1	No Preference	59	674.52
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	38949PA0130004	Rating Area 1	No Preference	15	210.69
	38949PA0130004	Rating Area 1	No Preference	16	217.27
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	38949PA0130004	Rating Area 1	No Preference	18	230.93
	38949PA0130004	Rating Area 1	No Preference	19	238.01
	38949PA0130004	Rating Area 1	No Preference	20	245.34
	38949PA0130004	Rating Area 1	No Preference	21	252.93
	38949PA0130004	Rating Area 1	No Preference	22	252.93
	38949PA0130004	Rating Area 1	No Preference	23	252.93
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	38949PA0130004	Rating Area 1	No Preference	25	253.94
	38949PA0130004	Rating Area 1	No Preference	26	259.00
	38949PA0130004	Rating Area 1	No Preference	27	265.07
	38949PA0130004	Rating Area 1	No Preference	28	274.93
	38949PA0130004	Rating Area 1	No Preference	29	283.03
	38949PA0130004	Rating Area 1	No Preference	30	287.08
	38949PA0130004	Rating Area 1	No Preference	31	293.15
	38949PA0130004	Rating Area 1	No Preference	32	299.22
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	38949PA0130004	Rating Area 1	No Preference	34	307.06
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	38949PA0130004	Rating Area 1	No Preference	36	311.10
	38949PA0130004	Rating Area 1	No Preference	37	313.13
	38949PA0130004	Rating Area 1	No Preference	38	315.15
	38949PA0130004	Rating Area 1	No Preference	39	319.20
	38949PA0130004	Rating Area 1	No Preference	40	323.24
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	38949PA0130004	Rating Area 1	No Preference	42	335.13
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	38949PA0130004	Rating Area 1	No Preference	45	365.23
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	38949PA0130004	Rating Area 1	No Preference	47	395.33
	38949PA0130004	Rating Area 1	No Preference	48	413.54
	38949PA0130004	Rating Area 1	No Preference	49	431.50
	38949PA0130004	Rating Area 1	No Preference	50	451.73
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	38949PA0130004	Rating Area 1	No Preference	52	493.72
	38949PA0130004	Rating Area 1	No Preference	53	515.98
	38949PA0130004	Rating Area 1	No Preference	54	540.01
	38949PA0130004	Rating Area 1	No Preference	55	564.03
	38949PA0130004	Rating Area 1	No Preference	56	590.09
	38949PA0130004	Rating Area 1	No Preference	57	616.39
	38949PA0130004	Rating Area 1	No Preference	58	644.47
	38949PA0130004	Rating Area 1	No Preference	59	658.38
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	38949PA0130005	Rating Area 1	No Preference	17	214.35
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38949PA0050003		Rating Area 2	No Preference	63	562.95	
38949PA0050003		Rating Area 2	No Preference	64 and over	572.10	
		38949PA0050003	Rating Area 4	No Preference	0-14	145.89
		38949PA0050003	Rating Area 4	No Preference	15	158.85
		38949PA0050003	Rating Area 4	No Preference	16	163.81
		38949PA0050003	Rating Area 4	No Preference	17	168.77
		38949PA0050003	Rating Area 4	No Preference	18	174.11
		38949PA0050003	Rating Area 4	No Preference	19	179.45
		38949PA0050003	Rating Area 4	No Preference	20	184.98
		38949PA0050003	Rating Area 4	No Preference	21	190.70
		38949PA0050003	Rating Area 4	No Preference	22	190.70
		38949PA0050003	Rating Area 4	No Preference	23	190.70
		38949PA0050003	Rating Area 4	No Preference	24	190.70
		38949PA0050003	Rating Area 4	No Preference	25	191.46
		38949PA0050003	Rating Area 4	No Preference	26	195.28
38949PA0050003		Rating Area 4	No Preference	27	199.85	

38949PA0050003	Rating Area 4	No Preference	28	207.29	
	Rating Area 4	No Preference	29	213.39	
	Rating Area 4	No Preference	30	216.44	
	Rating Area 4	No Preference	31	221.02	
	Rating Area 4	No Preference	32	225.60	
	Rating Area 4	No Preference	33	228.46	
	Rating Area 4	No Preference	34	231.51	
	Rating Area 4	No Preference	35	233.04	
	Rating Area 4	No Preference	36	234.56	
	Rating Area 4	No Preference	37	236.09	
	Rating Area 4	No Preference	38	237.61	
	Rating Area 4	No Preference	39	240.66	
	Rating Area 4	No Preference	40	243.71	
	Rating Area 4	No Preference	41	248.29	
	Rating Area 4	No Preference	42	252.68	
	Rating Area 4	No Preference	43	258.78	
	Rating Area 4	No Preference	44	266.41	
	Rating Area 4	No Preference	45	275.37	
	Rating Area 4	No Preference	46	286.05	
	Rating Area 4	No Preference	47	298.06	
	Rating Area 4	No Preference	48	311.79	
	Rating Area 4	No Preference	49	325.33	
	Rating Area 4	No Preference	50	340.59	
	Rating Area 4	No Preference	51	355.66	
	Rating Area 4	No Preference	52	372.25	
	Rating Area 4	No Preference	53	389.03	
	Rating Area 4	No Preference	54	407.14	
	Rating Area 4	No Preference	55	425.26	
	Rating Area 4	No Preference	56	444.90	
	Rating Area 4	No Preference	57	464.74	
	Rating Area 4	No Preference	58	485.90	
	Rating Area 4	No Preference	59	496.39	
	Rating Area 4	No Preference	60	517.56	
	Rating Area 4	No Preference	61	535.87	
	Rating Area 4	No Preference	62	547.88	
	Rating Area 4	No Preference	63	562.95	
	Rating Area 4	No Preference	64 and over	572.10	
	38949PA0050003	Rating Area 5	No Preference	0-14	145.89
	38949PA0050003	Rating Area 5	No Preference	15	158.85
	38949PA0050003	Rating Area 5	No Preference	16	163.81
	38949PA0050003	Rating Area 5	No Preference	17	168.77
	38949PA0050003	Rating Area 5	No Preference	18	174.11
	38949PA0050003	Rating Area 5	No Preference	19	179.45
	38949PA0050003	Rating Area 5	No Preference	20	184.98
	38949PA0050003	Rating Area 5	No Preference	21	190.70
	38949PA0050003	Rating Area 5	No Preference	22	190.70
	38949PA0050003	Rating Area 5	No Preference	23	190.70
	38949PA0050003	Rating Area 5	No Preference	24	190.70
	38949PA0050003	Rating Area 5	No Preference	25	191.46
	38949PA0050003	Rating Area 5	No Preference	26	195.28
	38949PA0050003	Rating Area 5	No Preference	27	199.85
	38949PA0050003	Rating Area 5	No Preference	28	207.29
	38949PA0050003	Rating Area 5	No Preference	29	213.39
	38949PA0050003	Rating Area 5	No Preference	30	216.44
	38949PA0050003	Rating Area 5	No Preference	31	221.02
	38949PA0050003	Rating Area 5	No Preference	32	225.60
	38949PA0050003	Rating Area 5	No Preference	33	228.46
	38949PA0050003	Rating Area 5	No Preference	34	231.51
	38949PA0050003	Rating Area 5	No Preference	35	233.04
	38949PA0050003	Rating Area 5	No Preference	36	234.56
	38949PA0050003	Rating Area 5	No Preference	37	236.09
	38949PA0050003	Rating Area 5	No Preference	38	237.61
	38949PA0050003	Rating Area 5	No Preference	39	240.66
	38949PA0050003	Rating Area 5	No Preference	40	243.71
38949PA0050003	Rating Area 5	No Preference	41	248.29	
38949PA0050003	Rating Area 5	No Preference	42	252.68	
38949PA0050003	Rating Area 5	No Preference	43	258.78	
38949PA0050003	Rating Area 5	No Preference	44	266.41	
38949PA0050003	Rating Area 5	No Preference	45	275.37	
38949PA0050003	Rating Area 5	No Preference	46	286.05	
38949PA0050003	Rating Area 5	No Preference	47	298.06	
38949PA0050003	Rating Area 5	No Preference	48	311.79	
38949PA0050003	Rating Area 5	No Preference	49	325.33	
38949PA0050003	Rating Area 5	No Preference	50	340.59	
38949PA0050003	Rating Area 5	No Preference	51	355.66	
38949PA0050003	Rating Area 5	No Preference	52	372.25	
38949PA0050003	Rating Area 5	No Preference	53	389.03	
38949PA0050003	Rating Area 5	No Preference	54	407.14	
38949PA0050003	Rating Area 5	No Preference	55	425.26	
38949PA0050003	Rating Area 5	No Preference	56	444.90	
38949PA0050003	Rating Area 5	No Preference	57	464.74	
38949PA0050003	Rating Area 5	No Preference	58	485.90	
38949PA0050003	Rating Area 5	No Preference	59	496.39	
38949PA0050003	Rating Area 5	No Preference	60	517.56	
38949PA0050003	Rating Area 5	No Preference	61	535.87	
38949PA0050003	Rating Area 5	No Preference	62	547.88	
38949PA0050003	Rating Area 5	No Preference	63	562.95	
38949PA0050003	Rating Area 5	No Preference	64 and over	572.10	
38949PA0050003	Rating Area 6	No Preference	0-14	156.41	
38949PA0050003	Rating Area 6	No Preference	15	170.32	
38949PA0050003	Rating Area 6	No Preference	16	175.63	
38949PA0050003	Rating Area 6	No Preference	17	180.95	
38949PA0050003	Rating Area 6	No Preference	18	186.67	
38949PA0050003	Rating Area 6	No Preference	19	192.40	
38949PA0050003	Rating Area 6	No Preference	20	198.33	
38949PA0050003	Rating Area 6	No Preference	21	204.46	
38949PA0050003	Rating Area 6	No Preference	22	204.46	
38949PA0050003	Rating Area 6	No Preference	23	204.46	
38949PA0050003	Rating Area 6	No Preference	24	204.46	
38949PA0050003	Rating Area 6	No Preference	25	205.28	
38949PA0050003	Rating Area 6	No Preference	26	209.37	
38949PA0050003	Rating Area 6	No Preference	27	214.27	
38949PA0050003	Rating Area 6	No Preference	28	222.25	
38949PA0050003	Rating Area 6	No Preference	29	228.79	
38949PA0050003	Rating Area 6	No Preference	30	232.06	
38949PA0050003	Rating Area 6	No Preference	31	236.97	
38949PA0050003	Rating Area 6	No Preference	32	241.88	
38949PA0050003	Rating Area 6	No Preference	33	244.94	
38949PA0050003	Rating Area 6	No Preference	34	248.21	
38949PA0050003	Rating Area 6	No Preference	35	249.85	
38949PA0050003	Rating Area 6	No Preference	36	251.49	
38949PA0050003	Rating Area 6	No Preference	37	253.12	
38949PA0050003	Rating Area 6	No Preference	38	254.76	
38949PA0050003	Rating Area 6	No Preference	39	258.03	
38949PA0050003	Rating Area 6	No Preference	40	261.30	
38949PA0050003	Rating Area 6	No Preference	41	266.21	
38949PA0050003	Rating Area 6	No Preference	42	270.91	
38949PA0050003	Rating Area 6	No Preference	43	277.45	
38949PA0050003	Rating Area 6	No Preference	44	285.63	

	38949PA0050003 Rating Area 6	No Preference	45	295.24
	38949PA0050003 Rating Area 6	No Preference	46	306.69
	38949PA0050003 Rating Area 6	No Preference	47	319.57
	38949PA0050003 Rating Area 6	No Preference	48	334.29
	38949PA0050003 Rating Area 6	No Preference	49	348.81
	38949PA0050003 Rating Area 6	No Preference	50	365.17
	38949PA0050003 Rating Area 6	No Preference	51	381.32
	38949PA0050003 Rating Area 6	No Preference	52	399.11
	38949PA0050003 Rating Area 6	No Preference	53	417.10
	38949PA0050003 Rating Area 6	No Preference	54	436.52
	38949PA0050003 Rating Area 6	No Preference	55	455.95
	38949PA0050003 Rating Area 6	No Preference	56	477.01
	38949PA0050003 Rating Area 6	No Preference	57	498.27
	38949PA0050003 Rating Area 6	No Preference	58	520.96
	38949PA0050003 Rating Area 6	No Preference	59	532.21
	38949PA0050003 Rating Area 6	No Preference	60	554.90
	38949PA0050003 Rating Area 6	No Preference	61	574.53
	38949PA0050003 Rating Area 6	No Preference	62	587.41
	38949PA0050003 Rating Area 6	No Preference	63	603.57
	38949PA0050003 Rating Area 6	No Preference	64 and over	613.38

Highmark Choice Company (HCC)
2019 Small Group Rate Filing
Transitional Policy Data by Year from Table 4
Company: HCC

Year	Premium	Allowed Claims (Net of Rx Rebates)	Ultimate Incurred Claims	Member Months
2014	\$ 1,565,146	\$ 1,323,509	\$ 1,255,644	2,660
2015	\$ 999,340	\$ 634,276	\$ 595,682	1,510
2016	\$ 704,091	\$ 388,667	\$ 319,684	615
2017	\$ 593,595	\$ 206,614	\$ 195,067	486

Highmark Choice Company (HCC)

2019 Small Group Rate Filing

Trend Exhibit

Western, PA Region

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

Proposed Annual Trend (Cost & Utilization) **9.0%**

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Highmark Choice Company (HCC)
2019 Small Group Rate Filing
Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor

<u>Change in Morbidity Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2017 Allowed Claims for those Members Expected to be Effective in 2019 [(Western region)]	(1)		\$351.29
Calendar year 2017 allowed claims PMPM [(Western region)]	(2)		\$418.44
Change in Morbidity	(3)	=(1)/(2)	0.840

<u>Change in Demographics Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2019 Age Factor for Members Expected to be Effective in 2019	(1)		1.537
2019 Area Factor for Members Expected to be Effective in 2019	(2)		0.970
Calendar Year 2017 Age Factor [Western Region]	(3)		1.548
Calendar Year 2017 Area Factor [Western Region]	(4)		0.970
Change in Demographics	(5)	=[(1)*(2)]/[(3)*(4)]	0.99256

<u>Change in Benefits Calculation</u>	
Total Adjusted Projected Allowed EHB Claims PMPM (Before Change in Benefits)	\$ 409.66
Total Adjusted Projected Allowed EHB Claims PMPM (After Change in Benefits)	\$ 404.12
Change in Benefits	0.9865

<u>Average Network Factor Calculation</u>	<u>Formula</u>				<u>Calculation</u>	Normalized
	= Sumproduct [(3),(4),(5)] / Sumproduct[(3), (4)]				1.000	Provider
Plan ID	Metal Level	Metal Level	% of Projected	Network		Network
(1)	(2)	Benefit Richness (3)	Membership (4)	Factor (5)		Factor
38949PA0130001	Gold	1.08	49.65%	1.00		1.000
38949PA0130002	Gold	1.08	50.35%	1.00		1.000

Highmark Choice Company (HCC)
2019 Small Group Rate Filing
Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan \$ 4,849,467 \$ 3,819,820
 Calculated Paid to Allowed Ratio 78.8%
 URRT Worksheet I Value 78.8%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
38949PA0130001	Gold	141	\$ 689,753	\$ 596,589
38949PA0130002	Gold	143	\$ 699,536	\$ 591,569
38949PA0130003	Gold	143	\$ 699,536	\$ 574,348
38949PA0130004	Gold	143	\$ 699,536	\$ 560,615
38949PA0130005	Gold	143	\$ 699,536	\$ 536,828
38949PA0130006	Gold	143	\$ 699,536	\$ 508,626
38949PA0130007	Silver	36	\$ 167,954	\$ 117,822
38949PA0120001	Silver	36	\$ 167,954	\$ 124,126
38949PA0120002	Bronze	36	\$ 163,062	\$ 102,888
38949PA0050003	Bronze	36	\$ 163,062	\$ 106,408

Trend Component	Table 3	URRT
Cost	5.1%	5.1%
Utilization	3.7%	3.7%
Base Trend (Ties)	9.0%	9.0%
Change in Benefit Richness		0.931
Trend Shown in Exhibit	9.0%	5.2%

Highmark Choice Company (HCC)
2019 Small Group Filing
Induced Utilization Exhibit

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid-To- Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
38949PA0130001	Gold	141	\$ 689,753	\$ 596,589	0.8649	0.8725	1.0087
38949PA0130002	Gold	143	\$ 699,536	\$ 591,569	0.8457	0.8531	1.0087
38949PA0130003	Gold	143	\$ 699,536	\$ 574,348	0.8210	0.8282	1.0087
38949PA0130004	Gold	143	\$ 699,536	\$ 560,615	0.8014	0.8084	1.0087
38949PA0130005	Gold	143	\$ 699,536	\$ 536,828	0.7674	0.7741	1.0087
38949PA0130006	Gold	143	\$ 699,536	\$ 508,626	0.7271	0.7334	1.0087
38949PA0130007	Silver	36	\$ 167,954	\$ 117,822	0.7015	0.6749	0.9620
38949PA0120001	Silver	36	\$ 167,954	\$ 124,126	0.7390	0.7110	0.9620
38949PA0120002	Bronze	36	\$ 163,062	\$ 102,888	0.6310	0.5893	0.9340
38949PA0050003	Bronze	36	\$ 163,062	\$ 106,408	0.6526	0.6095	0.9340
Average							1.0000

Target Induced Utilization	Average Induced Utilization	Calculated	Check
1.08	1.0706	1.08	0
1.08	1.0706	1.08	0
1.08	1.0706	1.08	0
1.08	1.0706	1.08	0
1.08	1.0706	1.08	0
1.08	1.0706	1.08	0
1.03	1.0706	1.03	0
1.03	1.0706	1.03	0
1.00	1.0706	1.00	0
1.00	1.0706	1.00	0

Highmark Choice Company (HCC)
2019 Small Group Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor

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

Child Capping Adjustment	1.004
Average Age Factor	1.5299
Geographic Factor	0.9702
Tobacco Surcharge (Not Applicable)	1.000

Area Factors					
State	County Code	County	Rating Area	Area Factor	% of Western PA Membership
PA	003	Allegheny	R-PA004	0.97	30.1%
PA	005	Armstrong	R-PA004	0.97	1.0%
PA	007	Beaver	R-PA004	0.97	2.7%
PA	009	Bedford	R-PA005	0.97	0.8%
PA	013	Blair	R-PA005	0.97	2.8%
PA	019	Butler	R-PA004	0.97	4.7%
PA	021	Cambria	R-PA005	0.97	2.5%
PA	023	Cameron	R-PA002	0.97	0.2%
PA	027	Centre	R-PA006	1.04	0.3%
PA	031	Clarion	R-PA001	0.97	1.2%
PA	033	Clearfield	R-PA005	0.97	1.9%
PA	039	Crawford	R-PA001	0.97	4.6%
PA	047	Elk	R-PA002	0.97	1.8%
PA	049	Erie	R-PA001	0.97	12.0%
PA	051	Fayette	R-PA004	0.97	2.0%
PA	053	Forest	R-PA001	0.97	0.1%
PA	059	Greene	R-PA004	0.97	1.4%
PA	061	Huntingdon	R-PA005	0.97	0.7%
PA	063	Indiana	R-PA004	0.97	2.5%
PA	065	Jefferson	R-PA005	0.97	0.8%
PA	073	Lawrence	R-PA004	0.97	2.4%
PA	083	McKean	R-PA001	0.97	1.2%
PA	085	Mercer	R-PA001	0.97	3.9%
PA	099	Perry	R-PA009	1.02	0.0%
PA	105	Potter	R-PA002	0.97	0.4%
PA	111	Somerset	R-PA005	0.97	1.3%
PA	121	Venango	R-PA001	0.97	1.5%
PA	123	Warren	R-PA001	0.97	1.5%
PA	125	Washington	R-PA004	0.97	6.5%
PA	129	Westmoreland	R-PA004	0.97	7.1%

Highmark Choice Company's Response to Objection Letter Dated 06/15/2018

Product Name: HCC Small Group 2019 ACA Rate Filing

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

Pennsylvania Insurance Department ID #: HGHM-131496326

Objection Letter Status: Additional Information Required

Objection Letter Date: 06/15/2018

Respond By Date: 06/22/2018

Response Date: 06/22/2018

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

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

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

1. The underlying annual trend supporting the filing is 9.0%, which is further adjusted by an induced utilization adjustment of -0.63% per year, to develop the overall trend assumption of 8.31% per year.

a. Please provide quantitative support for the “Normalized Allowed PMPM” values provided in the supplemental file “2019 Supplemental Exhibits – HCCv2.xlsx,” “Trend Support” tab which are driving the 9.0% trend assumption (e.g. show the initial monthly allowed PMPM values, the normalization adjustments, and the calculations driving the monthly PMPMs after the experience period).

Response:

Please see the “Question #1a” tab in the included supplemental exhibits file, “PID Response HCC 2018-06-22.xlsx” which shows the development of the normalized and adjusted allowed claims for the prior three experience years, and projected out through 2019. As discussed in the Actuarial Memorandum, to get to the adjusted allowed claims used for the development of the trend, the experience allowed claims for all Small Group business within Highmark's corporate family are aggregated by Pennsylvania region (Western, Central, and Northeastern), and adjusted for changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers. The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. This normalized and adjusted claim progression, as appropriate for the Company's service area, is then used to provide the basis from which to base the Company's rating trend upon.

b. Please provide quantitative support for the annual induced utilization adjustment of -0.63%.

Response:

Please see the "Question #1b Summary" tab in the included supplemental exhibits file, "PID Response HCC 2018-06-22.xlsx" which shows the quantitative support for the annual induced utilization adjustment. The induced utilization adjustment is determined from the plan level utilization factors using the actual membership distribution by plan from 2017 and projected membership by plan in 2019. These utilization factors are presented in the "Question #b 2017 Induced Demand" and "Question 1b 2019 Induced Demand" tabs of the supplemental exhibits file. As mentioned in the Actuarial Memorandum, the plan level utilization factors are the CMS-prescribed Induced Utilization factors used in the risk adjustment transfer calculation, and have been unchanged since they were originally developed for the 2014 rating period. Note that since HCC's experience is not credible, the 2019 rates were developed using the credibility manual rate development, which used regional Western PA experience from the Highmark corporate family of companies to develop the manual claims basis. For the 2017 experience period average utilization, HCC used the average utilization factor from the Highmark Inc. ACA plans as the basis for the 2017 utilization factor.

2. The actuarial memorandum states that the \$25.20 PMPM projected risk adjustment assumption is comprised of an expected risk transfer receivable of \$24.53 PMPM, less the \$0.15 PMPM risk adjustment user fee, trended by the average 2019 pricing trend.
 - a. Please demonstrate how the proposed demographic and morbidity adjustments (i.e., 0.9926 and 0.840, respectively) were taken into account in calculating the projected 2019 risk adjustment receipt based on the 2017 results.

Response:

As HCC's experience is not credible, the demographic and morbidity adjustments reflect the change from the manual experience data to the HCC projected experience for the rating period. Similarly, HCC's risk adjustment experience would not be credible. The risk adjustment projection used in the 2019 rate development would reflect a manual development of risk adjustment using the Western PA regional experience.

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

iii. Underlying the 2017 base experience.

Response:

Please see the “Question #3” tab in the supplemental exhibits file, “PID Response HCC 2018-06-22.xlsx” which shows the calculation of the demographic adjustment factor. The “Calendar Year 2017 Factors” section provides a distribution by age of our underlying 2017 experience, which is used to calculate the average age factor for the experience period. The “2019 Factors for ACA Members Expected to be Effective in 2019” section provides a distribution by age of the population that is expected to be active in 2019, which was used to calculate the age factor in this section. This 2019 age factor is then weighted with age factors for the projected “Non-ACA in 2017 to ACA in 2019” and the “New ACA Business in 2018 & 2019” business cohorts. These groupings weighted by their expected 2019 member months calculate the total 2019 age factor for the region. The area factors are provided in each section, and the overall demographic adjustment factor calculation is then shown on the bottom of the exhibit.

4. In developing the morbidity adjustment equal to 0.840, please provide the quantitative development of, and justification for, the \$351.29 value for “2017 Allowed Claims for those Members Expected to be Effective in 2019 [(Western region)]” which was used to calculate the change in morbidity adjustment from the file “2019 Supplemental Exhibits – HCCv2.xlsx,” “Table 5 Support” tab.

Response:

For HCC, historical ACA experience is not credible. As discussed in the actuarial memorandum, the allowed claims basis for this Company was developed from historical Western region experience, adjusted for the anticipated claims experience for the Company, given its anticipated network design and product features. Please see the exhibit tab named “Question #4” in the submitted response file “PID Response HCC 2018-06-22.xlsx” showing the quantitative development of the \$351.29 value for “2017 Allowed Claims for those Members Expected to be Effective in 2019 [(Western region)]”.

5. Please reconcile the significant difference between the Projected Paid-to-Allowed Ratio of 0.788 in cell C28 of Table 5 and the average projected Pricing AV of 0.653 in cell K15 of Table 10.

Response:

The PID Table 10 uses current membership as of 2/1/2018 to calculate projected AV. Because no plans have membership at that time, we needed to include a small number of "dummy" members in plan 38949PA0050003 so that the calculations didn't error out. Therefore, the projected AV in table 10 is just this plan's AV, which is 0.653. Conversely, the projected paid-to-allowed ratio in Table 5 is by taking the weighted average of projected paid claim PMPMs over projected allowed PMPMs for all plans offered in 2019. Please see the exhibit tab named "Question #5" in the submitted response file "PID Response HCC 2018-06-22.xlsx" showing the development of the projected AV of 0.788.

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

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

Response:

The HCC legal entity is not impacted by the Health Insurer Provider Fee. Therefore, the rates being calculated on Table 11 are consistent with the Federal Rates Template as initially filed without any additional adjustments needed.

7. The required Rate Change Summary form shows experienced administrative expenses of roughly 6.97% in 2017, compared to an assumed 7.92% for 2018 and 16.81% in 2019. Please explain why the administrative expense assumption has increased to 16.81% for 2019 and provide quantitative support for the change relative to 2018.

Response:

The increase from 7.92% in 2018 to 16.81% in 2019 is mostly due to the change in the revenue used as the denominator in the calculation. Please see the exhibit tab named “Question #7” in the submitted response file “PID Response HCC 2018-06-22.xlsx” comparing the administrative expenses from Table 6 for 2018 and 2019 on a PMPM basis.

8. Please provide greater detail regarding the development of the manual rate, including the following:

a. The claims and membership data from each source that was used (e.g., Highmark Inc., Highmark Health Insurance Company, Highmark Choice Company) in developing the manual rate.

Response:

The membership and claims used in the development of the manual rate are the claims and members associated with Highmark Choice Company, Highmark Inc., Highmark Choice Advantage, and the members of Highmark Health Insurance Company that reside in rating areas 1, 2, 4, 5, and Centre County. The manual includes both ACA and grand-mothered experience. The claims and membership for these entities can be found in the Table 4 for that entity.

b. Show all adjustments including those for product and geography.

Response:

There were no product or geography adjustments used in the development of the total allowed claims (Total Allowed EHB Claims in Table 5).

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

Response:

In order to demonstrate that the copay is less than or equal to 50% coinsurance for the impacted category, we ran the expanded Bronze plans through the AV Calculator under both scenarios. Namely, we ran the following plans through the AV Calculator using the

proposed copay (as filed) for the PCP benefit category, as well as 50% coinsurance for the PCP benefit category. We only ran plans that had an applicable copay:

- Keystone HMO \$7000

The AV Calculator results of these scenarios are summarized below. Please see the attached exhibit, *Question Response - HCC.xlsx*, which includes screenshots from the AV Calculator.

Plan Name	HIOS	Government AV (Filed Copay)	Member AV (Filed Copay)	Government AV (50% Coinsurance)	Member AV (50% Coinsurance)
Keystone HMO \$7000	38949PA0050003	64.80%	35.20%	61.73%	38.27%

As can be seen in the table, the Member AV, which is the complement of the Government AV, is less for the scenario with the filed copay as compared to the scenario with 50% coinsurance. This result demonstrates that the copay is less than or equal to 50% coinsurance for the impacted category.

10. 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 ppm.

Response:

Response redacted.

11. 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 Months 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 Months counting method.

Highmark Choice Company
2019 Small Group Rate Filing
Response to Question #1a
Western, PA Region

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

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Highmark Choice Company

2019 Small Group Rate Filing

Question #1b - Change in Induced Demand

<u>Change in Induced Demand Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Result</u>
2017 Average Benefit Richness Factor	(1)	From 2017 Induced Demand tab	1.0843
2019 Average Benefit Richness Factor	(2)	From 2019 Induced Demand tab	1.0706
Change in Induced Demand	(3)	$= ((2)/(1))^{.5}-1$	-0.63%

Highmark Choice Company

2019 Small Group Rate Filing

Question #1b - 2017 Induced Demand Calculation

2017 Average Benefit Richness* = 1.0843

*Due to manual rate development, set equal to Highmark, Inc.

<u>HIOS</u>	<u>Company</u>	<u>Metal</u>	<u>Plan-Specific Benefit</u>	
			<u>Richness</u>	<u>% of Enrollment</u>
33709PA0440009	Highmark Inc.	Gold	1.08	1.30%
33709PA0440013	Highmark Inc.	Silver	1.03	1.22%
33709PA0440014	Highmark Inc.	Gold	1.08	2.38%
33709PA0450004	Highmark Inc.	Gold	1.08	1.97%
33709PA0460007	Highmark Inc.	Gold	1.08	0.38%
33709PA0460008	Highmark Inc.	Gold	1.08	0.09%
33709PA0460012	Highmark Inc.	Gold	1.08	0.29%
33709PA0460013	Highmark Inc.	Gold	1.08	1.34%
33709PA0560007	Highmark Inc.	Platinum	1.15	16.59%
33709PA0560009	Highmark Inc.	Platinum	1.15	4.32%
33709PA0560011	Highmark Inc.	Gold	1.08	7.60%
33709PA0560013	Highmark Inc.	Gold	1.08	6.19%
33709PA0560015	Highmark Inc.	Gold	1.08	14.34%
33709PA0560017	Highmark Inc.	Gold	1.08	2.92%
33709PA0560019	Highmark Inc.	Gold	1.08	9.37%
33709PA0560021	Highmark Inc.	Gold	1.08	2.18%
33709PA0560023	Highmark Inc.	Gold	1.08	3.57%
33709PA0560027	Highmark Inc.	Gold	1.08	2.46%
33709PA0560029	Highmark Inc.	Silver	1.03	8.48%
33709PA0570004	Highmark Inc.	Silver	1.03	1.50%
33709PA0570006	Highmark Inc.	Silver	1.03	3.17%
33709PA0570007	Highmark Inc.	Silver	1.03	1.40%
33709PA0630002	Highmark Inc.	Gold	1.08	0.32%
33709PA0630003	Highmark Inc.	Gold	1.08	0.79%
33709PA0630004	Highmark Inc.	Gold	1.08	0.98%
33709PA0630005	Highmark Inc.	Gold	1.08	0.45%
33709PA0630006	Highmark Inc.	Gold	1.08	0.38%
33709PA0630007	Highmark Inc.	Silver	1.03	1.39%
33709PA0630008	Highmark Inc.	Gold	1.08	0.06%
33709PA0630009	Highmark Inc.	Silver	1.03	0.13%
33709PA0640001	Highmark Inc.	Silver	1.03	0.73%
33709PA0640002	Highmark Inc.	Silver	1.03	0.01%
33709PA0640003	Highmark Inc.	Bronze	1	0.84%
33709PA0640004	Highmark Inc.	Bronze	1	0.63%
33709PA0640005	Highmark Inc.	Bronze	1	0.21%

Highmark Choice Company

2019 Small Group Rate Filing

Question #1b - 2019 Induced Demand Calculation

2019 Average Benefit Richness = 1.0706

		<u>Plan-Specific Benefit</u>	
<u>HIOS</u>	<u>Metal</u>	<u>Richness</u>	<u>% of Enrollment</u>
38949PA0130001	Gold	1.08	14.10%
38949PA0130002	Gold	1.08	14.30%
38949PA0130003	Gold	1.08	14.30%
38949PA0130004	Gold	1.08	14.30%
38949PA0130005	Gold	1.08	14.30%
38949PA0130006	Gold	1.08	14.30%
38949PA0130007	Silver	1.03	3.60%
38949PA0120001	Silver	1.03	3.60%
38949PA0120002	Bronze	1	3.60%
38949PA0050003	Bronze	1	3.60%

Highmark Choice Company
2019 Small Group Rate Filing
Response to Question #4
Western, PA Region

<u>Description</u>	<u>Allowed PMPM</u>
Manual claim basis allowed claims (Highmark entity)	\$509.12
Adjustment for network and product selection	0.690
2017 Allowed Claims for those Members Expected to be Effective in 2019 (HCC)	\$351.29

Highmark Choice Company
2019 Small Group Rate Filing
Response to Question #5
Western, PA Region

Table 5 Calculation

0.788

Plan Name	HIOS	Projected Membership	Plan-Specific Paid PMPM	Plan-Specific Allowed PMPM
Keystone HMO \$0	38949PA0130001	14% \$	352.59 \$	407.66
Keystone HMO \$500	38949PA0130002	14% \$	344.74 \$	407.66
Keystone HMO \$1000	38949PA0130003	14% \$	334.70 \$	407.66
Keystone HMO \$1500	38949PA0130004	14% \$	326.70 \$	407.66
Keystone HMO \$2500	38949PA0130005	14% \$	312.84 \$	407.66
Keystone HMO \$5000 1x	38949PA0130006	14% \$	296.40 \$	407.66
Keystone HMO \$2000	38949PA0130007	4% \$	272.74 \$	388.78
Keystone HMO Embedded Q\$3000	38949PA0120001	4% \$	287.33 \$	388.78
Keystone HMO Embedded Q\$6000	38949PA0120002	4% \$	238.17 \$	377.46
Keystone HMO \$7000	38949PA0050003	4% \$	246.32 \$	377.46

Highmark Choice Company
2019 Small Group Rate Filing
Response to Question #7
Western, PA Region

Exhibit Item	2018	2019
Administrative Expenses PMPM (From Table 6)	\$50.37	\$61.41
Projected Required Revenue PMPM (From Table 6)	\$636.16	\$365.37
Administrative Expenses % (From Table 6)	7.9%	16.8%

Highmark Choice Company's Response to Objection Letter Dated 07/06/2018

Product Name: HCC Small Group 2019 ACA Rate Filing

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

Pennsylvania Insurance Department ID #: HGHM-131496326

Objection Letter Status: Additional Information Required

Objection Letter Date: 07/06/2018

Respond By Date: 07/13/2018

Response Date: 07/13/2018

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

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

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

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

1. Regarding the response to question 1:

a) Utilizing the January 2015 adjustment factor as a base, please provide the quantitative development of the January 2016, January 2017, January 2018, and January 2019 Medical and Rx “Adjustment Factors” from the file “PID Response HCC 2018-06-22.xlsx,” “Question #1a” tab, outlining each of the specific components driving the changes in the adjustment factors.

Response:

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

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

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

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

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

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

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

b) Please demonstrate quantitatively how the 9.0% combined trend was developed based on the information provided in the “Question #1a” tab.

Response:

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

2. Regarding the response to question 4, please provide additional detail and the quantitative development of the “Adjustment for network and product selection” factor equal to 0.69.

Response:

It is HCC’s intention to establish a credible pool of membership at the average cost of care observed in the Erie market today. While the efforts required to achieve the target cost level (e.g., product redesign, care management, provider financing, etc.) will ultimately impact various factors in the rate development and may not be immediately realized, the anticipated effect was incorporated in the network factor.

3. Regarding the response to question 7, please provide qualitative and quantitative support for the large increase in administrative expense PMPM. Per “PID Response HBG 2018-06-22.xlsx,” “Question #7” tab administrative expenses are increasing 22% from 2018 to 2019.

Response:

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

Highmark Choice Company

2019 Small Group Rate Filing

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

Western, PA Region

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

Adjustment Factor Development

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

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2019 Small Group Rate Filing

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

Western, PA Region

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

Highmark Choice Company

2019 Small Group Rate Filing

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

Western, PA Region

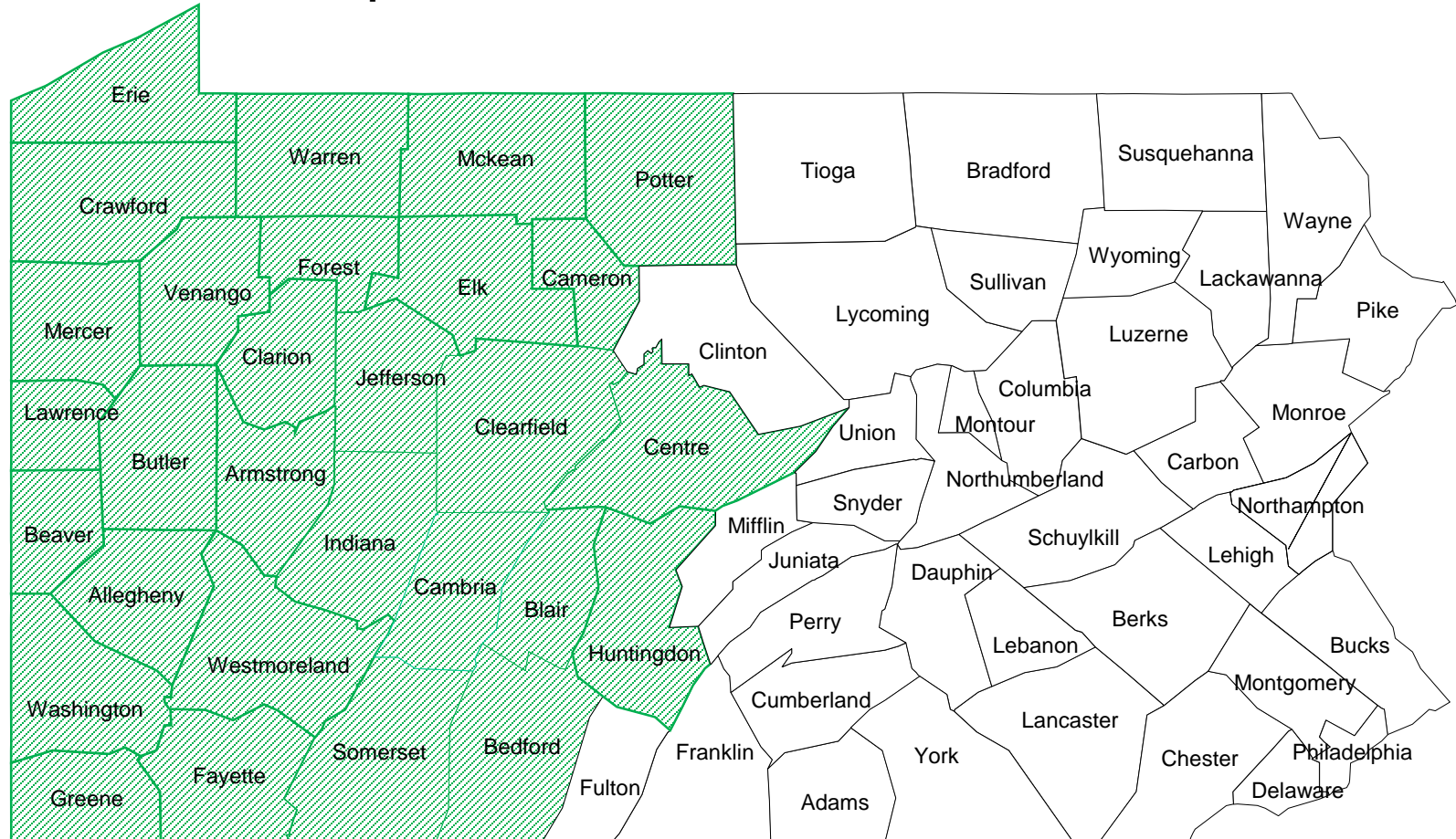
Incurred Month	Members	12 Month			Annual Trend	Normalized			Normalized		
		Normalized Allowed PMPM	Moving Average PMPM			Allowed PMPM - MEDICAL	Adjustment Factor	Allowed PMPM - MEDICAL	Allowed PMPM - DRUG	Adjustment Factor	Allowed PMPM - DRUG
Jan-15	90,651	\$ 459.82				\$ 301.23	1.202	\$ 361.93	\$ 83.22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

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2018 Service Area

Issuer: Highmark Choice Company

Market: Small Group



Key *(modify as needed)*

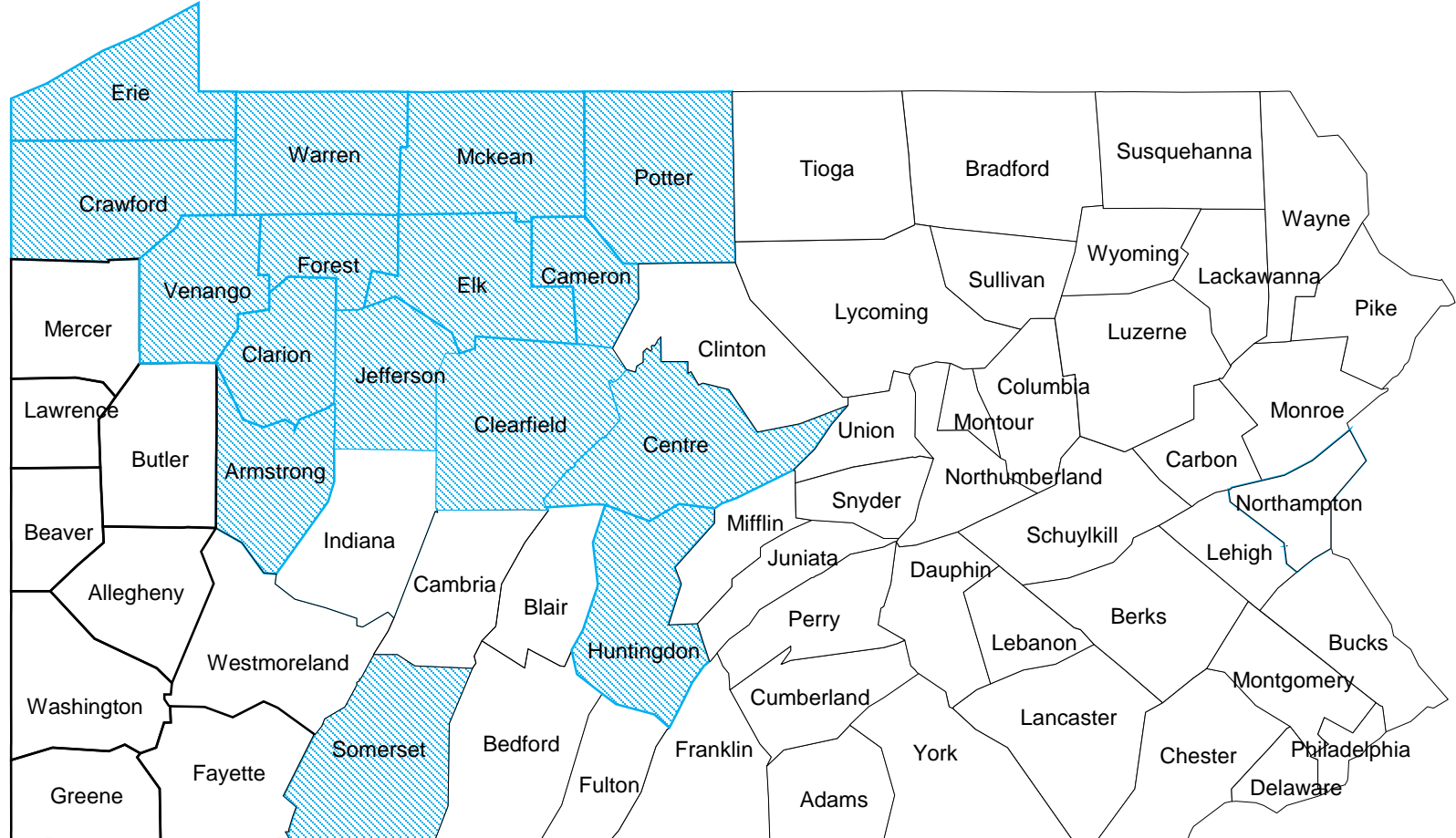
■ : 2018 on-exchange service area

□ : 2018 off-exchange only service area

2019 Service Area


Issuer: Highmark Choice Company

Market: Small Group



Key *(modify as needed)*

 : 2019 on-exchange service area

 : 2019 off-exchange only service area