

<b>SERFF Tracking #:</b>	HGHM-131496229	<b>State Tracking #:</b>	SMALL GROUP MEDICAL, HGHM-131496229,	<b>Company Tracking #:</b>	1A-SG-HHIC-2018
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	HM Health Insurance Company- HHIC		
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
<b>Product Name:</b>	HHIC Small Group 2019 ACA Rate Filing				
<b>Project Name/Number:</b>	HHIC 2019 ACA Rate Filing/1A-SG-HHIC-2018				

## Supporting Document Schedules

<b>Satisfied - Item:</b>	ACA Public Rate Filing PDF
<b>Comments:</b>	
<b>Attachment(s):</b>	2019 HHIC Public PDF (For 7-23-18 Release).pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



May 18, 2018

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

Re: Highmark Health Insurance Company (HHIC) 2019 ACA Rate Filing (Small Group Market)  
HHIC Filing # 1A-SG-HHIC-2018 (SERFF Filing # HGHM-131496229)

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

Dear Ms. Gray:

This Filing includes the Highmark Health Insurance Company (HHIC) (NAIC # 71768; HIOS Issuer ID # 70194) 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 Health Insurance Company, NAIC # 71768 ("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: **10.32% increase**
6. Range of rate change requested: **9.9% to 12.7%** (PA Actuarial Memorandum Exhibits); 9.02% to 11.87% (URRT Worksheet 2 Row 27 Cumulative Rate Change % (over 12 mos prior))
7. Total additional annual revenue generated from the proposed rate change: **\$223,000**
8. Product(s): **PPO**
9. Rating Areas and the change from 2018: **Regions 1, 2, 4, 5, 6, 7, 9** (Western and Central PA)

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 and Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2018: **668 covered lives; 411 policyholders**
12. Number of plans offered in 2019 and the change this represents from 2018: **4**

This is no change from the number of plans the Company offered in 2018.

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-PA19-125080015** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
Shared Cost PPO	HHIC/PPO-7; HGHM-131468843
Health Savings HDHP	HHIC/HDHP-7; HGHM-131468799

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 70194, Company Filing # 1A-SG-HHIC-2018 (SERFF Filing # HGHM-131496229)**

### **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 Health Insurance Company if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark Health Insurance 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 Health Insurance Company's business. Therefore, Highmark Health Insurance 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 Health Insurance 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 Health Insurance Company asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark Health Insurance Company RTKL representative identified below prior to release of any information contained in this Filing:

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

Furthermore, it should be noted that Highmark Health Insurance 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](mailto: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 Health Insurance Company (HHIC) – Small Group Plans

Rate request filing ID # **HGHM-131496229**- 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:	10.32% <sup>1</sup>
Revised requested average rate change:	N/A <sup>1</sup>
Range of requested rate change:	9.9% to 12.7%
Effective date:	January 1, 2019
People impacted:	668
Available in:	Regions 1, 2, 4, 5, 6, 7, 9

### Key information

#### Jan. 2017-Dec. 2017 financial experience

Premiums	\$340,575,431
Claims	\$276,231,301
Administrative expenses	\$36,411,618
Taxes & fees	\$6,274,702
<b>Company made (after taxes)</b>	<b>\$21,657,810</b>

The company expects its annual medical costs to increase **9.4%**.

#### How it plans to spend your premium

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

Claims:	86.61%
Administrative:	9.87%
Taxes & fees:	3.52%
Profit:	0.00%

### Explanation of requested rate change

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

<sup>1</sup> 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\_HHIC\_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 Health Insurance Company, “Market” refers to Small Group, and “Rating Area” refers to Pennsylvania Rating Regions 1, 2, 4, 5, 6, 7, and 9 (Western and Central, PA). 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	3.3%	HGHM-131014792
2017	-6.0%	HGHM-130535961
2016	9.1%	HGHM-130064390

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 10.32% 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 9.5% 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 44.69%; and the Percent Increase, Annualized, from cell V46, is 20.29%.

As noted in the URR Part III Actuarial Memorandum, the average rate increase is 9.5% 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**

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

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

#### **F. Experience Period Claims and Premium (Table 2)**

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2017 calendar year results for all non-grandfathered (including transitional policies) 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 - HHIC.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, less the anticipated MLR rebates expected to be paid by the Company (per the URRT instructions).
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
  - Two months of run out from the end of the experience period,
  - Claims processed outside of the Company’s claims system (e.g., claim settlement costs), and
  - Our best estimate of claims incurred but not paid as of the end of the run out period.Note that the Incurred Claims and Allowed Claims presented in the URRT are net of the Prescription Drug Rebates, while Table 2 has the Prescription Drug Rebates separately identified. As per the URR instructions, Allowed Claims do not include reinsurance recoveries or pooling charges, nor do they include quality incentive payments.
- There are no non-EHB benefits or costs in the experience period.



- There are no capitated claim services in the experience period.
- The EHB coverage for pediatric vision benefits are provided by our vision coverage vendor under a capitation arrangement. These costs are \$0.62 PMPM uniform across each member in the experience period and are reflected in Table 2 under the Total EHB Capitation section.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- The Estimated Risk Adjustment represents our best estimate of the year end risk adjustment transfer payment that the Company will incur based on the results in the experience period. This amount is developed based on an analysis of Company data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components), and an estimate as to the Market-wide risk transfer component profile. This Market-wide profile is developed from available Market data, including the Interim Summary Report for 2017 risk adjustment published by CMS, the PA Insurance Department's calculation of 2017 risk adjustment transfer amounts using the 5/1/2018 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.
- The calculated loss ratio is 81.11%.

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

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

#### **H. Trend Identification (Table 3)**

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

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

anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

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

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Based on a review of the projected normalized annual trends for 2018 and 2019, an overall claim trend of 8.9% (4.8% cost; 4.0% utilization) was selected for the 2019 rate development. Please refer to the “Trend Support” exhibit in the “2019 Supplemental Exhibits - HHIC.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 - HHIC.xlsx” file, which reconciles the trend assumptions between the URRT and Table 3.

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

## **I. Historical Experience (Table 4)**

Table 4 presents the most recent 48 months (4 calendar years) of Company data with run-out through February 2018.

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.

Since this table includes experience from transitional policies, the transitional policy experience by year is broken out in the “Supplemental Exhibits - HHIC - ver 2018.xlsx” file included in this filing, on the worksheet labeled “Table 4 Transitional”.

## **2. Rate Development & Change**

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

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

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

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

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

As we have seen through 2017, many of the Small Group market customers have retained their pre-ACA coverage through the transitional coverage provisions, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2019 for groups that renew on or prior to October 1, 2019, we continue to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. As there is a significant level of transitional policy experience in this Company’s single risk pool, we anticipate that the morbidity within the ACA products will be considerably worse and reflect this with a Change in Morbidity adjustment of 1.295.

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 (\$0.19) – The estimated cost to add the pediatric dental EHB services is \$0.19 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 \$0.19 PMPM cost is determined from an estimated dental cost of \$25.45 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 19.5% of the Small Group members will be between the ages of 0-18, based upon the 2017 membership distribution, and that approximately 3.9% 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:  $\$25.45 \times 19.5\% \times 3.9\% = \$0.19$ .
- Pediatric Vision (\$0.63, increase of \$0.01) – 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 19.5% 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 \$0.63 PMPM ( $\$3.23 \times 19.5\%$ ). 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 (-\$(5.15)) – 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 \$15.84 PMPM in the experience period to \$20.99 PMPM in the rating period. This increase in rebates reduces the 2019 projected costs by \$5.15 PMPM.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the “2019 Supplemental Exhibits - HHIC.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 payment in the projection period of (\$50.53) PMPM. This amount reflects an anticipated risk transfer payment of (\$48.29), along with a monthly charge of \$0.15 for the CMS stipulated Risk Adjustment User Fee in 2019 of \$1.80 for the year. This value of (\$48.44) is trended by the average 2019 pricing trend to arrive at the value of (\$50.53) reflected in Table 5.

To arrive at the anticipated risk transfer for 2019, we bring in the risk adjustment calculation components for the projected 2019 Company portfolio (as discussed above), and use our current

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

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

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

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

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

## **B. Retention Items (Table 6)**

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

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

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

- \$1.92 per member per annum for the Patient Centered Outcomes Research Fee (0.03% of premium);
- 2.0% for PA Premium Tax; and
- A prorated quarterly amount for the Health Insurer Provider Fee (discussed below, but reflected in Table 5A).

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

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

As mentioned above, the impact of the Health Insurance Provider Fee is being reflected in the quarterly trend in Table 5A. The Annual Trend shown in Table 5A is determined so that the resulting rate calculation reflects the impact of the Health Insurance Provider Fee (although there is still a slight variance in the resulting quarterly rate calculation – see the Table 11 discussion below).

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 vary by region due to the costs associated with the anticipated utilization of services we expect by Service Area.
- Expenses for Quality Improvement Initiatives are estimated to be 7% of internal Company expenses, based upon historical analysis of these costs.

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

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

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

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

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

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

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

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

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

## **3. Plan Rate Development (Table 10)**

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

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

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

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

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

The requested Induced Utilization Exhibit was completed and it presented within the "2019 Supplemental Exhibits - HHIC.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 1.0708. 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 - HHIC.xlsx" file on the worksheet named "Table 10 Calibration Factors".

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Market for each rating quarter in 2019 (see note below). As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 9.5% increase, while the "percent rate change requested" from the SERFF Rate Review Detail Screen (and Table 10) is 10.32%. This difference in increases between the tables is due to the application of the prorated Health Insurance Providers Fee that was applied quarterly to the 2019 rates. This causes the rate increases reflected in Table 10 to increase in subsequent quarters, and the average rate increase for the entire plan year to be higher than the first quarter only increase that is shown in Table 11.

Please note that the quarterly rates produced by Table 11 do not exactly match the rates produced under the Federal rate development methodology and shown in the Federal Rate Template. The reason for this is because the Company uses administration expense retentions that vary by coverage region (Western and Central Pennsylvania), resulting in the required costs for the Health Insurance Provider



Fee that are slightly different by region. Since the Table 5A trends are not able to capture this regional variation, the rates in Table 11 will differ from the Federal Rate Template by an amount no greater than \$0.01. Please note that the actual rates to be issued in the market will be the rates reflected in the Federal Rate Template.

## **5. Plan Factors**

### **A. Age and Tobacco Factors (Table 12)**

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

### **B. Geographic Factors (Table 13)**

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

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

### **C. Network Factors (Table 14)**

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

### **D. Service Area Composition**

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

### **E. Composite Rating**

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

## **6. Actuarial Certifications**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Signed: [Redacted]

Date: 05/18/2018

PA Rate Template Part I  
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark Health Insurance Co. (PHO)
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

12/31/2019  
12/31/2017

Table 1. Number of Members

	Member months	Members	Member months
	Experience Period	Current Period (as of 02-01-2019)	Projected Rating Period
Average Age	37.0	36.0	37.0
Total	794,119	52,318	3,840
<18	147,157	10,590	714
18-24	88,354	6,490	450
25-29	83,288	3,508	267
30-34	53,080	2,681	200
35-39	53,899	3,935	289
40-44	49,626	3,161	260
45-49	71,835	4,974	369
50-54	78,120	5,193	386
55-59	87,710	5,736	429
60-63	12,121	1,219	90
64+	78,779	1,477	110

\*Tables 1, 2 and 3 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 & HRC)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
\$ 344,194,152.31	\$ 283,457,875.10	\$ 288,115,344.34	794,119	\$ 41,981,850.91	\$ 180,207,000.23	\$	\$ 112,526,197.20	\$ 483,363.78	\$	\$ 818,731.02
Experience Period Total Allowed EHB Claims + EHB Capitation (PMPM) (not of prescription drug rebates)										\$ 86,124

\*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite UMBT Trend**	Weight*
Inpatient Hospital	4.76%	4.03%	0.39%	0.37%	10.31%
Outpatient Hospital	4.76%	4.03%	0.39%	0.37%	10.14
Professional	4.76%	4.03%	0.39%	0.37%	10.25
Other Medical	4.76%	4.03%	0.39%	0.37%	10.23
Capitation	4.76%	4.03%	0.39%	0.37%	10.00
Prescription Drugs	4.76%	4.03%	0.39%	0.37%	10.00
Total Annual Trend	4.76%	4.03%	0.39%	0.37%	100.00%
Months of Trend	4.76%	4.03%	0.39%	0.37%	24
Total Applied Trend Projection Factor	4.76%	4.03%	0.39%	0.37%	1.00

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

\*\* Should = UMBT 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 + HRC)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14	\$	\$ 63,440,274.89	1.000%	\$ 63,440,274.89	194,981	\$ 325.84	\$	\$ 1,344,953.20	\$ 75,660,287.10	\$ 389.84
Feb-14	\$	\$ 63,440,274.89	1.000%	\$ 63,440,274.89	193,011	\$ 328.68	\$	\$ 1,317,472.80	\$ 73,996,901.47	\$ 374.71
Mar-14	\$	\$ 65,990,492.77	1.000%	\$ 65,990,492.77	193,953	\$ 340.78	\$	\$ 1,329,143.81	\$ 76,654,458.48	\$ 399.34
Apr-14	\$	\$ 66,460,291.32	1.000%	\$ 66,460,291.32	188,712	\$ 352.18	\$	\$ 1,304,410.75	\$ 78,644,450.40	\$ 406.37
May-14	\$	\$ 63,034,243.97	1.000%	\$ 63,034,243.97	188,099	\$ 338.52	\$	\$ 1,292,389.04	\$ 77,520,794.25	\$ 387.81
Jun-14	\$	\$ 64,206,020.02	1.000%	\$ 64,206,020.02	187,492	\$ 342.62	\$	\$ 1,284,999.26	\$ 77,120,211.11	\$ 392.92
Jul-14	\$	\$ 62,853,144.67	1.000%	\$ 62,853,144.67	180,102	\$ 348.79	\$	\$ 1,242,051.91	\$ 77,496,487.78	\$ 394.78
Aug-14	\$	\$ 59,555,715.70	1.000%	\$ 59,555,715.70	179,119	\$ 331.75	\$	\$ 1,217,770.89	\$ 77,812,710.45	\$ 378.30
Sep-14	\$	\$ 61,404,847.98	1.000%	\$ 61,404,847.98	178,106	\$ 345.75	\$	\$ 1,235,501.51	\$ 76,951,139.46	\$ 393.96
Oct-14	\$	\$ 70,413,811.61	1.000%	\$ 70,413,811.61	175,099	\$ 401.20	\$	\$ 1,218,789.76	\$ 79,617,731.34	\$ 450.22
Nov-14	\$	\$ 62,743,954.47	1.000%	\$ 62,743,954.47	171,021	\$ 363.21	\$	\$ 1,158,094.05	\$ 76,380,810.01	\$ 406.30
Dec-14	\$ 783,709,051.01	\$ 45,441,368.05	1.000%	\$ 45,441,368.05	139,472	\$ 326.81	\$	\$ 850,807.18	\$ 15,480,582.08	\$ 287.85
Jan-15	\$	\$ 49,646,266.49	1.000%	\$ 49,646,266.49	137,676	\$ 360.86	\$	\$ 1,020,200.13	\$ 59,590,766.10	\$ 432.43
Feb-15	\$	\$ 40,187,520.58	1.000%	\$ 40,187,520.58	125,564	\$ 320.07	\$	\$ 1,005,682.80	\$ 57,899,447.47	\$ 376.84
Mar-15	\$	\$ 45,112,102.08	1.000%	\$ 45,112,102.08	123,449	\$ 361.75	\$	\$ 889,218.89	\$ 59,955,386.43	\$ 411.09
Apr-15	\$	\$ 39,155,261.35	1.000%	\$ 39,155,261.35	119,544	\$ 328.03	\$	\$ 864,481.44	\$ 58,673,086.39	\$ 388.08
May-15	\$	\$ 38,185,291.10	0.999%	\$ 38,188,385.38	118,876	\$ 321.31	\$	\$ 852,721.61	\$ 44,181,452.00	\$ 371.74
Jun-15	\$	\$ 40,296,265.65	0.999%	\$ 40,296,028.73	117,044	\$ 344.34	\$	\$ 838,651.46	\$ 46,460,588.02	\$ 397.06
Jul-15	\$	\$ 38,955,301.44	0.999%	\$ 38,960,178.36	112,440	\$ 346.19	\$	\$ 850,710.83	\$ 44,960,137.41	\$ 399.51
Aug-15	\$	\$ 34,812,260.29	0.999%	\$ 34,826,960.45	111,307	\$ 312.88	\$	\$ 882,118.83	\$ 40,354,871.34	\$ 362.55
Sep-15	\$	\$ 37,117,119.12	0.999%	\$ 37,520,080.88	109,878	\$ 341.47	\$	\$ 881,181.70	\$ 43,799,812.21	\$ 389.52
Oct-15	\$	\$ 36,907,102.89	0.999%	\$ 36,896,218.56	106,275	\$ 347.31	\$	\$ 854,420.10	\$ 42,218,705.34	\$ 392.60
Nov-15	\$	\$ 36,104,267.11	0.999%	\$ 36,109,010.39	104,000	\$ 345.24	\$	\$ 870,674.10	\$ 41,124,027.51	\$ 391.49
Dec-15	\$ 345,775,444.18	\$ 24,183,176.18	0.999%	\$ 24,186,661.21	88,876	\$ 280.01	\$	\$ 791,485.70	\$ 50,987,498.72	\$ 356.49
Jan-16	\$	\$ 25,718,877.48	0.999%	\$ 25,719,393.08	84,101	\$ 305.43	\$	\$ 773,789.77	\$ 49,486,112.41	\$ 368.81
Feb-16	\$	\$ 26,613,116.57	0.999%	\$ 26,658,428.07	81,821	\$ 318.04	\$	\$ 787,491.12	\$ 49,866,216.76	\$ 380.17
Mar-16	\$	\$ 27,088,272.38	0.999%	\$ 27,093,916.62	81,903	\$ 325.30	\$	\$ 790,214.68	\$ 52,258,188.09	\$ 387.30
Apr-16	\$	\$ 25,105,200.00	0.999%	\$ 25,113,250.18	82,498	\$ 304.52	\$	\$ 798,080.04	\$ 49,375,553.29	\$ 356.20
May-16	\$	\$ 27,089,673.72	0.999%	\$ 27,508,618.17	81,820	\$ 311.79	\$	\$ 773,010.47	\$ 50,646,908.51	\$ 362.54
Jun-16	\$	\$ 28,049,206.27	0.999%	\$ 28,069,851.63	81,867	\$ 344.87	\$	\$ 747,339.44	\$ 52,134,824.64	\$ 395.87
Jul-16	\$	\$ 26,152,260.11	0.999%	\$ 26,166,291.08	79,214	\$ 305.01	\$	\$ 727,245.48	\$ 49,005,194.51	\$ 362.90
Aug-16	\$	\$ 26,401,471.61	0.999%	\$ 26,434,777.18	78,688	\$ 336.32	\$	\$ 728,025.70	\$ 49,460,366.40	\$ 400.74
Sep-16	\$	\$ 26,095,241.80	0.999%	\$ 26,123,287.58	79,446	\$ 338.07	\$	\$ 720,390.53	\$ 49,737,512.32	\$ 378.08
Oct-16	\$	\$ 26,123,825.77	0.999%	\$ 26,146,322.70	77,571	\$ 339.47	\$	\$ 715,805.04	\$ 50,134,412.77	\$ 388.54
Nov-16	\$	\$ 26,651,048.77	0.999%	\$ 26,677,080.35	76,962	\$ 346.83	\$	\$ 707,827.71	\$ 50,381,826.31	\$ 384.79
Dec-16	\$ 367,308,099.20	\$ 20,302,940.42	0.998%	\$ 20,526,049.10	70,190	\$ 290.86	\$	\$ 690,730.27	\$ 49,717,861.76	\$ 355.87
Jan-17	\$	\$ 21,864,146.05	0.997%	\$ 22,018,091.18	69,778	\$ 315.55	\$	\$ 1,105,000.90	\$ 48,689,251.21	\$ 382.50
Feb-17	\$	\$ 20,894,861.18	0.997%	\$ 20,746,544.44	68,105	\$ 309.29	\$	\$ 1,097,296.46	\$ 48,454,027.73	\$ 355.69
Mar-17	\$	\$ 24,406,755.05	0.996%	\$ 24,461,520.82	68,836	\$ 355.28	\$	\$ 1,091,711.78	\$ 49,494,406.00	\$ 411.05
Apr-17	\$	\$ 23,019,377.20	0.994%	\$ 23,118,170.01	68,181	\$ 338.15	\$	\$ 1,080,091.70	\$ 48,178,100.06	\$ 385.71
May-17	\$	\$ 24,810,601.51	0.994%	\$ 24,810,860.21	68,191	\$ 361.09	\$	\$ 1,075,951.12	\$ 49,245,101.00	\$ 414.15
Jun-17	\$	\$ 23,158,481.49	0.987%	\$ 23,707,850.57	68,014	\$ 349.90	\$	\$ 1,077,118.92	\$ 47,757,714.63	\$ 397.83
Jul-17	\$	\$ 23,449,401.05	0.988%	\$ 23,450,398.17	66,818	\$ 371.77	\$	\$ 1,051,091.94	\$ 47,473,148.97	\$ 379.41
Aug-17	\$	\$ 24,811,201.98	0.986%	\$ 24,701,478.05	66,106	\$ 366.45	\$	\$ 1,048,481.62	\$ 48,321,508.71	\$ 427.84
Sep-17	\$	\$ 23,178,129.76	0.991%	\$ 23,161,161.46	66,799	\$ 366.46	\$	\$ 1,035,301.70	\$ 48,796,018.11	\$ 410.64
Oct-17	\$	\$ 23,774,877.16	0.972%	\$ 24,418,880.94	64,818	\$ 377.03	\$	\$ 1,026,503.30	\$ 47,428,831.30	\$ 421.17
Nov-17	\$	\$ 22,613,848.84	0.921%	\$ 23,880,014.40	64,803	\$ 366.84	\$	\$ 1,019,097.42	\$ 47,108,464.34	\$ 413.82
Dec-17	\$ 341,194,152.31	\$ 19,124,611.51	1.040%	\$ 19,176,111.62	71,097	\$ 271.20	\$	\$ 841,246.80	\$ 1,148,181.04	\$ 167.17

\* Express Completion Factor as a percentage

\*\* Express Prescription Drug Rebates as a negative number

Carrier Name: Highmark Health Insurance Co. (HHC)  
Product(s): HPO  
Market Segment: Small Group  
Rate Effective Date: 01/01/2019

Table 2b. Manual Experience Period Claims and Premiums

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

\*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite UBR Trend**	Weight*
Acute Care Hospital	0.00%	0.00%	0.00%	0.00%	0.00%
Outpatient Hospital	0.00%	0.00%	0.00%	0.00%	0.00%
Professional	0.00%	0.00%	0.00%	0.00%	0.00%
Other Medical	0.00%	0.00%	0.00%	0.00%	0.00%
Capitation				0.00%	0.00%
Prescription Drugs				0.00%	0.00%
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Model Against Trend Projection Factor				1.000	

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

\*\* Should = UBR Trend

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Feb-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Mar-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Apr-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
May-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Jun-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Jul-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Aug-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Sep-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Oct-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Nov-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Dec-14	\$	\$	0.0000	\$0M/01		\$0M/01	\$	\$	\$	\$0M/01
Jan-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Feb-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Mar-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Apr-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
May-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Jun-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Jul-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Aug-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Sep-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Oct-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Nov-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Dec-15	\$	\$	0.0000	\$0M/01		\$0M/01	\$	\$	\$	\$0M/01
Jan-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Feb-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Mar-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Apr-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
May-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Jun-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Jul-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Aug-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Sep-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Oct-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Nov-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Dec-16	\$	\$	0.0000	\$0M/01		\$0M/01	\$	\$	\$	\$0M/01
Jan-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Feb-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Mar-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Apr-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
May-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Jun-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Jul-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Aug-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Sep-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Oct-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Nov-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Dec-17	\$	\$	0.0000	\$0M/01		\$0M/01	\$	\$	\$	\$0M/01

\*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:	Highland Health Insurance Co. (HHC)
Product(s):	JPO
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	\$ 400.71	\$ -
Two year trend projection factor	1.136	1.000
Unadjusted Projected Allowed EHB Claims PMPM	\$ 479.34	\$ -
Single Risk Pool Adjustment Factor	0.200	
Change in Mortality	1.001	0.000
Change in Other	1.000	
Change in Demographics	1.007	
Change in Network	0.993	
Change in Benefits	1.000	
Change in Other		
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 421.38	\$ -
Credibility Factors	100%	OK
Weighted Projected EHB Claims PMPM	\$ 421.38	\$ -
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EHB Claims PMPM	\$ 621.38	
Adjusted Projected Allowed EHB Claims PMPM (will only populate for small group rings)	\$ 655.15	
Projected Paid to Allowed Ratio	0.800	
Projected Paid EHB Claims PMPM	\$ 525.76	
Market-Adjusted Adjustment		
Projected Risk Adjustment PMPM	\$ (51.40)	
Projected Paid Exchange User Fees PMPM	\$ -	
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 581.17	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 723.33	
Projected Allowed Non-EHB Claims PMPM	\$ -	
Market-Adjusted Projected Paid Total Claims PMPM	\$ 581.17	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 723.33	

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	9.87%	\$65.09
General and Claims	6.75%	\$44.39
Agent/Broker Fees and Commissions	2.63%	\$17.36
Quality Improvement Initiatives	0.03%	\$0.34
Taxes and Fees	2.03%	\$13.36
PCORI Fees	0.03%	\$0.17
PA Premium Tax (if applicable)	2.00%	\$13.30
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	11.89%	\$78.45
Projected Required Revenue PMPM		\$ 655.61

Table 8. Components of Rate Change

Rate Components	2018	2019	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 594.67	\$ 435.38	\$ -160.71	-27.19%
B. Base period allowed claims before normalization	\$ 381.38	\$ 400.71	\$ 19.34	4.99%
C. Normalization factor component of change	\$ (137.44)	\$ (154.87)	\$ -17.43	-4.46%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 241.94	\$ 245.85	\$ 3.91	0.5%
D2. URRB Trend	\$ 46.21	\$ 48.24	\$ 2.03	0.5%
D3. URRB Mortality	\$ 98.85	\$ 86.83	\$ (12.02)	-3.0%
D4. URRB Other	\$ 3.09	\$ 0.31	\$ (2.78)	-47.9%
D5. Normalized URRB RA/RH on an allowed basis	\$ 0.56	\$ 39.25	\$ 38.69	9.8%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ 0.00	0.0%
D7. Subtotal - Sum(D1-D6)	\$ 392.65	\$ 420.48	\$ 27.83	7.1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (87.48)	\$ (83.24)	\$ 4.24	1.1%
E3. Benefit Richness	\$ (0.02)	\$ 23.87	\$ 23.89	6.1%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (87.50)	\$ (59.37)	\$ 28.13	7.1%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 35.63	\$ 42.96	\$ 7.33	1.9%
F2. Taxes and Fees	\$ 21.45	\$ 8.82	\$ (12.63)	-2.2%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 57.08	\$ 51.78	\$ (5.30)	-1.3%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 362.23	\$ 412.89	\$ 50.66	12.8%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 400.71	Index Rate of Experience Period on URRB
Blended Earned Premium	\$ 341,194,152.35	
Blended Loss Ratio	81.11%	

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

Effective Date	03/01/2019	04/01/2019	07/01/2019	10/01/2019	Total Single Risk Pool
# of Member Months Renewing in Quarter	621	461	1,204	1,159	3,840
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 621.38	\$ 621.38	\$ 621.38	\$ 621.38	\$ 621.38
Months of Trend	8.34%	12.73%	12.73%	12.73%	
Annual Trend	\$ 621.38	\$ 640.28	\$ 659.80	\$ 679.97	\$ 659.35
Quarterly Trend Factor	100.0%	103.0%	106.2%	109.4%	106.1%
2019 Trend Factors by Quarter	0.8424	0.9731	1.0027	1.0313	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2018	2019
Average Age Factor	1.47%	1.51%
Average Geographic Factor	0.99%	1.00%
Average Tobacco Factor	1.00%	1.00%
Average Benefit Richness (Induced demand)	1.01%	1.01%
Average Network Factor	1.00%	1.00%
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 611.27	\$ 723.33
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 405.06	\$ 443.78

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

	2018	2019
Paid-to-Allowed	0.77%	0.80%
URRB Trend (Total Applied Trend Factor)	1.18%	1.19%
URRB Mortality	1.34%	1.25%
URRB "Other"	1.08%	1.00%
Risk Adjustment	\$ 0.88	\$ 51.40
Exchange User Fee	\$ -	\$ -
Capitation	\$ -	\$ -
Network	1.00%	1.00%
Pricing AV	0.77%	0.80%
Benefit Richness	1.00%	1.01%
Catastrophic Eligibility	1.00%	1.00%
Administrative Expenses	9.87%	9.87%
Taxes and Fees	5.44%	2.03%
Profit and/or Contingency	0.00%	0.00%

Carrier Name:	Highmark Health Insurance Co. (HHC)
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	\$ 723.33

Calibration	
Age Calibration Factor	1.50
Geographic Calibration Factor	1.00
Tobacco Calibration Factor	1.00
Aggregate Calibration Factor	1.50

[illegible]





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

Carrier Name:	Highmark Health Insurance Co. (HHIC)
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
Totals						

Plan 1	701MAD022006	Shared Care PPO \$1500	M	701MAD022006	Good	OFF
Plan 2	701MAD030002	Health Savings PPO Embedded QSOA	M	701MAD030002	Bronze	OFF
Plan 3	701MAD040006	Shared Care PPO \$1500	M	701MAD040006	Good	OFF
Plan 4	701MAD050002	Health Savings PPO Embedded QSOA	M	701MAD050002	Bronze	OFF
Plan 5	701MAD060002	Comprehensive Care PPO \$2500 Ties to Community Blue Plan	DM	701MAD060002	Good	OFF
Plan 6	701MAD090001	Alliance Flex Blue PPO \$500	DM	701MAD090001	Good	OFF
Plan 7	701MAD090002	Alliance Flex Blue PPO \$500	DM	701MAD090002	Good	OFF
Plan 8	701MAD090003	Alliance Flex Blue PPO \$500	DM	701MAD090003	Good	OFF
Plan 9	701MAD090004	Alliance Flex Blue PPO \$1250	DM	701MAD090004	Good	OFF
Plan 10	701MAD121004	FLX PPO \$600 Btu/Ties to Community Blue Plan	DM	701MAD121004	Good	OFF
Plan 11	701MAD121002	FLX PPO \$600 Btu/Ties to Community Blue Plan	DM	701MAD121002	Good	OFF

Quarter 1 2019, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 375.63	\$ 375.63	\$	\$ 364.95	\$ 348.74	\$ 300.68	\$ 405.97	\$	\$ 305.34	\$ 285.00

[illegible]

Carrier Name:	Highmark Health Insurance Co. (HHIC)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019

		Quarter 1 2019, 21-year-old Non-Tobacco Premium PMPM										Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM										
Plan Number	HMO Plan ID (Standard Component)	1/1/2018 Plan Marketing Name	Average (weighted by enrollment by rating area)										Average (weighted by enrollment by rating area)									
			1	2	3	4	5	6	7	8	9	10	1	2	3	4	5	6	7	8	9	10
Totals			\$ 402.80	\$ 402.80	\$ -	\$ 394.00	\$ 345.98	\$ 437.72	\$ 431.80	\$ -	\$ 424.12	\$ 434.67	7.9%	7.9%	0.0%	0.0%	8.9%	7.9%	0.0%	7.1%	7.0%	
These cells auto-fill using the data entered																						
Plan 1	701MHP4220006	Shared Care PPO 15100	\$ 402.17	\$ 395.17	\$ -	\$ 400.80	\$ 400.80	\$ 429.72	\$ 429.72	\$ -	\$ 421.46	\$ 440.80	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%	7.9%		
Plan 2	701MHP4200002	Health Savings PPO Individualized G4750	\$ 414.50	\$ 434.50	\$ -	\$ 414.50	\$ 434.50	\$ 444.84	\$ 444.84	\$ -	\$ 436.28	\$ 445.16	8.9%	8.9%	8.9%	8.9%	8.9%	8.9%	8.9%	8.9%		
Plan 3	701MHP4200006	Shared Care PPO 15100	\$ 414.50	\$ 434.50	\$ -	\$ 414.50	\$ 434.50	\$ 444.84	\$ 444.84	\$ -	\$ 436.28	\$ 445.16	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%		
Plan 4	701MHP4200002	Health Savings PPO Individualized G4750	\$ 414.50	\$ 434.50	\$ -	\$ 414.50	\$ 434.50	\$ 444.84	\$ 444.84	\$ -	\$ 436.28	\$ 445.16	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%		
Plan 5	701MHP4200002	Comprehensive Care EPO 12000 70% A Community Blue Plan	\$ 414.50	\$ 434.50	\$ -	\$ 414.50	\$ 434.50	\$ 444.84	\$ 444.84	\$ -	\$ 436.28	\$ 445.16										
Plan 6	701MHP4200002	Advance Care PPO 15100	\$ 414.50	\$ 434.50	\$ -	\$ 414.50	\$ 434.50	\$ 444.84	\$ 444.84	\$ -	\$ 436.28	\$ 445.16										
Plan 7	701MHP4200002	Advance Care Blue PPO 15100	\$ 414.50	\$ 434.50	\$ -	\$ 414.50	\$ 434.50	\$ 444.84	\$ 444.84	\$ -	\$ 436.28	\$ 445.16										
Plan 8	701MHP4200002	Advance Care Blue PPO 15100	\$ 414.50	\$ 434.50	\$ -	\$ 414.50	\$ 434.50	\$ 444.84	\$ 444.84	\$ -	\$ 436.28	\$ 445.16										
Plan 9	701MHP4200002	Advance Care Blue PPO 15100	\$ 414.50	\$ 434.50	\$ -	\$ 414.50	\$ 434.50	\$ 444.84	\$ 444.84	\$ -	\$ 436.28	\$ 445.16										
Plan 10	701MHP4200006	FE2 EPO 15100 80% 70% A Community Blue Plan	\$ 414.50	\$ 434.50	\$ -	\$ 414.50	\$ 434.50	\$ 444.84	\$ 444.84	\$ -	\$ 436.28	\$ 445.16										
Plan 11	701MHP4200006	FE2 EPO 15100 80% 70% A Community Blue Plan	\$ 414.50	\$ 434.50	\$ -	\$ 414.50	\$ 434.50	\$ 444.84	\$ 444.84	\$ -	\$ 436.28	\$ 445.16										

Carrier Name:	Highmark Health Insurance Co. (HHIC)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019

[illegible]

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



Carrier Name:	Highmark Health Insurance Co. (HHIC)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019

Plan Number	HOS Plan ID (Standard Component)	1/2/2018 Plan Marketing Name										Average weighted by enrollment by rating area)
			1	2	3	4	5	6	7	8	9	
Totals			\$ 438.50	\$ 438.50	\$ -	\$ 432.34	\$ 378.63	\$ 457.31	\$ 470.52	\$ -	\$ 464.32	\$ 463.77
These cells are used with the data tables												
Plan 1	7018PAA0220005	Shared Cost PPO \$1500	\$ 438.50	\$ 438.50	\$ -	\$ 438.50	\$ 438.50	\$ 470.34	\$ 470.34	\$ -	\$ 461.20	\$ 438.50
Plan 2	7018PAA020002	Health Savings PPO Embedded Q54750	\$ 338.62	\$ 338.62	\$ -	\$ 338.62	\$ 338.62	\$ 341.62	\$ 341.62	\$ -	\$ 335.00	\$ 338.62
Plan 3	7018PAA020006	Shared Cost PPO \$1500	\$ 454.02	\$ 454.02	\$ -	\$ 454.02	\$ 454.02	\$ 486.78	\$ 486.78	\$ -	\$ 477.42	\$ 454.02
Plan 4	7018PAA020002	Health Savings PPO Embedded Q54750	\$ 342.24	\$ 342.24	\$ -	\$ 342.24	\$ 342.24	\$ 356.94	\$ 356.94	\$ -	\$ 359.88	\$ 342.24
Plan 5	7018PAA020002	Comprehensive Care PPO \$2000 70% A Community Blue Plan	\$ 438.50	\$ 438.50	\$ -	\$ 438.50	\$ 438.50	\$ 470.34	\$ 470.34	\$ -	\$ 461.20	\$ 438.50
Plan 6	7018PAA040001	Alliance Flex Blue PPO \$500	\$ 454.02	\$ 454.02	\$ -	\$ 454.02	\$ 454.02	\$ 486.78	\$ 486.78	\$ -	\$ 477.42	\$ 454.02
Plan 7	7018PAA040001	Alliance Flex Blue PPO \$2000	\$ 454.02	\$ 454.02	\$ -	\$ 454.02	\$ 454.02	\$ 486.78	\$ 486.78	\$ -	\$ 477.42	\$ 454.02
Plan 8	7018PAA040004	Alliance Flex Blue PPO \$1500	\$ 454.02	\$ 454.02	\$ -	\$ 454.02	\$ 454.02	\$ 486.78	\$ 486.78	\$ -	\$ 477.42	\$ 454.02
Plan 9	7018PAA040002	Alliance Flex Blue PPO \$1750	\$ 454.02	\$ 454.02	\$ -	\$ 454.02	\$ 454.02	\$ 486.78	\$ 486.78	\$ -	\$ 477.42	\$ 454.02
Plan 10	7018PAA010004	FLX PPO \$1000 80%/70% A Community Blue Plan	\$ 454.02	\$ 454.02	\$ -	\$ 454.02	\$ 454.02	\$ 486.78	\$ 486.78	\$ -	\$ 477.42	\$ 454.02
Plan 11	7018PAA010002	FLX PPO \$1600 80%/70% A Community Blue Plan	\$ 454.02	\$ 454.02	\$ -	\$ 454.02	\$ 454.02	\$ 486.78	\$ 486.78	\$ -	\$ 477.42	\$ 454.02

## PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Highmark Health Insurance Co. (HHIC)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019

### Table 12. Age and Tobacco Factors

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

\*PA follows the federal default age curve.

### Table 13. Geographic Factors

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

### Table 14. Network Factors

[illegible]

Company Name: **hmark Health Insurance Co. (H)**  
 Market: **Small Group**  
 Product: **PPO**  
 Effective Date of Rates: **January 1, 2019**

Ending date of Rates:

**March 31, 2019**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0220006		70194PA0220006		70194PA0230002		70194PA0230002	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Health Savings PPO Embedded Q\$4750		Health Savings PPO Embedded Q\$4750	
Form # =>	HHIC/PPO-7		HHIC/PPO-7		HHIC/HDHP-7		HHIC/HDHP-7	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Bronze		Bronze	
Deductible =>	\$1,500		\$1,500		\$4,750		\$4,750	
Coinsurance =>	90%		90%		60%		60%	
Copays =>	\$30		\$30		60%		60%	
OOP Maximum =>	\$4,500		\$4,500		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$306.61	\$306.61	\$328.74	\$328.74	\$222.75	\$222.75	\$238.82	\$238.82
15	\$333.87	\$333.87	\$357.96	\$357.96	\$242.54	\$242.54	\$260.05	\$260.05
16	\$344.29	\$344.29	\$369.13	\$369.13	\$250.12	\$250.12	\$268.16	\$268.16
17	\$354.71	\$354.71	\$380.30	\$380.30	\$257.69	\$257.69	\$276.28	\$276.28
18	\$365.93	\$365.93	\$392.33	\$392.33	\$265.84	\$265.84	\$285.02	\$285.02
19	\$377.15	\$377.15	\$404.37	\$404.37	\$273.99	\$273.99	\$293.76	\$293.76
20	\$388.78	\$388.78	\$416.83	\$416.83	\$282.43	\$282.43	\$302.81	\$302.81
21	\$400.80	\$400.80	\$429.72	\$429.72	\$291.17	\$291.17	\$312.18	\$312.18
22	\$400.80	\$400.80	\$429.72	\$429.72	\$291.17	\$291.17	\$312.18	\$312.18
23	\$400.80	\$400.80	\$429.72	\$429.72	\$291.17	\$291.17	\$312.18	\$312.18
24	\$400.80	\$400.80	\$429.72	\$429.72	\$291.17	\$291.17	\$312.18	\$312.18
25	\$402.40	\$402.40	\$431.44	\$431.44	\$292.33	\$292.33	\$313.43	\$313.43
26	\$410.42	\$410.42	\$440.03	\$440.03	\$298.16	\$298.16	\$319.67	\$319.67
27	\$420.04	\$420.04	\$450.35	\$450.35	\$305.15	\$305.15	\$327.16	\$327.16
28	\$435.67	\$435.67	\$467.11	\$467.11	\$316.50	\$316.50	\$339.34	\$339.34
29	\$448.50	\$448.50	\$480.86	\$480.86	\$325.82	\$325.82	\$349.33	\$349.33
30	\$454.91	\$454.91	\$487.73	\$487.73	\$330.48	\$330.48	\$354.32	\$354.32
31	\$464.53	\$464.53	\$498.05	\$498.05	\$337.47	\$337.47	\$361.82	\$361.82
32	\$474.15	\$474.15	\$508.36	\$508.36	\$344.45	\$344.45	\$369.31	\$369.31
33	\$480.16	\$480.16	\$514.80	\$514.80	\$348.82	\$348.82	\$373.99	\$373.99
34	\$486.57	\$486.57	\$521.68	\$521.68	\$353.48	\$353.48	\$378.99	\$378.99
35	\$489.78	\$489.78	\$525.12	\$525.12	\$355.81	\$355.81	\$381.48	\$381.48
36	\$492.98	\$492.98	\$528.56	\$528.56	\$358.14	\$358.14	\$383.98	\$383.98
37	\$496.19	\$496.19	\$531.99	\$531.99	\$360.47	\$360.47	\$386.48	\$386.48
38	\$499.40	\$499.40	\$535.43	\$535.43	\$362.80	\$362.80	\$388.98	\$388.98
39	\$505.81	\$505.81	\$542.31	\$542.31	\$367.46	\$367.46	\$393.97	\$393.97
40	\$512.22	\$512.22	\$549.18	\$549.18	\$372.12	\$372.12	\$398.97	\$398.97
41	\$521.84	\$521.84	\$559.50	\$559.50	\$379.10	\$379.10	\$406.46	\$406.46
42	\$531.06	\$531.06	\$569.38	\$569.38	\$385.80	\$385.80	\$413.64	\$413.64
43	\$543.89	\$543.89	\$583.13	\$583.13	\$395.12	\$395.12	\$423.63	\$423.63
44	\$559.92	\$559.92	\$600.32	\$600.32	\$406.76	\$406.76	\$436.12	\$436.12
45	\$578.76	\$578.76	\$620.52	\$620.52	\$420.45	\$420.45	\$450.79	\$450.79
46	\$601.20	\$601.20	\$644.58	\$644.58	\$436.76	\$436.76	\$468.27	\$468.27
47	\$626.45	\$626.45	\$671.65	\$671.65	\$455.10	\$455.10	\$487.94	\$487.94
48	\$655.31	\$655.31	\$702.59	\$702.59	\$476.06	\$476.06	\$510.41	\$510.41
49	\$683.76	\$683.76	\$733.10	\$733.10	\$496.74	\$496.74	\$532.58	\$532.58
50	\$715.83	\$715.83	\$767.48	\$767.48	\$520.03	\$520.03	\$557.55	\$557.55
51	\$747.49	\$747.49	\$801.43	\$801.43	\$543.03	\$543.03	\$582.22	\$582.22
52	\$782.36	\$782.36	\$838.81	\$838.81	\$568.36	\$568.36	\$609.38	\$609.38
53	\$817.63	\$817.63	\$876.63	\$876.63	\$593.99	\$593.99	\$636.85	\$636.85
54	\$855.71	\$855.71	\$917.45	\$917.45	\$621.65	\$621.65	\$666.50	\$666.50
55	\$893.78	\$893.78	\$958.28	\$958.28	\$649.31	\$649.31	\$696.16	\$696.16
56	\$935.07	\$935.07	\$1,002.54	\$1,002.54	\$679.30	\$679.30	\$728.32	\$728.32
57	\$976.75	\$976.75	\$1,047.23	\$1,047.23	\$709.58	\$709.58	\$760.78	\$760.78
58	\$1,021.24	\$1,021.24	\$1,094.93	\$1,094.93	\$741.90	\$741.90	\$795.43	\$795.43
59	\$1,043.28	\$1,043.28	\$1,118.56	\$1,118.56	\$757.92	\$757.92	\$812.60	\$812.60
60	\$1,087.77	\$1,087.77	\$1,166.26	\$1,166.26	\$790.24	\$790.24	\$847.26	\$847.26
61	\$1,126.25	\$1,126.25	\$1,207.51	\$1,207.51	\$818.19	\$818.19	\$877.23	\$877.23
62	\$1,151.50	\$1,151.50	\$1,234.59	\$1,234.59	\$836.53	\$836.53	\$896.89	\$896.89
63	\$1,183.16	\$1,183.16	\$1,268.53	\$1,268.53	\$859.53	\$859.53	\$921.56	\$921.56
64+	\$1,202.40	\$1,202.40	\$1,289.16	\$1,289.16	\$873.51	\$873.51	\$936.54	\$936.54

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0240006		70194PA0240006		70194PA0250002		70194PA0250002	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Health Savings PPO Embedded Q\$4750		Health Savings PPO Embedded Q\$4750	
Form # =>	HHIC/PPO-7		HHIC/PPO-7		HHIC/HDHP-7		HHIC/HDHP-7	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F	
Metal =>	Gold		Gold		Bronze		Bronze	
Deductible =>	\$1,500		\$1,500		\$4,750		\$4,750	
Coinsurance =>	0.9		0.9		60%		60%	
Copays =>	\$30		\$30		60%		60%	
OOP Maximum =>	\$4,500		\$4,500		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$340.30	\$340.30	\$333.75	\$333.75	\$256.52	\$256.52	\$251.59	\$251.59
15	\$370.55	\$370.55	\$363.42	\$363.42	\$279.32	\$279.32	\$273.95	\$273.95
16	\$382.12	\$382.12	\$374.76	\$374.76	\$288.04	\$288.04	\$282.50	\$282.50
17	\$393.68	\$393.68	\$386.11	\$386.11	\$296.76	\$296.76	\$291.05	\$291.05
18	\$406.14	\$406.14	\$398.32	\$398.32	\$306.15	\$306.15	\$300.26	\$300.26
19	\$418.59	\$418.59	\$410.54	\$410.54	\$315.54	\$315.54	\$309.47	\$309.47
20	\$431.49	\$431.49	\$423.19	\$423.19	\$325.26	\$325.26	\$319.00	\$319.00
21	\$444.84	\$444.84	\$436.28	\$436.28	\$335.32	\$335.32	\$328.87	\$328.87
22	\$444.84	\$444.84	\$436.28	\$436.28	\$335.32	\$335.32	\$328.87	\$328.87
23	\$444.84	\$444.84	\$436.28	\$436.28	\$335.32	\$335.32	\$328.87	\$328.87
24	\$444.84	\$444.84	\$436.28	\$436.28	\$335.32	\$335.32	\$328.87	\$328.87
25	\$446.62	\$446.62	\$438.03	\$438.03	\$336.66	\$336.66	\$330.19	\$330.19
26	\$455.52	\$455.52	\$446.75	\$446.75	\$343.37	\$343.37	\$336.76	\$336.76
27	\$466.19	\$466.19	\$457.22	\$457.22	\$351.42	\$351.42	\$344.66	\$344.66
28	\$483.54	\$483.54	\$474.24	\$474.24	\$364.49	\$364.49	\$357.48	\$357.48
29	\$497.78	\$497.78	\$488.20	\$488.20	\$375.22	\$375.22	\$368.01	\$368.01
30	\$504.89	\$504.89	\$495.18	\$495.18	\$380.59	\$380.59	\$373.27	\$373.27
31	\$515.57	\$515.57	\$505.65	\$505.65	\$388.64	\$388.64	\$381.16	\$381.16
32	\$526.25	\$526.25	\$516.12	\$516.12	\$396.68	\$396.68	\$389.05	\$389.05
33	\$532.92	\$532.92	\$522.66	\$522.66	\$401.71	\$401.71	\$393.99	\$393.99
34	\$540.04	\$540.04	\$529.64	\$529.64	\$407.08	\$407.08	\$399.25	\$399.25
35	\$543.59	\$543.59	\$533.13	\$533.13	\$409.76	\$409.76	\$401.88	\$401.88
36	\$547.15	\$547.15	\$536.62	\$536.62	\$412.44	\$412.44	\$404.51	\$404.51
37	\$550.71	\$550.71	\$540.11	\$540.11	\$415.13	\$415.13	\$407.14	\$407.14
38	\$554.27	\$554.27	\$543.60	\$543.60	\$417.81	\$417.81	\$409.77	\$409.77
39	\$561.39	\$561.39	\$550.59	\$550.59	\$423.17	\$423.17	\$415.03	\$415.03
40	\$568.51	\$568.51	\$557.57	\$557.57	\$428.54	\$428.54	\$420.30	\$420.30
41	\$579.18	\$579.18	\$568.04	\$568.04	\$436.59	\$436.59	\$428.19	\$428.19
42	\$589.41	\$589.41	\$578.07	\$578.07	\$444.30	\$444.30	\$435.75	\$435.75
43	\$603.65	\$603.65	\$592.03	\$592.03	\$455.03	\$455.03	\$446.28	\$446.28
44	\$621.44	\$621.44	\$609.48	\$609.48	\$468.44	\$468.44	\$459.43	\$459.43
45	\$642.35	\$642.35	\$629.99	\$629.99	\$484.20	\$484.20	\$474.89	\$474.89
46	\$667.26	\$667.26	\$654.42	\$654.42	\$502.98	\$502.98	\$493.31	\$493.31
47	\$695.28	\$695.28	\$681.91	\$681.91	\$524.11	\$524.11	\$514.02	\$514.02
48	\$727.31	\$727.31	\$713.32	\$713.32	\$548.25	\$548.25	\$537.70	\$537.70
49	\$758.90	\$758.90	\$744.29	\$744.29	\$572.06	\$572.06	\$561.05	\$561.05
50	\$794.48	\$794.48	\$779.20	\$779.20	\$598.88	\$598.88	\$587.36	\$587.36
51	\$829.63	\$829.63	\$813.66	\$813.66	\$625.37	\$625.37	\$613.34	\$613.34
52	\$868.33	\$868.33	\$851.62	\$851.62	\$654.54	\$654.54	\$641.95	\$641.95
53	\$907.47	\$907.47	\$890.01	\$890.01	\$684.05	\$684.05	\$670.89	\$670.89
54	\$949.73	\$949.73	\$931.46	\$931.46	\$715.91	\$715.91	\$702.14	\$702.14
55	\$991.99	\$991.99	\$972.90	\$972.90	\$747.76	\$747.76	\$733.38	\$733.38
56	\$1,037.81	\$1,037.81	\$1,017.84	\$1,017.84	\$782.30	\$782.30	\$767.25	\$767.25
57	\$1,084.08	\$1,084.08	\$1,063.21	\$1,063.21	\$817.17	\$817.17	\$801.46	\$801.46
58	\$1,133.45	\$1,133.45	\$1,111.64	\$1,111.64	\$854.40	\$854.40	\$837.96	\$837.96
59	\$1,157.92	\$1,157.92	\$1,135.64	\$1,135.64	\$872.84	\$872.84	\$856.05	\$856.05
60	\$1,207.30	\$1,207.30	\$1,184.06	\$1,184.06	\$910.06	\$910.06	\$892.55	\$892.55
61	\$1,250.00	\$1,250.00	\$1,225.95	\$1,225.95	\$942.25	\$942.25	\$924.12	\$924.12
62	\$1,278.03	\$1,278.03	\$1,253.43	\$1,253.43	\$963.37	\$963.37	\$944.84	\$944.84
63	\$1,313.17	\$1,313.17	\$1,287.90	\$1,287.90	\$989.86	\$989.86	\$970.82	\$970.82
64+	\$1,334.52	\$1,334.52	\$1,308.84	\$1,308.84	\$1,005.96	\$1,005.96	\$986.61	\$986.61

Company Name: **hmark Health Insurance Co. (H)**  
 Market: **Small Group**  
 Product: **PPO**  
 Effective Date of Rates: **April 1, 2019**

Ending date of Rates:

**June 30, 2019**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0220006		70194PA0220006		70194PA0230002		70194PA0230002	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Health Savings PPO Embedded Q\$4750		Health Savings PPO Embedded Q\$4750	
Form # =>	HHIC/PPO-7		HHIC/PPO-7		HHIC/HDHP-7		HHIC/HDHP-7	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Bronze		Bronze	
Deductible =>	\$1,500		\$1,500		\$4,750		\$4,750	
Coinsurance =>	90%		90%		60%		60%	
Copays =>	\$30		\$30		60%		60%	
OOP Maximum =>	\$4,500		\$4,500		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$315.94	\$315.94	\$338.73	\$338.73	\$229.52	\$229.52	\$246.09	\$246.09
15	\$344.02	\$344.02	\$368.84	\$368.84	\$249.92	\$249.92	\$267.96	\$267.96
16	\$354.76	\$354.76	\$380.36	\$380.36	\$257.72	\$257.72	\$276.32	\$276.32
17	\$365.50	\$365.50	\$391.87	\$391.87	\$265.52	\$265.52	\$284.69	\$284.69
18	\$377.06	\$377.06	\$404.27	\$404.27	\$273.92	\$273.92	\$293.69	\$293.69
19	\$388.62	\$388.62	\$416.67	\$416.67	\$282.32	\$282.32	\$302.70	\$302.70
20	\$400.60	\$400.60	\$429.51	\$429.51	\$291.02	\$291.02	\$312.03	\$312.03
21	\$412.99	\$412.99	\$442.79	\$442.79	\$300.02	\$300.02	\$321.68	\$321.68
22	\$412.99	\$412.99	\$442.79	\$442.79	\$300.02	\$300.02	\$321.68	\$321.68
23	\$412.99	\$412.99	\$442.79	\$442.79	\$300.02	\$300.02	\$321.68	\$321.68
24	\$412.99	\$412.99	\$442.79	\$442.79	\$300.02	\$300.02	\$321.68	\$321.68
25	\$414.64	\$414.64	\$444.56	\$444.56	\$301.22	\$301.22	\$322.97	\$322.97
26	\$422.90	\$422.90	\$453.42	\$453.42	\$307.22	\$307.22	\$329.40	\$329.40
27	\$432.81	\$432.81	\$464.04	\$464.04	\$314.42	\$314.42	\$337.12	\$337.12
28	\$448.92	\$448.92	\$481.31	\$481.31	\$326.12	\$326.12	\$349.67	\$349.67
29	\$462.14	\$462.14	\$495.48	\$495.48	\$335.72	\$335.72	\$359.96	\$359.96
30	\$468.74	\$468.74	\$502.57	\$502.57	\$340.52	\$340.52	\$365.11	\$365.11
31	\$478.66	\$478.66	\$513.19	\$513.19	\$347.72	\$347.72	\$372.83	\$372.83
32	\$488.57	\$488.57	\$523.82	\$523.82	\$354.92	\$354.92	\$380.55	\$380.55
33	\$494.76	\$494.76	\$530.46	\$530.46	\$359.42	\$359.42	\$385.37	\$385.37
34	\$501.37	\$501.37	\$537.55	\$537.55	\$364.22	\$364.22	\$390.52	\$390.52
35	\$504.67	\$504.67	\$541.09	\$541.09	\$366.62	\$366.62	\$393.09	\$393.09
36	\$507.98	\$507.98	\$544.63	\$544.63	\$369.02	\$369.02	\$395.67	\$395.67
37	\$511.28	\$511.28	\$548.17	\$548.17	\$371.42	\$371.42	\$398.24	\$398.24
38	\$514.59	\$514.59	\$551.72	\$551.72	\$373.82	\$373.82	\$400.81	\$400.81
39	\$521.19	\$521.19	\$558.80	\$558.80	\$378.63	\$378.63	\$405.96	\$405.96
40	\$527.80	\$527.80	\$565.89	\$565.89	\$383.43	\$383.43	\$411.11	\$411.11
41	\$537.71	\$537.71	\$576.51	\$576.51	\$390.63	\$390.63	\$418.83	\$418.83
42	\$547.21	\$547.21	\$586.70	\$586.70	\$397.53	\$397.53	\$426.23	\$426.23
43	\$560.43	\$560.43	\$600.87	\$600.87	\$407.13	\$407.13	\$436.52	\$436.52
44	\$576.95	\$576.95	\$618.58	\$618.58	\$419.13	\$419.13	\$449.39	\$449.39
45	\$596.36	\$596.36	\$639.39	\$639.39	\$433.23	\$433.23	\$464.51	\$464.51
46	\$619.49	\$619.49	\$664.19	\$664.19	\$450.03	\$450.03	\$482.52	\$482.52
47	\$645.50	\$645.50	\$692.08	\$692.08	\$468.93	\$468.93	\$502.79	\$502.79
48	\$675.24	\$675.24	\$723.96	\$723.96	\$490.53	\$490.53	\$525.95	\$525.95
49	\$704.56	\$704.56	\$755.40	\$755.40	\$511.83	\$511.83	\$548.79	\$548.79
50	\$737.60	\$737.60	\$790.82	\$790.82	\$535.84	\$535.84	\$574.52	\$574.52
51	\$770.23	\$770.23	\$825.80	\$825.80	\$559.54	\$559.54	\$599.93	\$599.93
52	\$806.16	\$806.16	\$864.33	\$864.33	\$585.64	\$585.64	\$627.92	\$627.92
53	\$842.50	\$842.50	\$903.29	\$903.29	\$612.04	\$612.04	\$656.23	\$656.23
54	\$881.73	\$881.73	\$945.36	\$945.36	\$640.54	\$640.54	\$686.79	\$686.79
55	\$920.97	\$920.97	\$987.42	\$987.42	\$669.04	\$669.04	\$717.35	\$717.35
56	\$963.51	\$963.51	\$1,033.03	\$1,033.03	\$699.95	\$699.95	\$750.48	\$750.48
57	\$1,006.46	\$1,006.46	\$1,079.08	\$1,079.08	\$731.15	\$731.15	\$783.93	\$783.93
58	\$1,052.30	\$1,052.30	\$1,128.23	\$1,128.23	\$764.45	\$764.45	\$819.64	\$819.64
59	\$1,075.01	\$1,075.01	\$1,152.58	\$1,152.58	\$780.95	\$780.95	\$837.33	\$837.33
60	\$1,120.85	\$1,120.85	\$1,201.73	\$1,201.73	\$814.25	\$814.25	\$873.04	\$873.04
61	\$1,160.50	\$1,160.50	\$1,244.24	\$1,244.24	\$843.06	\$843.06	\$903.92	\$903.92
62	\$1,186.52	\$1,186.52	\$1,272.14	\$1,272.14	\$861.96	\$861.96	\$924.19	\$924.19
63	\$1,219.15	\$1,219.15	\$1,307.12	\$1,307.12	\$885.66	\$885.66	\$949.60	\$949.60
64+	\$1,238.97	\$1,238.97	\$1,328.37	\$1,328.37	\$900.06	\$900.06	\$965.04	\$965.04



Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0240006		70194PA0240006		70194PA0250002		70194PA0250002	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Health Savings PPO Embedded Q\$4750		Health Savings PPO Embedded Q\$4750	
Form # =>	HHIC/PPO-7		HHIC/PPO-7		HHIC/HDHP-7		HHIC/HDHP-7	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F	
Metal =>	Gold		Gold		Bronze		Bronze	
Deductible =>	\$1,500		\$1,500		\$4,750		\$4,750	
Coinsurance =>	90%		90%		60%		60%	
Copays =>	\$30		\$30		60%		60%	
OOP Maximum =>	\$4,500		\$4,500		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$350.65	\$350.65	\$343.91	\$343.91	\$264.32	\$264.32	\$259.24	\$259.24
15	\$381.82	\$381.82	\$374.48	\$374.48	\$287.82	\$287.82	\$282.28	\$282.28
16	\$393.74	\$393.74	\$386.16	\$386.16	\$296.80	\$296.80	\$291.09	\$291.09
17	\$405.66	\$405.66	\$397.85	\$397.85	\$305.79	\$305.79	\$299.90	\$299.90
18	\$418.49	\$418.49	\$410.44	\$410.44	\$315.46	\$315.46	\$309.39	\$309.39
19	\$431.33	\$431.33	\$423.03	\$423.03	\$325.13	\$325.13	\$318.88	\$318.88
20	\$444.62	\$444.62	\$436.06	\$436.06	\$335.15	\$335.15	\$328.70	\$328.70
21	\$458.37	\$458.37	\$449.55	\$449.55	\$345.52	\$345.52	\$338.87	\$338.87
22	\$458.37	\$458.37	\$449.55	\$449.55	\$345.52	\$345.52	\$338.87	\$338.87
23	\$458.37	\$458.37	\$449.55	\$449.55	\$345.52	\$345.52	\$338.87	\$338.87
24	\$458.37	\$458.37	\$449.55	\$449.55	\$345.52	\$345.52	\$338.87	\$338.87
25	\$460.20	\$460.20	\$451.35	\$451.35	\$346.90	\$346.90	\$340.23	\$340.23
26	\$469.37	\$469.37	\$460.34	\$460.34	\$353.81	\$353.81	\$347.00	\$347.00
27	\$480.37	\$480.37	\$471.13	\$471.13	\$362.10	\$362.10	\$355.14	\$355.14
28	\$498.25	\$498.25	\$488.66	\$488.66	\$375.58	\$375.58	\$368.35	\$368.35
29	\$512.92	\$512.92	\$503.05	\$503.05	\$386.64	\$386.64	\$379.20	\$379.20
30	\$520.25	\$520.25	\$510.24	\$510.24	\$392.17	\$392.17	\$384.62	\$384.62
31	\$531.25	\$531.25	\$521.03	\$521.03	\$400.46	\$400.46	\$392.75	\$392.75
32	\$542.25	\$542.25	\$531.82	\$531.82	\$408.75	\$408.75	\$400.88	\$400.88
33	\$549.13	\$549.13	\$538.56	\$538.56	\$413.93	\$413.93	\$405.97	\$405.97
34	\$556.46	\$556.46	\$545.75	\$545.75	\$419.46	\$419.46	\$411.39	\$411.39
35	\$560.13	\$560.13	\$549.35	\$549.35	\$422.23	\$422.23	\$414.10	\$414.10
36	\$563.80	\$563.80	\$552.95	\$552.95	\$424.99	\$424.99	\$416.81	\$416.81
37	\$567.46	\$567.46	\$556.54	\$556.54	\$427.75	\$427.75	\$419.52	\$419.52
38	\$571.13	\$571.13	\$560.14	\$560.14	\$430.52	\$430.52	\$422.23	\$422.23
39	\$578.46	\$578.46	\$567.33	\$567.33	\$436.05	\$436.05	\$427.65	\$427.65
40	\$585.80	\$585.80	\$574.52	\$574.52	\$441.57	\$441.57	\$433.08	\$433.08
41	\$596.80	\$596.80	\$585.31	\$585.31	\$449.87	\$449.87	\$441.21	\$441.21
42	\$607.34	\$607.34	\$595.65	\$595.65	\$457.81	\$457.81	\$449.00	\$449.00
43	\$622.01	\$622.01	\$610.04	\$610.04	\$468.87	\$468.87	\$459.85	\$459.85
44	\$640.34	\$640.34	\$628.02	\$628.02	\$482.69	\$482.69	\$473.40	\$473.40
45	\$661.89	\$661.89	\$649.15	\$649.15	\$498.93	\$498.93	\$489.33	\$489.33
46	\$687.56	\$687.56	\$674.33	\$674.33	\$518.28	\$518.28	\$508.31	\$508.31
47	\$716.43	\$716.43	\$702.65	\$702.65	\$540.05	\$540.05	\$529.65	\$529.65
48	\$749.43	\$749.43	\$735.01	\$735.01	\$564.93	\$564.93	\$554.05	\$554.05
49	\$781.98	\$781.98	\$766.93	\$766.93	\$589.46	\$589.46	\$578.11	\$578.11
50	\$818.65	\$818.65	\$802.90	\$802.90	\$617.10	\$617.10	\$605.22	\$605.22
51	\$854.86	\$854.86	\$838.41	\$838.41	\$644.39	\$644.39	\$631.99	\$631.99
52	\$894.74	\$894.74	\$877.52	\$877.52	\$674.46	\$674.46	\$661.47	\$661.47
53	\$935.07	\$935.07	\$917.08	\$917.08	\$704.86	\$704.86	\$691.29	\$691.29
54	\$978.62	\$978.62	\$959.79	\$959.79	\$737.69	\$737.69	\$723.49	\$723.49
55	\$1,022.17	\$1,022.17	\$1,002.50	\$1,002.50	\$770.51	\$770.51	\$755.68	\$755.68
56	\$1,069.38	\$1,069.38	\$1,048.80	\$1,048.80	\$806.10	\$806.10	\$790.58	\$790.58
57	\$1,117.05	\$1,117.05	\$1,095.55	\$1,095.55	\$842.03	\$842.03	\$825.83	\$825.83
58	\$1,167.93	\$1,167.93	\$1,145.45	\$1,145.45	\$880.38	\$880.38	\$863.44	\$863.44
59	\$1,193.14	\$1,193.14	\$1,170.18	\$1,170.18	\$899.39	\$899.39	\$882.08	\$882.08
60	\$1,244.02	\$1,244.02	\$1,220.08	\$1,220.08	\$937.74	\$937.74	\$919.69	\$919.69
61	\$1,288.02	\$1,288.02	\$1,263.24	\$1,263.24	\$970.91	\$970.91	\$952.22	\$952.22
62	\$1,316.90	\$1,316.90	\$1,291.56	\$1,291.56	\$992.68	\$992.68	\$973.57	\$973.57
63	\$1,353.11	\$1,353.11	\$1,327.07	\$1,327.07	\$1,019.98	\$1,019.98	\$1,000.34	\$1,000.34
64+	\$1,375.11	\$1,375.11	\$1,348.65	\$1,348.65	\$1,036.56	\$1,036.56	\$1,016.61	\$1,016.61

Company Name: **hmark Health Insurance Co. (H)**  
 Market: **Small Group**  
 Product: **PPO**  
 Effective Date of Rates: **July 1, 2019**

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0220006		70194PA0220006		70194PA0230002		70194PA0230002	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Health Savings PPO Embedded Q\$4750		Health Savings PPO Embedded Q\$4750	
Form # =>	HHIC/PPO-7		HHIC/PPO-7		HHIC/HDHP-7		HHIC/HDHP-7	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Bronze		Bronze	
Deductible =>	\$1,500		\$1,500		\$4,750		\$4,750	
Coinsurance =>	90%		90%		60%		60%	
Copays =>	\$30		\$30		60%		60%	
OOP Maximum =>	\$4,500		\$4,500		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$325.57	\$325.57	\$349.06	\$349.06	\$236.52	\$236.52	\$253.58	\$253.58
15	\$354.51	\$354.51	\$380.09	\$380.09	\$257.54	\$257.54	\$276.12	\$276.12
16	\$365.57	\$365.57	\$391.95	\$391.95	\$265.58	\$265.58	\$284.74	\$284.74
17	\$376.64	\$376.64	\$403.82	\$403.82	\$273.62	\$273.62	\$293.36	\$293.36
18	\$388.55	\$388.55	\$416.59	\$416.59	\$282.27	\$282.27	\$302.64	\$302.64
19	\$400.47	\$400.47	\$429.37	\$429.37	\$290.93	\$290.93	\$311.92	\$311.92
20	\$412.81	\$412.81	\$442.60	\$442.60	\$299.89	\$299.89	\$321.54	\$321.54
21	\$425.58	\$425.58	\$456.29	\$456.29	\$309.17	\$309.17	\$331.48	\$331.48
22	\$425.58	\$425.58	\$456.29	\$456.29	\$309.17	\$309.17	\$331.48	\$331.48
23	\$425.58	\$425.58	\$456.29	\$456.29	\$309.17	\$309.17	\$331.48	\$331.48
24	\$425.58	\$425.58	\$456.29	\$456.29	\$309.17	\$309.17	\$331.48	\$331.48
25	\$427.28	\$427.28	\$458.12	\$458.12	\$310.41	\$310.41	\$332.81	\$332.81
26	\$435.79	\$435.79	\$467.24	\$467.24	\$316.59	\$316.59	\$339.44	\$339.44
27	\$446.01	\$446.01	\$478.19	\$478.19	\$324.01	\$324.01	\$347.39	\$347.39
28	\$462.61	\$462.61	\$495.99	\$495.99	\$336.07	\$336.07	\$360.32	\$360.32
29	\$476.22	\$476.22	\$510.59	\$510.59	\$345.96	\$345.96	\$370.93	\$370.93
30	\$483.03	\$483.03	\$517.89	\$517.89	\$350.91	\$350.91	\$376.23	\$376.23
31	\$493.25	\$493.25	\$528.84	\$528.84	\$358.33	\$358.33	\$384.19	\$384.19
32	\$503.46	\$503.46	\$539.79	\$539.79	\$365.75	\$365.75	\$392.14	\$392.14
33	\$509.84	\$509.84	\$546.64	\$546.64	\$370.39	\$370.39	\$397.11	\$397.11
34	\$516.65	\$516.65	\$553.94	\$553.94	\$375.33	\$375.33	\$402.42	\$402.42
35	\$520.06	\$520.06	\$557.59	\$557.59	\$377.81	\$377.81	\$405.07	\$405.07
36	\$523.46	\$523.46	\$561.24	\$561.24	\$380.28	\$380.28	\$407.72	\$407.72
37	\$526.87	\$526.87	\$564.89	\$564.89	\$382.75	\$382.75	\$410.37	\$410.37
38	\$530.27	\$530.27	\$568.54	\$568.54	\$385.23	\$385.23	\$413.02	\$413.02
39	\$537.08	\$537.08	\$575.84	\$575.84	\$390.17	\$390.17	\$418.33	\$418.33
40	\$543.89	\$543.89	\$583.14	\$583.14	\$395.12	\$395.12	\$423.63	\$423.63
41	\$554.11	\$554.11	\$594.09	\$594.09	\$402.54	\$402.54	\$431.59	\$431.59
42	\$563.89	\$563.89	\$604.58	\$604.58	\$409.65	\$409.65	\$439.21	\$439.21
43	\$577.51	\$577.51	\$619.19	\$619.19	\$419.54	\$419.54	\$449.82	\$449.82
44	\$594.54	\$594.54	\$637.44	\$637.44	\$431.91	\$431.91	\$463.08	\$463.08
45	\$614.54	\$614.54	\$658.88	\$658.88	\$446.44	\$446.44	\$478.66	\$478.66
46	\$638.37	\$638.37	\$684.44	\$684.44	\$463.76	\$463.76	\$497.22	\$497.22
47	\$665.18	\$665.18	\$713.18	\$713.18	\$483.23	\$483.23	\$518.10	\$518.10
48	\$695.82	\$695.82	\$746.03	\$746.03	\$505.49	\$505.49	\$541.97	\$541.97
49	\$726.04	\$726.04	\$778.43	\$778.43	\$527.44	\$527.44	\$565.50	\$565.50
50	\$760.09	\$760.09	\$814.93	\$814.93	\$552.18	\$552.18	\$592.02	\$592.02
51	\$793.71	\$793.71	\$850.98	\$850.98	\$576.60	\$576.60	\$618.21	\$618.21
52	\$830.73	\$830.73	\$890.68	\$890.68	\$603.50	\$603.50	\$647.05	\$647.05
53	\$868.18	\$868.18	\$930.83	\$930.83	\$630.71	\$630.71	\$676.22	\$676.22
54	\$908.61	\$908.61	\$974.18	\$974.18	\$660.08	\$660.08	\$707.71	\$707.71
55	\$949.04	\$949.04	\$1,017.53	\$1,017.53	\$689.45	\$689.45	\$739.20	\$739.20
56	\$992.88	\$992.88	\$1,064.52	\$1,064.52	\$721.29	\$721.29	\$773.34	\$773.34
57	\$1,037.14	\$1,037.14	\$1,111.98	\$1,111.98	\$753.45	\$753.45	\$807.82	\$807.82
58	\$1,084.38	\$1,084.38	\$1,162.63	\$1,162.63	\$787.77	\$787.77	\$844.61	\$844.61
59	\$1,107.78	\$1,107.78	\$1,187.72	\$1,187.72	\$804.77	\$804.77	\$862.84	\$862.84
60	\$1,155.02	\$1,155.02	\$1,238.37	\$1,238.37	\$839.09	\$839.09	\$899.64	\$899.64
61	\$1,195.88	\$1,195.88	\$1,282.17	\$1,282.17	\$868.77	\$868.77	\$931.46	\$931.46
62	\$1,222.69	\$1,222.69	\$1,310.92	\$1,310.92	\$888.25	\$888.25	\$952.34	\$952.34
63	\$1,256.31	\$1,256.31	\$1,346.97	\$1,346.97	\$912.67	\$912.67	\$978.53	\$978.53
64+	\$1,276.74	\$1,276.74	\$1,368.87	\$1,368.87	\$927.51	\$927.51	\$994.44	\$994.44

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0240006		70194PA0240006		70194PA0250002		70194PA0250002	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Health Savings PPO Embedded Q\$4750		Health Savings PPO Embedded Q\$4750	
Form # =>	HHIC/PPO-7		HHIC/PPO-7		HHIC/HDHP-7		HHIC/HDHP-7	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F	
Metal =>	Gold		Gold		Bronze		Bronze	
Deductible =>	\$1,500		\$1,500		\$4,750		\$4,750	
Coinsurance =>	90%		90%		60%		60%	
Copays =>	\$30		\$30		60%		60%	
OOP Maximum =>	\$4,500		\$4,500		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$361.35	\$361.35	\$354.39	\$354.39	\$272.38	\$272.38	\$267.14	\$267.14
15	\$393.47	\$393.47	\$385.90	\$385.90	\$296.59	\$296.59	\$290.88	\$290.88
16	\$405.75	\$405.75	\$397.94	\$397.94	\$305.85	\$305.85	\$299.96	\$299.96
17	\$418.03	\$418.03	\$409.99	\$409.99	\$315.10	\$315.10	\$309.04	\$309.04
18	\$431.26	\$431.26	\$422.96	\$422.96	\$325.07	\$325.07	\$318.82	\$318.82
19	\$444.48	\$444.48	\$435.93	\$435.93	\$335.04	\$335.04	\$328.60	\$328.60
20	\$458.18	\$458.18	\$449.36	\$449.36	\$345.37	\$345.37	\$338.72	\$338.72
21	\$472.35	\$472.35	\$463.26	\$463.26	\$356.05	\$356.05	\$349.20	\$349.20
22	\$472.35	\$472.35	\$463.26	\$463.26	\$356.05	\$356.05	\$349.20	\$349.20
23	\$472.35	\$472.35	\$463.26	\$463.26	\$356.05	\$356.05	\$349.20	\$349.20
24	\$472.35	\$472.35	\$463.26	\$463.26	\$356.05	\$356.05	\$349.20	\$349.20
25	\$474.24	\$474.24	\$465.11	\$465.11	\$357.47	\$357.47	\$350.60	\$350.60
26	\$483.69	\$483.69	\$474.38	\$474.38	\$364.60	\$364.60	\$357.58	\$357.58
27	\$495.02	\$495.02	\$485.50	\$485.50	\$373.14	\$373.14	\$365.96	\$365.96
28	\$513.44	\$513.44	\$503.56	\$503.56	\$387.03	\$387.03	\$379.58	\$379.58
29	\$528.56	\$528.56	\$518.39	\$518.39	\$398.42	\$398.42	\$390.75	\$390.75
30	\$536.12	\$536.12	\$525.80	\$525.80	\$404.12	\$404.12	\$396.34	\$396.34
31	\$547.45	\$547.45	\$536.92	\$536.92	\$412.66	\$412.66	\$404.72	\$404.72
32	\$558.79	\$558.79	\$548.04	\$548.04	\$421.21	\$421.21	\$413.10	\$413.10
33	\$565.88	\$565.88	\$554.99	\$554.99	\$426.55	\$426.55	\$418.34	\$418.34
34	\$573.43	\$573.43	\$562.40	\$562.40	\$432.24	\$432.24	\$423.93	\$423.93
35	\$577.21	\$577.21	\$566.10	\$566.10	\$435.09	\$435.09	\$426.72	\$426.72
36	\$580.99	\$580.99	\$569.81	\$569.81	\$437.94	\$437.94	\$429.52	\$429.52
37	\$584.77	\$584.77	\$573.52	\$573.52	\$440.79	\$440.79	\$432.31	\$432.31
38	\$588.55	\$588.55	\$577.22	\$577.22	\$443.64	\$443.64	\$435.10	\$435.10
39	\$596.11	\$596.11	\$584.63	\$584.63	\$449.34	\$449.34	\$440.69	\$440.69
40	\$603.66	\$603.66	\$592.05	\$592.05	\$455.03	\$455.03	\$446.28	\$446.28
41	\$615.00	\$615.00	\$603.16	\$603.16	\$463.58	\$463.58	\$454.66	\$454.66
42	\$625.86	\$625.86	\$613.82	\$613.82	\$471.77	\$471.77	\$462.69	\$462.69
43	\$640.98	\$640.98	\$628.64	\$628.64	\$483.16	\$483.16	\$473.86	\$473.86
44	\$659.87	\$659.87	\$647.17	\$647.17	\$497.40	\$497.40	\$487.83	\$487.83
45	\$682.07	\$682.07	\$668.95	\$668.95	\$514.14	\$514.14	\$504.24	\$504.24
46	\$708.53	\$708.53	\$694.89	\$694.89	\$534.08	\$534.08	\$523.80	\$523.80
47	\$738.28	\$738.28	\$724.08	\$724.08	\$556.51	\$556.51	\$545.80	\$545.80
48	\$772.29	\$772.29	\$757.43	\$757.43	\$582.14	\$582.14	\$570.94	\$570.94
49	\$805.83	\$805.83	\$790.32	\$790.32	\$607.42	\$607.42	\$595.74	\$595.74
50	\$843.62	\$843.62	\$827.38	\$827.38	\$635.91	\$635.91	\$623.67	\$623.67
51	\$880.93	\$880.93	\$863.98	\$863.98	\$664.03	\$664.03	\$651.26	\$651.26
52	\$922.03	\$922.03	\$904.28	\$904.28	\$695.01	\$695.01	\$681.64	\$681.64
53	\$963.59	\$963.59	\$945.05	\$945.05	\$726.34	\$726.34	\$712.37	\$712.37
54	\$1,008.47	\$1,008.47	\$989.06	\$989.06	\$760.17	\$760.17	\$745.54	\$745.54
55	\$1,053.34	\$1,053.34	\$1,033.07	\$1,033.07	\$793.99	\$793.99	\$778.72	\$778.72
56	\$1,101.99	\$1,101.99	\$1,080.79	\$1,080.79	\$830.66	\$830.66	\$814.68	\$814.68
57	\$1,151.12	\$1,151.12	\$1,128.96	\$1,128.96	\$867.69	\$867.69	\$851.00	\$851.00
58	\$1,203.55	\$1,203.55	\$1,180.39	\$1,180.39	\$907.22	\$907.22	\$889.76	\$889.76
59	\$1,229.53	\$1,229.53	\$1,205.87	\$1,205.87	\$926.80	\$926.80	\$908.97	\$908.97
60	\$1,281.96	\$1,281.96	\$1,257.29	\$1,257.29	\$966.32	\$966.32	\$947.73	\$947.73
61	\$1,327.30	\$1,327.30	\$1,301.76	\$1,301.76	\$1,000.50	\$1,000.50	\$981.25	\$981.25
62	\$1,357.06	\$1,357.06	\$1,330.95	\$1,330.95	\$1,022.93	\$1,022.93	\$1,003.25	\$1,003.25
63	\$1,394.38	\$1,394.38	\$1,367.54	\$1,367.54	\$1,051.06	\$1,051.06	\$1,030.84	\$1,030.84
64+	\$1,417.05	\$1,417.05	\$1,389.78	\$1,389.78	\$1,068.15	\$1,068.15	\$1,047.60	\$1,047.60

Company Name: **hmark Health Insurance Co. (H)**  
 Market: **Small Group**  
 Product: **PPO**  
 Effective Date of Rates: **October 1, 2019**

Ending date of Rates:

**December 31, 2019**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0220006		70194PA0220006		70194PA0230002		70194PA0230002	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Health Savings PPO Embedded Q\$4750		Health Savings PPO Embedded Q\$4750	
Form # =>	HHIC/PPO-7		HHIC/PPO-7		HHIC/HDHP-7		HHIC/HDHP-7	
Rating Area =>	Area 1,2,4,5		Area 6		Area 1,2,4,5		Area 6	
Network =>	C		C		C		C	
Metal =>	Gold		Gold		Bronze		Bronze	
Deductible =>	\$1,500		\$1,500		\$4,750		\$4,750	
Coinsurance =>	90%		90%		60%		60%	
Copays =>	\$30		\$30		60%		60%	
OOP Maximum =>	\$4,500		\$4,500		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$335.52	\$335.52	\$359.73	\$359.73	\$243.74	\$243.74	\$261.34	\$261.34
15	\$365.35	\$365.35	\$391.71	\$391.71	\$265.41	\$265.41	\$284.57	\$284.57
16	\$376.75	\$376.75	\$403.94	\$403.94	\$273.69	\$273.69	\$293.45	\$293.45
17	\$388.15	\$388.15	\$416.16	\$416.16	\$281.98	\$281.98	\$302.33	\$302.33
18	\$400.43	\$400.43	\$429.33	\$429.33	\$290.90	\$290.90	\$311.90	\$311.90
19	\$412.71	\$412.71	\$442.50	\$442.50	\$299.82	\$299.82	\$321.46	\$321.46
20	\$425.43	\$425.43	\$456.13	\$456.13	\$309.06	\$309.06	\$331.37	\$331.37
21	\$438.59	\$438.59	\$470.24	\$470.24	\$318.62	\$318.62	\$341.62	\$341.62
22	\$438.59	\$438.59	\$470.24	\$470.24	\$318.62	\$318.62	\$341.62	\$341.62
23	\$438.59	\$438.59	\$470.24	\$470.24	\$318.62	\$318.62	\$341.62	\$341.62
24	\$438.59	\$438.59	\$470.24	\$470.24	\$318.62	\$318.62	\$341.62	\$341.62
25	\$440.34	\$440.34	\$472.12	\$472.12	\$319.89	\$319.89	\$342.99	\$342.99
26	\$449.12	\$449.12	\$481.53	\$481.53	\$326.27	\$326.27	\$349.82	\$349.82
27	\$459.64	\$459.64	\$492.81	\$492.81	\$333.91	\$333.91	\$358.02	\$358.02
28	\$476.75	\$476.75	\$511.15	\$511.15	\$346.34	\$346.34	\$371.34	\$371.34
29	\$490.78	\$490.78	\$526.20	\$526.20	\$356.54	\$356.54	\$382.27	\$382.27
30	\$497.80	\$497.80	\$533.72	\$533.72	\$361.63	\$361.63	\$387.74	\$387.74
31	\$508.33	\$508.33	\$545.01	\$545.01	\$369.28	\$369.28	\$395.94	\$395.94
32	\$518.85	\$518.85	\$556.29	\$556.29	\$376.93	\$376.93	\$404.14	\$404.14
33	\$525.43	\$525.43	\$563.35	\$563.35	\$381.71	\$381.71	\$409.26	\$409.26
34	\$532.45	\$532.45	\$570.87	\$570.87	\$386.80	\$386.80	\$414.73	\$414.73
35	\$535.96	\$535.96	\$574.63	\$574.63	\$389.35	\$389.35	\$417.46	\$417.46
36	\$539.47	\$539.47	\$578.40	\$578.40	\$391.90	\$391.90	\$420.19	\$420.19
37	\$542.97	\$542.97	\$582.16	\$582.16	\$394.45	\$394.45	\$422.93	\$422.93
38	\$546.48	\$546.48	\$585.92	\$585.92	\$397.00	\$397.00	\$425.66	\$425.66
39	\$553.50	\$553.50	\$593.44	\$593.44	\$402.10	\$402.10	\$431.12	\$431.12
40	\$560.52	\$560.52	\$600.97	\$600.97	\$407.20	\$407.20	\$436.59	\$436.59
41	\$571.04	\$571.04	\$612.25	\$612.25	\$414.84	\$414.84	\$444.79	\$444.79
42	\$581.13	\$581.13	\$623.07	\$623.07	\$422.17	\$422.17	\$452.65	\$452.65
43	\$595.17	\$595.17	\$638.12	\$638.12	\$432.37	\$432.37	\$463.58	\$463.58
44	\$612.71	\$612.71	\$656.93	\$656.93	\$445.11	\$445.11	\$477.24	\$477.24
45	\$633.32	\$633.32	\$679.03	\$679.03	\$460.09	\$460.09	\$493.30	\$493.30
46	\$657.89	\$657.89	\$705.36	\$705.36	\$477.93	\$477.93	\$512.43	\$512.43
47	\$685.52	\$685.52	\$734.99	\$734.99	\$498.00	\$498.00	\$533.95	\$533.95
48	\$717.09	\$717.09	\$768.84	\$768.84	\$520.94	\$520.94	\$558.55	\$558.55
49	\$748.23	\$748.23	\$802.23	\$802.23	\$543.57	\$543.57	\$582.80	\$582.80
50	\$783.32	\$783.32	\$839.85	\$839.85	\$569.06	\$569.06	\$610.13	\$610.13
51	\$817.97	\$817.97	\$877.00	\$877.00	\$594.23	\$594.23	\$637.12	\$637.12
52	\$856.13	\$856.13	\$917.91	\$917.91	\$621.95	\$621.95	\$666.84	\$666.84
53	\$894.72	\$894.72	\$959.29	\$959.29	\$649.98	\$649.98	\$696.90	\$696.90
54	\$936.39	\$936.39	\$1,003.96	\$1,003.96	\$680.25	\$680.25	\$729.36	\$729.36
55	\$978.06	\$978.06	\$1,048.64	\$1,048.64	\$710.52	\$710.52	\$761.81	\$761.81
56	\$1,023.23	\$1,023.23	\$1,097.07	\$1,097.07	\$743.34	\$743.34	\$797.00	\$797.00
57	\$1,068.84	\$1,068.84	\$1,145.97	\$1,145.97	\$776.48	\$776.48	\$832.53	\$832.53
58	\$1,117.53	\$1,117.53	\$1,198.17	\$1,198.17	\$811.84	\$811.84	\$870.45	\$870.45
59	\$1,141.65	\$1,141.65	\$1,224.03	\$1,224.03	\$829.37	\$829.37	\$889.24	\$889.24
60	\$1,190.33	\$1,190.33	\$1,276.23	\$1,276.23	\$864.73	\$864.73	\$927.16	\$927.16
61	\$1,232.44	\$1,232.44	\$1,321.37	\$1,321.37	\$895.32	\$895.32	\$959.95	\$959.95
62	\$1,260.07	\$1,260.07	\$1,351.00	\$1,351.00	\$915.40	\$915.40	\$981.47	\$981.47
63	\$1,294.72	\$1,294.72	\$1,388.15	\$1,388.15	\$940.57	\$940.57	\$1,008.46	\$1,008.46
64+	\$1,315.77	\$1,315.77	\$1,410.72	\$1,410.72	\$955.86	\$955.86	\$1,024.86	\$1,024.86

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	70194PA0240006		70194PA0240006		70194PA0250002		70194PA0250002	
Plan Marketing Name =>	Shared Cost PPO \$1500		Shared Cost PPO \$1500		Health Savings PPO Embedded Q\$4750		Health Savings PPO Embedded Q\$4750	
Form # =>	HHIC/PPO-7		HHIC/PPO-7		HHIC/HDHP-7		HHIC/HDHP-7	
Rating Area =>	Area 6,7		Area 9		Area 6,7		Area 9	
Network =>	F		F		F		F	
Metal =>	Gold		Gold		Bronze		Bronze	
Deductible =>	\$1,500		\$1,500		\$4,750		\$4,750	
Coinsurance =>	90%		90%		60%		60%	
Copays =>	\$30		\$30		60%		60%	
OOP Maximum =>	\$4,500		\$4,500		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$372.39	\$372.39	\$365.23	\$365.23	\$280.71	\$280.71	\$275.31	\$275.31
15	\$405.49	\$405.49	\$397.69	\$397.69	\$305.66	\$305.66	\$299.78	\$299.78
16	\$418.14	\$418.14	\$410.10	\$410.10	\$315.20	\$315.20	\$309.14	\$309.14
17	\$430.80	\$430.80	\$422.52	\$422.52	\$324.74	\$324.74	\$318.49	\$318.49
18	\$444.43	\$444.43	\$435.88	\$435.88	\$335.02	\$335.02	\$328.57	\$328.57
19	\$458.06	\$458.06	\$449.25	\$449.25	\$345.29	\$345.29	\$338.65	\$338.65
20	\$472.18	\$472.18	\$463.10	\$463.10	\$355.93	\$355.93	\$349.08	\$349.08
21	\$486.78	\$486.78	\$477.42	\$477.42	\$366.94	\$366.94	\$359.88	\$359.88
22	\$486.78	\$486.78	\$477.42	\$477.42	\$366.94	\$366.94	\$359.88	\$359.88
23	\$486.78	\$486.78	\$477.42	\$477.42	\$366.94	\$366.94	\$359.88	\$359.88
24	\$486.78	\$486.78	\$477.42	\$477.42	\$366.94	\$366.94	\$359.88	\$359.88
25	\$488.73	\$488.73	\$479.33	\$479.33	\$368.41	\$368.41	\$361.32	\$361.32
26	\$498.46	\$498.46	\$488.88	\$488.88	\$375.75	\$375.75	\$368.52	\$368.52
27	\$510.15	\$510.15	\$500.34	\$500.34	\$384.55	\$384.55	\$377.15	\$377.15
28	\$529.13	\$529.13	\$518.96	\$518.96	\$398.86	\$398.86	\$391.19	\$391.19
29	\$544.71	\$544.71	\$534.23	\$534.23	\$410.61	\$410.61	\$402.71	\$402.71
30	\$552.50	\$552.50	\$541.87	\$541.87	\$416.48	\$416.48	\$408.46	\$408.46
31	\$564.18	\$564.18	\$553.33	\$553.33	\$425.28	\$425.28	\$417.10	\$417.10
32	\$575.86	\$575.86	\$564.79	\$564.79	\$434.09	\$434.09	\$425.74	\$425.74
33	\$583.16	\$583.16	\$571.95	\$571.95	\$439.59	\$439.59	\$431.14	\$431.14
34	\$590.95	\$590.95	\$579.59	\$579.59	\$445.47	\$445.47	\$436.89	\$436.89
35	\$594.85	\$594.85	\$583.41	\$583.41	\$448.40	\$448.40	\$439.77	\$439.77
36	\$598.74	\$598.74	\$587.23	\$587.23	\$451.34	\$451.34	\$442.65	\$442.65
37	\$602.63	\$602.63	\$591.05	\$591.05	\$454.27	\$454.27	\$445.53	\$445.53
38	\$606.53	\$606.53	\$594.87	\$594.87	\$457.21	\$457.21	\$448.41	\$448.41
39	\$614.32	\$614.32	\$602.50	\$602.50	\$463.08	\$463.08	\$454.17	\$454.17
40	\$622.10	\$622.10	\$610.14	\$610.14	\$468.95	\$468.95	\$459.93	\$459.93
41	\$633.79	\$633.79	\$621.60	\$621.60	\$477.76	\$477.76	\$468.56	\$468.56
42	\$644.98	\$644.98	\$632.58	\$632.58	\$486.20	\$486.20	\$476.84	\$476.84
43	\$660.56	\$660.56	\$647.86	\$647.86	\$497.94	\$497.94	\$488.36	\$488.36
44	\$680.03	\$680.03	\$666.96	\$666.96	\$512.62	\$512.62	\$502.75	\$502.75
45	\$702.91	\$702.91	\$689.39	\$689.39	\$529.86	\$529.86	\$519.67	\$519.67
46	\$730.17	\$730.17	\$716.13	\$716.13	\$550.41	\$550.41	\$539.82	\$539.82
47	\$760.84	\$760.84	\$746.21	\$746.21	\$573.53	\$573.53	\$562.49	\$562.49
48	\$795.89	\$795.89	\$780.58	\$780.58	\$599.95	\$599.95	\$588.40	\$588.40
49	\$830.45	\$830.45	\$814.48	\$814.48	\$626.00	\$626.00	\$613.96	\$613.96
50	\$869.39	\$869.39	\$852.67	\$852.67	\$655.35	\$655.35	\$642.75	\$642.75
51	\$907.84	\$907.84	\$890.39	\$890.39	\$684.34	\$684.34	\$671.18	\$671.18
52	\$950.19	\$950.19	\$931.92	\$931.92	\$716.27	\$716.27	\$702.49	\$702.49
53	\$993.03	\$993.03	\$973.94	\$973.94	\$748.56	\$748.56	\$734.16	\$734.16
54	\$1,039.28	\$1,039.28	\$1,019.29	\$1,019.29	\$783.42	\$783.42	\$768.34	\$768.34
55	\$1,085.52	\$1,085.52	\$1,064.65	\$1,064.65	\$818.28	\$818.28	\$802.53	\$802.53
56	\$1,135.66	\$1,135.66	\$1,113.82	\$1,113.82	\$856.07	\$856.07	\$839.60	\$839.60
57	\$1,186.28	\$1,186.28	\$1,163.47	\$1,163.47	\$894.23	\$894.23	\$877.03	\$877.03
58	\$1,240.32	\$1,240.32	\$1,216.47	\$1,216.47	\$934.96	\$934.96	\$916.97	\$916.97
59	\$1,267.09	\$1,267.09	\$1,242.72	\$1,242.72	\$955.14	\$955.14	\$936.77	\$936.77
60	\$1,321.12	\$1,321.12	\$1,295.72	\$1,295.72	\$995.88	\$995.88	\$976.71	\$976.71
61	\$1,367.85	\$1,367.85	\$1,341.55	\$1,341.55	\$1,031.10	\$1,031.10	\$1,011.26	\$1,011.26
62	\$1,398.52	\$1,398.52	\$1,371.63	\$1,371.63	\$1,054.22	\$1,054.22	\$1,033.94	\$1,033.94
63	\$1,436.97	\$1,436.97	\$1,409.34	\$1,409.34	\$1,083.21	\$1,083.21	\$1,062.37	\$1,062.37
64+	\$1,460.34	\$1,460.34	\$1,432.26	\$1,432.26	\$1,100.82	\$1,100.82	\$1,079.64	\$1,079.64

**Highmark Health Insurance Co. (HHIC)**  
**Small Group**  
**Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
70194PA0220006	Shared Cost PPO \$1500	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango,
70194PA0230002	Health Savings PPO Embedded Q\$4750	PPO	Bronze	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango,
70194PA0240006	Shared Cost PPO \$1500	PPO	Gold	Off	F	6,7,9	Warren, Crawford, Mercer, Cameron, Elk,
70194PA0250002	Health Savings PPO Embedded Q\$4750	PPO	Bronze	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre,
							Columbia, Mifflin, Montour,
							Columbia, Mifflin, Montour,

Company Name Highmark Health Insurance Co. (HHIC)

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	5	0	2	28	0	0
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
70194PA0220006	Shared Cost PPO \$1500	PPO	Gold	Off	\$400.80	\$400.80	\$400.80	\$400.80	\$400.80	\$400.80	\$400.80	\$400.80
70194PA0230002	Health Savings PPO Embedded Q\$4750	PPO	Bronze	Off	\$291.17	\$291.17	\$291.17	\$291.17	\$291.17	\$291.17	\$291.17	\$291.17
70194PA0240006	Shared Cost PPO \$1500	PPO	Gold	Off								
70194PA0250002	Health Savings PPO Embedded Q\$4750	PPO	Bronze	Off								

Company Name Highmark Health Insurance Co. (HHIC)  
Market Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

02-01-2018 Number of Cover		RATING AREA 2			RATING AREA 3										
		0	8	1	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
70194PA0220006	Shared Cost PPO \$1500	\$400.80	\$400.80	\$400.80											
70194PA0230002	Health Savings PPO Embedded Q\$4750	\$291.17	\$291.17	\$291.17											
70194PA0240006	Shared Cost PPO \$1500														
70194PA0250002	Health Savings PPO Embedded Q\$4750														



Company Name    Highmark Health Insurance Co. (HHIC)  
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
70194PA0220006	Shared Cost PPO \$1500
70194PA0230002	Health Savings PPO Embedded Q\$4750
70194PA0240006	Shared Cost PPO \$1500
70194PA0250002	Health Savings PPO Embedded Q\$4750

RATING AREA 4									
124	0	8	13	13	1	0	13	10	4
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
\$400.80	\$400.80	\$400.80	\$400.80	\$400.80	\$400.80	\$400.80	\$400.80	\$400.80	\$400.80
\$291.17	\$291.17	\$291.17	\$291.17	\$291.17	\$291.17	\$291.17	\$291.17	\$291.17	\$291.17

RATING AREA 5						
0	0	0	1	0	0	5
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$400.80	\$400.80	\$400.80	\$400.80	\$400.80	\$400.80	\$400.80
\$291.17	\$291.17	\$291.17	\$291.17	\$291.17	\$291.17	\$291.17

Company Name Highmark Health Insurance Co. (HHIC)  
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			
		2	4	66	0	0	14	0	10	0	9	14	57	61	36
HIOS Plan ID	Plan Marketing Name	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
70194PA0220006	Shared Cost PPO \$1500	\$429.72													
70194PA0230002	Health Savings PPO Embedded Q\$4750	\$312.18													
70194PA0240006	Shared Cost PPO \$1500	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84
70194PA0250002	Health Savings PPO Embedded Q\$4750	\$335.32	\$335.32	\$335.32	\$335.32	\$335.32	\$335.32	\$335.32	\$335.32	\$335.32	\$335.32	\$335.32	\$335.32	\$335.32	\$335.32

Company Name Highmark Health Insurance Co. (HHIC)  
Market Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

02-01-2018 Number of Cover		RATING AREA 8					RATING AREA 9						
		0	0	0	0	0	62	44	43	3	0	0	7
HIOS Plan ID	Plan Marketing Name	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
70194PA0220006	Shared Cost PPO \$1500												
70194PA0230002	Health Savings PPO Embedded Q\$4750												
70194PA0240006	Shared Cost PPO \$1500						\$436.28	\$436.28	\$436.28	\$436.28	\$436.28	\$436.28	436.28
70194PA0250002	Health Savings PPO Embedded Q\$4750						\$328.87	\$328.87	\$328.87	\$328.87	\$328.87	\$328.87	328.87

Company Name Highmark Health Insurance Co. (HHIC)

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	5	0	2	28	0	0
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
70194PA0220006	Shared Cost PPO \$1500	PPO	Gold	Off	\$412.99	\$412.99	\$412.99	\$412.99	\$412.99	\$412.99	\$412.99	\$412.99
70194PA0230002	Health Savings PPO Embedded Q\$4750	PPO	Bronze	Off	\$300.02	\$300.02	\$300.02	\$300.02	\$300.02	\$300.02	\$300.02	\$300.02
70194PA0240006	Shared Cost PPO \$1500	PPO	Gold	Off								
70194PA0250002	Health Savings PPO Embedded Q\$4750	PPO	Bronze	Off								

Company Name    Highmark Health Insurance Co. (HHIC)  
Market            Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND C

02-01-2018 Number of Cover		RATING AREA 2			RATING AREA 3											
		0	8	1	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
70194PA0220006	Shared Cost PPO \$1500	\$412.99	\$412.99	\$412.99												
70194PA0230002	Health Savings PPO Embedded Q\$4750	\$300.02	\$300.02	\$300.02												
70194PA0240006	Shared Cost PPO \$1500															
70194PA0250002	Health Savings PPO Embedded Q\$4750															

Company Name     Highmark Health Insurance Co. (HHIC)  
Market             Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND C

02-01-2018 Number of Cover	
HIOS Plan ID	Plan Marketing Name
70194PA0220006	Shared Cost PPO \$1500
70194PA0230002	Health Savings PPO Embedded Q\$4750
70194PA0240006	Shared Cost PPO \$1500
70194PA0250002	Health Savings PPO Embedded Q\$4750

RATING AREA 4									
124	0	8	13	13	1	0	13	10	4
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
\$412.99	\$412.99	\$412.99	\$412.99	\$412.99	\$412.99	\$412.99	\$412.99	\$412.99	\$412.99
\$300.02	\$300.02	\$300.02	\$300.02	\$300.02	\$300.02	\$300.02	\$300.02	\$300.02	\$300.02

RATING AREA 5						
0	0	0	1	0	0	5
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$412.99	\$412.99	\$412.99	\$412.99	\$412.99	\$412.99	\$412.99
\$300.02	\$300.02	\$300.02	\$300.02	\$300.02	\$300.02	\$300.02

Company Name    Highmark Health Insurance Co. (HHIC)  
Market            Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND C

		RATING AREA 6										RATING AREA 7			
02-01-2018 Number of Cover		2	4	66	0	0	14	0	10	0	9	14	57	61	36
HIOS Plan ID	Plan Marketing Name	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
70194PA0220006	Shared Cost PPO \$1500	\$442.79													
70194PA0230002	Health Savings PPO Embedded Q\$4750	\$321.68													
70194PA0240006	Shared Cost PPO \$1500	\$458.37	\$458.37	\$458.37	\$458.37	\$458.37	\$458.37	\$458.37		\$458.37	\$458.37	\$458.37	\$458.37	\$458.37	\$458.37
70194PA0250002	Health Savings PPO Embedded Q\$4750	\$345.52	\$345.52	\$345.52	\$345.52	\$345.52	\$345.52	\$345.52		\$345.52	\$345.52	\$345.52	\$345.52	\$345.52	\$345.52

**Company Name**    Highmark Health Insurance Co. (HHIC)  
**Market**             Small Group  
**RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND C**

02-01-2018 Number of Cover		RATING AREA 8					RATING AREA 9						
		0	0	0	0	0	62	44	43	3	0	0	7
HIOS Plan ID	Plan Marketing Name	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
70194PA0220006	Shared Cost PPO \$1500												
70194PA0230002	Health Savings PPO Embedded Q\$4750												
70194PA0240006	Shared Cost PPO \$1500						\$449.55	\$449.55	\$449.55	\$449.55	\$449.55	\$449.55	\$449.55
70194PA0250002	Health Savings PPO Embedded Q\$4750						\$338.87	\$338.87	\$338.87	\$338.87	\$338.87	\$338.87	\$338.87



Company Name Highmark Health Insurance Co. (HHIC)

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				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
70194PA0220006	Shared Cost PPO \$1500	PPO	Gold	Off
70194PA0230002	Health Savings PPO Embedded Q\$4750	PPO	Bronze	Off
70194PA0240006	Shared Cost PPO \$1500	PPO	Gold	Off
70194PA0250002	Health Savings PPO Embedded Q\$4750	PPO	Bronze	Off

RATING AREA 1

0	0	5	0	2	28	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
\$425.58	\$425.58	\$425.58	\$425.58	\$425.58	\$425.58	\$425.58	\$425.58
\$309.17	\$309.17	\$309.17	\$309.17	\$309.17	\$309.17	\$309.17	\$309.17

Company Name   Highmark Health Insurance Co. (HHIC)  
Market            Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

02-01-2018 Number of Cover		RATING AREA 2			RATING AREA 3												
		0	8	1	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
70194PA0220006	Shared Cost PPO \$1500	\$425.58	\$425.58	\$425.58													
70194PA0230002	Health Savings PPO Embedded Q\$4750	\$309.17	\$309.17	\$309.17													
70194PA0240006	Shared Cost PPO \$1500																
70194PA0250002	Health Savings PPO Embedded Q\$4750																

Company Name    Highmark Health Insurance Co. (HHIC)  
Market            Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

	02-01-2018 Number of Cover	RATING AREA 4										RATING AREA 5						
		124	0	8	13	13	1	0	13	10	4	0	0	0	1	0	0	5
HIOS Plan ID	Plan Marketing Name	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
70194PA0220006	Shared Cost PPO \$1500	\$425.58	\$425.58	\$425.58	\$425.58	\$425.58	\$425.58	\$425.58	\$425.58	\$425.58	\$425.58	\$425.58	\$425.58	\$425.58	\$425.58	\$425.58	\$425.58	\$425.58
70194PA0230002	Health Savings PPO Embedded Q\$4750	\$309.17	\$309.17	\$309.17	\$309.17	\$309.17	\$309.17	\$309.17	\$309.17	\$309.17	\$309.17	\$309.17	\$309.17	\$309.17	\$309.17	\$309.17	\$309.17	\$309.17
70194PA0240006	Shared Cost PPO \$1500																	
70194PA0250002	Health Savings PPO Embedded Q\$4750																	

Company Name Highmark Health Insurance Co. (HHIC)  
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			
		2	4	66	0	0	14	0	10	0	9	14	57	61	36
HIOS Plan ID	Plan Marketing Name	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuykill	Snyder	Union	Adams	Berks	Lancaster	York
70194PA0220006	Shared Cost PPO \$1500	\$456.29													
70194PA0230002	Health Savings PPO Embedded Q\$4750	\$331.48													
70194PA0240006	Shared Cost PPO \$1500	\$472.35	\$472.35	\$472.35	\$472.35	\$472.35	\$472.35	\$472.35	\$472.35	\$472.35	\$472.35	\$472.35	\$472.35	\$472.35	\$472.35
70194PA0250002	Health Savings PPO Embedded Q\$4750	\$356.05	\$356.05	\$356.05	\$356.05	\$356.05	\$356.05	\$356.05	\$356.05	\$356.05	\$356.05	\$356.05	\$356.05	\$356.05	\$356.05

Company Name Highmark Health Insurance Co. (HHIC)  
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
70194PA0220006	Shared Cost PPO \$1500
70194PA0230002	Health Savings PPO Embedded Q\$4750
70194PA0240006	Shared Cost PPO \$1500
70194PA0250002	Health Savings PPO Embedded Q\$4750

RATING AREA 8

0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

RATING AREA 9

62	44	43	3	0	0	7
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

\$463.26	\$463.26	\$463.26	\$463.26	\$463.26	\$463.26	\$463.26
\$349.20	\$349.20	\$349.20	\$349.20	\$349.20	\$349.20	\$349.20

Company Name Highmark Health Insurance Co. (HHIC)

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	5	0	2	28	0	0
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
70194PA0220006	Shared Cost PPO \$1500	PPO	Gold	Off	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59
70194PA0230002	Health Savings PPO Embedded Q\$4750	PPO	Bronze	Off	\$318.62	\$318.62	\$318.62	\$318.62	\$318.62	\$318.62	\$318.62	\$318.62
70194PA0240006	Shared Cost PPO \$1500	PPO	Gold	Off								
70194PA0250002	Health Savings PPO Embedded Q\$4750	PPO	Bronze	Off								

Company Name Highmark Health Insurance Co. (HHIC)  
Market Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

02-01-2018 Number of Cover		RATING AREA 2			RATING AREA 3										
		0	8	1	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
70194PA0220006	Shared Cost PPO \$1500	\$438.59	\$438.59	\$438.59											
70194PA0230002	Health Savings PPO Embedded Q\$4750	\$318.62	\$318.62	\$318.62											
70194PA0240006	Shared Cost PPO \$1500														
70194PA0250002	Health Savings PPO Embedded Q\$4750														

Company Name    Highmark Health Insurance Co. (HHIC)  
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
70194PA0220006	Shared Cost PPO \$1500
70194PA0230002	Health Savings PPO Embedded Q\$4750
70194PA0240006	Shared Cost PPO \$1500
70194PA0250002	Health Savings PPO Embedded Q\$4750

RATING AREA 4

124	0	8	13	13	1	0	13	10	4
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59
\$318.62	\$318.62	\$318.62	\$318.62	\$318.62	\$318.62	\$318.62	\$318.62	\$318.62	\$318.62

RATING AREA 5

0	0	0	1	0	0	5
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59	\$438.59
\$318.62	\$318.62	\$318.62	\$318.62	\$318.62	\$318.62	\$318.62



Company Name Highmark Health Insurance Co. (HHIC)  
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	2	4	66	0	0	14	0	10	0	9	14	57	61	36
		Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
70194PA0220006	Shared Cost PPO \$1500	\$470.24													
70194PA0230002	Health Savings PPO Embedded Q\$4750	\$341.62													
70194PA0240006	Shared Cost PPO \$1500	\$486.78	\$486.78	\$486.78	\$486.78	\$486.78	\$486.78	\$486.78		\$486.78	\$486.78	\$486.78	\$486.78	\$486.78	\$486.78
70194PA0250002	Health Savings PPO Embedded Q\$4750	\$366.94	\$366.94	\$366.94	\$366.94	\$366.94	\$366.94	\$366.94		\$366.94	\$366.94	\$366.94	\$366.94	\$366.94	\$366.94

**Company Name**    Highmark Health Insurance Co. (HHIC)  
**Market**            Small Group  
**RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND**

		RATING AREA 8					RATING AREA 9						
02-01-2018 Number of Cover		0	0	0	0	0	0	44	43	3	0	0	7
HIOS Plan ID	Plan Marketing Name	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
70194PA0220006	Shared Cost PPO \$1500												
70194PA0230002	Health Savings PPO Embedded Q\$4750												
70194PA0240006	Shared Cost PPO \$1500						\$477.42	\$477.42	\$477.42	\$477.42	\$477.42	\$477.42	\$477.42
70194PA0250002	Health Savings PPO Embedded Q\$4750						\$359.88	\$359.88	\$359.88	\$359.88	\$359.88	\$359.88	\$359.88



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

State: PA  
Market: Small Group

Product	Terminated Product										Alliance Flex Blue PPO									
Product ID:	70194PA005		70194PA020		70194PA021		70194PA022		70194PA023		70194PA024		70194PA025		70194PA049					
	Not Applicable		Silver		Silver		Gold		Bronze		Gold		Bronze		Gold		Gold		Gold	
AV Metal Value	0.00		0.714		0.714		0.718		0.719		0.812		0.625		0.812		0.625		0.810	
AV Pricing Value	0.010		0.010		0.010		0.010		0.034		0.679		0.967		0.729		0.810		0.712	
Plan Category	Terminated		Terminated		Terminated		Terminated		Renewing		Renewing		Renewing		Renewing		Terminated		Terminated	
Plan Type	PPO		PPO		PPO		PPO		PPO		PPO		PPO		PPO		PPO		PPO	
Plan Name	2017 Experience		Blue Plan		Blue Plan		Blue Plan		Blue Plan		Blue Plan		Blue Plan		Blue Plan		Blue Plan		Blue Plan	
Plan ID (Standard Component ID):	70194PA00500001		70194PA02000002		70194PA02100004		70194PA02200006		70194PA02300002		70194PA02400006		70194PA02500002		70194PA04900002		70194PA04900003		70194PA04900004	
Exchange Plan	9.84%		9.84%		8.31%		8.31%		14.94%		14.94%		12.73%		12.73%		0.00%		0.00%	
Historical Rate Increase - Calendar Year - 2	0.00%		-5.38%		-2.82%		-7.88%		-11.00%		-5.18%		-4.80%		-3.20%		0.00%		0.00%	
Historical Rate Increase - Calendar Year - 1	0.00%		0.00%		0.00%		-0.48%		5.82%		0.75%		7.23%		0.00%		0.00%		0.00%	
Effective Date of Proposed Rates	01/01/2017		01/01/2017		01/01/2017		01/01/2017		01/01/2017		01/01/2017		01/01/2017		01/01/2017		01/01/2017		01/01/2017	
Rate Change % (over prior filing)	0.00%		0.00%		0.00%		0.00%		7.50%		9.53%		6.75%		8.49%		0.00%		0.00%	
Rate Change % (over 12 mos prior)	0.00%																			

[illegible]

### Section III: Experience Period Information

ation IV: Projected (12 months following effective date)

[illegible]

Portion of above payable by HHS on behalf of insured person, as %	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.00%	0.00%	0.00%	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Total Incurred claims, payable with issuer funds	\$1,916,387	\$0	\$0	\$0	\$0	\$0	\$645,129	\$26,280	\$1,099,055	\$145,922	\$0	\$0	\$0	\$0
Net Amt of Rein	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Risk Adjustment Transfer Amount	-\$185,447	\$0	\$0	\$0	\$0	\$0	-\$62,009	-\$3,477	-\$101,996	-\$17,965	\$0	\$0	\$0	\$0
Incurred Claims PMPM	\$499.06	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$502.44	\$365.01	\$520.39	\$392.26	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	\$621.38	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$626.75	\$580.32	\$626.75	\$580.32	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	\$621.38	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$626.75	\$580.32	\$626.75	\$580.32	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

## **Part II of the Preliminary Justification**

### **Highmark Health Insurance Company – Small Group Market**

#### **Scope and Range:**

Highmark Health Insurance Company (HHIC) is requesting a weighted average rate increase of 9.5% 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 668 individuals.

Due to changes in benefits, metal levels and plan design pricing relativities, average increases at the plan level differ and range from 9.0% to 11.9% as shown in the Unified Rate Review Template.

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

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

#### **Historical Financial Experience:**

HHIC's Small Group Market reported an unanticipated financial gain in 2017.

#### **Change in Medical Service Costs:**

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

#### **Change in Benefits:**

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

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

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

**Part III Actuarial Memorandum**

**Redacted Version**

**Highmark Health Insurance 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 Health Insurance Company's ("HHIC") 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 HHIC's Filing. However, we recognize that this certification may become a public document. HHIC makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum prepared by HHIC that would result in the creation of any duty or liability under any theory of law by HHIC 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 Health Insurance Company
- State: The State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 70194
- Market: Small Group
- Effective Date: January 1, 2019

## **II. Proposed Rate Increase(s)**

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

The primary drivers of the 10.32% rate increase (weighted on the projected enrollment for renewing plans in the URRT) are anticipated cost and utilization increases impacting claims (such as changes in provider reimbursement levels and the availability of new pharmaceutical treatments) and a projected increase in payments into the risk adjustment program, partially offset by a decrease in population change (morbidity), a decrease in Taxes & Fees for 2019 versus 2018, and an increase in claim savings due to negotiated terms with our pharmaceutical benefit manager.

## **III. Experience Period Premium and Claims**

### **III.1 Paid through Date:**

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

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

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

HHIC is expected to pay MLR rebates in 2018 based on the MLR determination performed at the end of 2017 by HHIC's Finance area. This determination of the expected MLR rebate is consistent with the federally prescribed MLR methodology.

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

- Historical Experience: To complete the URRT historical experience section we chose HHIC'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 HHIC'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 HHIC’s detailed claim-level historical data. We only include the non-grandfathered, insured members from HHIC’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:** HHIC’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 0.978 was developed for HHIC’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 HHIC’s claims systems by the defined benefit categories included in Worksheet 1, Section II of the URRT. This data was used to allocate HHIC’s total claims into its components on the URRT.

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

#### **V. Projection Factors**

##### **V.1 Changes in the Morbidity of the Population Insured**

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors) from the experience period to the rating period. As we have seen through 2017, many of the Small Group market customers have retained their pre-ACA coverage through the transitional coverage provisions, and have yet

to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2019 for groups that renew on or prior to October 1, 2019, we continue to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. As there is a significant level of transitional policy experience in HHIC's single risk pool, we anticipate that the morbidity within the ACA products will be considerably worse and reflect this with a Change in Morbidity adjustment increase of 29.5% from the experience period due to the higher-morbidity population selecting these products.

## **V.2 Changes in Benefits**

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

- We reflected the additional cost of the following benefits that must now be covered under the essential health benefit package for members moving into ACA compliant policies from the transitional pre-ACA policies which do not cover these benefits:
  - Pediatric dental benefits: +\$0.19
- We reflected the following newly mandated benefits required under state law, which are not reflected in the experience period claims: None.
- We reflected the following new benefits that are not part of the essential health benefit package or required under state law that did not exist in the experience period claims: None.
- We made an adjustment to reflect the removal of benefits covered in the experience period claims that will not be covered in the projection period: None.

## **V.3 Changes in Demographics**

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

## **V.4 Other Adjustments**

We are expecting an increase in savings associated with prescription drug rebates from the experience period to the projection period of \$(5.15) PMPM. This increase in rebates is due to new levels of negotiated rebates with our pharmaceutical vendor.

## **V.5 Trend Factors (cost/utilization)**

This development of the CY 2019 rates reflects an annual trend rate of 8.9% (4.8% cost, 4.0% utilization). These trends reflect HHIC's expectations regarding increases in in-network contractual reimbursement. The annual trend estimates include the impact of

provider contracting and anticipated utilization changes to both projected in-network and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

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

We reflected anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: +0.8%.

We reflected the additional capitation costs for the pediatric vision benefits: +\$0.01.

## **VI. Credibility Manual Rate Development**

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

## **VII. Credibility of Experience**

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

## **VIII. Paid to Allowed Ratio**

For 2019, an average paid-to-allowed ratio of 80.3% 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 HHIC 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.

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

Given the anticipated profile of the membership within HHIC in 2019, and the estimated market-wide profile, we are assuming that HHIC members will have a risk profile lower than the market-wide averages, and that HHIC will make a payment into the risk adjustment program in 2019, increasing premiums in the rate development by \$48.29 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. HHIC has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary action, HHIC is not waiving any right to include a risk and contingency factor which HHIC believes is consistent with historical and legal interpretations of HHIC and the Department.

#### **X.3 Taxes and Fees:**

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

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

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

- \$1.92 Per Member Per Annum for the Patient Centered Outcomes Research Fee
- 2.0% for premium tax
- Percent indicated as above based on renewal quarter for the Health Insurance Provider Fee; the average of the above table is 1.5%, which is used in the URRT, Worksheet 2, in determining the projected period Plan Adjusted Index Rate

## **XI. Projected Loss Ratio**

The anticipated medical loss ratio is about 89.9% 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 HHIC'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 HHIC.

## **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 HHIC. 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.

<b>2019</b>	<b>% of Members</b>	<b>Projected Quarterly Index Rate PMPM</b>
1Q	16.2%	\$623.88
2Q	12.1%	\$637.39
3Q	31.3%	\$651.18
4Q	40.4%	\$665.28
Composite	100.0%	\$650.78

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 adjuster. 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 vary slightly between Western, PA and Central, PA plans, due to the costs associated with the anticipated utilization of services we expect by Service Area.

#### **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 1.505. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.505). Please note that no member will pay these rates because the age factor of 1.505 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 1.0067. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 1.0067. Please note that no member will pay these rates because HHIC is not using a geographic factor of 1.0067 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. HHIC is filing quarterly Index Rate trends of 2.16% per quarter. The Plan Adjusted Index Rates in Worksheet 2 Row 81 reflect an average combined trend of 6.2% 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; 1.04 for regions 6 and 7; and 1.02 for region 9 can be used to calculate any rate found in the QHP rate template.

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

## **XVIII. AV Metal Values**

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

## **XIX. AV Pricing Values**

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

## **XX. Membership Projections**

Since transitional policy relief was extended through 2019 for groups that renew on or prior to October 1, 2019, we project that the bulk of the members in the small group market will remain outside of the ACA-compliant products, and remain outside the ACA single-risk pool. As such, HHIC is projected to have very little membership in its ACA products in 2019. See row 48 of Worksheet 2 to the URRT to see projected membership by plan.

## **XXI. Terminated Plans and Products**

HHIC is terminating 8 QHP plans that were active in the 2017 experience period. These plans are being terminated due to changes in the CMS Actuarial Value calculator, which would have valued these plans outside of the regulated metal level bands. These plans will be mapped to a corresponding QHP of similar metal level and plan design, and the experience period members and allowed charges will be moved to the mapped plans in the URRT.

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

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

I certify that 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 HHIC to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges

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

Signed: [Redacted]

Date: 05/18/2018

**Exhibit I**  
**Highmark Health Insurance Company (HHIC)**  
**2019**

**Pennsylvania Small Group Market Base Rate**

	1/1/2019 Values	Trended Values*
<b>CY2019 Projected Period Average Members</b>	320	320
<b>CY2019 Allowed Claims</b>	\$621.38	\$648.16
<b>Projected Non-EHBs</b>		
None	\$0.00	
<b>CY2019 Allowed Claims for EHB Only (Index Rate)</b>	\$621.38	\$648.16
<b>Market Index Rate Adjustments</b>		
Risk Adjustment (Includes Risk Adjuster Fee)	1.097	
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000	
Exchange User Fee Adjustment	1.000	
<b>CY2019 Market Adjusted Index Rate</b>	\$681.67	\$711.06
<b>Calibration</b>		
<b>Calibration from Plan Adjusted Index Rate to Age 46, 1.0 Area, Non-Smoker, January 1, 2019 Rate</b>		
(a) Average Age Factor	1.505	
(b) Age 46 (Nearest Age on HHS Age Curve) Age Factor	1.500	
(c) Average Geographic Factor	1.0067	
(d) Weighted Average Quarterly Trend	1.043	
(e) Weighted Average Quarterly Insurer Fee Impact	1.017	
Combined Calibration Factor $1/((a/b)*c*d*e)$	0.9333	

\*Quarterly Index Rate trends are being set at 2.16%.

The following member renewal distribution by quarter is projected: 16.2% / 12.1% / 31.3% / 40.4%.

# Highmark Health Insurance Company (HHIC)

Exhibit II

## Western, PA (WPA) and Central, PA (CPA) Regions

### Unified Rate Review Template (URRT) AV Pricing Value Development

#### Plan Design Summary

HHIC	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Plan Adjusted	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier <sup>[1]</sup>				
							Index Rate		(i)	(ii)	(iii)	(iv)	(v)
Western, PA Region	70194PA0220006	Gold	Shared Cost PPO \$1500	C	1,2,4,5,6	Off	\$664.33	0.934	0.809	1.000	1.000	1.155	1.000
	70194PA0230002	Bronze	Health Savings PPO Embedded Q\$4750	C	1,2,4,5,6	Off	\$482.62	0.679	0.587	1.000	1.000	1.155	1.000
Central, PA Region	70194PA0240006	Gold	Shared Cost PPO \$1500	F	6,7,9	Off	\$687.68	0.967	0.837	1.000	1.000	1.155	1.000
	70194PA0250002	Bronze	Health Savings PPO Embedded Q\$4750	F	6,7,9	Off	\$518.37	0.729	0.631	1.000	1.000	1.155	1.000

<sup>[1]</sup> 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 Health Insurance Company (HHIC)**  
**Small Group Market**

**Terminated ACA Plans**

Exchange	Service Zone	Regions	Terminating Plans		Mapping To...	
			HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
On	A	1, 4	70194PA0200002	Comprehensive Care EPO \$2000 70% A Community Blue Plan	70194PA0220006	Shared Cost PPO \$1500
On	B	1, 2, 5, 6	70194PA0200004	Comprehensive Care EPO \$2000 70% A Community Blue Plan	70194PA0220006	Shared Cost PPO \$1500
On	D	6,9	70194PA0210002	FLEX EPO \$1650 80%/70% A Community Blue Plan	70194PA0240006	Shared Cost PPO \$1500
On	D	6, 9	70194PA0210004	FLEX EPO \$1650 80%/70% A Community Blue Plan	70194PA0240006	Shared Cost PPO \$1500
On	E	6,7,9	70194PA0490001	Alliance Flex Blue PPO \$500	70194PA0240006	Shared Cost PPO \$1500
On	E	6, 7, 9	70194PA0490002	Alliance Flex Blue PPO \$1250	70194PA0240006	Shared Cost PPO \$1500
On	K	7, 9	70194PA0490003	Alliance Flex Blue PPO \$2500	70194PA0240006	Shared Cost PPO \$1500
On	K	7, 9	70194PA0490004	Alliance Flex Blue PPO \$1600	70194PA0240006	Shared Cost PPO \$1500

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*		70194		
	Federal TIN*	54-1637426		
	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
70194PA0220006	Rating Area 1	No Preference	0-14	306.61
70194PA0220006	Rating Area 1	No Preference	15	333.87
70194PA0220006	Rating Area 1	No Preference	16	344.29
70194PA0220006	Rating Area 1	No Preference	17	354.71
70194PA0220006	Rating Area 1	No Preference	18	365.93
70194PA0220006	Rating Area 1	No Preference	19	377.15
70194PA0220006	Rating Area 1	No Preference	20	388.78
70194PA0220006	Rating Area 1	No Preference	21	400.80
70194PA0220006	Rating Area 1	No Preference	22	400.80
70194PA0220006	Rating Area 1	No Preference	23	400.80
70194PA0220006	Rating Area 1	No Preference	24	400.80
70194PA0220006	Rating Area 1	No Preference	25	402.40
70194PA0220006	Rating Area 1	No Preference	26	410.42
70194PA0220006	Rating Area 1	No Preference	27	420.04
70194PA0220006	Rating Area 1	No Preference	28	435.67
70194PA0220006	Rating Area 1	No Preference	29	448.50
70194PA0220006	Rating Area 1	No Preference	30	454.91
70194PA0220006	Rating Area 1	No Preference	31	464.53
70194PA0220006	Rating Area 1	No Preference	32	474.15
70194PA0220006	Rating Area 1	No Preference	33	480.16
70194PA0220006	Rating Area 1	No Preference	34	486.57
70194PA0220006	Rating Area 1	No Preference	35	489.78
70194PA0220006	Rating Area 1	No Preference	36	492.98
70194PA0220006	Rating Area 1	No Preference	37	496.19
70194PA0220006	Rating Area 1	No Preference	38	499.40
70194PA0220006	Rating Area 1	No Preference	39	505.81
70194PA0220006	Rating Area 1	No Preference	40	512.22
70194PA0220006	Rating Area 1	No Preference	41	521.84
70194PA0220006	Rating Area 1	No Preference	42	531.06
70194PA0220006	Rating Area 1	No Preference	43	543.89
70194PA0220006	Rating Area 1	No Preference	44	559.92
70194PA0220006	Rating Area 1	No Preference	45	578.76
70194PA0220006	Rating Area 1	No Preference	46	601.20
70194PA0220006	Rating Area 1	No Preference	47	626.45
70194PA0220006	Rating Area 1	No Preference	48	655.31
70194PA0220006	Rating Area 1	No Preference	49	683.76
70194PA0220006	Rating Area 1	No Preference	50	715.83
70194PA0220006	Rating Area 1	No Preference	51	747.49
70194PA0220006	Rating Area 1	No Preference	52	782.36
70194PA0220006	Rating Area 1	No Preference	53	817.63
70194PA0220006	Rating Area 1	No Preference	54	855.71
70194PA0220006	Rating Area 1	No Preference	55	893.78
70194PA0220006	Rating Area 1	No Preference	56	935.07
70194PA0220006	Rating Area 1	No Preference	57	976.75
70194PA0220006	Rating Area 1	No Preference	58	1021.24
70194PA0220006	Rating Area 1	No Preference	59	1043.28
70194PA0220006	Rating Area 1	No Preference	60	1087.77
70194PA0220006	Rating Area 1	No Preference	61	1126.25
70194PA0220006	Rating Area 1	No Preference	62	1151.50
70194PA0220006	Rating Area 1	No Preference	63	1183.16
70194PA0220006	Rating Area 1	No Preference	64 and over	1202.40
70194PA0220006	Rating Area 2	No Preference	0-14	306.61
70194PA0220006	Rating Area 2	No Preference	15	333.87
70194PA0220006	Rating Area 2	No Preference	16	344.29
70194PA0220006	Rating Area 2	No Preference	17	354.71
70194PA0220006	Rating Area 2	No Preference	18	365.93
70194PA0220006	Rating Area 2	No Preference	19	377.15
70194PA0220006	Rating Area 2	No Preference	20	388.78
70194PA0220006	Rating Area 2	No Preference	21	400.80
70194PA0220006	Rating Area 2	No Preference	22	400.80
70194PA0220006	Rating Area 2	No Preference	23	400.80
70194PA0220006	Rating Area 2	No Preference	24	400.80
70194PA0220006	Rating Area 2	No Preference	25	402.40



	70194PA0220006	Rating Area 2	No Preference		62	1151.50	
	70194PA0220006	Rating Area 2	No Preference		63	1183.16	
	70194PA0220006	Rating Area 2	No Preference		64 and over	1202.40	
	70194PA0220006	Rating Area 4	No Preference		0-14	306.61	
	70194PA0220006	Rating Area 4	No Preference		15	333.87	
	70194PA0220006	Rating Area 4	No Preference		16	344.29	
	70194PA0220006	Rating Area 4	No Preference		17	354.71	
	70194PA0220006	Rating Area 4	No Preference		18	365.93	
	70194PA0220006	Rating Area 4	No Preference		19	377.15	
	70194PA0220006	Rating Area 4	No Preference		20	388.78	
	70194PA0220006	Rating Area 4	No Preference		21	400.80	
	70194PA0220006	Rating Area 4	No Preference		22	400.80	
	70194PA0220006	Rating Area 4	No Preference		23	400.80	
	70194PA0220006	Rating Area 4	No Preference		24	400.80	
	70194PA0220006	Rating Area 4	No Preference		25	402.40	
	70194PA0220006	Rating Area 4	No Preference		26	410.42	
	70194PA0220006	Rating Area 4	No Preference		27	420.04	
	70194PA0220006	Rating Area 4	No Preference		28	435.67	
	70194PA0220006	Rating Area 4	No Preference		29	448.50	
	70194PA0220006	Rating Area 4	No Preference		30	454.91	
	70194PA0220006	Rating Area 4	No Preference		31	464.53	
	70194PA0220006	Rating Area 4	No Preference		32	474.15	
	70194PA0220006	Rating Area 4	No Preference		33	480.16	
	70194PA0220006	Rating Area 4	No Preference		34	486.57	
	70194PA0220006	Rating Area 4	No Preference		35	489.78	
	70194PA0220006	Rating Area 4	No Preference		36	492.98	
	70194PA0220006	Rating Area 4	No Preference		37	496.19	
	70194PA0220006	Rating Area 4	No Preference		38	499.40	
	70194PA0220006	Rating Area 4	No Preference		39	505.81	
	70194PA0220006	Rating Area 4	No Preference		40	512.22	
	70194PA0220006	Rating Area 4	No Preference		41	521.84	
	70194PA0220006	Rating Area 4	No Preference		42	531.06	
	70194PA0220006	Rating Area 4	No Preference		43	543.89	
	70194PA0220006	Rating Area 4	No Preference		44	559.92	
	70194PA0220006	Rating Area 4	No Preference		45	578.76	
	70194PA0220006	Rating Area 4	No Preference		46	601.20	
	70194PA0220006	Rating Area 4	No Preference		47	626.45	
	70194PA0220006	Rating Area 4	No Preference		48	655.31	
	70194PA0220006	Rating Area 4	No Preference		49	683.76	
	70194PA0220006	Rating Area 4	No Preference		50	715.83	
	70194PA0220006	Rating Area 4	No Preference		51	747.49	
	70194PA0220006	Rating Area 4	No Preference		52	782.36	
	70194PA0220006	Rating Area 4	No Preference		53	817.63	
	70194PA0220006	Rating Area 4	No Preference		54	855.71	
	70194PA0220006	Rating Area 4	No Preference		55	893.78	
	70194PA0220006	Rating Area 4	No Preference		56	935.07	
	70194PA0220006	Rating Area 4	No Preference		57	976.75	
	70194PA0220006	Rating Area 4	No Preference		58	1021.24	
	70194PA0220006	Rating Area 4	No Preference		59	1043.28	
	70194PA0220006	Rating Area 4	No Preference		60	1087.77	
	70194PA0220006	Rating Area 4	No Preference		61	1126.25	
	70194PA0220006	Rating Area 4	No Preference		62	1151.50	
	70194PA0220006	Rating Area 4	No Preference		63	1183.16	
	70194PA0220006	Rating Area 4	No Preference		64 and over	1202.40	
		70194PA0220006	Rating Area 5	No Preference		0-14	306.61
		70194PA0220006	Rating Area 5	No Preference		15	333.87
		70194PA0220006	Rating Area 5	No Preference		16	344.29
		70194PA0220006	Rating Area 5	No Preference		17	354.71
		70194PA0220006	Rating Area 5	No Preference		18	365.93
		70194PA0220006	Rating Area 5	No Preference		19	377.15
		70194PA0220006	Rating Area 5	No Preference		20	388.78
		70194PA0220006	Rating Area 5	No Preference		21	400.80
		70194PA0220006	Rating Area 5	No Preference		22	400.80
		70194PA0220006	Rating Area 5	No Preference		23	400.80
		70194PA0220006	Rating Area 5	No Preference		24	400.80
		70194PA0220006	Rating Area 5	No Preference		25	402.40
		70194PA0220006	Rating Area 5	No Preference		26	410.42
		70194PA0220006	Rating Area 5	No Preference		27	420.04
70194PA0220006		Rating Area 5	No Preference		28	435.67	
70194PA0220006		Rating Area 5	No Preference		29	448.50	
70194PA0220006		Rating Area 5	No Preference		30	454.91	
70194PA0220006		Rating Area 5	No Preference		31	464.53	
70194PA0220006		Rating Area 5	No Preference		32	474.15	
70194PA0220006		Rating Area 5	No Preference		33	480.16	
70194PA0220006		Rating Area 5	No Preference		34	486.57	
70194PA0220006		Rating Area 5	No Preference		35	489.78	
70194PA0220006		Rating Area 5	No Preference		36	492.98	
70194PA0220006		Rating Area 5	No Preference		37	496.19	
70194PA0220006		Rating Area 5	No Preference		38	499.40	
70194PA0220006		Rating Area 5	No Preference		39	505.81	
70194PA0220006		Rating Area 5	No Preference		40	512.22	
70194PA0220006		Rating Area 5	No Preference		41	521.84	
70194PA0220006		Rating Area 5	No Preference		42	531.06	
70194PA0220006		Rating Area 5	No Preference		43	543.89	
70194PA0220006		Rating Area 5	No Preference		44	559.92	
70194PA0220006		Rating Area 5	No Preference		45	578.76	
70194PA0220006		Rating Area 5	No Preference		46	601.20	
70194PA0220006		Rating Area 5	No Preference		47	626.45	
70194PA0220006		Rating Area 5	No Preference		48	655.31	
70194PA0220006		Rating Area 5	No Preference		49	683.76	
70194PA0220006		Rating Area 5	No Preference		50	715.83	
70194PA0220006		Rating Area 5	No Preference		51	747.49	
70194PA0220006		Rating Area 5	No Preference		52	782.36	
70194PA0220006		Rating Area 5	No Preference		53	817.63	
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	70194PA0240006	Rating Area 7	No Preference	17	393.68
	70194PA0240006	Rating Area 7	No Preference	18	406.14
	70194PA0240006	Rating Area 7	No Preference	19	418.59
	70194PA0240006	Rating Area 7	No Preference	20	431.49
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	70194PA0240006	Rating Area 7	No Preference	22	444.84
	70194PA0240006	Rating Area 7	No Preference	23	444.84
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	70194PA0240006	Rating Area 7	No Preference	25	446.62
	70194PA0240006	Rating Area 7	No Preference	26	455.52
	70194PA0240006	Rating Area 7	No Preference	27	466.19

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	70194PA0240006	Rating Area 7	No Preference	34	540.04
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	70194PA0240006	Rating Area 7	No Preference	40	568.51
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	70194PA0240006	Rating Area 7	No Preference	48	727.31
	70194PA0240006	Rating Area 7	No Preference	49	758.90
	70194PA0240006	Rating Area 7	No Preference	50	794.48
	70194PA0240006	Rating Area 7	No Preference	51	829.63
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	70194PA0240006	Rating Area 7	No Preference	54	949.73
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	70194PA0240006	Rating Area 7	No Preference	57	1084.08
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	70194PA0240006	Rating Area 7	No Preference	59	1157.92
	70194PA0240006	Rating Area 7	No Preference	60	1207.30
	70194PA0240006	Rating Area 7	No Preference	61	1250.00
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	70194PA0240006	Rating Area 7	No Preference	63	1313.17
	70194PA0240006	Rating Area 7	No Preference	64 and over	1334.52
	70194PA0240006	Rating Area 9	No Preference	0-14	333.75
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	70194PA0240006	Rating Area 9	No Preference	40	557.57
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	70194PA0240006	Rating Area 9	No Preference	54	931.46
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	70194PA0240006	Rating Area 9	No Preference	57	1063.21
	70194PA0240006	Rating Area 9	No Preference	58	1111.64
	70194PA0240006	Rating Area 9	No Preference	59	1135.64
	70194PA0240006	Rating Area 9	No Preference	60	1184.06
	70194PA0240006	Rating Area 9	No Preference	61	1225.95
	70194PA0240006	Rating Area 9	No Preference	62	1253.43
	70194PA0240006	Rating Area 9	No Preference	63	1287.90
	70194PA0240006	Rating Area 9	No Preference	64 and over	1308.84
	70194PA0250002	Rating Area 6	No Preference	0-14	256.52
	70194PA0250002	Rating Area 6	No Preference	15	279.32
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	70194PA0250002	Rating Area 6	No Preference	17	296.76
	70194PA0250002	Rating Area 6	No Preference	18	306.15
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	70194PA0250002	Rating Area 6	No Preference	20	325.26
	70194PA0250002	Rating Area 6	No Preference	21	335.32
	70194PA0250002	Rating Area 6	No Preference	22	335.32
	70194PA0250002	Rating Area 6	No Preference	23	335.32
	70194PA0250002	Rating Area 6	No Preference	24	335.32
	70194PA0250002	Rating Area 6	No Preference	25	336.66
	70194PA0250002	Rating Area 6	No Preference	26	343.37
	70194PA0250002	Rating Area 6	No Preference	27	351.42
	70194PA0250002	Rating Area 6	No Preference	28	364.49
	70194PA0250002	Rating Area 6	No Preference	29	375.22
	70194PA0250002	Rating Area 6	No Preference	30	380.59
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	70194PA0250002	Rating Area 6	No Preference	32	396.68
	70194PA0250002	Rating Area 6	No Preference	33	401.71
	70194PA0250002	Rating Area 6	No Preference	34	407.08
	70194PA0250002	Rating Area 6	No Preference	35	409.76
	70194PA0250002	Rating Area 6	No Preference	36	412.44
	70194PA0250002	Rating Area 6	No Preference	37	415.13
	70194PA0250002	Rating Area 6	No Preference	38	417.81
	70194PA0250002	Rating Area 6	No Preference	39	423.17
	70194PA0250002	Rating Area 6	No Preference	40	428.54
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	70194PA0250002	Rating Area 6	No Preference	42	444.30
	70194PA0250002	Rating Area 6	No Preference	43	455.03
	70194PA0250002	Rating Area 6	No Preference	44	468.44

70194PA0250002	Rating Area 6	No Preference	45	484.20	
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	Rating Area 6	No Preference	49	572.06	
	Rating Area 6	No Preference	50	598.88	
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	Rating Area 6	No Preference	52	654.54	
	Rating Area 6	No Preference	53	684.05	
	Rating Area 6	No Preference	54	715.91	
	Rating Area 6	No Preference	55	747.76	
	Rating Area 6	No Preference	56	782.30	
	Rating Area 6	No Preference	57	817.17	
	Rating Area 6	No Preference	58	854.40	
	Rating Area 6	No Preference	59	872.84	
	Rating Area 6	No Preference	60	910.06	
	Rating Area 6	No Preference	61	942.25	
	Rating Area 6	No Preference	62	963.37	
	Rating Area 6	No Preference	63	989.86	
	Rating Area 6	No Preference	64 and over	1005.96	
70194PA0250002	Rating Area 7	No Preference	0-14	256.52	
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	Rating Area 7	No Preference	19	315.54	
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	Rating Area 7	No Preference	61	942.25	
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	Rating Area 7	No Preference	63	989.86	
	Rating Area 7	No Preference	64 and over	1005.96	
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	70194PA0250002	Rating Area 9	No Preference	15	273.95
		Rating Area 9	No Preference	16	282.50
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		Rating Area 9	No Preference	18	300.26
		Rating Area 9	No Preference	19	309.47
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Rating Area 9		No Preference	30	373.27	
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Rating Area 9		No Preference	32	389.05	
Rating Area 9		No Preference	33	393.99	
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Rating Area 9		No Preference	53	670.89	
Rating Area 9		No Preference	54	702.14	
Rating Area 9		No Preference	55	733.38	
Rating Area 9		No Preference	56	767.25	
Rating Area 9		No Preference	57	801.46	
Rating Area 9		No Preference	58	837.96	
Rating Area 9		No Preference	59	856.05	
Rating Area 9		No Preference	60	892.55	
Rating Area 9		No Preference	61	924.12	

	70194PA0250002 Rating Area 9	No Preference	62	944.84
	70194PA0250002 Rating Area 9	No Preference	63	970.82
	70194PA0250002 Rating Area 9	No Preference	64 and over	986.61



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*	70194			
	Federal TIN*	54-1637426		
	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
70194PA0220006	Rating Area 1	No Preference	0-14	315.94
70194PA0220006	Rating Area 1	No Preference	15	344.02
70194PA0220006	Rating Area 1	No Preference	16	354.76
70194PA0220006	Rating Area 1	No Preference	17	365.50
70194PA0220006	Rating Area 1	No Preference	18	377.06
70194PA0220006	Rating Area 1	No Preference	19	388.62
70194PA0220006	Rating Area 1	No Preference	20	400.60
70194PA0220006	Rating Area 1	No Preference	21	412.99
70194PA0220006	Rating Area 1	No Preference	22	412.99
70194PA0220006	Rating Area 1	No Preference	23	412.99
70194PA0220006	Rating Area 1	No Preference	24	412.99
70194PA0220006	Rating Area 1	No Preference	25	414.64
70194PA0220006	Rating Area 1	No Preference	26	422.90
70194PA0220006	Rating Area 1	No Preference	27	432.81
70194PA0220006	Rating Area 1	No Preference	28	448.92
70194PA0220006	Rating Area 1	No Preference	29	462.14
70194PA0220006	Rating Area 1	No Preference	30	468.74
70194PA0220006	Rating Area 1	No Preference	31	478.66
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70194PA0220006	Rating Area 1	No Preference	33	494.76
70194PA0220006	Rating Area 1	No Preference	34	501.37
70194PA0220006	Rating Area 1	No Preference	35	504.67
70194PA0220006	Rating Area 1	No Preference	36	507.98
70194PA0220006	Rating Area 1	No Preference	37	511.28
70194PA0220006	Rating Area 1	No Preference	38	514.59
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70194PA0220006	Rating Area 1	No Preference	40	527.80
70194PA0220006	Rating Area 1	No Preference	41	537.71
70194PA0220006	Rating Area 1	No Preference	42	547.21
70194PA0220006	Rating Area 1	No Preference	43	560.43
70194PA0220006	Rating Area 1	No Preference	44	576.95
70194PA0220006	Rating Area 1	No Preference	45	596.36
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70194PA0220006	Rating Area 1	No Preference	50	737.60
70194PA0220006	Rating Area 1	No Preference	51	770.23
70194PA0220006	Rating Area 1	No Preference	52	806.16
70194PA0220006	Rating Area 1	No Preference	53	842.50
70194PA0220006	Rating Area 1	No Preference	54	881.73
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70194PA0220006	Rating Area 1	No Preference	56	963.51
70194PA0220006	Rating Area 1	No Preference	57	1006.46
70194PA0220006	Rating Area 1	No Preference	58	1052.30
70194PA0220006	Rating Area 1	No Preference	59	1075.01
70194PA0220006	Rating Area 1	No Preference	60	1120.85
70194PA0220006	Rating Area 1	No Preference	61	1160.50
70194PA0220006	Rating Area 1	No Preference	62	1186.52
70194PA0220006	Rating Area 1	No Preference	63	1219.15
70194PA0220006	Rating Area 1	No Preference	64 and over	1238.97
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70194PA0220006	Rating Area 2	No Preference	15	344.02
70194PA0220006	Rating Area 2	No Preference	16	354.76
70194PA0220006	Rating Area 2	No Preference	17	365.50
70194PA0220006	Rating Area 2	No Preference	18	377.06
70194PA0220006	Rating Area 2	No Preference	19	388.62
70194PA0220006	Rating Area 2	No Preference	20	400.60
70194PA0220006	Rating Area 2	No Preference	21	412.99
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70194PA0220006	Rating Area 2	No Preference	25	414.64



	70194PA0220006	Rating Area 2	No Preference	62	1186.52
	70194PA0220006	Rating Area 2	No Preference	63	1219.15
	70194PA0220006	Rating Area 2	No Preference	64 and over	1238.97
	70194PA0220006	Rating Area 4	No Preference	0-14	315.94
	70194PA0220006	Rating Area 4	No Preference	15	344.02
	70194PA0220006	Rating Area 4	No Preference	16	354.76
	70194PA0220006	Rating Area 4	No Preference	17	365.50
	70194PA0220006	Rating Area 4	No Preference	18	377.06
	70194PA0220006	Rating Area 4	No Preference	19	388.62
	70194PA0220006	Rating Area 4	No Preference	20	400.60
	70194PA0220006	Rating Area 4	No Preference	21	412.99
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	70194PA0220006	Rating Area 4	No Preference	26	422.90
	70194PA0220006	Rating Area 4	No Preference	27	432.81
	70194PA0220006	Rating Area 4	No Preference	28	448.92
	70194PA0220006	Rating Area 4	No Preference	29	462.14
	70194PA0220006	Rating Area 4	No Preference	30	468.74
	70194PA0220006	Rating Area 4	No Preference	31	478.66
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	70194PA0220006	Rating Area 4	No Preference	33	494.76
	70194PA0220006	Rating Area 4	No Preference	34	501.37
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	70194PA0220006	Rating Area 4	No Preference	36	507.98
	70194PA0220006	Rating Area 4	No Preference	37	511.28
	70194PA0220006	Rating Area 4	No Preference	38	514.59
	70194PA0220006	Rating Area 4	No Preference	39	521.19
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	70194PA0220006	Rating Area 4	No Preference	42	547.21
	70194PA0220006	Rating Area 4	No Preference	43	560.43
	70194PA0220006	Rating Area 4	No Preference	44	576.95
	70194PA0220006	Rating Area 4	No Preference	45	596.36
	70194PA0220006	Rating Area 4	No Preference	46	619.49
	70194PA0220006	Rating Area 4	No Preference	47	645.50
	70194PA0220006	Rating Area 4	No Preference	48	675.24
	70194PA0220006	Rating Area 4	No Preference	49	704.56
	70194PA0220006	Rating Area 4	No Preference	50	737.60
	70194PA0220006	Rating Area 4	No Preference	51	770.23
	70194PA0220006	Rating Area 4	No Preference	52	806.16
	70194PA0220006	Rating Area 4	No Preference	53	842.50
	70194PA0220006	Rating Area 4	No Preference	54	881.73
	70194PA0220006	Rating Area 4	No Preference	55	920.97
	70194PA0220006	Rating Area 4	No Preference	56	963.51
	70194PA0220006	Rating Area 4	No Preference	57	1006.46
	70194PA0220006	Rating Area 4	No Preference	58	1052.30
70194PA0220006	Rating Area 4	No Preference	59	1075.01	
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70194PA0220006	Rating Area 4	No Preference	61	1160.50	
70194PA0220006	Rating Area 4	No Preference	62	1186.52	
70194PA0220006	Rating Area 4	No Preference	63	1219.15	
70194PA0220006	Rating Area 4	No Preference	64 and over	1238.97	
	70194PA0220006	Rating Area 5	No Preference	0-14	315.94
	70194PA0220006	Rating Area 5	No Preference	15	344.02
	70194PA0220006	Rating Area 5	No Preference	16	354.76
	70194PA0220006	Rating Area 5	No Preference	17	365.50
	70194PA0220006	Rating Area 5	No Preference	18	377.06
	70194PA0220006	Rating Area 5	No Preference	19	388.62
	70194PA0220006	Rating Area 5	No Preference	20	400.60
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	70194PA0240006	Rating Area 6	No Preference	53	935.07
	70194PA0240006	Rating Area 6	No Preference	54	978.62
	70194PA0240006	Rating Area 6	No Preference	55	1022.17
	70194PA0240006	Rating Area 6	No Preference	56	1069.38
	70194PA0240006	Rating Area 6	No Preference	57	1117.05
	70194PA0240006	Rating Area 6	No Preference	58	1167.93
	70194PA0240006	Rating Area 6	No Preference	59	1193.14
	70194PA0240006	Rating Area 6	No Preference	60	1244.02
	70194PA0240006	Rating Area 6	No Preference	61	1288.02
	70194PA0240006	Rating Area 6	No Preference	62	1316.90
	70194PA0240006	Rating Area 6	No Preference	63	1353.11
	70194PA0240006	Rating Area 6	No Preference	64 and over	1375.11
	70194PA0240006	Rating Area 7	No Preference	0-14	350.65
	70194PA0240006	Rating Area 7	No Preference	15	381.82
	70194PA0240006	Rating Area 7	No Preference	16	393.74
	70194PA0240006	Rating Area 7	No Preference	17	405.66
	70194PA0240006	Rating Area 7	No Preference	18	418.49
	70194PA0240006	Rating Area 7	No Preference	19	431.33
	70194PA0240006	Rating Area 7	No Preference	20	444.62
	70194PA0240006	Rating Area 7	No Preference	21	458.37
	70194PA0240006	Rating Area 7	No Preference	22	458.37
	70194PA0240006	Rating Area 7	No Preference	23	458.37
	70194PA0240006	Rating Area 7	No Preference	24	458.37
	70194PA0240006	Rating Area 7	No Preference	25	460.20
	70194PA0240006	Rating Area 7	No Preference	26	469.37
	70194PA0240006	Rating Area 7	No Preference	27	480.37

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	70194PA0240006	Rating Area 7	No Preference	33	549.13
	70194PA0240006	Rating Area 7	No Preference	34	556.46
	70194PA0240006	Rating Area 7	No Preference	35	560.13
	70194PA0240006	Rating Area 7	No Preference	36	563.80
	70194PA0240006	Rating Area 7	No Preference	37	567.46
	70194PA0240006	Rating Area 7	No Preference	38	571.13
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	70194PA0240006	Rating Area 7	No Preference	41	596.80
	70194PA0240006	Rating Area 7	No Preference	42	607.34
	70194PA0240006	Rating Area 7	No Preference	43	622.01
	70194PA0240006	Rating Area 7	No Preference	44	640.34
	70194PA0240006	Rating Area 7	No Preference	45	661.89
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	70194PA0240006	Rating Area 7	No Preference	50	818.65
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	70194PA0240006	Rating Area 7	No Preference	53	935.07
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	70194PA0240006	Rating Area 7	No Preference	62	1316.90
	70194PA0240006	Rating Area 7	No Preference	63	1353.11
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	70194PA0240006	Rating Area 9	No Preference	0-14	343.91
	70194PA0240006	Rating Area 9	No Preference	15	374.48
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	70194PA0240006	Rating Area 9	No Preference	17	397.85
	70194PA0240006	Rating Area 9	No Preference	18	410.44
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	70194PA0240006	Rating Area 9	No Preference	20	436.06
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	70194PA0240006	Rating Area 9	No Preference	24	449.55
	70194PA0240006	Rating Area 9	No Preference	25	451.35
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	70194PA0240006	Rating Area 9	No Preference	41	585.31
	70194PA0240006	Rating Area 9	No Preference	42	595.65
	70194PA0240006	Rating Area 9	No Preference	43	610.04
	70194PA0240006	Rating Area 9	No Preference	44	628.02
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	70194PA0240006	Rating Area 9	No Preference	49	766.93
	70194PA0240006	Rating Area 9	No Preference	50	802.90
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	70194PA0240006	Rating Area 9	No Preference	53	917.08
	70194PA0240006	Rating Area 9	No Preference	54	959.79
	70194PA0240006	Rating Area 9	No Preference	55	1002.50
	70194PA0240006	Rating Area 9	No Preference	56	1048.80
	70194PA0240006	Rating Area 9	No Preference	57	1095.55
	70194PA0240006	Rating Area 9	No Preference	58	1145.45
	70194PA0240006	Rating Area 9	No Preference	59	1170.18
	70194PA0240006	Rating Area 9	No Preference	60	1220.08
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	70194PA0240006	Rating Area 9	No Preference	63	1327.07
	70194PA0240006	Rating Area 9	No Preference	64 and over	1348.65
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	70194PA0250002	Rating Area 6	No Preference	16	296.79
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	70194PA0250002	Rating Area 6	No Preference	19	325.12
	70194PA0250002	Rating Area 6	No Preference	20	335.14
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	70194PA0250002	Rating Area 6	No Preference	22	345.51
	70194PA0250002	Rating Area 6	No Preference	23	345.51
	70194PA0250002	Rating Area 6	No Preference	24	345.51
	70194PA0250002	Rating Area 6	No Preference	25	346.89
	70194PA0250002	Rating Area 6	No Preference	26	353.80
	70194PA0250002	Rating Area 6	No Preference	27	362.09
	70194PA0250002	Rating Area 6	No Preference	28	375.57
	70194PA0250002	Rating Area 6	No Preference	29	386.63
	70194PA0250002	Rating Area 6	No Preference	30	392.15
	70194PA0250002	Rating Area 6	No Preference	31	400.45
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	70194PA0250002	Rating Area 6	No Preference	34	419.45
	70194PA0250002	Rating Area 6	No Preference	35	422.21
	70194PA0250002	Rating Area 6	No Preference	36	424.98
	70194PA0250002	Rating Area 6	No Preference	37	427.74
	70194PA0250002	Rating Area 6	No Preference	38	430.51
	70194PA0250002	Rating Area 6	No Preference	39	436.03
	70194PA0250002	Rating Area 6	No Preference	40	441.56
	70194PA0250002	Rating Area 6	No Preference	41	449.85
	70194PA0250002	Rating Area 6	No Preference	42	457.80
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	70194PA0250002	Rating Area 6	No Preference	44	482.68

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	Rating Area 6	No Preference	46	518.27
	Rating Area 6	No Preference	47	540.03
	Rating Area 6	No Preference	48	564.91
	Rating Area 6	No Preference	49	589.44
	Rating Area 6	No Preference	50	617.08
	Rating Area 6	No Preference	51	644.38
	Rating Area 6	No Preference	52	674.44
	Rating Area 6	No Preference	53	704.84
	Rating Area 6	No Preference	54	737.66
	Rating Area 6	No Preference	55	770.49
	Rating Area 6	No Preference	56	806.07
	Rating Area 6	No Preference	57	842.01
	Rating Area 6	No Preference	58	880.36
	Rating Area 6	No Preference	59	899.36
	Rating Area 6	No Preference	60	937.71
70194PA0250002	Rating Area 6	No Preference	61	970.88
	Rating Area 6	No Preference	62	992.65
	Rating Area 6	No Preference	63	1019.95
	Rating Area 6	No Preference	64 and over	1036.53
	Rating Area 7	No Preference	0-14	264.32
	Rating Area 7	No Preference	15	287.81
	Rating Area 7	No Preference	16	296.79
	Rating Area 7	No Preference	17	305.78
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	Rating Area 7	No Preference	19	325.12
	Rating Area 7	No Preference	20	335.14
	Rating Area 7	No Preference	21	345.51
	Rating Area 7	No Preference	22	345.51
	Rating Area 7	No Preference	23	345.51
	Rating Area 7	No Preference	24	345.51
	Rating Area 7	No Preference	25	346.89
70194PA0250002	Rating Area 7	No Preference	26	353.80
	Rating Area 7	No Preference	27	362.09
	Rating Area 7	No Preference	28	375.57
	Rating Area 7	No Preference	29	386.63
	Rating Area 7	No Preference	30	392.15
	Rating Area 7	No Preference	31	400.45
	Rating Area 7	No Preference	32	408.74
	Rating Area 7	No Preference	33	413.92
	Rating Area 7	No Preference	34	419.45
	Rating Area 7	No Preference	35	422.21
	Rating Area 7	No Preference	36	424.98
	Rating Area 7	No Preference	37	427.74
	Rating Area 7	No Preference	38	430.51
	Rating Area 7	No Preference	39	436.03
	Rating Area 7	No Preference	40	441.56
	Rating Area 7	No Preference	41	449.85
70194PA0250002	Rating Area 7	No Preference	42	457.80
	Rating Area 7	No Preference	43	468.86
	Rating Area 7	No Preference	44	482.68
	Rating Area 7	No Preference	45	498.92
	Rating Area 7	No Preference	46	518.27
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	Rating Area 7	No Preference	50	617.08
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	Rating Area 7	No Preference	55	770.49
	Rating Area 7	No Preference	56	806.07
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Rating Area 7		No Preference	58	880.36
Rating Area 7		No Preference	59	899.36
Rating Area 7		No Preference	60	937.71
Rating Area 7		No Preference	61	970.88
Rating Area 7		No Preference	62	992.65
Rating Area 7		No Preference	63	1019.95
Rating Area 7		No Preference	64 and over	1036.53
Rating Area 9		No Preference	0-14	259.24
Rating Area 9		No Preference	15	282.28
Rating Area 9		No Preference	16	291.09
Rating Area 9		No Preference	17	299.90
Rating Area 9		No Preference	18	309.39
Rating Area 9		No Preference	19	318.88
Rating Area 9		No Preference	20	328.70
Rating Area 9		No Preference	21	338.87
Rating Area 9	No Preference	22	338.87	
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Rating Area 9	No Preference	26	347.00	
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	Rating Area 9	No Preference	30	384.62
	Rating Area 9	No Preference	31	392.75
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	Rating Area 9	No Preference	34	411.39
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	Rating Area 9	No Preference	36	416.81
	Rating Area 9	No Preference	37	419.52
	Rating Area 9	No Preference	38	422.23
	Rating Area 9	No Preference	39	427.65
	Rating Area 9	No Preference	40	433.08
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	Rating Area 9	No Preference	42	449.00
	Rating Area 9	No Preference	43	459.85
70194PA0250002	Rating Area 9	No Preference	44	473.40
	Rating Area 9	No Preference	45	489.33
	Rating Area 9	No Preference	46	508.31
	Rating Area 9	No Preference	47	529.65
	Rating Area 9	No Preference	48	554.05
	Rating Area 9	No Preference	49	578.11
	Rating Area 9	No Preference	50	605.22
	Rating Area 9	No Preference	51	631.99
	Rating Area 9	No Preference	52	661.47
	Rating Area 9	No Preference	53	691.29
	Rating Area 9	No Preference	54	723.49
	Rating Area 9	No Preference	55	755.68
	Rating Area 9	No Preference	56	790.58
	Rating Area 9	No Preference	57	825.83
	Rating Area 9	No Preference	58	863.44
	Rating Area 9	No Preference	59	882.08
Rating Area 9	No Preference	60	919.69	
Rating Area 9	No Preference	61	952.22	

	70194PA0250002 Rating Area 9	No Preference	62	973.57
	70194PA0250002 Rating Area 9	No Preference	63	1000.34
	70194PA0250002 Rating Area 9	No Preference	64 and over	1016.61



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*		70194			
Federal TIN*		54-1637426			
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
70194PA0220006		Rating Area 1	No Preference	0-14	325.57
70194PA0220006		Rating Area 1	No Preference	15	354.51
70194PA0220006		Rating Area 1	No Preference	16	365.57
70194PA0220006		Rating Area 1	No Preference	17	376.64
70194PA0220006		Rating Area 1	No Preference	18	388.55
70194PA0220006		Rating Area 1	No Preference	19	400.47
70194PA0220006		Rating Area 1	No Preference	20	412.81
70194PA0220006		Rating Area 1	No Preference	21	425.58
70194PA0220006		Rating Area 1	No Preference	22	425.58
70194PA0220006		Rating Area 1	No Preference	23	425.58
70194PA0220006		Rating Area 1	No Preference	24	425.58
70194PA0220006		Rating Area 1	No Preference	25	427.28
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70194PA0220006		Rating Area 1	No Preference	27	446.01
70194PA0220006		Rating Area 1	No Preference	28	462.61
70194PA0220006		Rating Area 1	No Preference	29	476.22
70194PA0220006		Rating Area 1	No Preference	30	483.03
70194PA0220006		Rating Area 1	No Preference	31	493.25
70194PA0220006		Rating Area 1	No Preference	32	503.46
70194PA0220006		Rating Area 1	No Preference	33	509.84
70194PA0220006		Rating Area 1	No Preference	34	516.65
70194PA0220006		Rating Area 1	No Preference	35	520.06
70194PA0220006		Rating Area 1	No Preference	36	523.46
70194PA0220006		Rating Area 1	No Preference	37	526.87
70194PA0220006		Rating Area 1	No Preference	38	530.27
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70194PA0220006		Rating Area 1	No Preference	42	563.89
70194PA0220006		Rating Area 1	No Preference	43	577.51
70194PA0220006		Rating Area 1	No Preference	44	594.54
70194PA0220006		Rating Area 1	No Preference	45	614.54
70194PA0220006		Rating Area 1	No Preference	46	638.37
70194PA0220006		Rating Area 1	No Preference	47	665.18
70194PA0220006		Rating Area 1	No Preference	48	695.82
70194PA0220006		Rating Area 1	No Preference	49	726.04
70194PA0220006		Rating Area 1	No Preference	50	760.09
70194PA0220006		Rating Area 1	No Preference	51	793.71
70194PA0220006		Rating Area 1	No Preference	52	830.73
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70194PA0220006		Rating Area 1	No Preference	54	908.61
70194PA0220006		Rating Area 1	No Preference	55	949.04
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70194PA0220006		Rating Area 1	No Preference	57	1037.14
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70194PA0220006		Rating Area 1	No Preference	61	1195.88
70194PA0220006		Rating Area 1	No Preference	62	1222.69
70194PA0220006		Rating Area 1	No Preference	63	1256.31
70194PA0220006		Rating Area 1	No Preference	64 and over	1276.74
70194PA0220006		Rating Area 2	No Preference	0-14	325.57
70194PA0220006		Rating Area 2	No Preference	15	354.51
70194PA0220006		Rating Area 2	No Preference	16	365.57
70194PA0220006		Rating Area 2	No Preference	17	376.64
70194PA0220006		Rating Area 2	No Preference	18	388.55
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70194PA0220006		Rating Area 2	No Preference	20	412.81
70194PA0220006		Rating Area 2	No Preference	21	425.58
70194PA0220006		Rating Area 2	No Preference	22	425.58
70194PA0220006		Rating Area 2	No Preference	23	425.58
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70194PA0220006		Rating Area 2	No Preference	26	435.79
70194PA0220006		Rating Area 2	No Preference	27	446.01
70194PA0220006		Rating Area 2	No Preference	28	462.61
70194PA0220006		Rating Area 2	No Preference	29	476.22
70194PA0220006		Rating Area 2	No Preference	30	483.03
70194PA0220006		Rating Area 2	No Preference	31	493.25
70194PA0220006		Rating Area 2	No Preference	32	503.46
70194PA0220006		Rating Area 2	No Preference	33	509.84
70194PA0220006		Rating Area 2	No Preference	34	516.65
70194PA0220006		Rating Area 2	No Preference	35	520.06
70194PA0220006		Rating Area 2	No Preference	36	523.46
70194PA0220006		Rating Area 2	No Preference	37	526.87
70194PA0220006		Rating Area 2	No Preference	38	530.27
70194PA0220006		Rating Area 2	No Preference	39	537.08
70194PA0220006		Rating Area 2	No Preference	40	543.89
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70194PA0220006		Rating Area 2	No Preference	42	563.89
70194PA0220006		Rating Area 2	No Preference	43	577.51
70194PA0220006		Rating Area 2	No Preference	44	594.54
70194PA0220006		Rating Area 2	No Preference	45	614.54
70194PA0220006		Rating Area 2	No Preference	46	638.37
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70194PA0220006		Rating Area 2	No Preference	48	695.82
70194PA0220006		Rating Area 2	No Preference	49	726.04
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70194PA0220006		Rating Area 2	No Preference	51	793.71
70194PA0220006		Rating Area 2	No Preference	52	830.73
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70194PA0220006		Rating Area 2	No Preference	54	908.61
70194PA0220006		Rating Area 2	No Preference	55	949.04
70194PA0220006		Rating Area 2	No Preference	56	992.88
70194PA0220006		Rating Area 2	No Preference	57	1037.14
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70194PA0220006		Rating Area 2	No Preference	60	1155.02
70194PA0220006		Rating Area 2	No Preference	61	1195.88



	70194PA0220006	Rating Area 2	No Preference		62	1222.69	
	70194PA0220006	Rating Area 2	No Preference		63	1256.31	
	70194PA0220006	Rating Area 2	No Preference		64 and over	1276.74	
	70194PA0220006	Rating Area 4	No Preference		0-14	325.57	
	70194PA0220006	Rating Area 4	No Preference		15	354.51	
	70194PA0220006	Rating Area 4	No Preference		16	365.57	
	70194PA0220006	Rating Area 4	No Preference		17	376.64	
	70194PA0220006	Rating Area 4	No Preference		18	388.55	
	70194PA0220006	Rating Area 4	No Preference		19	400.47	
	70194PA0220006	Rating Area 4	No Preference		20	412.81	
	70194PA0220006	Rating Area 4	No Preference		21	425.58	
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	70194PA0240006	Rating Area 6	No Preference	29	528.55
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	70194PA0240006	Rating Area 6	No Preference	34	573.42
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	70194PA0240006	Rating Area 6	No Preference	37	584.76
	70194PA0240006	Rating Area 6	No Preference	38	588.54
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	70194PA0240006	Rating Area 6	No Preference	40	603.65
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	70194PA0240006	Rating Area 6	No Preference	45	682.06
	70194PA0240006	Rating Area 6	No Preference	46	708.51
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	70194PA0240006	Rating Area 6	No Preference	54	1008.45
	70194PA0240006	Rating Area 6	No Preference	55	1053.32
	70194PA0240006	Rating Area 6	No Preference	56	1101.97
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	70194PA0240006	Rating Area 7	No Preference	64 and over	1417.02
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	70194PA0250002	Rating Area 6	No Preference	30	404.12
	70194PA0250002	Rating Area 6	No Preference	31	412.66
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	Rating Area 6	No Preference	47	556.51
	Rating Area 6	No Preference	48	582.14
	Rating Area 6	No Preference	49	607.42
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	Rating Area 6	No Preference	51	664.03
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	Rating Area 6	No Preference	54	760.17
	Rating Area 6	No Preference	55	793.99
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	Rating Area 6	No Preference	64 and over	1068.15
	Rating Area 7	No Preference	0-14	272.38
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	Rating Area 7	No Preference	34	432.24
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	Rating Area 7	No Preference	40	455.03
	Rating Area 7	No Preference	41	463.58
70194PA0250002	Rating Area 7	No Preference	42	471.77
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	Rating Area 7	No Preference	46	534.08
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Rating Area 7		No Preference	59	926.80
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Rating Area 7		No Preference	61	1000.50
Rating Area 7		No Preference	62	1022.93
Rating Area 7		No Preference	63	1051.06
Rating Area 7		No Preference	64 and over	1068.15
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	Rating Area 9	No Preference	37	432.31
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	Rating Area 9	No Preference	52	681.64
	Rating Area 9	No Preference	53	712.37
	Rating Area 9	No Preference	54	745.54
	Rating Area 9	No Preference	55	778.72
	Rating Area 9	No Preference	56	814.68
	Rating Area 9	No Preference	57	851.00
	Rating Area 9	No Preference	58	889.76
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Rating Area 9	No Preference	60	947.73	
Rating Area 9	No Preference	61	981.25	

	70194PA0250002 Rating Area 9	No Preference	62	1003.25
	70194PA0250002 Rating Area 9	No Preference	63	1030.84
	70194PA0250002 Rating Area 9	No Preference	64 and over	1047.60



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*		70194		
Federal TIN*		54-1637426		
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		
70194PA0220006		Rating Area 1	No Preference	0-14
70194PA0220006		Rating Area 1	No Preference	15
70194PA0220006		Rating Area 1	No Preference	16
70194PA0220006		Rating Area 1	No Preference	17
70194PA0220006		Rating Area 1	No Preference	18
70194PA0220006		Rating Area 1	No Preference	19
70194PA0220006		Rating Area 1	No Preference	20
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70194PA0220006		Rating Area 1	No Preference	22
70194PA0220006		Rating Area 1	No Preference	23
70194PA0220006		Rating Area 1	No Preference	24
70194PA0220006		Rating Area 1	No Preference	25
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70194PA0220006		Rating Area 1	No Preference	63
70194PA0220006		Rating Area 1	No Preference	64 and over
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70194PA0220006		Rating Area 2	No Preference	46
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70194PA0220006		Rating Area 2	No Preference	59
70194PA0220006		Rating Area 2	No Preference	60
70194PA0220006		Rating Area 2	No Preference	61



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	70194PA0220006	Rating Area 4	No Preference	15	365.35	
	70194PA0220006	Rating Area 4	No Preference	16	376.75	
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	70194PA0230002	Rating Area 6	No Preference	15	284.57
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	70194PA0230002	Rating Area 6	No Preference	17	302.33
	70194PA0230002	Rating Area 6	No Preference	18	311.90
	70194PA0230002	Rating Area 6	No Preference	19	321.46
	70194PA0230002	Rating Area 6	No Preference	20	331.37
	70194PA0230002	Rating Area 6	No Preference	21	341.62
	70194PA0230002	Rating Area 6	No Preference	22	341.62
	70194PA0230002	Rating Area 6	No Preference	23	341.62
	70194PA0230002	Rating Area 6	No Preference	24	341.62
	70194PA0230002	Rating Area 6	No Preference	25	342.99
	70194PA0230002	Rating Area 6	No Preference	26	349.82
	70194PA0230002	Rating Area 6	No Preference	27	358.02
	70194PA0230002	Rating Area 6	No Preference	28	371.34
	70194PA0230002	Rating Area 6	No Preference	29	382.27
	70194PA0230002	Rating Area 6	No Preference	30	387.74
	70194PA0230002	Rating Area 6	No Preference	31	395.94
	70194PA0230002	Rating Area 6	No Preference	32	404.14
	70194PA0230002	Rating Area 6	No Preference	33	409.26
	70194PA0230002	Rating Area 6	No Preference	34	414.73
	70194PA0230002	Rating Area 6	No Preference	35	417.46
	70194PA0230002	Rating Area 6	No Preference	36	420.19
	70194PA0230002	Rating Area 6	No Preference	37	422.93
	70194PA0230002	Rating Area 6	No Preference	38	425.66
	70194PA0230002	Rating Area 6	No Preference	39	431.12
	70194PA0230002	Rating Area 6	No Preference	40	436.59
	70194PA0230002	Rating Area 6	No Preference	41	444.79
	70194PA0230002	Rating Area 6	No Preference	42	452.65
	70194PA0230002	Rating Area 6	No Preference	43	463.58
	70194PA0230002	Rating Area 6	No Preference	44	477.24
	70194PA0230002	Rating Area 6	No Preference	45	493.30
	70194PA0230002	Rating Area 6	No Preference	46	512.43
	70194PA0230002	Rating Area 6	No Preference	47	533.95
	70194PA0230002	Rating Area 6	No Preference	48	558.55
	70194PA0230002	Rating Area 6	No Preference	49	582.80
	70194PA0230002	Rating Area 6	No Preference	50	610.13
	70194PA0230002	Rating Area 6	No Preference	51	637.12
	70194PA0230002	Rating Area 6	No Preference	52	666.84
	70194PA0230002	Rating Area 6	No Preference	53	696.90
	70194PA0230002	Rating Area 6	No Preference	54	729.36
	70194PA0230002	Rating Area 6	No Preference	55	761.81
	70194PA0230002	Rating Area 6	No Preference	56	797.00
	70194PA0230002	Rating Area 6	No Preference	57	832.53
	70194PA0230002	Rating Area 6	No Preference	58	870.45
	70194PA0230002	Rating Area 6	No Preference	59	889.24
	70194PA0230002	Rating Area 6	No Preference	60	927.16
	70194PA0230002	Rating Area 6	No Preference	61	959.95
	70194PA0230002	Rating Area 6	No Preference	62	981.47
	70194PA0230002	Rating Area 6	No Preference	63	1008.46
	70194PA0230002	Rating Area 6	No Preference	64 and over	1024.86
	70194PA0240006	Rating Area 6	No Preference	0-14	372.39
	70194PA0240006	Rating Area 6	No Preference	15	405.49
	70194PA0240006	Rating Area 6	No Preference	16	418.14
	70194PA0240006	Rating Area 6	No Preference	17	430.80
	70194PA0240006	Rating Area 6	No Preference	18	444.43
	70194PA0240006	Rating Area 6	No Preference	19	458.06
	70194PA0240006	Rating Area 6	No Preference	20	472.18
	70194PA0240006	Rating Area 6	No Preference	21	486.78
	70194PA0240006	Rating Area 6	No Preference	22	486.78
	70194PA0240006	Rating Area 6	No Preference	23	486.78
	70194PA0240006	Rating Area 6	No Preference	24	486.78
	70194PA0240006	Rating Area 6	No Preference	25	488.73
	70194PA0240006	Rating Area 6	No Preference	26	498.46
	70194PA0240006	Rating Area 6	No Preference	27	510.15
	70194PA0240006	Rating Area 6	No Preference	28	529.13
	70194PA0240006	Rating Area 6	No Preference	29	544.71
	70194PA0240006	Rating Area 6	No Preference	30	552.50
	70194PA0240006	Rating Area 6	No Preference	31	564.18
	70194PA0240006	Rating Area 6	No Preference	32	575.86
	70194PA0240006	Rating Area 6	No Preference	33	583.16
	70194PA0240006	Rating Area 6	No Preference	34	590.95
	70194PA0240006	Rating Area 6	No Preference	35	594.85
	70194PA0240006	Rating Area 6	No Preference	36	598.74
	70194PA0240006	Rating Area 6	No Preference	37	602.63
	70194PA0240006	Rating Area 6	No Preference	38	606.53
	70194PA0240006	Rating Area 6	No Preference	39	614.32
	70194PA0240006	Rating Area 6	No Preference	40	622.10
	70194PA0240006	Rating Area 6	No Preference	41	633.79
	70194PA0240006	Rating Area 6	No Preference	42	644.98
	70194PA0240006	Rating Area 6	No Preference	43	660.56
	70194PA0240006	Rating Area 6	No Preference	44	680.03
	70194PA0240006	Rating Area 6	No Preference	45	702.91
	70194PA0240006	Rating Area 6	No Preference	46	730.17
	70194PA0240006	Rating Area 6	No Preference	47	760.84
	70194PA0240006	Rating Area 6	No Preference	48	795.89
	70194PA0240006	Rating Area 6	No Preference	49	830.45
	70194PA0240006	Rating Area 6	No Preference	50	869.39
	70194PA0240006	Rating Area 6	No Preference	51	907.84
	70194PA0240006	Rating Area 6	No Preference	52	950.19
	70194PA0240006	Rating Area 6	No Preference	53	993.03
	70194PA0240006	Rating Area 6	No Preference	54	1039.28
	70194PA0240006	Rating Area 6	No Preference	55	1085.52
	70194PA0240006	Rating Area 6	No Preference	56	1135.66
	70194PA0240006	Rating Area 6	No Preference	57	1186.28
	70194PA0240006	Rating Area 6	No Preference	58	1240.32
	70194PA0240006	Rating Area 6	No Preference	59	1267.09
	70194PA0240006	Rating Area 6	No Preference	60	1321.12
	70194PA0240006	Rating Area 6	No Preference	61	1367.85
	70194PA0240006	Rating Area 6	No Preference	62	1398.52
	70194PA0240006	Rating Area 6	No Preference	63	1436.97
	70194PA0240006	Rating Area 6	No Preference	64 and over	1460.34
	70194PA0240006	Rating Area 7	No Preference	0-14	372.39
	70194PA0240006	Rating Area 7	No Preference	15	405.49
	70194PA0240006	Rating Area 7	No Preference	16	418.14
	70194PA0240006	Rating Area 7	No Preference	17	430.80
	70194PA0240006	Rating Area 7	No Preference	18	444.43
	70194PA0240006	Rating Area 7	No Preference	19	458.06
	70194PA0240006	Rating Area 7	No Preference	20	472.18
	70194PA0240006	Rating Area 7	No Preference	21	486.78
	70194PA0240006	Rating Area 7	No Preference	22	486.78
	70194PA0240006	Rating Area 7	No Preference	23	486.78
	70194PA0240006	Rating Area 7	No Preference	24	486.78
	70194PA0240006	Rating Area 7	No Preference	25	488.73
	70194PA0240006	Rating Area 7	No Preference	26	498.46
	70194PA0240006	Rating Area 7	No Preference	27	510.15

	70194PA0240006	Rating Area 7	No Preference	28	529.13
	70194PA0240006	Rating Area 7	No Preference	29	544.71
	70194PA0240006	Rating Area 7	No Preference	30	552.50
	70194PA0240006	Rating Area 7	No Preference	31	564.18
	70194PA0240006	Rating Area 7	No Preference	32	575.86
	70194PA0240006	Rating Area 7	No Preference	33	583.16
	70194PA0240006	Rating Area 7	No Preference	34	590.95
	70194PA0240006	Rating Area 7	No Preference	35	594.85
	70194PA0240006	Rating Area 7	No Preference	36	598.74
	70194PA0240006	Rating Area 7	No Preference	37	602.63
	70194PA0240006	Rating Area 7	No Preference	38	606.53
	70194PA0240006	Rating Area 7	No Preference	39	614.32
	70194PA0240006	Rating Area 7	No Preference	40	622.10
	70194PA0240006	Rating Area 7	No Preference	41	633.79
	70194PA0240006	Rating Area 7	No Preference	42	644.98
	70194PA0240006	Rating Area 7	No Preference	43	660.56
	70194PA0240006	Rating Area 7	No Preference	44	680.03
	70194PA0240006	Rating Area 7	No Preference	45	702.91
	70194PA0240006	Rating Area 7	No Preference	46	730.17
	70194PA0240006	Rating Area 7	No Preference	47	760.84
	70194PA0240006	Rating Area 7	No Preference	48	795.89
	70194PA0240006	Rating Area 7	No Preference	49	830.45
	70194PA0240006	Rating Area 7	No Preference	50	869.39
	70194PA0240006	Rating Area 7	No Preference	51	907.84
	70194PA0240006	Rating Area 7	No Preference	52	950.19
	70194PA0240006	Rating Area 7	No Preference	53	993.03
	70194PA0240006	Rating Area 7	No Preference	54	1039.28
	70194PA0240006	Rating Area 7	No Preference	55	1085.52
	70194PA0240006	Rating Area 7	No Preference	56	1135.66
	70194PA0240006	Rating Area 7	No Preference	57	1186.28
	70194PA0240006	Rating Area 7	No Preference	58	1240.32
	70194PA0240006	Rating Area 7	No Preference	59	1267.09
	70194PA0240006	Rating Area 7	No Preference	60	1321.12
	70194PA0240006	Rating Area 7	No Preference	61	1367.85
	70194PA0240006	Rating Area 7	No Preference	62	1398.52
	70194PA0240006	Rating Area 7	No Preference	63	1436.97
	70194PA0240006	Rating Area 7	No Preference	64 and over	1460.34
	70194PA0240006	Rating Area 9	No Preference	0-14	365.23
	70194PA0240006	Rating Area 9	No Preference	15	397.69
	70194PA0240006	Rating Area 9	No Preference	16	410.10
	70194PA0240006	Rating Area 9	No Preference	17	422.52
	70194PA0240006	Rating Area 9	No Preference	18	435.88
	70194PA0240006	Rating Area 9	No Preference	19	449.25
	70194PA0240006	Rating Area 9	No Preference	20	463.10
	70194PA0240006	Rating Area 9	No Preference	21	477.42
	70194PA0240006	Rating Area 9	No Preference	22	477.42
	70194PA0240006	Rating Area 9	No Preference	23	477.42
	70194PA0240006	Rating Area 9	No Preference	24	477.42
	70194PA0240006	Rating Area 9	No Preference	25	479.33
	70194PA0240006	Rating Area 9	No Preference	26	488.88
	70194PA0240006	Rating Area 9	No Preference	27	500.34
	70194PA0240006	Rating Area 9	No Preference	28	518.96
	70194PA0240006	Rating Area 9	No Preference	29	534.23
	70194PA0240006	Rating Area 9	No Preference	30	541.87
	70194PA0240006	Rating Area 9	No Preference	31	553.33
	70194PA0240006	Rating Area 9	No Preference	32	564.79
	70194PA0240006	Rating Area 9	No Preference	33	571.95
	70194PA0240006	Rating Area 9	No Preference	34	579.59
	70194PA0240006	Rating Area 9	No Preference	35	583.41
	70194PA0240006	Rating Area 9	No Preference	36	587.23
	70194PA0240006	Rating Area 9	No Preference	37	591.05
	70194PA0240006	Rating Area 9	No Preference	38	594.87
	70194PA0240006	Rating Area 9	No Preference	39	602.50
	70194PA0240006	Rating Area 9	No Preference	40	610.14
	70194PA0240006	Rating Area 9	No Preference	41	621.60
	70194PA0240006	Rating Area 9	No Preference	42	632.58
	70194PA0240006	Rating Area 9	No Preference	43	647.86
	70194PA0240006	Rating Area 9	No Preference	44	666.96
	70194PA0240006	Rating Area 9	No Preference	45	689.39
	70194PA0240006	Rating Area 9	No Preference	46	716.13
	70194PA0240006	Rating Area 9	No Preference	47	746.21
	70194PA0240006	Rating Area 9	No Preference	48	780.58
	70194PA0240006	Rating Area 9	No Preference	49	814.48
	70194PA0240006	Rating Area 9	No Preference	50	852.67
	70194PA0240006	Rating Area 9	No Preference	51	890.39
	70194PA0240006	Rating Area 9	No Preference	52	931.92
	70194PA0240006	Rating Area 9	No Preference	53	973.94
	70194PA0240006	Rating Area 9	No Preference	54	1019.29
	70194PA0240006	Rating Area 9	No Preference	55	1064.65
	70194PA0240006	Rating Area 9	No Preference	56	1113.82
	70194PA0240006	Rating Area 9	No Preference	57	1163.47
	70194PA0240006	Rating Area 9	No Preference	58	1216.47
	70194PA0240006	Rating Area 9	No Preference	59	1242.72
	70194PA0240006	Rating Area 9	No Preference	60	1295.72
	70194PA0240006	Rating Area 9	No Preference	61	1341.55
	70194PA0240006	Rating Area 9	No Preference	62	1371.63
	70194PA0240006	Rating Area 9	No Preference	63	1409.34
	70194PA0240006	Rating Area 9	No Preference	64 and over	1432.26
	70194PA0250002	Rating Area 6	No Preference	0-14	280.70
	70194PA0250002	Rating Area 6	No Preference	15	305.65
	70194PA0250002	Rating Area 6	No Preference	16	315.19
	70194PA0250002	Rating Area 6	No Preference	17	324.73
	70194PA0250002	Rating Area 6	No Preference	18	335.01
	70194PA0250002	Rating Area 6	No Preference	19	345.28
	70194PA0250002	Rating Area 6	No Preference	20	355.92
	70194PA0250002	Rating Area 6	No Preference	21	366.93
	70194PA0250002	Rating Area 6	No Preference	22	366.93
	70194PA0250002	Rating Area 6	No Preference	23	366.93
	70194PA0250002	Rating Area 6	No Preference	24	366.93
	70194PA0250002	Rating Area 6	No Preference	25	368.40
	70194PA0250002	Rating Area 6	No Preference	26	375.74
	70194PA0250002	Rating Area 6	No Preference	27	384.54
	70194PA0250002	Rating Area 6	No Preference	28	398.85
	70194PA0250002	Rating Area 6	No Preference	29	410.59
	70194PA0250002	Rating Area 6	No Preference	30	416.47
	70194PA0250002	Rating Area 6	No Preference	31	425.27
	70194PA0250002	Rating Area 6	No Preference	32	434.08
	70194PA0250002	Rating Area 6	No Preference	33	439.58
	70194PA0250002	Rating Area 6	No Preference	34	445.45
	70194PA0250002	Rating Area 6	No Preference	35	448.39
	70194PA0250002	Rating Area 6	No Preference	36	451.32
	70194PA0250002	Rating Area 6	No Preference	37	454.26
	70194PA0250002	Rating Area 6	No Preference	38	457.19
	70194PA0250002	Rating Area 6	No Preference	39	463.07
	70194PA0250002	Rating Area 6	No Preference	40	468.94
	70194PA0250002	Rating Area 6	No Preference	41	477.74
	70194PA0250002	Rating Area 6	No Preference	42	486.18
	70194PA0250002	Rating Area 6	No Preference	43	497.92
	70194PA0250002	Rating Area 6	No Preference	44	512.60

70194PA0250002	Rating Area 6	No Preference	45	529.85	
	Rating Area 6	No Preference	46	550.40	
	Rating Area 6	No Preference	47	573.51	
	Rating Area 6	No Preference	48	599.93	
	Rating Area 6	No Preference	49	625.98	
	Rating Area 6	No Preference	50	655.34	
	Rating Area 6	No Preference	51	684.32	
	Rating Area 6	No Preference	52	716.25	
	Rating Area 6	No Preference	53	748.54	
	Rating Area 6	No Preference	54	783.40	
	Rating Area 6	No Preference	55	818.25	
	Rating Area 6	No Preference	56	856.05	
	Rating Area 6	No Preference	57	894.21	
	Rating Area 6	No Preference	58	934.94	
	Rating Area 6	No Preference	59	955.12	
	Rating Area 6	No Preference	60	995.85	
	Rating Area 6	No Preference	61	1031.07	
	Rating Area 6	No Preference	62	1054.19	
	Rating Area 6	No Preference	63	1083.18	
	Rating Area 6	No Preference	64 and over	1100.79	
70194PA0250002	Rating Area 7	No Preference	0-14	280.70	
70194PA0250002	Rating Area 7	No Preference	15	305.65	
	Rating Area 7	No Preference	16	315.19	
	Rating Area 7	No Preference	17	324.73	
	Rating Area 7	No Preference	18	335.01	
	Rating Area 7	No Preference	19	345.28	
	Rating Area 7	No Preference	20	355.92	
	Rating Area 7	No Preference	21	366.93	
	Rating Area 7	No Preference	22	366.93	
	Rating Area 7	No Preference	23	366.93	
	Rating Area 7	No Preference	24	366.93	
	Rating Area 7	No Preference	25	368.40	
	Rating Area 7	No Preference	26	375.74	
	Rating Area 7	No Preference	27	384.54	
	Rating Area 7	No Preference	28	398.85	
	Rating Area 7	No Preference	29	410.59	
	Rating Area 7	No Preference	30	416.47	
	Rating Area 7	No Preference	31	425.27	
	Rating Area 7	No Preference	32	434.08	
	Rating Area 7	No Preference	33	439.58	
	Rating Area 7	No Preference	34	445.45	
	Rating Area 7	No Preference	35	448.39	
	Rating Area 7	No Preference	36	451.32	
	Rating Area 7	No Preference	37	454.26	
	Rating Area 7	No Preference	38	457.19	
	Rating Area 7	No Preference	39	463.07	
	Rating Area 7	No Preference	40	468.94	
	Rating Area 7	No Preference	41	477.74	
	Rating Area 7	No Preference	42	486.18	
	Rating Area 7	No Preference	43	497.92	
	Rating Area 7	No Preference	44	512.60	
	Rating Area 7	No Preference	45	529.85	
	Rating Area 7	No Preference	46	550.40	
	Rating Area 7	No Preference	47	573.51	
	Rating Area 7	No Preference	48	599.93	
	Rating Area 7	No Preference	49	625.98	
	Rating Area 7	No Preference	50	655.34	
	Rating Area 7	No Preference	51	684.32	
	Rating Area 7	No Preference	52	716.25	
	Rating Area 7	No Preference	53	748.54	
	Rating Area 7	No Preference	54	783.40	
	Rating Area 7	No Preference	55	818.25	
	Rating Area 7	No Preference	56	856.05	
	Rating Area 7	No Preference	57	894.21	
	Rating Area 7	No Preference	58	934.94	
	Rating Area 7	No Preference	59	955.12	
	Rating Area 7	No Preference	60	995.85	
	Rating Area 7	No Preference	61	1031.07	
	Rating Area 7	No Preference	62	1054.19	
	Rating Area 7	No Preference	63	1083.18	
	Rating Area 7	No Preference	64 and over	1100.79	
	70194PA0250002	Rating Area 9	No Preference	0-14	275.31
	70194PA0250002	Rating Area 9	No Preference	15	299.78
		Rating Area 9	No Preference	16	309.14
		Rating Area 9	No Preference	17	318.49
		Rating Area 9	No Preference	18	328.57
		Rating Area 9	No Preference	19	338.65
Rating Area 9		No Preference	20	349.08	
Rating Area 9		No Preference	21	359.88	
Rating Area 9		No Preference	22	359.88	
Rating Area 9		No Preference	23	359.88	
Rating Area 9		No Preference	24	359.88	
Rating Area 9		No Preference	25	361.32	
Rating Area 9		No Preference	26	368.52	
Rating Area 9		No Preference	27	377.15	
Rating Area 9		No Preference	28	391.19	
Rating Area 9		No Preference	29	402.71	
Rating Area 9		No Preference	30	408.46	
Rating Area 9		No Preference	31	417.10	
Rating Area 9		No Preference	32	425.74	
Rating Area 9		No Preference	33	431.14	
Rating Area 9		No Preference	34	436.89	
Rating Area 9		No Preference	35	439.77	
Rating Area 9		No Preference	36	442.65	
Rating Area 9		No Preference	37	445.53	
Rating Area 9		No Preference	38	448.41	
Rating Area 9		No Preference	39	454.17	
Rating Area 9		No Preference	40	459.93	
Rating Area 9		No Preference	41	468.56	
Rating Area 9		No Preference	42	476.84	
Rating Area 9		No Preference	43	488.36	
Rating Area 9		No Preference	44	502.75	
Rating Area 9		No Preference	45	519.67	
Rating Area 9		No Preference	46	539.82	
Rating Area 9		No Preference	47	562.49	
Rating Area 9		No Preference	48	588.40	
Rating Area 9		No Preference	49	613.96	
Rating Area 9		No Preference	50	642.75	
Rating Area 9		No Preference	51	671.18	
Rating Area 9		No Preference	52	702.49	
Rating Area 9		No Preference	53	734.16	
Rating Area 9		No Preference	54	768.34	
Rating Area 9		No Preference	55	802.53	
Rating Area 9		No Preference	56	839.60	
Rating Area 9		No Preference	57	877.03	
Rating Area 9		No Preference	58	916.97	
Rating Area 9		No Preference	59	936.77	
Rating Area 9		No Preference	60	976.71	
Rating Area 9		No Preference	61	1011.26	

	70194PA0250002 Rating Area 9	No Preference	62	1033.94
	70194PA0250002 Rating Area 9	No Preference	63	1062.37
	70194PA0250002 Rating Area 9	No Preference	64 and over	1079.64

**Highmark Health Insurance Co. (HHIC)**  
**2018 Small Group Rate Filing**  
**Transitional Policy Data by Year from Table 4**  
**Company: HHIC**

Year	Premium	Allowed Claims (Net of Rx Rebates)	Ultimate Incurred Claims (Net of Rx Rebates)	Member Months
2014	\$ 689,390,951	\$ 764,263,121	\$ 664,025,484	1,980,653
2015	\$ 476,999,173	\$ 444,651,355	\$ 379,326,758	1,223,922
2016	\$ 392,410,696	\$ 362,487,143	\$ 312,756,288	950,604
2017	\$ 340,453,996	\$ 313,805,931	\$ 272,675,395	783,919



# Highmark Health Insurance Co. (HHIC)

## 2018 Small Group Rate Filing

### Trend Exhibit

#### Western and Central, PA Region

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-14	195,769	\$ 456.45		
Feb-14	195,124	\$ 440.62		
Mar-14	194,739	\$ 467.80		
Apr-14	193,358	\$ 482.82		
May-14	192,301	\$ 459.89		
Jun-14	191,752	\$ 451.10		
Jul-14	187,281	\$ 479.52		
Aug-14	186,892	\$ 454.83		
Sep-14	185,980	\$ 467.22		
Oct-14	183,897	\$ 535.77		
Nov-14	182,039	\$ 482.58		
Dec-14	155,936	\$ 480.86	\$ 471.16	
Jan-15	148,910	\$ 492.06	\$ 473.89	
Feb-15	147,485	\$ 457.08	\$ 475.75	
Mar-15	146,458	\$ 506.82	\$ 478.65	
Apr-15	144,861	\$ 473.59	\$ 477.90	
May-15	144,318	\$ 454.67	\$ 477.96	
Jun-15	143,690	\$ 475.67	\$ 480.42	
Jul-15	141,240	\$ 490.05	\$ 481.22	
Aug-15	140,453	\$ 453.57	\$ 481.78	
Sep-15	139,582	\$ 489.58	\$ 483.87	
Oct-15	136,702	\$ 513.92	\$ 480.80	
Nov-15	135,347	\$ 498.45	\$ 482.00	
Dec-15	119,459	\$ 482.71	\$ 482.15	2.3%
Jan-16	115,137	\$ 478.11	\$ 480.98	1.5%
Feb-16	113,994	\$ 515.21	\$ 485.56	2.1%
Mar-16	112,106	\$ 522.14	\$ 486.19	1.6%
Apr-16	110,162	\$ 494.23	\$ 487.93	2.1%
May-16	108,307	\$ 489.84	\$ 491.24	2.8%
Jun-16	106,769	\$ 527.10	\$ 495.34	3.1%
Jul-16	103,895	\$ 483.19	\$ 494.98	2.9%
Aug-16	102,896	\$ 556.18	\$ 503.60	4.5%
Sep-16	101,901	\$ 536.08	\$ 507.46	4.9%
Oct-16	100,269	\$ 531.31	\$ 508.59	5.8%
Nov-16	99,275	\$ 536.59	\$ 511.80	6.2%
Dec-16	88,857	\$ 521.93	\$ 515.26	6.9%
Jan-17	88,716	\$ 557.37	\$ 521.74	8.5%
Feb-17	88,215	\$ 513.83	\$ 521.78	7.5%
Mar-17	87,626	\$ 582.45	\$ 526.22	8.2%
Apr-17	86,877	\$ 553.97	\$ 531.32	8.9%
May-17	86,530	\$ 594.25	\$ 540.03	9.9%
Jun-17	86,346	\$ 582.06	\$ 544.49	9.9%
Jul-17	84,688	\$ 559.68	\$ 551.44	11.4%
Aug-17	84,342	\$ 602.42	\$ 554.96	10.2%
Sep-17	83,721	\$ 586.69	\$ 559.26	10.2%
Oct-17	82,689	\$ 613.97	\$ 566.25	11.3%
Nov-17	82,400	\$ 572.83	\$ 569.63	11.3%
Dec-17	71,027	\$ 554.29	\$ 572.74	11.2%
Jan-18	70,650	\$ 632.68	\$ 578.36	10.9%
Feb-18	70,650	\$ 579.42	\$ 584.26	12.0%
Mar-18	70,650	\$ 625.30	\$ 587.45	11.6%
Apr-18	70,650	\$ 602.14	\$ 591.63	11.3%
May-18	70,650	\$ 626.34	\$ 594.02	10.0%
Jun-18	70,650	\$ 606.12	\$ 596.09	9.5%
Jul-18	70,650	\$ 618.95	\$ 601.32	9.0%
Aug-18	70,650	\$ 646.03	\$ 604.78	9.0%
Sep-18	70,650	\$ 588.44	\$ 605.19	8.2%
Oct-18	70,650	\$ 675.97	\$ 610.17	7.8%
Nov-18	70,650	\$ 646.47	\$ 616.82	8.3%
Dec-18	70,650	\$ 606.67	\$ 621.21	8.5%
Jan-19	70,650	\$ 680.07	\$ 625.16	8.1%
Feb-19	70,650	\$ 628.55	\$ 629.25	7.7%
Mar-19	70,650	\$ 657.19	\$ 631.91	7.6%
Apr-19	70,650	\$ 675.12	\$ 637.99	7.8%
May-19	70,650	\$ 676.50	\$ 642.17	8.1%
Jun-19	70,650	\$ 637.72	\$ 644.81	8.2%
Jul-19	70,650	\$ 692.96	\$ 650.98	8.3%
Aug-19	70,650	\$ 681.13	\$ 653.90	8.1%
Sep-19	70,650	\$ 660.40	\$ 659.90	9.0%
Oct-19	70,650	\$ 730.03	\$ 664.40	8.9%
Nov-19	70,650	\$ 679.38	\$ 667.14	8.2%
Dec-19	70,650	\$ 679.08	\$ 673.18	8.4%

Proposed Annual Trend (Cost & Utilization)

8.9%

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Trend Component	Table 3	URRT
Cost	4.8%	4.8%
Utilization	4.0%	4.0%
Base Trend (Ties)	8.9%	8.9%
Change in Benefit Richness		1.008
Trend Shown in Exhibit	8.9%	9.4%

**Highmark Health Insurance Co. (HHIC)**  
**2019 Small Group Rate Filing**  
**Derivation of Change in Morbidity, Demographics, and Benefits**

<b><u>Change in Morbidity Calculation</u></b>	<b><u>Reference</u></b>	<b><u>Formula</u></b>	<b><u>Calculation</u></b>
2017 Allowed Claims for those Members Expected to be Effective in 2019	(1)		\$519.02
Calendar year 2017 allowed claims PMPM	(2)		\$400.71
<b>Change in Morbidity</b>	<b>(3)</b>	<b>=(1)/(2)</b>	<b>1.295</b>

<b><u>Change in Demographics Calculation</u></b>	<b><u>Reference</u></b>	<b><u>Formula</u></b>	<b><u>Calculation</u></b>
2019 Age Factor for Members Expected to be Effective in 2019	(1)		1.512
2019 Area Factor for Members Expected to be Effective in 2019	(2)		1.007
Calendar Year 2017 Age Factor	(3)		1.512
Calendar Year 2017 Area Factor	(4)		1.007
<b>Change in Demographics</b>	<b>(5)</b>	<b>=[(1)*(2)]/[(3)*(4)]</b>	<b>1.0004</b>

<b><u>Change in Benefits Calculation</u></b>	
Total Adjusted Projected Allowed EHB Claims PMPM (Before Change in Benefits)	\$ 625.71
EHB - Autism Benefit	\$ -
EHB - Pediatric Benefits	\$ 0.81
Change in Pharmacy Rebates	\$ (5.15)
Total Adjusted Projected Allowed EHB Claims PMPM (After Change in Benefits)	\$ 621.38
<b>Change in Benefits</b>	<b>0.993</b>

**Highmark Health Insurance Co. (HHIC)**  
**2019 Small Group Rate Filing**  
**Paid-to-Allowed Ratio in the Projection Period**

Sum of Projected Claims by Plan	\$	2,386,088	\$	1,916,387
Calculated Paid to Allowed Ratio				80.3%
URRT Worksheet I Value				80.3%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims	Projected Paid Claims
70194PA0220006	Gold	107	\$ 804,741	\$ 645,129
70194PA0230002	Bronze	6	\$ 41,783	\$ 26,280
70194PA0240006	Gold	176	\$ 1,323,685	\$ 1,099,055
70194PA0250002	Bronze	31	\$ 215,879	\$ 145,922

# Highmark Health Insurance Co. (HHIC)

## 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)
70194PA0220006	Gold	107	\$ 804,741	\$ 645,129	0.8017	0.8086	1.0086
70194PA0230002	Bronze	6	\$ 41,783	\$ 26,280	0.6290	0.5874	0.9339
70194PA0240006	Gold	176	\$ 1,323,685	\$ 1,099,055	0.8303	0.8375	1.0086
70194PA0250002	Bronze	31	\$ 215,879	\$ 145,922	0.6759	0.6313	0.9339
						<b>Average</b>	<b>1.0000</b>

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**Highmark Health Insurance Co. (HHIC)**  
**2019 Small Group Filing**  
**Derivation of the Age, Geographic, and Tobacco Calibration Factors**

**Age Factor**

Type	Average Age Factor	% of Members (Region)	% of Members (PA)
Western PA			
Current ACA Book - EOY 2016	1.536	71.8%	30.8%
Movement to ACA Book (from Transitional and New Business)	1.537	28.2%	12.1%
<b>Western PA</b>	<b>1.537</b>	<b>100.0%</b>	<b>42.9%</b>
Central PA			
Current ACA Book - EOY 2016	1.495	24.2%	13.8%
Movement to ACA Book (from Transitional and New Business)	1.493	75.8%	43.3%
<b>Central PA</b>	<b>1.494</b>	<b>100.0%</b>	<b>57.1%</b>
<b>Overall</b>	<b>1.512</b>		<b>100.0%</b>

**Child Capping Adjustment**

Area	Average Child Capping Adjustment	% of Members
Western PA	1.004	42.9%
Central PA	1.006	57.1%
<b>Overall</b>	<b>1.005</b>	<b>100.0%</b>

Average Age Factor 1.505

Geographic Factor 1.007

Tobacco Surcharge (Not Applicable) 1.000

Area Factors - WPA						
State	County Code	County	Rating Area	Area Factor	% of PA Membership	
PA	031	Clarion	R-PA001	0.97	1.2%	
PA	039	Crawford	R-PA001	0.97	4.6%	
PA	049	Erie	R-PA001	0.97	12.0%	
PA	053	Forest	R-PA001	0.97	0.1%	
PA	083	McKean	R-PA001	0.97	1.2%	
PA	085	Mercer	R-PA001	0.97	4.0%	
PA	121	Venango	R-PA001	0.97	1.5%	
PA	123	Warren	R-PA001	0.97	1.6%	
PA	023	Cameron	R-PA002	0.97	0.2%	
PA	047	Elk	R-PA002	0.97	1.8%	
PA	105	Potter	R-PA002	0.97	0.4%	
PA	003	Allegheny	R-PA004	0.97	30.2%	
PA	005	Armstrong	R-PA004	0.97	1.0%	
PA	007	Beaver	R-PA004	0.97	2.7%	
PA	019	Butler	R-PA004	0.97	4.7%	
PA	051	Fayette	R-PA004	0.97	2.0%	
PA	059	Greene	R-PA004	0.97	1.4%	
PA	063	Indiana	R-PA004	0.97	2.5%	
PA	073	Lawrence	R-PA004	0.97	2.4%	
PA	125	Washington	R-PA004	0.97	6.5%	
PA	129	Westmoreland	R-PA004	0.97	7.1%	
PA	009	Bedford	R-PA005	0.97	0.8%	
PA	013	Blair	R-PA005	0.97	2.8%	
PA	021	Cambria	R-PA005	0.97	2.6%	
PA	033	Clearfield	R-PA005	0.97	1.9%	
PA	061	Huntingdon	R-PA005	0.97	0.7%	
PA	065	Jefferson	R-PA005	0.97	0.8%	
PA	111	Somerset	R-PA005	0.97	1.3%	

**Highmark Health Insurance Company's Response to Objection Letter Dated  
06/15/2018**

**Product Name:** HHIC Small Group 2019 ACA Rate Filing

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

**Pennsylvania Insurance Department ID #: HGHM-131496229**

**Objection Letter Status: Additional Information Required**

**Objection Letter Date: 06/15/2018**

**Respond By Date: 06/22/2018**

**Response Date: 06/22/2018**

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Below please find our responses to the Highmark Health Insurance Company (HHIC, “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 HHIC 2018-06-22.xlsx,” which contains additional exhibits and supplemental detail, as referenced in the below responses.

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

- Tables 3b and 4b have been removed in response to Question 2.
- Table 6 now includes formulas for *General & Claims Expense* and *Quality Improvement Expense* in response to Question 3.
- The average HIT fee was removed from Table 6 and Table 10 and the impact of the insurer fee on quarterly trend is now reflected in Table 5A. These changes impacted Table 11 such that the rates produced are close to the rates produced by the Federal Rates Template, but do not match exactly due to varying administrative expense retentions between the Western and Central Pennsylvania regions. Please see the response to Question 9 and the memorandum for further detail.

1. Starting from the un-normalized data in Table 4, quantitatively show the development of the normalized allowed pmpms in the supporting trend exhibit. Show all normalization factors and their development.

**Response:**

Please see the exhibit tabs named “Question #1 – Medical” and “Question #1 – Drug” in the submitted response file “PID Response HHIC 2018-06-22.xlsx.” These exhibits demonstrate the development of the average medical and drug adjustment factors for 2019. Adjustment factors are used in the development of trend assumptions to adjust the projection of trend to a pricing trend basis, removing or adding some of the components of trend as appropriate. Since the development of trend involves the build-up of claim assumptions over time, the adjustment factors are similarly built up over time to adjust the trend, and the change in the adjustment factor over a given period becomes the necessary change in the trend to a pricing basis. Thus, any individual adjustment factor is determined from the prior month’s adjustment factor, multiplied by a factor to change the trend to the appropriate level for rate development.

As an example of the adjustment factor development, please refer to “Question #1 – Medical” exhibit. As shown in the exhibit, our estimate of medical trend for 2019 is 8.1%. However, some of the factors impacting trend do not have an impact on the rate development. So it is necessary to adjust this trend to something more appropriate for rate development. Thus we remove the following items impacting our trend during 2019 to get to our pricing trend:

- Demographic changes – utilization (1.004)
- Demographic changes – unit costs (1.001)
- Step changes (0.990)
- Other adjustments (0.988)

In addition to these factors, we need to account for the aging of the population in the underlying experience period, and apply a factor of 1.010 to the adjustment factor in the pricing trend development.

By making these adjustments to the claims trend projection, we get a trend more appropriate for pricing (8.1% average trend for 2019, as shown in the exhibit). (Note that the pricing trend used in the filing represents an average trend from the 2017 experience period to the 2019 rate projection period. We are using an average rate trend of 8.9%,



representing the two year average trend for Medical and Rx combined.) The “Question #1 – Medical” exhibit demonstrates this determination for the average medical adjustment factor for 2019, using the 2018 average adjustment factor as the starting point.

Note that although this demonstration is shown on an annual basis, in practice the adjustment factors are developed monthly, with each successive adjustment factor determined from the prior one. In this way, any significant item that impacts the trend at a specific point in time can be accounted for appropriately in the trend development, and may spread its impact across successive experience or projection periods.

2. Table 4b is populated but is not used in developing the projected index rate. Why is this table populated?

**Response:**

Table 4b has been removed because HHIC does not use the manual rate in the rate development.

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

**Response:**

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

- *General & Claims Expense* – This calculation has been added to Table 6.
- *Commission Expense* – We assumed a \$16.42 PMPM value. Additional support for this assumption can be found in the response to Question 11.
- *Quality Improvement Expense* – This calculation has been added to Table 6.
- *PCORI Fee* – We assumed a \$0.16 PMPM value, calculated as the \$2.52 fee \* (3/4) / 12. The percentage shown in cell C54 is simply the PMPM value divided by the total Projected Required Revenue PMPM.
- *PA Premium Tax & Health Insurance Provider Fee* – These are known values and so there is no formula to show. The HIT fee has been removed from Table 6.
- *Federal Income Tax* – We do not expect to owe Federal Income Tax for this business and so the value was set to 0%.

4. The underlying annual trend supporting the filing is 8.94%, which is further adjusted by an induced utilization adjustment of 0.39% per year, to develop the overall trend assumption of 9.37% per year.

a. Please provide quantitative support for the “Normalized Allowed PMPM” values provided in the supplemental file “2019 Supplemental Exhibits - HHIC.xlsx,” “Trend Support” tab which are driving the 8.94% 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 #4a” tab in the included supplemental exhibits file, “PID Response HHIC 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 0.39%.

**Response:**

Please see the "Question #4b Summary" tab in the included supplemental exhibits file, "PID Response HHIC 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 4b 2017 Induced Demand" and "Question 4b 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.

5. The actuarial memorandum states that the -\$50.53 PMPM projected risk adjustment assumption is comprised of an expected risk transfer payable of \$48.29 PMPM, less the \$0.15 PMPM risk adjustment user fee, trended by the average 2019 pricing trend.

a. Please demonstrate how the proposed morbidity adjustment (i.e. 1.295) was taken into account in calculating the projected 2019 risk adjustment receipt based on the 2017 results.

**Response:**

The morbidity adjustment in the development of the HHIC rates reflects the adjustment from taking the morbidity of the single risk pool (including transitional policies) to the expected morbidity of the ACA membership only. Similarly, the development of the risk adjustment is based on the final risk adjustment results from the experience period from the ACA membership. As the demographic and morbidity profile of the ACA membership is not projected to change significantly from the experience period to the rating period, there is no adjustment necessary to the projected risk adjustment.

6. In developing the morbidity adjustment equal to 1.295, please provide the quantitative development of, and justification for, the \$519.02 value for "2017 Allowed Claims for those Members Expected to be Effective in 2019" which was used to calculate the change in morbidity adjustment from the file "2019 Supplemental Exhibits - HHIC.xlsx," "Table 5 Support" tab.

**Response:**

Please see the exhibit tab named "Question #6" in the submitted response file "PID Response HHIC 2018-06-22.xlsx" showing the quantitative development of the \$519.02 value for "2017 Allowed Claims for those Members Expected to be Effective in 2019". As shown in the exhibit, the development of the 2017 allowed claims assumption comes from a blend of 2017 allowed claims for current Company membership, along with the allowed claims level for assumed new business.

7. Please provide quantitative support for the 1.007 Change in Network assumption used in Index Rate development.

**Response:**

The change in network factor references the change between the 2017 network factor and the assumed (or average) 2019 network factor. The 2017 network factor can be seen in Table 5 and is calculated based on the data available for that calendar year. The assumed 2019 network factor is calculated by weighting the network factors, benefit richness factors, and projected enrollment percentages on a plan level basis. Since the 2017 network factor is 0.9927 and the assumed 2019 network factor is 1.0000, the change in network factor is  $1.0000/0.9927 = 1.007$ .

8. It appears that the Pricing AVs for a number of plans increased relative to last year. For example, for plan 70194PA0220006, the Pricing AV increased from 0.772 in the 2018 rate development to 0.802 in the 2019 rate development. Similarly, for plan 70194PA0250002, the Pricing AV increased from 0.643 in the 2018 rate development to 0.676 in the 2019 rate development. Please describe how the revised Pricing AVs for 2019 were developed, specifically addressing and providing justification for the changes to the Pricing AVs for the two plans referenced above.

**Response:**

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

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

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

**Response:**

The Pennsylvania actuarial memorandum and the Excel workbook “2019\_SmGrp\_HHIC\_PAAMExhibits” have been updated to reflect revised trend which incorporates the HIT. Within the Excel workbook, several adjustments needed to be made to facilitate this change. Although it does not affect the rates, the average HIT was removed from Table 6. The HIT was also removed from Table 10’s Taxes & Fees and instead added to the trend impact in Table 5a. However, because the HHIC entity considers membership in both the Western Pennsylvania and Central Pennsylvania markets, and administrative expenses differ between the two regions, consistency between Table 11 and the Federal Rates Template cannot be achieved as the PAAM Exhibits workbook is currently set up. There are slight differences in rates as a result. Please note that the 2019 rates that will be issued in the market are those produced by the Federal Rates Template.

10. The required Rate Change Summary form shows experienced administrative expenses of roughly 10.69% in 2017, compared to an assumed 9.03% for 2018 and 9.87% in 2019. Please explain why the administrative expense assumption has increased to 9.87% for 2019 and provide quantitative support.

**Response:**

These values represent the base administrative expense PMPM assumption provided by our Cost Accounting department. Please see the exhibit tab named “Question #10” in the submitted response file “PID Response HHIC 2018-06-22.xlsx” comparing the administrative expenses for 2018 and 2019 on a PMPM basis.

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

**Response:**

Response redacted.

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

**Response:**

None of the expanded Bronze plans have a copay element.

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**Highmark Health Insurance Company**  
**2019 Small Group Rate Filing**  
**Response to Question #1**  
**Western and Central, PA Region**

Incurred Month	Members	12 Month			Annual Trend	Allowed		Normalized Allowed
		Normalized Allowed	Moving Average			PMPM - MEDICAL	Adjustment Factor	PMPM - MEDICAL
Jan-18	70,650	\$ 632.41	\$ 578.05		10.8%	\$ 374.56	1.355	\$ 507.60
Feb-18	70,650	\$ 579.32	\$ 583.95		11.9%	\$ 340.15	1.354	\$ 460.49
Mar-18	70,650	\$ 625.12	\$ 587.10		11.6%	\$ 363.15	1.349	\$ 490.05
Apr-18	70,650	\$ 601.86	\$ 591.29		11.3%	\$ 349.84	1.355	\$ 474.12
May-18	70,650	\$ 625.99	\$ 593.71		10.0%	\$ 363.37	1.354	\$ 491.88
Jun-18	70,650	\$ 605.96	\$ 595.74		9.5%	\$ 350.71	1.356	\$ 475.39
Jul-18	70,650	\$ 618.65	\$ 600.96		9.0%	\$ 350.75	1.386	\$ 486.11
Aug-18	70,650	\$ 645.72	\$ 604.47		9.0%	\$ 369.37	1.380	\$ 509.75
Sep-18	70,650	\$ 588.19	\$ 604.91		8.2%	\$ 335.26	1.387	\$ 464.94
Oct-18	70,650	\$ 675.58	\$ 609.89		7.8%	\$ 389.36	1.379	\$ 536.79
Nov-18	70,650	\$ 646.16	\$ 616.55		8.3%	\$ 369.39	1.378	\$ 508.90
Dec-18	70,650	\$ 606.45	\$ 620.95		8.5%	\$ 337.46	1.391	\$ 469.51
Jan-19	70,650	\$ 679.69	\$ 624.89		8.1%	\$ 380.72	1.412	\$ 537.71
Feb-19	70,650	\$ 628.42	\$ 628.98		7.7%	\$ 353.72	1.410	\$ 498.91
Mar-19	70,650	\$ 656.99	\$ 631.64		7.6%	\$ 364.30	1.410	\$ 513.62
Apr-19	70,650	\$ 674.79	\$ 637.71		7.9%	\$ 377.07	1.409	\$ 531.34
May-19	70,650	\$ 676.12	\$ 641.89		8.1%	\$ 376.42	1.410	\$ 530.63
Jun-19	70,650	\$ 637.54	\$ 644.52		8.2%	\$ 353.61	1.411	\$ 498.77
Jul-19	70,650	\$ 692.52	\$ 650.68		8.3%	\$ 387.56	1.404	\$ 544.12
Aug-19	70,650	\$ 680.71	\$ 653.60		8.1%	\$ 381.58	1.403	\$ 535.45
Sep-19	70,650	\$ 660.02	\$ 659.58		9.0%	\$ 371.59	1.403	\$ 521.44
Oct-19	70,650	\$ 729.48	\$ 664.07		8.9%	\$ 412.82	1.403	\$ 579.25
Nov-19	70,650	\$ 678.92	\$ 666.80		8.2%	\$ 379.91	1.402	\$ 532.51
Dec-19	70,650	\$ 678.77	\$ 672.83		8.4%	\$ 374.20	1.404	\$ 525.28

Average Trend 2018 to 2019

**5.1%**

**8.1%**

Average 2018	\$	357.78	1.369	\$	489.63
Average 2019	\$	376.13	<b>1.407</b>	\$	529.09

**Validation of 2019 Average Adjustment Factor**

2018 Adjustment Factor 1.369

Factors to Remove from Trend in 2019

Demographic changes – utilization	1.004
Demographic changes – unit costs	1.001
Step Changes	0.990
Other Adjustments	0.988

Factors to Add to Pricing Trend in 2019

Aging factor 1.010

2019 Adjustment Factor

**1.407**

**8.1%**

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**Highmark Health Insurance Company**  
**2019 Small Group Rate Filing**  
**Response to Question #1**  
**Western and Central, PA Region**

Incurred Month	Members	12 Month			Annual Trend	Allowed		Normalized Allowed
		Normalized Allowed	Moving Average			PMPM - DRUG	Adjustment Factor	PMPM - DRUG
Jan-18	70,650	\$ 632.41	\$ 578.05		10.8%	\$ 97.59	1.279	\$ 124.81
Feb-18	70,650	\$ 579.32	\$ 583.95		11.9%	\$ 92.77	1.281	\$ 118.83
Mar-18	70,650	\$ 625.12	\$ 587.10		11.6%	\$ 105.94	1.275	\$ 135.07
Apr-18	70,650	\$ 601.86	\$ 591.29		11.3%	\$ 100.08	1.276	\$ 127.75
May-18	70,650	\$ 625.99	\$ 593.71		10.0%	\$ 105.26	1.274	\$ 134.12
Jun-18	70,650	\$ 605.96	\$ 595.74		9.5%	\$ 102.44	1.275	\$ 130.57
Jul-18	70,650	\$ 618.65	\$ 600.96		9.0%	\$ 101.91	1.301	\$ 132.54
Aug-18	70,650	\$ 645.72	\$ 604.47		9.0%	\$ 104.65	1.299	\$ 135.96
Sep-18	70,650	\$ 588.19	\$ 604.91		8.2%	\$ 94.62	1.303	\$ 123.25
Oct-18	70,650	\$ 675.58	\$ 609.89		7.8%	\$ 107.02	1.297	\$ 138.79
Nov-18	70,650	\$ 646.16	\$ 616.55		8.3%	\$ 105.77	1.298	\$ 137.26
Dec-18	70,650	\$ 606.45	\$ 620.95		8.5%	\$ 105.39	1.299	\$ 136.93
Jan-19	70,650	\$ 679.69	\$ 624.89		8.1%	\$ 107.73	1.318	\$ 141.98
Feb-19	70,650	\$ 628.42	\$ 628.98		7.7%	\$ 98.29	1.318	\$ 129.51
Mar-19	70,650	\$ 656.99	\$ 631.64		7.6%	\$ 108.83	1.317	\$ 143.37
Apr-19	70,650	\$ 674.79	\$ 637.71		7.9%	\$ 108.91	1.317	\$ 143.45
May-19	70,650	\$ 676.12	\$ 641.89		8.1%	\$ 110.49	1.317	\$ 145.49
Jun-19	70,650	\$ 637.54	\$ 644.52		8.2%	\$ 105.40	1.317	\$ 138.77
Jul-19	70,650	\$ 692.52	\$ 650.68		8.3%	\$ 112.73	1.316	\$ 148.39
Aug-19	70,650	\$ 680.71	\$ 653.60		8.1%	\$ 110.37	1.316	\$ 145.25
Sep-19	70,650	\$ 660.02	\$ 659.58		9.0%	\$ 105.32	1.316	\$ 138.58
Oct-19	70,650	\$ 729.48	\$ 664.07		8.9%	\$ 114.20	1.316	\$ 150.23
Nov-19	70,650	\$ 678.92	\$ 666.80		8.2%	\$ 111.31	1.315	\$ 146.40
Dec-19	70,650	\$ 678.77	\$ 672.83		8.4%	\$ 116.73	1.315	\$ 153.50

Average Trend 2018 to 2019

**7.1%**

**9.5%**

Average 2018

\$ 101.95

1.288

\$ 131.32

Average 2019

\$ 109.19

**1.316**

\$ 143.74

**Validation of 2019 Average Adjustment Factor**

2018 Adjustment Factor

1.288

Factors to Remove from Trend in 2019

Demographic changes – utilization 1.005

Demographic changes – unit costs 1.001

Step Changes 0.996

Other Adjustments 0.986

Factors to Add to Pricing Trend in 2019

Aging factor

1.010

2019 Adjustment Factor

**1.316**

**9.5%**

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# Highmark Health Insurance Company

## 2019 Small Group Rate Filing

### Response to Question #4a

#### Western and Central, 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	148,910	\$ 491.78				\$ 326.84	1.209	\$ 395.07	\$ 81.80	1.182	\$ 96.71
Feb-15	147,485	\$ 457.03				\$ 303.19	1.208	\$ 366.15	\$ 76.68	1.185	\$ 90.88
Mar-15	146,458	\$ 506.58				\$ 333.65	1.211	\$ 403.94	\$ 86.74	1.183	\$ 102.64
Apr-15	144,861	\$ 473.36				\$ 309.88	1.207	\$ 373.89	\$ 84.29	1.180	\$ 99.47
May-15	144,318	\$ 454.46				\$ 297.23	1.208	\$ 358.94	\$ 80.94	1.180	\$ 95.52
Jun-15	143,690	\$ 475.61				\$ 310.34	1.205	\$ 373.82	\$ 86.43	1.178	\$ 101.79
Jul-15	141,240	\$ 490.03				\$ 321.59	1.210	\$ 389.09	\$ 85.52	1.180	\$ 100.94
Aug-15	140,453	\$ 453.63				\$ 293.67	1.216	\$ 357.22	\$ 81.41	1.184	\$ 96.40
Sep-15	139,582	\$ 489.63				\$ 319.89	1.219	\$ 389.90	\$ 84.43	1.181	\$ 99.73
Oct-15	136,702	\$ 513.63				\$ 332.86	1.225	\$ 407.86	\$ 89.38	1.183	\$ 105.77
Nov-15	135,347	\$ 498.30				\$ 325.15	1.227	\$ 399.10	\$ 83.47	1.189	\$ 99.20
Dec-15	119,459	\$ 482.75	\$ 482.04			\$ 303.22	1.248	\$ 378.34	\$ 86.72	1.204	\$ 104.41
Jan-16	115,137	\$ 478.11	\$ 480.89			\$ 301.95	1.254	\$ 378.63	\$ 81.82	1.216	\$ 99.48
Feb-16	113,994	\$ 515.37	\$ 485.48			\$ 330.38	1.260	\$ 416.15	\$ 81.50	1.217	\$ 99.22
Mar-16	112,106	\$ 522.19	\$ 486.13			\$ 327.05	1.252	\$ 409.48	\$ 92.61	1.217	\$ 112.72
Apr-16	110,162	\$ 494.25	\$ 487.90			\$ 311.60	1.255	\$ 391.10	\$ 84.12	1.226	\$ 103.15
May-16	108,307	\$ 489.85	\$ 491.22			\$ 304.85	1.260	\$ 384.03	\$ 86.51	1.223	\$ 105.82
Jun-16	106,769	\$ 527.28	\$ 495.34			\$ 332.41	1.262	\$ 419.52	\$ 88.10	1.223	\$ 107.76
Jul-16	103,895	\$ 482.90	\$ 494.96			\$ 298.52	1.271	\$ 379.50	\$ 83.85	1.233	\$ 103.40
Aug-16	102,896	\$ 555.96	\$ 503.57			\$ 347.36	1.275	\$ 443.00	\$ 91.74	1.231	\$ 112.95
Sep-16	101,901	\$ 535.56	\$ 507.37			\$ 335.37	1.284	\$ 430.64	\$ 84.96	1.235	\$ 104.92
Oct-16	100,269	\$ 531.26	\$ 508.53			\$ 330.51	1.281	\$ 423.26	\$ 86.75	1.245	\$ 108.00
Nov-16	99,275	\$ 536.34	\$ 511.74			\$ 332.03	1.278	\$ 424.31	\$ 90.23	1.242	\$ 112.03
Dec-16	88,857	\$ 521.74	\$ 515.18	6.9%		\$ 309.25	1.322	\$ 408.68	\$ 90.18	1.254	\$ 113.06
Jan-17	88,716	\$ 556.77	\$ 521.61	8.5%		\$ 334.57	1.315	\$ 439.89	\$ 93.33	1.252	\$ 116.88
Feb-17	88,215	\$ 513.70	\$ 521.62	7.4%		\$ 308.33	1.309	\$ 403.71	\$ 87.78	1.253	\$ 109.98
Mar-17	87,626	\$ 582.57	\$ 526.07	8.2%		\$ 349.59	1.308	\$ 457.29	\$ 100.44	1.247	\$ 125.27
Apr-17	86,877	\$ 553.54	\$ 531.13	8.9%		\$ 334.24	1.318	\$ 440.47	\$ 90.33	1.252	\$ 113.07
May-17	86,530	\$ 593.70	\$ 539.79	9.9%		\$ 355.43	1.317	\$ 468.05	\$ 100.80	1.247	\$ 125.65
Jun-17	86,346	\$ 582.21	\$ 544.25	9.9%		\$ 349.01	1.316	\$ 459.46	\$ 98.57	1.245	\$ 122.76
Jul-17	84,688	\$ 559.51	\$ 551.20	11.4%		\$ 333.84	1.327	\$ 442.94	\$ 92.04	1.266	\$ 116.57
Aug-17	84,342	\$ 601.64	\$ 554.67	10.1%		\$ 362.83	1.319	\$ 478.44	\$ 97.55	1.263	\$ 123.20
Sep-17	83,721	\$ 586.06	\$ 558.97	10.2%		\$ 353.60	1.327	\$ 469.21	\$ 92.26	1.266	\$ 116.85
Oct-17	82,689	\$ 613.55	\$ 565.93	11.3%		\$ 372.52	1.317	\$ 490.45	\$ 96.90	1.270	\$ 123.10
Nov-17	82,400	\$ 572.40	\$ 569.29	11.2%		\$ 341.06	1.311	\$ 447.30	\$ 98.71	1.267	\$ 125.10
Dec-17	71,027	\$ 554.02	\$ 572.39	11.1%		\$ 320.52	1.344	\$ 430.77	\$ 96.35	1.279	\$ 123.25
Jan-18	70,650	\$ 632.41	\$ 578.05	10.8%		\$ 374.56	1.355	\$ 507.60	\$ 97.59	1.279	\$ 124.81
Feb-18	70,650	\$ 579.32	\$ 583.95	11.9%		\$ 340.15	1.354	\$ 460.49	\$ 92.77	1.281	\$ 118.83
Mar-18	70,650	\$ 625.12	\$ 587.10	11.6%		\$ 363.15	1.349	\$ 490.05	\$ 105.94	1.275	\$ 135.07
Apr-18	70,650	\$ 601.86	\$ 591.29	11.3%		\$ 349.84	1.355	\$ 474.12	\$ 100.08	1.276	\$ 127.75
May-18	70,650	\$ 625.99	\$ 593.71	10.0%		\$ 363.37	1.354	\$ 491.88	\$ 105.26	1.274	\$ 134.12
Jun-18	70,650	\$ 605.96	\$ 595.74	9.5%		\$ 350.71	1.356	\$ 475.39	\$ 102.44	1.275	\$ 130.57
Jul-18	70,650	\$ 618.65	\$ 600.96	9.0%		\$ 350.75	1.386	\$ 486.11	\$ 101.91	1.301	\$ 132.54
Aug-18	70,650	\$ 645.72	\$ 604.47	9.0%		\$ 369.37	1.380	\$ 509.75	\$ 104.65	1.299	\$ 135.96
Sep-18	70,650	\$ 588.19	\$ 604.91	8.2%		\$ 335.26	1.387	\$ 464.94	\$ 94.62	1.303	\$ 123.25
Oct-18	70,650	\$ 675.58	\$ 609.89	7.8%		\$ 389.36	1.379	\$ 536.79	\$ 107.02	1.297	\$ 138.79
Nov-18	70,650	\$ 646.16	\$ 616.55	8.3%		\$ 369.39	1.378	\$ 508.90	\$ 105.77	1.298	\$ 137.26
Dec-18	70,650	\$ 606.45	\$ 620.95	8.5%		\$ 337.46	1.391	\$ 469.51	\$ 105.39	1.299	\$ 136.93
Jan-19	70,650	\$ 679.69	\$ 624.89	8.1%		\$ 380.72	1.412	\$ 537.71	\$ 107.73	1.318	\$ 141.98
Feb-19	70,650	\$ 628.42	\$ 628.98	7.7%		\$ 353.72	1.410	\$ 498.91	\$ 98.29	1.318	\$ 129.51
Mar-19	70,650	\$ 656.99	\$ 631.64	7.6%		\$ 364.30	1.410	\$ 513.62	\$ 108.83	1.317	\$ 143.37
Apr-19	70,650	\$ 674.79	\$ 637.71	7.9%		\$ 377.07	1.409	\$ 531.34	\$ 108.91	1.317	\$ 143.45
May-19	70,650	\$ 676.12	\$ 641.89	8.1%		\$ 376.42	1.410	\$ 530.63	\$ 110.49	1.317	\$ 145.49
Jun-19	70,650	\$ 637.54	\$ 644.52	8.2%		\$ 353.61	1.411	\$ 498.77	\$ 105.40	1.317	\$ 138.77
Jul-19	70,650	\$ 692.52	\$ 650.68	8.3%		\$ 387.56	1.404	\$ 544.12	\$ 112.73	1.316	\$ 148.39
Aug-19	70,650	\$ 680.71	\$ 653.60	8.1%		\$ 381.58	1.403	\$ 535.45	\$ 110.37	1.316	\$ 145.25
Sep-19	70,650	\$ 660.02	\$ 659.58	9.0%		\$ 371.59	1.403	\$ 521.44	\$ 105.32	1.316	\$ 138.58
Oct-19	70,650	\$ 729.48	\$ 664.07	8.9%		\$ 412.82	1.403	\$ 579.25	\$ 114.20	1.316	\$ 150.23
Nov-19	70,650	\$ 678.92	\$ 666.80	8.2%		\$ 379.91	1.402	\$ 532.51	\$ 111.31	1.315	\$ 146.40
Dec-19	70,650	\$ 678.77	\$ 672.83	8.4%		\$ 374.20	1.404	\$ 525.28	\$ 116.73	1.315	\$ 153.50

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# Highmark Health Insurance Company

## 2019 Small Group Rate Filing

Question #4b - Change in Induced Demand

<b><u>Change in Induced Demand Calculation</u></b>	<b><u>Reference</u></b>	<b><u>Formula</u></b>	<b><u>Result</u></b>
2017 Average Benefit Richness Factor	(1)	From 2017 Induced Demand tab	1.0624
2019 Average Benefit Richness Factor	(2)	From 2019 Induced Demand tab	1.0708
<b>Change in Induced Demand</b>	<b>(3)</b>	<b><math>= ((2)/(1))^{.5}-1</math></b>	<b>0.39%</b>

# Highmark Health Insurance Company

## 2019 Small Group Rate Filing

Question #4b - 2017 Induced Demand Calculation

**2017 Average Benefit Richness = 1.0624**

		<u>Plan-Specific Benefit</u>	
<u>HIOS</u>	<u>Metal</u>	<u>Richness</u>	<u>% of Enrollment</u>
70194PA0200002	Silver	1.03	1.30%
70194PA0220006	Gold	1.08	20.84%
70194PA0230002	Bronze	1	1.91%
70194PA0210002	Silver	1.03	1.39%
70194PA0210004	Silver	1.03	5.50%
70194PA0240006	Gold	1.08	44.29%
70194PA0250002	Bronze	1	10.36%
70194PA0490001	Gold	1.08	5.44%
70194PA0490002	Gold	1.08	0.38%
70194PA0490003	Silver	1.03	7.43%
70194PA0490004	Gold	1.08	1.14%

# Highmark Health Insurance Company

## 2019 Small Group Rate Filing

Question #4b - 2019 Induced Demand Calculation

**2019 Average Benefit Richness = 1.0708**

		<u>Plan-Specific Benefit</u>	
<u>HIOS</u>	<u>Metal</u>	<u>Richness</u>	<u>% of Enrollment</u>
70194PA0220006	Gold	1.08	33.44%
70194PA0230002	Bronze	1	1.88%
70194PA0240006	Gold	1.08	55.00%
70194PA0250002	Bronze	1	9.69%

# Highmark Health Insurance Company

## 2019 Small Group Rate Filing

### Response to Question #6

Western and Central, PA Region

		Projected Member Weighting
<u>Description</u>	<u>Allowed PMPM</u>	
Groups expected to remain in the HHIC ACA risk pool in 2019	\$515.55	44.64%
Groups entering the HHIC ACA risk pool after 2017	\$521.82	55.36%
<b>2017 Allowed Claims for those Members Expected to be Effective in 2019 (HHIC)</b>	<b>\$519.02</b>	

**Highmark Health Insurance Company**  
**2019 Small Group Rate Filing**  
**Response to Question #10**  
**Western and Central, PA Region**

<b>Exhibit Item</b>	<b>2018</b>	<b>2019</b>
Administrative Expenses PMPM (From Table 6)	\$52.02	\$65.09
Projected Required Revenue PMPM (From Table 6)	\$576.31	\$659.61
Administrative Expenses % (From Table 6)	9.0%	9.9%

## **Highmark Health Insurance Company's Response to Objection Letter Dated 07/06/2018**

**Product Name:** HHIC Small Group 2019 ACA Rate Filing

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

**Pennsylvania Insurance Department ID #: HGHM-131496229**

**Objection Letter Status: Additional Information Required**

**Objection Letter Date: 07/06/2018**

**Respond By Date: 07/13/2018**

**Response Date: 07/13/2018**

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Below please find our responses to the Highmark Health Insurance Company (HHIC, “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 HHIC 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, HHIC reserves the right to submit a revised filing.

1. Regarding the response to questions 1 and 4:

a) Please clarify what specifically is reflected by the “Step Changes” and “Other Adjustments” factors, and provide the quantitative development of the factors shown in the “Question #1 – Medical” tab of the response (i.e., 0.990 and 0.988, respectively).

**Response:**

Please see the worksheet labeled “Question #1a” in the included supplemental exhibits file, “PID Response HHIC 2018-07-13.xlsx”, which shows the component breakdown of the “Step Changes” and “Other Adjustments” factors.

For “Step Changes”, the following impacts are separately identified:

*Utilization Management:* removes the effect of the impact to claims from utilization management initiatives intended to mitigate overutilization and medically unnecessary procedures

*Cancelled Clients:* removes the historical impact of changes in the covered client mix due to reasons beyond demographic changes

For “Other Adjustment”, the following impacts are separately identified:

*Seasonality:* adjustment related to observed variances due to seasonal timing or to the availability of services (such as work days in a given period)

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

b) Please provide additional qualitative and quantitative justification for the application of an Aging factor equal to 1.01 in the development of the trend rate. It is not clear why it is appropriate to assume that the underlying ACA population will increase in age, on average, every year. Instead, please clarify why it is not more appropriate to assume that any aging which occurs to the experience period membership will be offset by newly born individuals who enter the ACA as well as older individuals (who had coverage during the experience period) moving into Medicare such that, overall, the age distribution of individuals enrolled in the ACA remains similar year over year.



**Response:**

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. This does not represent changes to the average age of the population, as that would be accounted for in the rating factors.

c) Please demonstrate quantitatively how the 8.94% combined trend was developed from the assumed Medical trend rate of 8.1% and the assumed Drug trend rate of 9.5%.

**Response:**

As mentioned in the response to Question 1 submitted on 6/22/2018, the trend used in the rate filing is developed from the annualized trend from the experience period (2017) to the rating period (2019). The Medical trend rate of 8.1% and Drug trend rate of 9.5% referred to in the question were the 2018 trend rates only and were presented in the prior response to address the question related to normalization factors. These trend rates would be a component of the combined 2017 to 2019 trend.

As shown in worksheet "Question #1c", 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 8.42%. However, this is a point estimate around a range of possible trend estimates, and will vary with actual experience. An adjustment of 0.52% is applied to the initial point estimate to produce a final estimate of trend of 8.94%, which would be within the reasonable range of anticipated trend levels.

2. It is stated in the response to question 5 that the morbidity and demographic adjustments "are not expected to change significantly."

a) Per the 'Table 5 Risk Adjustment' tab, the morbidity adjustment being applied to the HHIC 2017 single risk pool (including transitional policies) is 1.295. Please provide the morbidity adjustment which would be applied if the 2017 single risk pool did not include transitional policies (i.e., if only the ACA policies were included in the 2017 single risk pool).

**Response:**

If we remove the transitional policy experience from the 2017 single risk pool, the morbidity adjustment is 1.201.

3. Regarding the response to question 6:

a) Please describe in greater detail and demonstrate quantitatively how the allowed charge PMPM for the “Groups entering the HHIC ACA risk pool after 2017” was developed. For example, what is the source data for the projected experience for these groups and what specific quantitative adjustments were applied to the source data to develop the result provided in the response?

**Response:**

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

4. Regarding the response to question 10:

a) Please provide qualitative and quantitative support for the large increase in administrative expense PMPM. Per “PID Response HHIC 2018-06-22.xlsx,” “Question #10” tab administrative expenses are increasing 25% from 2018 to 2019 compared to a 14% increase in required revenue.

**Response:**

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

# Highmark Health Insurance Company

## 2019 Small Group Rate Filing

Response to Objection Letter Dated 7/6/2018 - Question #1a  
Western and Central, PA Region

### Adjustment Factor Development

#### Step Changes:

Utilization Management	1.009
<u>Cancel Clients</u>	<u>0.981</u>
<b>Step Change Factor:</b>	<b>0.990</b>

#### Other Adjustments:

Seasonality	1.001
<u>Covariance/Other</u>	<u>0.987</u>
<b>Other Adjustments Factor:</b>	<b>0.988</b>

# Highmark Health Insurance Company

## 2019 Small Group Rate Filing

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

### Western and Central, PA Region

12 Month Moving Average PMPM - Dec-2017	\$ 572.39
12 Month Moving Average PMPM - Dec-2019	\$ 672.83
2-Year average trend (point estimate)	8.42%
Adjustment within reasonable range	0.52%
Final pricing trend	<b>8.94%</b>

# Highmark Health Insurance Company

## 2019 Small Group Rate Filing

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

### Western and Central, 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	148,910	\$ 491.78				\$ 326.84	1.209	\$ 395.07	\$ 81.80	1.182	\$ 96.71
Feb-15	147,485	\$ 457.03				\$ 303.19	1.208	\$ 366.15	\$ 76.68	1.185	\$ 90.88
Mar-15	146,458	\$ 506.58				\$ 333.65	1.211	\$ 403.94	\$ 86.74	1.183	\$ 102.64
Apr-15	144,861	\$ 473.36				\$ 309.88	1.207	\$ 373.89	\$ 84.29	1.180	\$ 99.47
May-15	144,318	\$ 454.46				\$ 297.23	1.208	\$ 358.94	\$ 80.94	1.180	\$ 95.52
Jun-15	143,690	\$ 475.61				\$ 310.34	1.205	\$ 373.82	\$ 86.43	1.178	\$ 101.79
Jul-15	141,240	\$ 490.03				\$ 321.59	1.210	\$ 389.09	\$ 85.52	1.180	\$ 100.94
Aug-15	140,453	\$ 453.63				\$ 293.67	1.216	\$ 357.22	\$ 81.41	1.184	\$ 96.40
Sep-15	139,582	\$ 489.63				\$ 319.89	1.219	\$ 389.90	\$ 84.43	1.181	\$ 99.73
Oct-15	136,702	\$ 513.63				\$ 332.86	1.225	\$ 407.86	\$ 89.38	1.183	\$ 105.77
Nov-15	135,347	\$ 498.30				\$ 325.15	1.227	\$ 399.10	\$ 83.47	1.189	\$ 99.20
Dec-15	119,459	\$ 482.75	\$ 482.04			\$ 303.22	1.248	\$ 378.34	\$ 86.72	1.204	\$ 104.41
Jan-16	115,137	\$ 478.11	\$ 480.89			\$ 301.95	1.254	\$ 378.63	\$ 81.82	1.216	\$ 99.48
Feb-16	113,994	\$ 515.37	\$ 485.48			\$ 330.38	1.260	\$ 416.15	\$ 81.50	1.217	\$ 99.22
Mar-16	112,106	\$ 522.19	\$ 486.13			\$ 327.05	1.252	\$ 409.48	\$ 92.61	1.217	\$ 112.72
Apr-16	110,162	\$ 494.25	\$ 487.90			\$ 311.60	1.255	\$ 391.10	\$ 84.12	1.226	\$ 103.15
May-16	108,307	\$ 489.85	\$ 491.22			\$ 304.85	1.260	\$ 384.03	\$ 86.51	1.223	\$ 105.82
Jun-16	106,769	\$ 527.28	\$ 495.34			\$ 332.41	1.262	\$ 419.52	\$ 88.10	1.223	\$ 107.76
Jul-16	103,895	\$ 482.90	\$ 494.96			\$ 298.52	1.271	\$ 379.50	\$ 83.85	1.233	\$ 103.40
Aug-16	102,896	\$ 555.96	\$ 503.57			\$ 347.36	1.275	\$ 443.00	\$ 91.74	1.231	\$ 112.95
Sep-16	101,901	\$ 535.56	\$ 507.37			\$ 335.37	1.284	\$ 430.64	\$ 84.96	1.235	\$ 104.92
Oct-16	100,269	\$ 531.26	\$ 508.53			\$ 330.51	1.281	\$ 423.26	\$ 86.75	1.245	\$ 108.00
Nov-16	99,275	\$ 536.34	\$ 511.74			\$ 332.03	1.278	\$ 424.31	\$ 90.23	1.242	\$ 112.03
Dec-16	88,857	\$ 521.74	\$ 515.18	6.9%		\$ 309.25	1.322	\$ 408.68	\$ 90.18	1.254	\$ 113.06
Jan-17	88,716	\$ 556.77	\$ 521.61	8.5%		\$ 334.57	1.315	\$ 439.89	\$ 93.33	1.252	\$ 116.88
Feb-17	88,215	\$ 513.70	\$ 521.62	7.4%		\$ 308.33	1.309	\$ 403.71	\$ 87.78	1.253	\$ 109.98
Mar-17	87,626	\$ 582.57	\$ 526.07	8.2%		\$ 349.59	1.308	\$ 457.29	\$ 100.44	1.247	\$ 125.27
Apr-17	86,877	\$ 553.54	\$ 531.13	8.9%		\$ 334.24	1.318	\$ 440.47	\$ 90.33	1.252	\$ 113.07
May-17	86,530	\$ 593.70	\$ 539.79	9.9%		\$ 355.43	1.317	\$ 468.05	\$ 100.80	1.247	\$ 125.65
Jun-17	86,346	\$ 582.21	\$ 544.25	9.9%		\$ 349.01	1.316	\$ 459.46	\$ 98.57	1.245	\$ 122.76
Jul-17	84,688	\$ 559.51	\$ 551.20	11.4%		\$ 333.84	1.327	\$ 442.94	\$ 92.04	1.266	\$ 116.57
Aug-17	84,342	\$ 601.64	\$ 554.67	10.1%		\$ 362.83	1.319	\$ 478.44	\$ 97.55	1.263	\$ 123.20
Sep-17	83,721	\$ 586.06	\$ 558.97	10.2%		\$ 353.60	1.327	\$ 469.21	\$ 92.26	1.266	\$ 116.85
Oct-17	82,689	\$ 613.55	\$ 565.93	11.3%		\$ 372.52	1.317	\$ 490.45	\$ 96.90	1.270	\$ 123.10
Nov-17	82,400	\$ 572.40	\$ 569.29	11.2%		\$ 341.06	1.311	\$ 447.30	\$ 98.71	1.267	\$ 125.10
Dec-17	71,027	\$ 554.02	\$ 572.39	11.1%		\$ 320.52	1.344	\$ 430.77	\$ 96.35	1.279	\$ 123.25
Jan-18	70,650	\$ 632.41	\$ 578.05	10.8%		\$ 374.56	1.355	\$ 507.60	\$ 97.59	1.279	\$ 124.81
Feb-18	70,650	\$ 579.32	\$ 583.95	11.9%		\$ 340.15	1.354	\$ 460.49	\$ 92.77	1.281	\$ 118.83
Mar-18	70,650	\$ 625.12	\$ 587.10	11.6%		\$ 363.15	1.349	\$ 490.05	\$ 105.94	1.275	\$ 135.07
Apr-18	70,650	\$ 601.86	\$ 591.29	11.3%		\$ 349.84	1.355	\$ 474.12	\$ 100.08	1.276	\$ 127.75
May-18	70,650	\$ 625.99	\$ 593.71	10.0%		\$ 363.37	1.354	\$ 491.88	\$ 105.26	1.274	\$ 134.12
Jun-18	70,650	\$ 605.96	\$ 595.74	9.5%		\$ 350.71	1.356	\$ 475.39	\$ 102.44	1.275	\$ 130.57
Jul-18	70,650	\$ 618.65	\$ 600.96	9.0%		\$ 350.75	1.386	\$ 486.11	\$ 101.91	1.301	\$ 132.54
Aug-18	70,650	\$ 645.72	\$ 604.47	9.0%		\$ 369.37	1.380	\$ 509.75	\$ 104.65	1.299	\$ 135.96
Sep-18	70,650	\$ 588.19	\$ 604.91	8.2%		\$ 335.26	1.387	\$ 464.94	\$ 94.62	1.303	\$ 123.25
Oct-18	70,650	\$ 675.58	\$ 609.89	7.8%		\$ 389.36	1.379	\$ 536.79	\$ 107.02	1.297	\$ 138.79
Nov-18	70,650	\$ 646.16	\$ 616.55	8.3%		\$ 369.39	1.378	\$ 508.90	\$ 105.77	1.298	\$ 137.26
Dec-18	70,650	\$ 606.45	\$ 620.95	8.5%		\$ 337.46	1.391	\$ 469.51	\$ 105.39	1.299	\$ 136.93
Jan-19	70,650	\$ 679.69	\$ 624.89	8.1%		\$ 380.72	1.412	\$ 537.71	\$ 107.73	1.318	\$ 141.98
Feb-19	70,650	\$ 628.42	\$ 628.98	7.7%		\$ 353.72	1.410	\$ 498.91	\$ 98.29	1.318	\$ 129.51
Mar-19	70,650	\$ 656.99	\$ 631.64	7.6%		\$ 364.30	1.410	\$ 513.62	\$ 108.83	1.317	\$ 143.37
Apr-19	70,650	\$ 674.79	\$ 637.71	7.9%		\$ 377.07	1.409	\$ 531.34	\$ 108.91	1.317	\$ 143.45
May-19	70,650	\$ 676.12	\$ 641.89	8.1%		\$ 376.42	1.410	\$ 530.63	\$ 110.49	1.317	\$ 145.49
Jun-19	70,650	\$ 637.54	\$ 644.52	8.2%		\$ 353.61	1.411	\$ 498.77	\$ 105.40	1.317	\$ 138.77
Jul-19	70,650	\$ 692.52	\$ 650.68	8.3%		\$ 387.56	1.404	\$ 544.12	\$ 112.73	1.316	\$ 148.39
Aug-19	70,650	\$ 680.71	\$ 653.60	8.1%		\$ 381.58	1.403	\$ 535.45	\$ 110.37	1.316	\$ 145.25
Sep-19	70,650	\$ 660.02	\$ 659.58	9.0%		\$ 371.59	1.403	\$ 521.44	\$ 105.32	1.316	\$ 138.58
Oct-19	70,650	\$ 729.48	\$ 664.07	8.9%		\$ 412.82	1.403	\$ 579.25	\$ 114.20	1.316	\$ 150.23
Nov-19	70,650	\$ 678.92	\$ 666.80	8.2%		\$ 379.91	1.402	\$ 532.51	\$ 111.31	1.315	\$ 146.40
Dec-19	70,650	\$ 678.77	\$ 672.83	8.4%		\$ 374.20	1.404	\$ 525.28	\$ 116.73	1.315	\$ 153.50

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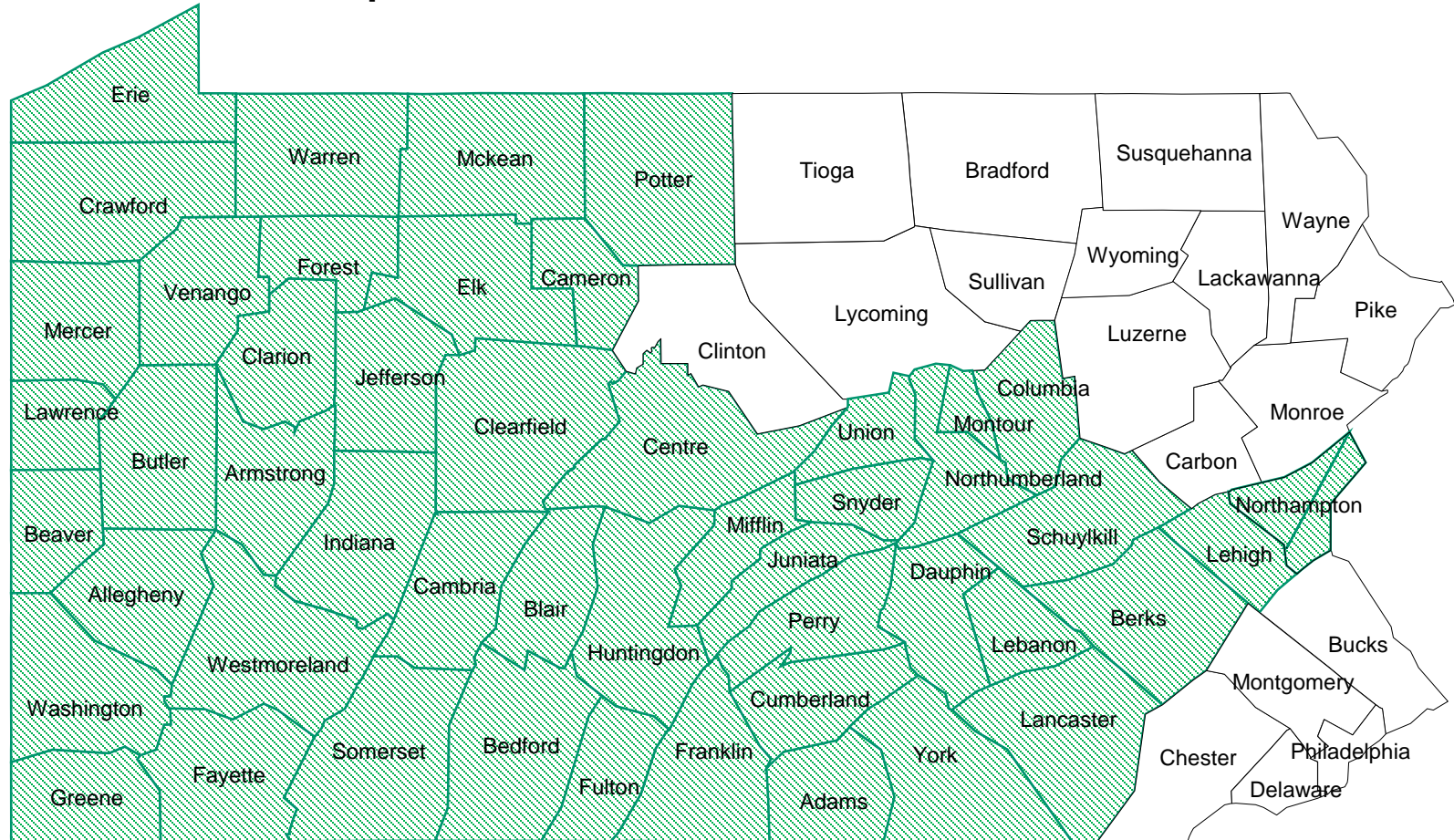
**Highmark Health Insurance Company (HHIC)**  
**2019 Small Group Rate Filing**  
**Question #3 Response**

<u>Description</u>	<u>Allowed PMPM</u>	<b>Projected Member Weighting</b>
New ACA Business	\$519.79	96.75%
Groups Transitioning to ACA from grandfathered plans	\$582.25	3.25%
<b>Groups entering the Highmark ACA risk pool after 2017</b>	<b>\$521.82</b>	

# 2018 Service Area


Issuer: Highmark Health Insurance Company

Market: Small Group



**Key** *(modify as needed)*

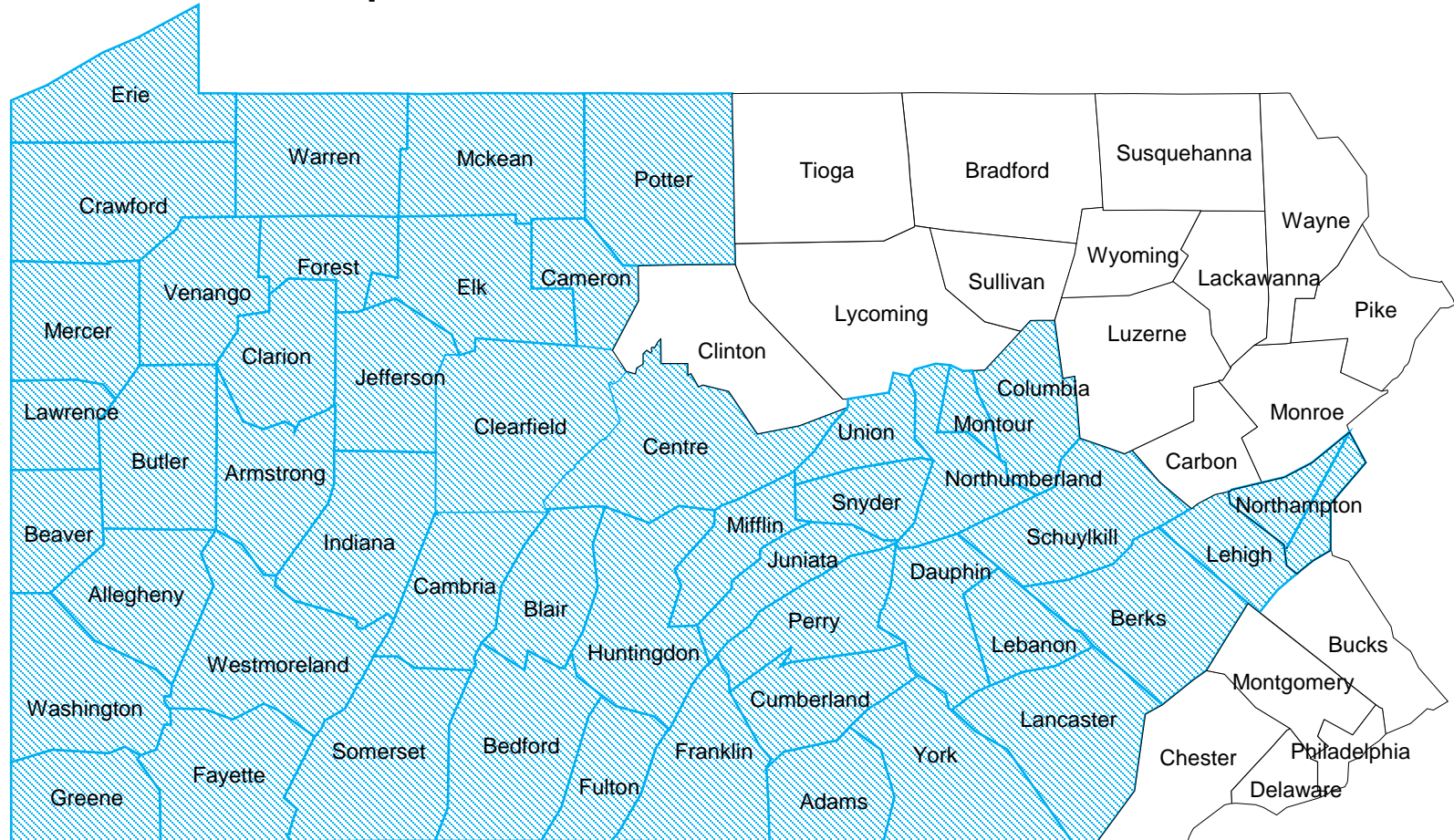
 : 2018 on-exchange service area

 : 2018 off-exchange only service area


# 2019 Service Area


Issuer: Highmark Health Insurance Company

Market: Small Group



**Key** *(modify as needed)*

 : 2019 on-exchange service area

 : 2019 off-exchange only service area