

| | | | | | |
|-----------------------------|--|--------------------------|-----------------------|----------------------------|--------------------|
| SERFF Tracking #: | INAC-131478475 | State Tracking #: | INAC-131478475 | Company Tracking #: | QCC INDIV 1-1-2019 |
| State: | Pennsylvania | Filing Company: | QCC Insurance Company | | |
| TOI/Sub-TOI: | H15I Individual Health - Hospital/Surgical/Medical Expense/H15I.001 Health - Hospital/Surgical/Medical Expense | | | | |
| Product Name: | QCC Individual PPO effective 1-1-2019 | | | | |
| Project Name/Number: | / | | | | |

Supporting Document Schedules

| | |
|--------------------------|---|
| Satisfied - Item: | ACA Public Rate Filing PDF |
| Comments: | |
| Attachment(s): | Public Rate Filing QCC Consumer 071318 (pages 1 to 52).pdf Public Rate Filing QCC Consumer 071318 (pages 53 to 81).pdf |
| Item Status: | |
| Status Date: | |



May 21, 2018

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

SUBMITTED VIA SERFF

**RE: QCC Insurance Company, Inc.
Individual PPO Rate Filing effective 1/1/2019
INAC-131478475**

Dear Ms. Gray:

Attached is a revised 2019 annual rate filing for PPO plans of QCC Insurance Company, Inc. (QCC) in the Individual (non-group) marketplace in the Commonwealth of Pennsylvania. Rates for new and renewing plans are being filed and satisfy market reform requirements of the Affordable Care Act (ACA).

This rate filing includes rates for these plans and specifies compliance with rating requirements of the ACA. The enclosed is for rating periods effective from January 1, 2019 through December 31, 2019.

Per the guidance provided by the Pennsylvania Insurance Department, we adjusted the morbidity factor in consideration of changes to the individual mandate penalties. We also included a component for the impact of non-payment of CSR costs per our discussions with the department.

The proposed rates represent a 6.7% increase over the previously approved 2018 rates. This increase incorporates the state's estimate for the value of the individual mandate and CSRs not being funded. If we were to use our own estimates for these factors, the resulting increase would be 3.3%. We intend to request the ability to refile using our own factors to achieve the lower increase.

Information for the Pennsylvania Bulletin:

| | |
|--|--|
| 1. Company Name and NAIC Number: | QCC Insurance Company, Inc. 93688 |
| 2. Market | Individual |
| 3. On or Off Exchange | On and Off |
| 4. Effective Date of Coverage | January 1, 2019 |
| 5. Average Rate Change Requested | 6.7% |
| 6. Range of Rate Changes Requested | 1.9% - 14.6% |
| 7. Total Annual Revenue Generated from the Proposed Rate Change | \$24,141,219 |
| 8. Products | PPO |
| 9. Rating Areas and Change from 2018 | Rating Area 8; No Change |
| 10. Metal Levels and Catastrophic Plans | Platinum, Gold, Silver, Bronze |
| 11. Current covered lives and policyholders as of February 1, 2018 | 41,006 lives 27,993 policyholders |
| 12. Number of plans offered in 2019 and change from 2018 | 16 plans in 2019; 16 plans in 2018 |
| 13. Corresponding contract form number, SERFF, and binder numbers | INLG-131482535, INLG-131482578, INLG-131482560 See appendix for form numbers |
| 14. HIOS Issuer ID # and submission tracking Number | HIOS Issuer ID # 31609; Tracking # 31609-1224466136146424835 |

Please contact [REDACTED] at [REDACTED] or [REDACTED] with any questions regarding this filing.

Sincerely,

[REDACTED]

Director and Actuary, Commercial Pricing

cc: [REDACTED]
[REDACTED]



APPENDIX

Form Numbers

08535.ON Rev. 1.19, 08535-OC.ON Rev. 1.19, 08535.OFF Rev. 1.19, 08535-OC.OFF
Rev. 1.19, 08537.ON.PDEN Rev. 1.19, 08537-OC.ON.PDEN Rev. 1.19, 08537.OFF Rev.
1.19, 08537-OC.OFF Rev. 1.19, 08537.ON.PDEN.HSA Rev. 1.19, 08537-
OC.ON.PDEN.HSA Rev. 1.19, 08537.OFF.PDEN.HSA Rev 1.19, 08537-
OC.OFF.PDEN.HSA Rev 1.19, PREV/SCH-II Rev. 1.19

Rate Change Summary

QCC Insurance Company, Inc. – Individual Plans

Rate request filing ID INAC-131478475 - 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: | 0.0% ¹ |
| Revised requested average rate change: | N/A ¹ |
| Range of requested rate change: | -2.0% - 3.3% |
| Effective date: | January 1, 2019 |
| People impacted: | 41,006 |
| Available in: | Area 8 |

Key information

Jan. 2017-Dec. 2017 financial experience

| | |
|----------------------------|---------------------|
| Premiums | \$383,683,425 |
| Claims | \$308,586,596 |
| Administrative expenses | \$33,867,160 |
| Taxes & fees | \$23,107,930 |
| Company made (after taxes) | \$18,121,739 |

How it plans to spend your premium

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

| | |
|-----------------|-----|
| Claims: | 84% |
| Administrative: | 11% |
| Taxes & fees: | 3% |
| Profit: | 2% |

The company expects its annual medical costs to increase **12.1%**.

Explanation of requested rate change

QCC Insurance Company ("QCC") is revising premium rates for the Pennsylvania Consumer ACA compliant products, effective from January 1, 2019.

About 41,000 members will be affected.

Changes in Medical Service Costs:

Premium rates for health care insurance are increasing as the cost of health care service rise. Health care service costs increase as health care providers increase their fees, members use more health care services and supplies, and the types of health care services and supplies change, among other factors.

Changes include updates for individual mandate penalties and non-funding of CSR payments as well as

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

changes in health care service costs driven by changes to health care provider fees.

Financial Experience of the Product:

QCC is required by federal law to pay out a minimum of 80% percent of premium dollars for medical claims—this is referred to as the minimum Medical Loss Ratio (MLR). The rate action proposed in this filing is expected to achieve a Medical Loss Ratio of greater than 80% using the state's estimates for individual mandate and CSRs not being funded.

Changes in Benefits:

Some plan benefits are mandated by federal and state law. Benefit changes for some plans were also made. All changes in benefits are in compliance with the uniform modifications rules stipulated by the Federal government.

Administrative Costs:

In addition, the Affordable Care Act (ACA) imposes taxes and other levies.



July 13, 2018

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

SUBMITTED VIA SERFF

**RE: QCC Insurance Company, Inc.
Individual PPO Rate Filing effective 1/1/2019 - REVISED
INAC-131478475**

Dear Ms. Gray:

Attached is a revised 2019 annual rate filing for PPO plans of QCC Insurance Company, Inc. (QCC) in the Individual (non-group) marketplace in the Commonwealth of Pennsylvania. Rates for new and renewing plans are being filed and satisfy market reform requirements of the Affordable Care Act (ACA).

This rate filing includes rates for these plans and specifies compliance with rating requirements of the ACA. The enclosed is for rating periods effective from January 1, 2019 through December 31, 2019.

Per the guidance provided by the Pennsylvania Insurance Department, we adjusted the morbidity factor in consideration of changes to the individual mandate penalties. We also included a component for the impact of non-payment of CSR costs per our discussions with the department.

The proposed rates represent a 0.0% increase over the previously approved 2018 rates. This increase incorporates the state's estimate for the value of the individual mandate and CSRs not being funded.



Information for the Pennsylvania Bulletin:

| | |
|--|--|
| 1. Company Name and NAIC Number: | QCC Insurance Company, Inc. 93688 |
| 2. Market | Individual |
| 3. On or Off Exchange | On and Off |
| 4. Effective Date of Coverage | January 1, 2019 |
| 5. Average Rate Change Requested | 0.0% |
| 6. Range of Rate Changes Requested | -2.0% - 3.3% |
| 7. Total Annual Revenue Generated from the Proposed Rate Change | \$15,251 |
| 8. Products | PPO |
| 9. Rating Areas and Change from 2018 | Rating Area 8; No Change |
| 10. Metal Levels and Catastrophic Plans | Platinum, Gold, Silver, Bronze |
| 11. Current covered lives and policyholders as of February 1, 2018 | 41,006 lives 27,993 policyholders |
| 12. Number of plans offered in 2019 and change from 2018 | 16 plans in 2019; 16 plans in 2018 |
| 13. Corresponding contract form number, SERFF, and binder numbers | INLG-131482535, INLG-131482578, INLG-131482560 See appendix for form numbers |
| 14. HIOS Issuer ID # and submission tracking Number | HIOS Issuer ID # 31609; Tracking # 31609-1224466136146424835 |

Please contact [REDACTED] at [REDACTED] or [REDACTED] with any questions regarding this filing.

Sincerely,

[REDACTED]

Director and Actuary, Commercial Pricing

cc:

[REDACTED]
[REDACTED]



APPENDIX

Form Numbers

08535.ON Rev. 1.19, 08535-OC.ON Rev. 1.19, 08535.OFF Rev. 1.19, 08535-OC.OFF
Rev. 1.19, 08537.ON.PDEN Rev. 1.19, 08537-OC.ON.PDEN Rev. 1.19, 08537.OFF Rev.
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OC.OFF.PDEN.HSA Rev 1.19, PREV/SCH-II Rev. 1.19

PENNSYLVANIA ACTUARIAL MEMORANDUM

PURPOSES

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) and PA Actuarial Memorandum Rate Exhibits to provide certain information to support the gross premium for the single risk pool for individual market health care insurance underwritten by QCC Insurance Co., Inc. in the Commonwealth of Pennsylvania. It is provided as a component of a state rate filing. This submission may not be appropriate for other purposes.

1. BASIC INFORMATION AND DATA

A. COMPANY INFORMATION

| | |
|----------------------------------|--|
| Company Legal Name: | QCC Insurance Co., Inc. ("QCC") |
| State: | Pennsylvania |
| NAIC #: | 93688 |
| Market: | Individual |
| Marketplace: | On and Off Exchange |
| Effective Date(s): | 1/1/2019 – 12/31/2019 |
| Average Rate Change: | 0.0% |
| Range of Rate Changes: | -2.0% - 3.3% |
| Products: | PPO |
| Rating Areas: | Rating Area 8 |
| Metal Levels: | Platinum, Gold, Silver, Bronze, Catastrophic |
| Current Members: | 41,006 |
| Current Policyholders: | 27,993 |
| Number of 2019 Plans: | 16 |
| HIOS Issuer ID (5-digit): | 31609 |

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the individual market for QCC. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities. This memorandum pertains only to plans denoted in Worksheet 2 by Plan IDs starting with the sequence 31609.

COMPANY CONTACT INFORMATION

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

B. RATE HISTORY AND PROPOSED VARIATIONS IN RATE CHANGES

| | | |
|-----------------|--------|-----------------|
| January 1, 2015 | 14.90% | INAC- 129626643 |
| January 1, 2016 | 4.53% | INAC- 129938930 |
| January 1, 2017 | 28.38% | INAC- 130539917 |
| January 1, 2018 | 28.80% | INAC- 131146005 |

The historical rate changes varied by metallic tier based on plan benefits as illustrated via the Pricing AV.

Proposed rate changes may vary by metallic tier and plan based on plan benefit changes.

C. AVERAGE RATE CHANGE

The average proposed rate change shown in Cell AC15 of Table 10 is 0.0%. The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2017 to calendar year 2019 are incorporated into the pricing and reflected in the Unified Rate Review Template.

The change in 21-year-old Non-Tobacco Premium PMPM calculated in Table 11, Cell AN13 is -0.2%. The change shown in Cell V45 of Worksheet 1 of URRT Part I is 31.20%. The change shown in Cell V46 of Worksheet 1 of URRT Part I is 14.54%.

D. MEMBERSHIP COUNT

Table 1 illustrates the Experience Period member-months, Current Period members as of February 1, 2018, and Projected Rating Period Member-months by ages.

E. BENEFIT CHANGES

Benefit changes were made to the following plans to assure compliance with Actuarial Value Requirements, including differences that resulted from changes to the AV Calculator. The basis for pricing changes was our internal pricing model.

F. EXPERIENCE PERIOD CLAIMS AND PREMIUMS

Table 2 illustrates the experience period claims and premiums using calendar year data. The data is consistent with the data reported in Section 1 of Worksheet I of the URRT.

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2017 and paid through February 2018. Earned premiums and member months are for January through December 2017. The data are for all direct-written individual business of QCC in the Commonwealth of

Pennsylvania, including out-of-network claims written by QCC but paid by QCC for POS plans. No private reinsurance was applicable.

Projected Risk Adjustment PMPM

Non-EHB benefits are illustrated separately in cell H36 of Table 2. Capitation is uniform by age for the experience period. Net pharmacy rebates are illustrated in cell I36 of Table 2.

Projected Risk Adjustment is accounted for in Projected Incurred Claims before ACA Reinsurance and Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool for IBCFOC in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

When the projected risk adjustment amounts for QCC and Independence Blue Cross (QCC) are combined, the result is consistent with the projection made in our submission. We also considered preliminary 2017 risk transfer results.

The risk adjustment included in the URRT matches the risk adjustment that was included in the URRT from the annual QHP filing.

G. CREDIBILITY OF DATA

The experience period data is considered 100% credible.

H. TREND IDENTIFICATION

Table 3 identifies the proposed annual medical and prescription drug allowed claims cost and utilization trends. These data match the data illustrated in Section 2 of Worksheet I of the URRT. Additional discussion is provided in Section I, Historical Experience.

I. HISTORICAL EXPERIENCE

Table 4 illustrates historical experience from 2014 through 2017 for the product line.

a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

J. TERMINATED PLANS

No plans are being terminated during 2019.

2. RATE DEVELOPMENT AND CHANGE

A. DEVELOPMENT OF PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE, & TOTAL ALLOWED CLAIMS

Table 5 illustrates the development of the Projected Index Rate and Market-Adjusted Index Rate beginning with the Experience Period Index Rate. Exhibit A provides additional information about the adjustment factors.

Changes in Population Risk Morbidity

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the individual market-wide morbidity.

Changes in Other Factors

Experience period allowed claims are adjusted to account for differences in the single risk pool population underlying the experience and the anticipated population in the projection period pertaining to several factors not due to changes in morbidity or the costs and utilization of medical care. This adjustment reflects: additional benefits required to be covered as essential health benefits; recently mandated benefits required by state law that are not reflected in the experience period data; benefits in the experience that are removed for the projection period; 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; changes in demographic characteristics of the single risk pool experience period population and the projection period population (including age, gender, region, and tobacco use); changes in the provider network (adding or removing a provider system or introducing a limited network option); and anticipated changes in pharmacy rebates.

Table 5 of the Actuarial Memorandum Rate Exhibit shows the components used in calculating change in other. The calculations of the components are based on the changes in values shown in Table 7.

CSR payments are funded through premiums in this filing. The additional cost to provide the CSRs is recognized in Column P of Table 10 of the Actuarial Memorandum Rate Exhibit. In URRT Part I, the cost is reflected in the Paid to Allowed factor. The Paid to Allowed factor in the URRT Part 1 is equal to the Paid to Allowed factor in Table 5 multiplied by the value in cell P15 of Table 10 of the Actuarial Memorandum Rate Exhibit.

B. RETENTION ITEMS

Table 6 illustrates the retention items, expressed as percentages of premium. Consistent with conversations with our State regulator, no Pricing load was applied for the Managed Care Assessment levied pursuant to Article VIII-I of the Pennsylvania Code, as it will be separately reimbursed.

| | | |
|-----------------------------------|-------|--------|
| Administrative Expenses | | 11.00% |
| General and Claims | 8.20% | |
| Agent/Broker Fees and Commissions | 2.00% | |
| Quality Improvement Initiatives | 0.80% | |
| Taxes and Fees | | 2.52% |
| PCORI Fees | 0.00% | |
| PA Premium Tax | 2.00% | |
| Federal Income Tax | 0.52% | |
| Health Insurance Providers Fee | 0.00% | |
| Profit/Contingency | | 2.00% |
| Total Retention | | 15.52% |

C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS

Table 7 compares the normalization factors used in this filing to those used in the 2017 filing. The changes in the factors reflect small differences from the projected populations in 2018 and 2019.

D. COMPONENTS OF RATE CHANGE

Table 8 illustrates the components of rate change, based on inputs from other sections of the Rate Exhibits. The results in Row H are similar to the values in Row A of Table 8.

Data in Table 9 was taken from the 2018 URRT with the exceptions of Risk Adjustment and Reinsurance which were revised to project company-specific values.

3. PLAN RATE DEVELOPMENT

Table 10 is populated with plan information consistent with entries in the 2019 URRT. Plan mappings, where applicable, are illustrated in Column F of Table 10.

Attached to this actuarial memorandum are exhibits providing actuarial certifications for the use of alternate methods of calculating the Actuarial Value, where applicable, as well as required support for the calculations.

4. PLAN PREMIUM DEVELOPMENT FOR 21-YEAR OLD NON-TOBACCO USER

Table 11 is populated from other sections of the Rate Exhibits, along with the population by age and rating area for the Projection Period.

5. PLAN FACTORS

Tables 12, 13, and 14 illustrate the factors used in pricing for age, tobacco, geographic rating area, and network. The tobacco factors match the previously approved tobacco factors from the 2018 filing.

6. ACTUARIAL CERTIFICATION

I, [REDACTED], am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. Rather, it represents information required by Federal regulation to be provided in support of the review of gross premium 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 hereby certify that, to the best of my knowledge and judgment, the following:

- The projected index rate is:
 - In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.08(d)(1) and 147.106);
 - Developed in compliance with applicable Actuarial Standards of Practice;

—Reasonable in relation to the benefits provided and the population anticipated to be covered;
and

—Neither excessive nor deficient.

- 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 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.
- The AV Calculator was used to determine the AV Metal Values illustrated in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. If an alternate methodology was used to calculate the AV Metal Value for at least one plan offered, a copy of the actuarial certification required by 45 CFR Part 156, §156.135 will be included.
- All factor, benefit, and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2019 Rate Filing Justification.

May 20, 2018

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

| | |
|---------------------------------|-----------------------------|
| Carrier Name: | QOC Insurance Company, Inc. |
| Products: | PPO |
| Market Segment: | Individual |
| Rate Effective Date: | 1/1/2019 |
| Base Period Start Date: | 1/1/2017 |
| Date of Most Recent Membership: | 2/1/2018 |

to

to

12/31/2019

12/31/2017

Table 1. Number of Members

| | Member-months | Members | Member-months |
|-------------|-------------------|--------------------------------------|-------------------------|
| | Experience Period | Current Period (as of 02-01-2018) | Projected Rating Period |
| Average Age | 40.2 | 40.9 | 40.9 |
| Total | 591,685 | 41,006 | 492,072 |
| <18 | 75,341 | 4,573 | 54,876 |
| 18-24 | 53,443 | 3,316 | 42,102 |
| 25-29 | 57,963 | 4,212 | 50,544 |
| 30-34 | 46,151 | 3,351 | 40,212 |
| 35-39 | 38,124 | 2,756 | 33,072 |
| 40-44 | 37,092 | 2,663 | 31,256 |
| 45-49 | 49,353 | 3,335 | 40,020 |
| 50-54 | 55,619 | 4,057 | 48,084 |
| 55-59 | 75,406 | 5,139 | 63,348 |
| 60-63 | 73,922 | 5,427 | 65,124 |
| 64+ | 24,773 | 1,787 | 21,444 |

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

Table 2. Experience Period Claims and Premiums

| Earned Premium | Paid Claims | Ultimate Incurred Claims | Member Months | Estimated Cost Sharing (Member + HHS) | Allowed Claims (Non-Capitated) | Non-EHB portion of Allowed Claims | Total Prescription Drug Rebates* | Total EHB Capitation | Total Non-EHB Capitation | Estimated Risk Adjustment |
|---|-------------------|--------------------------|---------------|--|--------------------------------|--------------------------------------|----------------------------------|----------------------|--------------------------|---------------------------|
| \$ 232,972,299.83 | \$ 201,633,332.36 | \$ 202,266,732.70 | 591,685 | \$ 78,555,125.13 | \$ 285,521,860.80 | \$ 1,252,836.11 | \$ 156,391,027.7 | \$ 7,610,887.98 | \$ | \$ 26,706,325.11 |
| Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) | | | | | | | | | | \$ 652.02 |
| Loss Ratio | | | | | | | | | | 80.43% |

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

| Service Category | Cost* | Utilization* | Induced Demand* | Composite UBR Trend ** | Weight* |
|---------------------------------------|-------|--------------|-----------------|------------------------|---------|
| Inpatient Hospital | 3.81% | 7.97% | 0.00% | 12.13% | 20.81% |
| Outpatient Hospital | 3.81% | 7.97% | 0.00% | 12.08% | 24.67% |
| Professional | 1.72% | 7.97% | 0.00% | 9.82% | 28.20% |
| Other Medical | 1.72% | 7.97% | 0.00% | 9.82% | 0.00% |
| Capitation | | | | 2.70% | 1.64% |
| Prescription Drugs | 6.30% | 8.44% | 0.00% | 15.27% | 24.68% |
| Total Annual Trend | | | | 12.11% | 100.00% |
| Months of Trend | | | | 24 | |
| Total Applied Trend Projection Factor | | | | 1.257 | |

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

** Should = UBR Trend

Table 4. Historical Experience

| Month-Year | Total Annual Premium | Incurred Claims | Completion Factors* | Ultimate Incurred Claims | Members | Ultimate Incurred PMPM | Estimated Annual Cost Sharing (Member + HHS) | Prescription Drug Rebates** | Allowed Claims (Net of Prescription Drug Rebates) | Allowed PMPM |
|------------|----------------------|------------------|---------------------|--------------------------|---------|------------------------|---|-----------------------------|--|--------------|
| Jan-14 | \$ | 13,399,268.23 | 1.0000 | \$ 13,399,268.23 | 29,877 | \$ | \$ | \$ | \$ | \$ |
| Feb-14 | \$ | 14,415,254.54 | 1.0000 | \$ 14,415,254.54 | 34,258 | \$ | \$ | \$ | \$ | \$ |
| Mar-14 | \$ | 21,056,033.26 | 1.0000 | \$ 21,056,033.26 | 39,438 | \$ | \$ | \$ | \$ | \$ |
| Apr-14 | \$ | 24,112,912.89 | 1.0000 | \$ 24,112,912.89 | 47,549 | \$ | \$ | \$ | \$ | \$ |
| May-14 | \$ | 26,637,574.01 | 1.0000 | \$ 26,637,574.01 | 57,581 | \$ | \$ | \$ | \$ | \$ |
| Jun-14 | \$ | 27,086,559.43 | 1.0000 | \$ 27,086,559.43 | 58,377 | \$ | \$ | \$ | \$ | \$ |
| Jul-14 | \$ | 29,476,342.65 | 1.0000 | \$ 29,476,342.65 | 59,017 | \$ | \$ | \$ | \$ | \$ |
| Aug-14 | \$ | 27,844,663.24 | 1.0000 | \$ 27,844,663.24 | 59,943 | \$ | \$ | \$ | \$ | \$ |
| Sep-14 | \$ | 31,204,546.73 | 1.0000 | \$ 31,204,546.73 | 60,668 | \$ | \$ | \$ | \$ | \$ |
| Oct-14 | \$ | 32,557,743.25 | 1.0000 | \$ 32,557,743.25 | 60,098 | \$ | \$ | \$ | \$ | \$ |
| Nov-14 | \$ | 28,424,989.54 | 1.0000 | \$ 28,424,989.54 | 60,649 | \$ | \$ | \$ | \$ | \$ |
| Dec-14 | \$ 364,241,086.00 | \$ 32,939,176.14 | 1.0000 | \$ 32,939,176.14 | 60,924 | \$ | \$ 58,392,956.54 | \$ | \$ | \$ |
| Jan-15 | \$ | 26,933,145.73 | 1.0000 | \$ 26,933,145.73 | 48,070 | \$ | \$ | \$ | \$ | \$ |
| Feb-15 | \$ | 24,828,911.71 | 1.0000 | \$ 24,828,911.71 | 45,268 | \$ | \$ | \$ | \$ | \$ |
| Mar-15 | \$ | 26,377,535.65 | 1.0000 | \$ 26,377,535.65 | 45,390 | \$ | \$ | \$ | \$ | \$ |
| Apr-15 | \$ | 26,991,152.68 | 1.0000 | \$ 26,991,152.68 | 44,562 | \$ | \$ | \$ | \$ | \$ |
| May-15 | \$ | 26,111,484.45 | 1.0000 | \$ 26,111,484.45 | 43,908 | \$ | \$ | \$ | \$ | \$ |
| Jun-15 | \$ | 28,982,801.20 | 1.0000 | \$ 28,982,801.20 | 43,348 | \$ | \$ | \$ | \$ | \$ |
| Jul-15 | \$ | 27,856,129.77 | 1.0000 | \$ 27,856,129.77 | 42,919 | \$ | \$ | \$ | \$ | \$ |
| Aug-15 | \$ | 24,892,140.60 | 1.0000 | \$ 24,892,140.60 | 42,608 | \$ | \$ | \$ | \$ | \$ |
| Sep-15 | \$ | 24,733,490.15 | 1.0000 | \$ 24,733,490.15 | 42,748 | \$ | \$ | \$ | \$ | \$ |
| Oct-15 | \$ | 27,637,594.48 | 1.0000 | \$ 27,637,594.48 | 43,881 | \$ | \$ | \$ | \$ | \$ |
| Nov-15 | \$ | 26,734,393.11 | 1.0000 | \$ 26,734,393.11 | 41,506 | \$ | \$ | \$ | \$ | \$ |
| Dec-15 | \$ 312,278,650.00 | \$ 26,499,800.10 | 1.0000 | \$ 26,499,800.10 | 41,158 | \$ | \$ 57,483,587.08 | \$ | \$ | \$ |
| Jan-16 | \$ | 23,329,738.86 | 1.0000 | \$ 23,329,738.86 | 42,061 | \$ | \$ | \$ | \$ | \$ |
| Feb-16 | \$ | 25,653,659.53 | 1.0000 | \$ 25,653,659.53 | 41,820 | \$ | \$ | \$ | \$ | \$ |
| Mar-16 | \$ | 29,655,336.17 | 1.0000 | \$ 29,655,336.17 | 41,981 | \$ | \$ | \$ | \$ | \$ |
| Apr-16 | \$ | 26,796,453.58 | 1.0000 | \$ 26,796,453.58 | 41,799 | \$ | \$ | \$ | \$ | \$ |
| May-16 | \$ | 28,354,285.08 | 1.0000 | \$ 28,354,285.08 | 41,478 | \$ | \$ | \$ | \$ | \$ |
| Jun-16 | \$ | 28,664,177.47 | 1.0000 | \$ 28,664,177.47 | 41,254 | \$ | \$ | \$ | \$ | \$ |
| Jul-16 | \$ | 27,250,367.49 | 1.0000 | \$ 27,250,367.49 | 41,091 | \$ | \$ | \$ | \$ | \$ |
| Aug-16 | \$ | 31,392,686.23 | 1.0000 | \$ 31,392,686.23 | 40,926 | \$ | \$ | \$ | \$ | \$ |
| Sep-16 | \$ | 29,428,425.51 | 1.0000 | \$ 29,428,425.51 | 40,746 | \$ | \$ | \$ | \$ | \$ |
| Oct-16 | \$ | 27,512,940.36 | 1.0000 | \$ 27,512,940.36 | 40,444 | \$ | \$ | \$ | \$ | \$ |
| Nov-16 | \$ | 28,116,702.10 | 1.0000 | \$ 28,116,702.10 | 40,168 | \$ | \$ | \$ | \$ | \$ |
| Dec-16 | \$ 248,873,372.64 | \$ 29,003,414.80 | 1.0000 | \$ 29,003,414.80 | 39,854 | \$ | \$ 58,359,987.34 | \$ | \$ | \$ |
| Jan-17 | \$ | 22,593,620.93 | 0.9903 | \$ 22,813,890.89 | 50,208 | \$ | \$ | \$ | \$ | \$ |
| Feb-17 | \$ | 23,506,097.72 | 0.9895 | \$ 23,756,006.52 | 51,011 | \$ | \$ | \$ | \$ | \$ |
| Mar-17 | \$ | 28,154,287.98 | 0.9872 | \$ 28,721,151.41 | 52,030 | \$ | \$ | \$ | \$ | \$ |
| Apr-17 | \$ | 23,820,285.45 | 0.9883 | \$ 24,125,575.29 | 51,421 | \$ | \$ | \$ | \$ | \$ |
| May-17 | \$ | 26,910,291.79 | 0.9832 | \$ 27,380,509.88 | 50,508 | \$ | \$ | \$ | \$ | \$ |
| Jun-17 | \$ | 25,727,323.29 | 0.9822 | \$ 26,193,850.58 | 49,847 | \$ | \$ | \$ | \$ | \$ |
| Jul-17 | \$ | 24,294,008.09 | 0.9891 | \$ 24,676,059.21 | 48,275 | \$ | \$ | \$ | \$ | \$ |
| Aug-17 | \$ | 26,512,426.67 | 0.9838 | \$ 26,894,824.86 | 48,718 | \$ | \$ | \$ | \$ | \$ |
| Sep-17 | \$ | 24,817,196.71 | 0.9818 | \$ 25,277,903.50 | 48,250 | \$ | \$ | \$ | \$ | \$ |
| Oct-17 | \$ | 25,441,114.37 | 0.9756 | \$ 26,076,512.20 | 47,649 | \$ | \$ | \$ | \$ | \$ |
| Nov-17 | \$ | 25,366,821.28 | 0.9749 | \$ 25,979,239.22 | 47,607 | \$ | \$ | \$ | \$ | \$ |
| Dec-17 | \$ 332,977,299.83 | \$ 24,450,310.22 | 0.9594 | \$ 25,485,614.01 | 45,721 | \$ | \$ 78,555,125.13 | \$ | \$ | \$ |

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: QCC Insurance Company, Inc.
Product(s): PPO
Market Segment: Individual
Rate Effective Date: 1/1/2019

Table 2b. Manual Experience Period Claims and Premiums

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

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

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

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

** Should = URRT Trend

Table 4b. Historical Manual Experience

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

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II
Rate Development and Change

| | |
|----------------------|-----------------------------|
| Carrier Name: | QCC Insurance Company, Inc. |
| Product(s): | PPO |
| Market Segment: | Individual |
| Rate Effective Date: | 1/1/2019 |

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 | \$ 652.02 | \$ - | < Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT |
| Two year trend projection factor | 1.257 | 1.000 | |
| Unadjusted Projected Allowed EHB Claims PMPM | \$ 819.54 | \$ - | |
| Single Risk Pool Adjustment Factors | | | |
| Change in Morbidity | 1.060 | 0.000 | < See URRT Instructions |
| Change in Other | 1.017 | 0.000 | |
| Change in Demographics | 1.016 | 0.000 | < See URRT Instructions |
| Change in Network | 1.003 | 0.000 | < See URRT Instructions |
| Change in Benefits | 0.998 | 0.000 | < See URRT Instructions |
| Change in Other | 1.000 | 0.000 | < See URRT Instructions |
| Total Adjusted Projected Allowed EHB Claims PMPM | \$ 883.69 | \$ - | |
| Credibility Factors | 100% | 0% | < See Instructions |
| Blended Projected EHB Claims PMPM | \$ - | \$ 883.69 | < Projected Index Rate |
| Development of the Market-Adjusted Index Rate and Total Allowed Claims | | | |
| Adjusted Projected Allowed EHB Claims PMPM | \$ 883.69 | | < Index Rate for Projection Period on URRT - Individual or First Quarter Small Group |
| Adjusted Projected Allowed EHB Claims PMPM (will only populate for small group filings) | \$ 0.717 | | < Paid to Allowed Average Factor in Projection Period on URRT |
| Projected Paid to Allowed Ratio | \$ 633.88 | | |
| Market-wide Adjustments | | | |
| Projected Risk Adjustment PMPM | \$ 570.26 | | |
| Projected Paid Exchange User Fees PMPM | \$ 18.64 | | |
| Market-Adjusted Projected Paid EHB Claims PMPM | \$ 582.26 | | |
| Market-Adjusted Projected Allowed EHB Claims PMPM | \$ 811.73 | | < Market-Adjusted Index Rate |
| Projected Allowed Non-EHB Claims PMPM | \$ 0.25 | | |
| Market-Adjusted Projected Paid Total Claims PMPM | \$ 582.44 | | |
| Market-Adjusted Projected Allowed Total Claims PMPM | \$ 811.98 | | |

Table 6. Retention

| Retention Items - Express in percentages | Percentages | PMPM Amounts | |
|---|-------------|--------------|---|
| Administrative Expenses | 11.00% | \$75.84 | |
| General and Claims | 8.20% | \$56.53 | |
| Agent/Broker Fees and Commissions | 2.00% | \$13.79 | |
| Quality Improvement Initiatives | 0.80% | \$5.52 | |
| Taxes and Fees | 2.52% | \$17.37 | |
| PCORI Fees | 0.00% | \$0.00 | |
| PA Premium Tax (if applicable) | 2.00% | \$13.79 | |
| Federal Income Tax | 0.52% | \$3.59 | |
| Health Insurance Providers Fee (Prorated for Small Groups only) | 0.00% | \$0.00 | |
| Profit/Contingency (after tax) | 2.00% | \$13.79 | |
| Total Retention | 15.52% | \$107.00 | |
| Projected Required Revenue PMPM | \$ 689.44 | | < Single Pool Gross Premium Avg. Rate, PMPM on URRT |

Table 8. Components of Rate Change

| Rate Components | 2018 | 2019 | Difference | Percent Change |
|---|-------------|-------------|------------|----------------|
| A. Calibrated Plan Adjusted Index Rate (PMPM) | \$ 436.87 | \$ 436.89 | \$0.02 | 0.0% |
| B. Base period allowed claims before normalization | \$ 768.13 | \$ 652.02 | -\$116.12 | -26.6% |
| C. Normalization factor component of change | \$ (311.73) | \$ (267.61) | \$44.12 | 10.1% |
| D. Change in Normalized Allowed Claims Adjustment Components | | | | |
| D1. Base period allowed claims after normalization | \$ 456.40 | \$ 384.41 | \$ (72.00) | -16.5% |
| D2. URRT Trend | \$ 65.09 | \$ 98.76 | \$ 33.68 | 7.7% |
| D3. URRT Morbidity | \$ - | \$ 28.99 | \$ 28.99 | 6.6% |
| D4. URRT Other | \$ (10.06) | \$ 8.83 | \$ 18.89 | 4.3% |
| D5. Normalized URRT RA/Rt on an allowed basis | \$ (129.10) | \$ (57.75) | \$ 71.35 | 16.3% |
| D6. Normalized Exchange User Fee on an allowed basis | \$ 10.68 | \$ 15.32 | \$ 4.64 | 1.1% |
| D7. Subtotal - Sum(D1-D6) | \$ 393.01 | \$ 478.57 | \$ 85.56 | 19.6% |
| E. Change in Allowable Plan Adjusted Level Components | | | | |
| E1. Network | \$ (0.00) | \$ 0.00 | \$ 0.00 | 0.0% |
| E2. Pricing AV | \$ (103.07) | \$ (135.29) | \$ (32.22) | -7.4% |
| E3. Benefit Richness | \$ - | \$ (2.74) | \$ (2.74) | -0.6% |
| E4. Catastrophic Eligibility | \$ (0.00) | \$ 0.00 | \$ 0.00 | 0.0% |
| E5. Subtotal - Sum(E1-E4) | \$ (103.07) | \$ (138.03) | \$ (34.96) | -8.0% |
| F. Change in Retention Components | | | | |
| F1. Administrative Expenses | \$ 43.69 | \$ 48.06 | \$ 4.37 | 1.0% |
| F2. Taxes and Fees | \$ 24.86 | \$ 11.01 | \$ (13.85) | -3.2% |
| F3. Profit and/or Contingency | \$ 4.37 | \$ 8.74 | \$ 4.37 | 1.0% |
| F4. Subtotal - Sum(F1-F3) | \$ 72.91 | \$ 67.81 | \$ (5.11) | -1.2% |
| G. Change in Miscellaneous Items | \$ - | \$ - | \$ - | 0.0% |
| H. Sum of Components of Rate Change (should approximate the change shown in line A) | \$ 362.85 | \$ 408.34 | \$ 45.49 | 10.4% |

For Informational Purposes only - No input required.

| | | |
|--|-------------------|---|
| Blended Base Period Unadjusted Claims before Normalization | \$ 652.02 | < Index Rate of Experience Period on URRT |
| Blended Earned Premium | \$ 332,977,299.81 | |
| Blended Loss Ratio | 80.43% | |

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

| Effective Date | 1/1/2019 | 4/1/2019 | 7/1/2019 | 10/1/2019 | Total Single Risk Pool |
|---|-----------|-----------|-----------|-----------|------------------------|
| # of Member Months Renewing in Quarter | - | - | - | - | - |
| Adjusted Projected Allowed EHB Claims PMPM Q1 | \$ 883.69 | \$ 883.69 | \$ 883.69 | \$ 883.69 | \$ 883.69 |
| Months of Trend | 3 | 9 | 9 | 9 | 9 |
| Annual Trend | 12.11% | 12.11% | 12.11% | 12.11% | 12.11% |
| Single Risk Pool Projected Allowed Claims | \$ 883.69 | \$ 909.32 | \$ 935.69 | \$ 962.82 | \$ - |
| Quarterly Trend Factor | 100.0% | 102.9% | 105.9% | 109.0% | 0.0% |
| 2019 Trend Factors by Quarter | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | |

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

| Normalization Factors | 2018 | 2019 |
|--|-----------|-----------|
| Average Age Factor | 1.661 | 1.688 |
| Average Geographic Factor | 1.000 | 1.000 |
| Average Tobacco Factor | 1.013 | 1.013 |
| Average Benefit Richness (induced demand) | 1.000 | 0.992 |
| Average Network Factor | 1.000 | 1.000 |
| Market-Adjusted Projected Allowed Total Claims PMPM | \$ 661.73 | \$ 811.98 |
| Normalized Market-Adjusted Projected Allowed Total Claims PMPM | \$ 391.18 | \$ 478.71 |

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

| | 2018 | 2019 |
|---|-------------|------------|
| Paid-to-Allowed | 0.738 | 0.717 |
| URRT Trend (Total Applied Trend Factor) | 1.143 | 1.257 |
| URRT Morbidity | 1.000 | 1.060 |
| URRT "Other" | 0.981 | 1.017 |
| Risk Adjustment | \$ (160.34) | \$ (70.26) |
| Exchange User Fee | \$ 13.26 | \$ 18.64 |
| Capitation | \$ - | \$ - |
| Network | 1.000 | 1.000 |
| Pricing AV | 0.738 | 0.717 |
| Benefit Richness | 1.000 | 0.992 |
| Catastrophic Eligibility | 1.000 | 1.000 |
| Administrative Expenses | 10.00% | 11.00% |
| Taxes and Fees | 5.69% | 2.52% |
| Profit and/or Contingency | 1.00% | 2.00% |

PA Rate Template Part III
Table 10. Plan Rates

| | |
|--------------------------------|-----------------------------|
| Carrier Name: | QCC Insurance Company, Inc. |
| Product(s): | PPO |
| Market Segment: | Individual |
| Rate Effective Date: | 1/1/2019 |
| Base Period Start Date | 1/1/2017 |
| Date of Most Recent Membership | 2/1/2018 |
| Market Adjusted Index Rate | \$ 811.73 |

| Calibration | |
|-------------------------------|-------|
| Age Calibration Factor | 1.688 |
| Geographic Calibration Factor | 1.000 |
| Tobacco Calibration Factor | 1.011 |
| Aggregate Calibration Factor | 1.710 |

| | |
|----------------------------------|--------|
| Total Covered Lives @ 02-01-2018 | 41,000 |
|----------------------------------|--------|

[illegible]

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

| | |
|----------------------|----------------------------|
| Carrier Name: | QCC Insurance Company, Inc |
| Product(s): | PPO |
| Market Segment: | Individual |
| Rate Effective Date: | 1/1/2019 |

| Plan Number | HIOS Plan ID (Standard Component) | 1/1/2018 Plan Marketing Name | Discontinued, New, Modified, Existing (O,N,M,E) 2019 | 1/1/2019 Plan HIOS Plan ID (If 1/1/2018 Plan Discontinued & Mapped) | Metallic Tier | Exchange On/Off or Off |
|---|-----------------------------------|------------------------------|--|---|---------------|------------------------|
| Totals | | | | | | |
| These cells auto-fill using the data entered in Table 10. | | | | | | |

| | | | | | | |
|---------|---------------|----------------------------------|---|---|--------------|-----|
| Plan 1 | 31609R4160000 | Personal Choice EPO Platinum | E | O | Platinum | On |
| Plan 2 | 31609R4160002 | Personal Choice EPO Gold | E | O | Gold | On |
| Plan 3 | 31609R4160003 | Personal Choice EPO Silver | E | O | Silver | On |
| Plan 4 | 31609R4160004 | Personal Choice EPO Bronze | E | O | Bronze | On |
| Plan 5 | 31609R4160005 | Personal Choice EPO Catastrophic | E | O | Catastrophic | On |
| Plan 6 | 31609R4160006 | Personal Choice EPO Catastrophic | E | O | Catastrophic | On |
| Plan 7 | 31609R4160008 | Personal Choice EPO Bronze | E | O | Bronze | Off |
| Plan 8 | 31609R4160009 | Personal Choice EPO Silver | E | O | Silver | Off |
| Plan 9 | 31609R4160002 | Personal Choice EPO Gold | E | O | Gold | Off |
| Plan 10 | 31609R4160003 | Personal Choice EPO Silver | E | O | Silver | Off |
| Plan 11 | 31609R4160004 | Personal Choice EPO Bronze | E | O | Bronze | Off |
| Plan 12 | 31609R4160005 | Personal Choice Catastrophic | E | O | Catastrophic | Off |
| Plan 13 | 31609R4160004 | Personal Choice EPO Bronze R | E | O | Bronze | Off |
| Plan 14 | 31609R4160005 | Personal Choice EPO Silver R | E | O | Silver | Off |
| Plan 15 | 31609R4160003 | Personal Choice EPO Gold R | E | O | Gold | Off |
| Plan 16 | 31609R4160002 | Personal Choice EPO Silver R | E | O | Silver | Off |
| Plan 17 | 0 | 0 | 0 | 0 | 0 | 0 |
| Plan 18 | 0 | 0 | 0 | 0 | 0 | 0 |

| 2018 21-year-old, Non-Tobacco Premium PMPM | | | | | | | | | |
|--|------|------|------|------|------|------|-----------|------|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | Average (weighted by enrollment by rating area) |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 436.87 | \$ - | \$ 436.87 |

| 2019 21-year-old, Non-Tobacco Premium PMPM | | | | | | | | | Average (weighted by enrollment by rating area) |
|--|------|------|------|------|------|------|-----------|------|--|
| | | | | | | | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ 436.89 | \$ - | \$ 436.89 |

| Change in 21-year-old Non-Tobacco Premium PMPM | | | | | | | | | |
|--|------|------|------|------|------|------|-------|------|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | Average (weighted by enrollment by rating area) |
| 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | -0.2% | 0.0% | -0.2% |

| | | | | | |
|--|--|--|--|-------|-------|
| | | | | -0.9% | -0.9% |
| | | | | -0.9% | -0.9% |
| | | | | 2.0% | 2.0% |
| | | | | -2.0% | -2.0% |
| | | | | -1.3% | -1.3% |
| | | | | -1.9% | -1.9% |
| | | | | -1.9% | -1.9% |
| | | | | -0.9% | -0.9% |
| | | | | -0.9% | -0.9% |
| | | | | 2.0% | 2.0% |
| | | | | -2.0% | -2.0% |
| | | | | -1.9% | -1.9% |
| | | | | -1.3% | -1.3% |
| | | | | -1.0% | -1.0% |
| | | | | 3.3% | 3.3% |
| | | | | 3.3% | 3.3% |
| | | | | | |
| | | | | | |

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name: QCC Insurance Company, Inc.

| | |
|-------------|-----|
| Product(s): | PPO |
|-------------|-----|

Market Segment: Individual

Rate Effective Date: 1/1/2019

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 | 1.225 |
| 15 | 0.833 | | | 41 | 1.302 | 1.225 |
| 16 | 0.859 | | | 42 | 1.325 | 1.225 |
| 17 | 0.885 | | | 43 | 1.357 | 1.225 |
| 18 | 0.913 | 1.000 | | 44 | 1.397 | 1.225 |
| 19 | 0.941 | 1.000 | | 45 | 1.444 | 1.225 |
| 20 | 0.970 | 1.000 | | 46 | 1.500 | 1.225 |
| 21 | 1.000 | 1.125 | | 47 | 1.563 | 1.225 |
| 22 | 1.000 | 1.125 | | 48 | 1.635 | 1.225 |
| 23 | 1.000 | 1.125 | | 49 | 1.706 | 1.225 |
| 24 | 1.000 | 1.125 | | 50 | 1.786 | 1.375 |
| 25 | 1.004 | 1.125 | | 51 | 1.865 | 1.375 |
| 26 | 1.024 | 1.125 | | 52 | 1.952 | 1.375 |
| 27 | 1.048 | 1.125 | | 53 | 2.040 | 1.375 |
| 28 | 1.087 | 1.125 | | 54 | 2.135 | 1.375 |
| 29 | 1.119 | 1.125 | | 55 | 2.230 | 1.375 |
| 30 | 1.135 | 1.175 | | 56 | 2.333 | 1.375 |
| 31 | 1.159 | 1.175 | | 57 | 2.437 | 1.375 |
| 32 | 1.183 | 1.175 | | 58 | 2.548 | 1.375 |
| 33 | 1.198 | 1.175 | | 59 | 2.603 | 1.375 |
| 34 | 1.214 | 1.175 | | 60 | 2.714 | 1.375 |
| 35 | 1.222 | 1.175 | | 61 | 2.810 | 1.375 |
| 36 | 1.230 | 1.175 | | 62 | 2.873 | 1.375 |
| 37 | 1.238 | 1.175 | | 63 | 2.952 | 1.375 |
| 38 | 1.246 | 1.175 | | 64+ | 3.000 | 1.375 |
| 39 | 1.262 | 1.175 | | | | |

*PA follows the federal default age curve.

Table 13. Geographic Factors

| Geographic Area Factors | | | |
|-------------------------|--|----------------|-----------------|
| Area | Counties | Current Factor | Proposed Factor |
| Rating Area 1 | | | |
| Rating Area 2 | | | |
| Rating Area 3 | | | |
| Rating Area 4 | | | |
| Rating Area 5 | | | |
| Rating Area 6 | | | |
| Rating Area 7 | | | |
| Rating Area 8 | Bucks, Chester, Delaware, Philadelphia, Montgomery | 1.000 | 1.000 |
| Rating Area 9 | | | |

Table 14. Network Factors

[illegible]

Company Name: QCC Insurance Company
 Market: Individual
 Product: PPO
 Effective Date of Rates: January 1, 2019

Ending date of Rates:

December 31, 2019

| HIOS Plan ID (On Exchange)=> | 31609PA0070002 | | 31609PA0070003 | | 31609PA0070004 | | 31609PA0160001 | |
|-------------------------------|--------------------------|------------|----------------------------|------------|----------------------------|------------|--|------------|
| HIOS Plan ID (Off Exchange)=> | 31609PA0070002 | | 31609PA0070003 | | 31609PA0070004 | | 31609PA0160001 | |
| Plan Marketing Name => | Personal Choice PPO Gold | | Personal Choice PPO Silver | | Personal Choice PPO Bronze | | Personal Choice EPO Catastrophic | |
| Form # => | 08535 Rev. 1.16 | | 08535 Rev. 1.16 | | 08535 Rev. 1.16 | | 08537 Rev. 1.16 | |
| Rating Area => | 8 | | 8 | | 8 | | 8 | |
| Network => | Personal Choice Network | | Personal Choice Network | | Personal Choice Network | | Personal Choice Network | |
| Metal => | Gold | | Silver | | Bronze | | Catastrophic | |
| Deductible => | \$0 | | \$2,500 | | \$5,500 | | \$7,900 | |
| Coinsurance => | 20% | | 30% | | 50% | | 0% | |
| Copays => | \$30/\$65 | | \$30/\$70 no ded | | \$50 no ded/50% after ded | | 50 visits 1-3 no ded (0% after ded)/0% after ded | |
| OOP Maximum => | \$6,500 | | \$7,000 | | \$7,900 | | \$7,900 | |
| Pediatric Dental (Yes/No) => | Yes | | Yes | | Yes | | Yes | |
| Age Band | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$434.31 | \$434.31 | \$393.80 | \$393.80 | \$257.19 | \$257.19 | \$213.28 | \$213.28 |
| 15 | \$472.92 | \$472.92 | \$428.80 | \$428.80 | \$280.05 | \$280.05 | \$232.24 | \$232.24 |
| 16 | \$487.68 | \$487.68 | \$442.19 | \$442.19 | \$288.79 | \$288.79 | \$239.49 | \$239.49 |
| 17 | \$502.44 | \$502.44 | \$455.57 | \$455.57 | \$297.53 | \$297.53 | \$246.74 | \$246.74 |
| 18 | \$518.34 | \$518.34 | \$469.99 | \$469.99 | \$306.95 | \$306.95 | \$254.54 | \$254.54 |
| 19 | \$534.24 | \$534.24 | \$484.40 | \$484.40 | \$316.36 | \$316.36 | \$262.35 | \$262.35 |
| 20 | \$550.70 | \$550.70 | \$499.33 | \$499.33 | \$326.11 | \$326.11 | \$270.44 | \$270.44 |
| 21 | \$567.73 | \$567.73 | \$514.77 | \$514.77 | \$336.20 | \$336.20 | \$278.80 | \$278.80 |
| 22 | \$567.73 | \$567.73 | \$514.77 | \$514.77 | \$336.20 | \$336.20 | \$278.80 | \$278.80 |
| 23 | \$567.73 | \$567.73 | \$514.77 | \$514.77 | \$336.20 | \$336.20 | \$278.80 | \$278.80 |
| 24 | \$567.73 | \$567.73 | \$514.77 | \$514.77 | \$336.20 | \$336.20 | \$278.80 | \$278.80 |
| 25 | \$570.00 | \$641.25 | \$516.83 | \$581.43 | \$337.54 | \$379.73 | \$279.91 | \$314.90 |
| 26 | \$581.36 | \$654.03 | \$527.13 | \$593.02 | \$344.27 | \$387.30 | \$285.49 | \$321.18 |
| 27 | \$594.98 | \$669.36 | \$539.48 | \$606.91 | \$352.33 | \$396.38 | \$292.18 | \$328.70 |
| 28 | \$617.12 | \$694.26 | \$559.56 | \$629.50 | \$365.45 | \$411.13 | \$303.06 | \$340.94 |
| 29 | \$635.29 | \$714.70 | \$576.03 | \$648.03 | \$376.20 | \$423.23 | \$311.98 | \$350.97 |
| 30 | \$644.38 | \$757.14 | \$584.26 | \$686.51 | \$381.58 | \$448.36 | \$316.44 | \$371.81 |
| 31 | \$658.00 | \$773.15 | \$596.62 | \$701.03 | \$389.65 | \$457.84 | \$323.13 | \$379.68 |
| 32 | \$671.63 | \$789.16 | \$608.97 | \$715.54 | \$397.72 | \$467.32 | \$329.82 | \$387.54 |
| 33 | \$680.14 | \$799.17 | \$616.70 | \$724.62 | \$402.76 | \$473.25 | \$334.00 | \$392.45 |
| 34 | \$689.23 | \$809.84 | \$624.93 | \$734.29 | \$408.14 | \$479.57 | \$338.46 | \$397.69 |
| 35 | \$693.77 | \$815.18 | \$629.05 | \$739.13 | \$410.83 | \$482.73 | \$340.69 | \$400.31 |
| 36 | \$698.31 | \$820.51 | \$633.17 | \$743.97 | \$413.52 | \$485.89 | \$342.92 | \$402.94 |
| 37 | \$702.85 | \$825.85 | \$637.29 | \$748.81 | \$416.21 | \$489.05 | \$345.15 | \$405.56 |
| 38 | \$707.39 | \$831.19 | \$641.40 | \$753.65 | \$418.90 | \$492.21 | \$347.38 | \$408.18 |
| 39 | \$716.48 | \$841.86 | \$649.64 | \$763.33 | \$424.28 | \$498.53 | \$351.84 | \$413.42 |
| 40 | \$725.56 | \$848.81 | \$657.88 | \$773.06 | \$429.66 | \$503.66 | \$356.31 | \$418.47 |
| 41 | \$739.19 | \$905.50 | \$670.23 | \$821.03 | \$437.73 | \$536.22 | \$363.00 | \$444.67 |
| 42 | \$752.24 | \$921.50 | \$682.07 | \$835.54 | \$445.46 | \$545.69 | \$369.41 | \$452.53 |
| 43 | \$770.41 | \$943.75 | \$698.54 | \$855.72 | \$456.22 | \$558.87 | \$378.33 | \$463.46 |
| 44 | \$793.12 | \$971.57 | \$719.13 | \$880.94 | \$469.67 | \$575.34 | \$389.48 | \$477.12 |
| 45 | \$819.80 | \$1,004.26 | \$743.33 | \$910.58 | \$485.47 | \$594.70 | \$402.59 | \$493.17 |
| 46 | \$851.60 | \$1,043.21 | \$772.16 | \$945.89 | \$504.30 | \$617.76 | \$418.20 | \$512.29 |
| 47 | \$887.36 | \$1,087.02 | \$804.59 | \$985.62 | \$525.48 | \$643.71 | \$435.76 | \$533.81 |
| 48 | \$928.24 | \$1,137.10 | \$841.65 | \$1,031.02 | \$549.68 | \$673.36 | \$455.84 | \$558.40 |
| 49 | \$968.55 | \$1,186.47 | \$878.20 | \$1,075.79 | \$573.55 | \$702.60 | \$475.63 | \$582.65 |
| 50 | \$1,013.97 | \$1,394.21 | \$919.38 | \$1,264.15 | \$600.45 | \$825.62 | \$497.94 | \$684.66 |
| 51 | \$1,058.82 | \$1,455.88 | \$960.05 | \$1,320.07 | \$627.01 | \$862.13 | \$519.96 | \$714.95 |
| 52 | \$1,108.21 | \$1,523.79 | \$1,004.83 | \$1,381.65 | \$656.26 | \$902.35 | \$544.22 | \$748.30 |
| 53 | \$1,158.17 | \$1,592.49 | \$1,050.13 | \$1,443.93 | \$685.84 | \$943.03 | \$568.75 | \$782.03 |
| 54 | \$1,212.11 | \$1,666.65 | \$1,099.04 | \$1,511.17 | \$717.78 | \$986.95 | \$595.24 | \$818.45 |
| 55 | \$1,266.04 | \$1,740.81 | \$1,147.94 | \$1,578.42 | \$749.72 | \$1,030.86 | \$621.72 | \$854.87 |
| 56 | \$1,324.52 | \$1,821.21 | \$1,200.96 | \$1,651.32 | \$784.35 | \$1,078.48 | \$650.44 | \$894.35 |
| 57 | \$1,383.56 | \$1,902.40 | \$1,254.50 | \$1,724.93 | \$819.31 | \$1,126.55 | \$679.43 | \$934.22 |
| 58 | \$1,446.58 | \$1,989.05 | \$1,311.64 | \$1,803.50 | \$856.63 | \$1,177.87 | \$710.38 | \$976.77 |
| 59 | \$1,477.81 | \$2,031.98 | \$1,339.95 | \$1,842.43 | \$875.12 | \$1,203.29 | \$725.72 | \$997.86 |
| 60 | \$1,540.82 | \$2,118.63 | \$1,397.09 | \$1,921.00 | \$912.44 | \$1,254.60 | \$756.66 | \$1,040.41 |
| 61 | \$1,595.33 | \$2,193.57 | \$1,446.51 | \$1,988.95 | \$944.71 | \$1,298.98 | \$783.43 | \$1,077.21 |
| 62 | \$1,631.09 | \$2,242.75 | \$1,478.94 | \$2,033.54 | \$965.89 | \$1,328.10 | \$800.99 | \$1,101.36 |
| 63 | \$1,675.94 | \$2,304.42 | \$1,519.60 | \$2,089.46 | \$992.45 | \$1,364.62 | \$823.02 | \$1,131.65 |
| 64+ | \$1,703.19 | \$2,341.89 | \$1,544.31 | \$2,123.43 | \$1,008.59 | \$1,386.81 | \$836.40 | \$1,150.05 |

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

| HIOS Plan ID (On Exchange)=> | 31609PA0160003 | | 31609PA0160004 | | 31609PA0160005 | | 31609PA0180001 | |
|-------------------------------|------------------------------------|------------|------------------------------|------------|------------------------------------|------------|--|------------|
| HIOS Plan ID (Off Exchange)=> | 31609PA0160003 | | 31609PA0160004 | | 31609PA0160005 | | 31609PA0180001 | |
| Plan Marketing Name => | Personal Choice EPO Silver Reserve | | Personal Choice EPO Platinum | | Personal Choice EPO Bronze Reserve | | Personal Choice EPO Catastrophic | |
| Form # => | 8538 Rev. 1.16 | | 08535 Rev. 1.16 | | 08536 Rev. 1.16 | | 08536 Rev. 1.16 | |
| Rating Area => | 8 | | 8 | | 8 | | 8 | |
| Network => | Personal Choice Network | | Personal Choice Network | | Personal Choice Network | | Personal Choice Network | |
| Metal => | Silver | | Platinum | | Bronze | | Catastrophic | |
| Deductible => | \$2,700 | | \$0 | | \$6,750 | | \$7,900 | |
| Coinurance => | 30% | | 0% | | 0% | | 0% | |
| Copays => | 30% no ded/30% no ded | | \$15/\$50 | | 0% no ded/0% no ded | | 50 visits 1-3 no ded [0% after ded]/0% after ded | |
| OOP Maximum => | \$6,750 | | \$4,500 | | \$6,750 | | \$7,900 | |
| Pediatric Dental (Yes/No) => | Yes | | Yes | | Yes | | Yes | |
| Age Band | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$392.96 | \$392.96 | \$580.63 | \$580.63 | \$236.70 | \$236.70 | \$213.28 | \$213.28 |
| 15 | \$427.89 | \$427.89 | \$632.24 | \$632.24 | \$257.74 | \$257.74 | \$232.24 | \$232.24 |
| 16 | \$441.25 | \$441.25 | \$651.98 | \$651.98 | \$265.78 | \$265.78 | \$239.49 | \$239.49 |
| 17 | \$454.60 | \$454.60 | \$671.71 | \$671.71 | \$273.83 | \$273.83 | \$246.74 | \$246.74 |
| 18 | \$468.98 | \$468.98 | \$692.96 | \$692.96 | \$282.49 | \$282.49 | \$254.54 | \$254.54 |
| 19 | \$483.37 | \$483.37 | \$714.21 | \$714.21 | \$291.15 | \$291.15 | \$262.35 | \$262.35 |
| 20 | \$498.26 | \$498.26 | \$736.22 | \$736.22 | \$300.12 | \$300.12 | \$270.44 | \$270.44 |
| 21 | \$513.67 | \$513.67 | \$758.99 | \$758.99 | \$309.41 | \$309.41 | \$278.80 | \$278.80 |
| 22 | \$513.67 | \$513.67 | \$758.99 | \$758.99 | \$309.41 | \$309.41 | \$278.80 | \$278.80 |
| 23 | \$513.67 | \$513.67 | \$758.99 | \$758.99 | \$309.41 | \$309.41 | \$278.80 | \$278.80 |
| 24 | \$513.67 | \$513.67 | \$758.99 | \$758.99 | \$309.41 | \$309.41 | \$278.80 | \$278.80 |
| 25 | \$515.73 | \$580.20 | \$762.03 | \$857.28 | \$310.64 | \$349.48 | \$279.91 | \$314.90 |
| 26 | \$526.00 | \$591.75 | \$777.21 | \$874.36 | \$316.83 | \$356.44 | \$285.49 | \$321.18 |
| 27 | \$538.33 | \$605.62 | \$795.43 | \$894.85 | \$324.26 | \$364.79 | \$292.18 | \$328.70 |
| 28 | \$558.36 | \$628.16 | \$825.03 | \$928.16 | \$336.33 | \$378.37 | \$303.06 | \$340.94 |
| 29 | \$574.80 | \$646.65 | \$849.31 | \$955.48 | \$346.23 | \$389.50 | \$311.98 | \$350.97 |
| 30 | \$583.02 | \$685.05 | \$861.46 | \$1,012.21 | \$351.18 | \$412.63 | \$316.44 | \$371.81 |
| 31 | \$595.35 | \$699.53 | \$879.67 | \$1,033.62 | \$358.60 | \$421.36 | \$323.13 | \$379.68 |
| 32 | \$607.68 | \$714.02 | \$897.89 | \$1,055.02 | \$366.03 | \$430.08 | \$329.82 | \$387.54 |
| 33 | \$615.38 | \$723.07 | \$909.28 | \$1,068.40 | \$370.67 | \$435.54 | \$334.00 | \$392.45 |
| 34 | \$623.60 | \$732.73 | \$921.42 | \$1,082.67 | \$375.62 | \$441.35 | \$338.46 | \$397.69 |
| 35 | \$627.71 | \$737.56 | \$927.49 | \$1,089.80 | \$378.10 | \$444.26 | \$340.69 | \$400.31 |
| 36 | \$631.82 | \$742.39 | \$933.56 | \$1,096.94 | \$380.57 | \$447.17 | \$342.92 | \$402.94 |
| 37 | \$635.93 | \$747.22 | \$939.64 | \$1,104.07 | \$383.05 | \$450.08 | \$345.15 | \$405.56 |
| 38 | \$640.04 | \$752.04 | \$945.71 | \$1,111.21 | \$385.52 | \$452.99 | \$347.38 | \$408.18 |
| 39 | \$648.26 | \$761.70 | \$957.85 | \$1,125.47 | \$390.47 | \$458.80 | \$351.84 | \$413.42 |
| 40 | \$656.48 | \$804.18 | \$969.99 | \$1,188.24 | \$395.42 | \$484.39 | \$356.31 | \$436.47 |
| 41 | \$668.80 | \$819.28 | \$988.21 | \$1,210.56 | \$402.85 | \$493.49 | \$363.00 | \$444.67 |
| 42 | \$680.62 | \$833.76 | \$1,005.67 | \$1,231.94 | \$409.96 | \$502.21 | \$369.41 | \$452.53 |
| 43 | \$697.06 | \$853.89 | \$1,029.96 | \$1,261.70 | \$419.87 | \$514.34 | \$378.33 | \$463.46 |
| 44 | \$717.60 | \$879.06 | \$1,060.32 | \$1,298.89 | \$432.24 | \$529.50 | \$389.48 | \$477.12 |
| 45 | \$741.75 | \$908.64 | \$1,095.99 | \$1,342.59 | \$446.78 | \$547.31 | \$402.59 | \$493.17 |
| 46 | \$770.51 | \$943.88 | \$1,138.49 | \$1,394.65 | \$464.11 | \$568.54 | \$418.20 | \$512.29 |
| 47 | \$802.87 | \$983.52 | \$1,186.31 | \$1,453.23 | \$483.60 | \$592.41 | \$435.76 | \$533.81 |
| 48 | \$839.86 | \$1,028.83 | \$1,240.96 | \$1,520.17 | \$505.88 | \$619.70 | \$455.84 | \$558.40 |
| 49 | \$876.33 | \$1,073.50 | \$1,294.84 | \$1,586.18 | \$527.85 | \$646.61 | \$475.63 | \$582.65 |
| 50 | \$917.42 | \$1,261.46 | \$1,355.56 | \$1,863.90 | \$552.60 | \$759.83 | \$497.94 | \$684.66 |
| 51 | \$958.00 | \$1,317.25 | \$1,415.52 | \$1,946.35 | \$577.04 | \$793.44 | \$519.96 | \$714.95 |
| 52 | \$1,002.69 | \$1,378.70 | \$1,481.56 | \$2,037.14 | \$603.96 | \$830.45 | \$544.22 | \$748.30 |
| 53 | \$1,047.90 | \$1,440.86 | \$1,548.35 | \$2,128.98 | \$631.19 | \$867.89 | \$568.75 | \$782.03 |
| 54 | \$1,096.69 | \$1,507.96 | \$1,620.45 | \$2,228.12 | \$660.58 | \$908.30 | \$595.24 | \$818.45 |
| 55 | \$1,145.49 | \$1,575.05 | \$1,692.56 | \$2,327.27 | \$689.98 | \$948.72 | \$621.72 | \$854.87 |
| 56 | \$1,198.40 | \$1,647.80 | \$1,770.73 | \$2,434.76 | \$721.85 | \$992.54 | \$650.44 | \$894.35 |
| 57 | \$1,251.82 | \$1,721.26 | \$1,849.67 | \$2,543.30 | \$754.03 | \$1,036.78 | \$679.43 | \$934.22 |
| 58 | \$1,308.84 | \$1,799.66 | \$1,933.92 | \$2,659.14 | \$788.37 | \$1,084.01 | \$710.38 | \$976.77 |
| 59 | \$1,337.09 | \$1,838.50 | \$1,975.66 | \$2,716.54 | \$805.39 | \$1,107.41 | \$725.72 | \$997.86 |
| 60 | \$1,394.11 | \$1,916.90 | \$2,059.91 | \$2,832.38 | \$839.73 | \$1,154.63 | \$756.66 | \$1,040.41 |
| 61 | \$1,443.42 | \$1,984.71 | \$2,132.77 | \$2,932.56 | \$869.43 | \$1,195.47 | \$783.43 | \$1,077.21 |
| 62 | \$1,475.79 | \$2,029.21 | \$2,180.59 | \$2,998.31 | \$888.93 | \$1,222.27 | \$800.99 | \$1,101.36 |
| 63 | \$1,516.37 | \$2,085.00 | \$2,240.55 | \$3,080.76 | \$913.37 | \$1,255.88 | \$823.02 | \$1,131.65 |
| 64+ | \$1,541.01 | \$2,118.91 | \$2,276.97 | \$3,130.85 | \$928.22 | \$1,276.30 | \$836.40 | \$1,150.05 |

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

| HIOS Plan ID (On Exchange)=> | 31609PA0180002 | | 31609PA0180003 | | 31609PA0180004 | | 31609PA0180005 | |
|-------------------------------|------------------------------------|------------|------------------------------|------------|------------------------------------|------------|--|------------|
| HIOS Plan ID (Off Exchange)=> | 31609PA0180002 | | 31609PA0180003 | | 31609PA0180004 | | 31609PA0180005 | |
| Plan Marketing Name => | Personal Choice EPO Silver Reserve | | Personal Choice EPO Platinum | | Personal Choice EPO Bronze Reserve | | Personal Choice EPO Bronze Basic | |
| Form # => | 08536 Rev. 1.16 | | 08535 Rev. 1.16 | | 08537 Rev. 1.16 | | 08536 Rev. 1.16 | |
| Rating Area => | 8 | | 8 | | 8 | | 8 | |
| Network => | Personal Choice Network | | Personal Choice Network | | Personal Choice Network | | Personal Choice Network | |
| Metal => | Silver | | Platinum | | Bronze | | Bronze | |
| Deductible => | \$2,700 | | \$0 | | \$6,750 | | \$7,900 | |
| Coinsurance => | 30% | | 0% | | 0% | | 0% | |
| Copays => | 30% after ded/30% after ded | | \$15/\$50 | | 0% after ded/0% after ded | | 40 visits 1-3 no ded [0% after ded]/0% after ded | |
| OOP Maximum => | \$6,750 | | \$4,500 | | \$6,750 | | \$7,900 | |
| Pediatric Dental (Yes/No) => | Yes | | Yes | | Yes | | Yes | |
| Age Band | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$392.96 | \$392.96 | \$580.63 | \$580.63 | \$236.70 | \$236.70 | \$218.36 | \$218.36 |
| 15 | \$427.89 | \$427.89 | \$632.24 | \$632.24 | \$257.74 | \$257.74 | \$237.77 | \$237.77 |
| 16 | \$441.25 | \$441.25 | \$651.98 | \$651.98 | \$265.78 | \$265.78 | \$245.19 | \$245.19 |
| 17 | \$454.60 | \$454.60 | \$671.71 | \$671.71 | \$273.83 | \$273.83 | \$252.61 | \$252.61 |
| 18 | \$468.98 | \$468.98 | \$692.96 | \$692.96 | \$282.49 | \$282.49 | \$260.60 | \$260.60 |
| 19 | \$483.37 | \$483.37 | \$714.21 | \$714.21 | \$291.15 | \$291.15 | \$268.60 | \$268.60 |
| 20 | \$498.26 | \$498.26 | \$736.22 | \$736.22 | \$300.12 | \$300.12 | \$276.87 | \$276.87 |
| 21 | \$513.67 | \$513.67 | \$758.99 | \$758.99 | \$309.41 | \$309.41 | \$285.44 | \$285.44 |
| 22 | \$513.67 | \$513.67 | \$758.99 | \$758.99 | \$309.41 | \$309.41 | \$285.44 | \$285.44 |
| 23 | \$513.67 | \$513.67 | \$758.99 | \$758.99 | \$309.41 | \$309.41 | \$285.44 | \$285.44 |
| 24 | \$513.67 | \$513.67 | \$758.99 | \$758.99 | \$309.41 | \$309.41 | \$285.44 | \$285.44 |
| 25 | \$515.73 | \$580.20 | \$762.03 | \$857.28 | \$310.64 | \$349.48 | \$286.58 | \$322.40 |
| 26 | \$526.00 | \$591.75 | \$777.21 | \$874.36 | \$316.83 | \$356.44 | \$292.29 | \$328.82 |
| 27 | \$538.33 | \$605.62 | \$795.43 | \$894.85 | \$324.26 | \$364.79 | \$299.14 | \$336.53 |
| 28 | \$558.36 | \$628.16 | \$825.03 | \$928.16 | \$336.33 | \$378.37 | \$310.27 | \$349.05 |
| 29 | \$574.80 | \$646.65 | \$849.31 | \$955.48 | \$346.23 | \$389.50 | \$319.40 | \$359.33 |
| 30 | \$583.02 | \$685.05 | \$861.46 | \$1,012.21 | \$351.18 | \$412.63 | \$323.97 | \$380.67 |
| 31 | \$595.35 | \$699.53 | \$879.67 | \$1,033.62 | \$358.60 | \$421.36 | \$330.82 | \$388.72 |
| 32 | \$607.68 | \$714.02 | \$897.89 | \$1,055.02 | \$366.03 | \$430.08 | \$337.67 | \$396.77 |
| 33 | \$615.38 | \$723.07 | \$909.28 | \$1,068.40 | \$370.67 | \$435.54 | \$341.95 | \$401.80 |
| 34 | \$623.60 | \$732.73 | \$921.42 | \$1,082.67 | \$375.62 | \$441.35 | \$346.52 | \$407.16 |
| 35 | \$627.71 | \$737.56 | \$927.49 | \$1,089.80 | \$378.10 | \$444.26 | \$348.81 | \$409.85 |
| 36 | \$631.82 | \$742.39 | \$933.56 | \$1,096.94 | \$380.57 | \$447.17 | \$351.09 | \$412.53 |
| 37 | \$635.93 | \$747.22 | \$939.64 | \$1,104.07 | \$383.05 | \$450.08 | \$353.37 | \$415.21 |
| 38 | \$640.04 | \$752.04 | \$945.71 | \$1,111.21 | \$385.52 | \$452.99 | \$355.66 | \$417.90 |
| 39 | \$648.26 | \$761.70 | \$957.85 | \$1,125.47 | \$390.47 | \$458.80 | \$360.22 | \$423.26 |
| 40 | \$656.48 | \$804.18 | \$969.99 | \$1,188.24 | \$395.42 | \$484.39 | \$364.79 | \$446.87 |
| 41 | \$668.80 | \$819.28 | \$988.21 | \$1,210.56 | \$402.85 | \$493.49 | \$371.64 | \$455.26 |
| 42 | \$680.62 | \$833.76 | \$1,005.67 | \$1,231.94 | \$409.96 | \$502.21 | \$378.21 | \$463.30 |
| 43 | \$697.06 | \$853.89 | \$1,029.96 | \$1,261.70 | \$419.87 | \$514.34 | \$387.34 | \$474.49 |
| 44 | \$717.60 | \$879.06 | \$1,060.32 | \$1,298.89 | \$432.24 | \$529.50 | \$398.76 | \$488.48 |
| 45 | \$741.75 | \$908.64 | \$1,095.99 | \$1,342.59 | \$446.78 | \$547.31 | \$412.17 | \$504.91 |
| 46 | \$770.51 | \$943.88 | \$1,138.49 | \$1,394.65 | \$464.11 | \$568.54 | \$428.16 | \$524.49 |
| 47 | \$802.87 | \$983.52 | \$1,186.31 | \$1,453.23 | \$483.60 | \$592.41 | \$446.14 | \$546.52 |
| 48 | \$839.86 | \$1,028.83 | \$1,240.96 | \$1,520.17 | \$505.88 | \$619.70 | \$466.69 | \$571.70 |
| 49 | \$876.33 | \$1,073.50 | \$1,294.84 | \$1,586.18 | \$527.85 | \$646.61 | \$486.96 | \$596.52 |
| 50 | \$917.42 | \$1,261.46 | \$1,355.56 | \$1,863.90 | \$552.60 | \$759.83 | \$509.79 | \$700.96 |
| 51 | \$958.00 | \$1,317.25 | \$1,415.52 | \$1,946.35 | \$577.04 | \$793.44 | \$532.34 | \$731.97 |
| 52 | \$1,002.69 | \$1,378.70 | \$1,481.56 | \$2,037.14 | \$603.96 | \$830.45 | \$557.17 | \$766.12 |
| 53 | \$1,047.90 | \$1,440.86 | \$1,548.35 | \$2,128.98 | \$631.19 | \$867.89 | \$582.29 | \$800.65 |
| 54 | \$1,096.69 | \$1,507.96 | \$1,620.45 | \$2,228.12 | \$660.58 | \$908.30 | \$609.41 | \$837.94 |
| 55 | \$1,145.49 | \$1,575.05 | \$1,692.56 | \$2,327.27 | \$689.98 | \$948.72 | \$636.53 | \$875.22 |
| 56 | \$1,198.40 | \$1,647.80 | \$1,770.73 | \$2,434.76 | \$721.85 | \$992.54 | \$665.93 | \$915.65 |
| 57 | \$1,251.82 | \$1,721.26 | \$1,849.67 | \$2,543.30 | \$754.03 | \$1,036.78 | \$695.61 | \$956.47 |
| 58 | \$1,308.84 | \$1,799.66 | \$1,933.92 | \$2,659.14 | \$788.37 | \$1,084.01 | \$727.30 | \$1,000.03 |
| 59 | \$1,337.09 | \$1,838.50 | \$1,975.66 | \$2,716.54 | \$805.39 | \$1,107.41 | \$742.99 | \$1,021.62 |
| 60 | \$1,394.11 | \$1,916.90 | \$2,059.91 | \$2,832.38 | \$839.73 | \$1,154.63 | \$774.68 | \$1,065.18 |
| 61 | \$1,443.42 | \$1,984.71 | \$2,132.77 | \$2,932.56 | \$869.43 | \$1,195.47 | \$802.08 | \$1,102.86 |
| 62 | \$1,475.79 | \$2,029.21 | \$2,180.59 | \$2,998.31 | \$888.93 | \$1,222.27 | \$820.06 | \$1,127.59 |
| 63 | \$1,516.37 | \$2,085.00 | \$2,240.55 | \$3,080.76 | \$913.37 | \$1,255.88 | \$842.61 | \$1,158.59 |
| 64+ | \$1,541.01 | \$2,118.91 | \$2,276.97 | \$3,130.85 | \$928.22 | \$1,276.30 | \$856.31 | \$1,177.43 |

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

| HIOS Plan ID (On Exchange)=> | 31609PA0180006 | | 31609PA0190002 | | 31609PA0190003 | | 31609PA0190004 | |
|-------------------------------|---|------------|--------------------------|------------|----------------------------|------------|----------------------------|------------|
| HIOS Plan ID (Off Exchange)=> | 31609PA0180006 | | 31609PA0190002 | | 31609PA0190003 | | 31609PA0190004 | |
| Plan Marketing Name => | Personal Choice Silver EPO Reserve Select | | Personal Choice PPO Gold | | Personal Choice PPO Silver | | Personal Choice PPO Bronze | |
| Form # => | 08536 Rev. 1.16 | | 08535 Rev. 1.16 | | 08535 Rev. 1.16 | | 08535 Rev. 1.16 | |
| Rating Area => | 8 | | 8 | | 8 | | 8 | |
| Network => | Personal Choice Network | | Personal Choice Network | | Personal Choice Network | | Personal Choice Network | |
| Metal => | Silver | | Gold | | Silver | | Bronze | |
| Deductible => | \$2,700 | | \$0 | | \$2,500 | | \$5,500 | |
| Coinsurance => | 30% | | 20% | | 30% | | 50% | |
| Copays => | 30% after ded/30% after ded | | \$30/\$65 | | \$30/\$70 no ded | | \$50 no ded/50% after ded | |
| OOP Maximum => | \$6,700 | | \$6,500 | | \$7,000 | | \$7,900 | |
| Pediatric Dental (Yes/No) => | Yes | | Yes | | Yes | | Yes | |
| Age Band | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco | Non-Tobacco | Tobacco |
| 0-14 | \$328.03 | \$328.03 | \$434.31 | \$434.31 | \$393.80 | \$393.80 | \$257.19 | \$257.19 |
| 15 | \$357.19 | \$357.19 | \$472.92 | \$472.92 | \$428.80 | \$428.80 | \$280.05 | \$280.05 |
| 16 | \$368.34 | \$368.34 | \$487.68 | \$487.68 | \$442.19 | \$442.19 | \$288.79 | \$288.79 |
| 17 | \$379.48 | \$379.48 | \$502.44 | \$502.44 | \$455.57 | \$455.57 | \$297.53 | \$297.53 |
| 18 | \$391.49 | \$391.49 | \$518.34 | \$518.34 | \$469.99 | \$469.99 | \$306.95 | \$306.95 |
| 19 | \$403.50 | \$403.50 | \$534.24 | \$534.24 | \$484.40 | \$484.40 | \$316.36 | \$316.36 |
| 20 | \$415.93 | \$415.93 | \$550.70 | \$550.70 | \$499.33 | \$499.33 | \$326.11 | \$326.11 |
| 21 | \$428.80 | \$428.80 | \$567.73 | \$567.73 | \$514.77 | \$514.77 | \$336.20 | \$336.20 |
| 22 | \$428.80 | \$428.80 | \$567.73 | \$567.73 | \$514.77 | \$514.77 | \$336.20 | \$336.20 |
| 23 | \$428.80 | \$428.80 | \$567.73 | \$567.73 | \$514.77 | \$514.77 | \$336.20 | \$336.20 |
| 24 | \$428.80 | \$428.80 | \$567.73 | \$567.73 | \$514.77 | \$514.77 | \$336.20 | \$336.20 |
| 25 | \$430.51 | \$484.33 | \$570.00 | \$641.25 | \$516.83 | \$581.43 | \$337.54 | \$379.73 |
| 26 | \$439.09 | \$493.97 | \$581.36 | \$654.03 | \$527.13 | \$593.02 | \$344.27 | \$387.30 |
| 27 | \$449.38 | \$505.55 | \$594.98 | \$669.36 | \$539.48 | \$606.91 | \$352.33 | \$396.38 |
| 28 | \$466.10 | \$524.36 | \$617.12 | \$694.26 | \$559.56 | \$629.50 | \$365.45 | \$411.13 |
| 29 | \$479.82 | \$539.80 | \$635.29 | \$714.70 | \$576.03 | \$648.03 | \$376.20 | \$423.23 |
| 30 | \$486.68 | \$571.85 | \$644.38 | \$757.14 | \$584.26 | \$686.51 | \$381.58 | \$448.36 |
| 31 | \$496.97 | \$583.95 | \$658.00 | \$773.15 | \$596.62 | \$701.03 | \$389.65 | \$457.84 |
| 32 | \$507.27 | \$596.04 | \$671.63 | \$789.16 | \$608.97 | \$715.54 | \$397.72 | \$467.32 |
| 33 | \$513.70 | \$603.59 | \$680.14 | \$799.17 | \$616.70 | \$724.62 | \$402.76 | \$473.25 |
| 34 | \$520.56 | \$611.66 | \$689.23 | \$809.84 | \$624.93 | \$734.29 | \$408.14 | \$479.57 |
| 35 | \$523.99 | \$615.69 | \$693.77 | \$815.18 | \$629.05 | \$739.13 | \$410.83 | \$482.73 |
| 36 | \$527.42 | \$619.72 | \$698.31 | \$820.51 | \$633.17 | \$743.97 | \$413.52 | \$485.89 |
| 37 | \$530.85 | \$623.75 | \$702.85 | \$825.85 | \$637.29 | \$748.81 | \$416.21 | \$489.05 |
| 38 | \$534.28 | \$627.78 | \$707.39 | \$831.19 | \$641.40 | \$753.65 | \$418.90 | \$492.21 |
| 39 | \$541.14 | \$635.84 | \$716.48 | \$841.86 | \$649.64 | \$763.33 | \$424.28 | \$498.53 |
| 40 | \$548.00 | \$671.30 | \$725.56 | \$888.81 | \$657.88 | \$805.90 | \$429.66 | \$526.33 |
| 41 | \$558.29 | \$683.91 | \$739.19 | \$905.50 | \$670.23 | \$821.03 | \$437.73 | \$536.22 |
| 42 | \$568.15 | \$695.99 | \$752.24 | \$921.50 | \$682.07 | \$835.54 | \$445.46 | \$545.69 |
| 43 | \$581.88 | \$712.80 | \$770.41 | \$943.75 | \$698.54 | \$855.72 | \$456.22 | \$558.87 |
| 44 | \$599.03 | \$733.81 | \$793.12 | \$971.57 | \$719.13 | \$880.94 | \$469.67 | \$575.34 |
| 45 | \$619.18 | \$758.50 | \$819.80 | \$1,004.26 | \$743.33 | \$910.58 | \$485.47 | \$594.70 |
| 46 | \$643.19 | \$787.91 | \$851.60 | \$1,043.21 | \$772.16 | \$945.89 | \$504.30 | \$617.76 |
| 47 | \$670.21 | \$821.01 | \$887.36 | \$1,087.02 | \$804.59 | \$985.62 | \$525.48 | \$643.71 |
| 48 | \$701.08 | \$858.82 | \$928.24 | \$1,137.10 | \$841.65 | \$1,031.02 | \$549.68 | \$673.36 |
| 49 | \$731.53 | \$896.12 | \$968.55 | \$1,186.47 | \$878.20 | \$1,075.79 | \$573.55 | \$702.60 |
| 50 | \$765.83 | \$1,053.02 | \$1,013.97 | \$1,394.21 | \$919.38 | \$1,264.15 | \$600.45 | \$825.62 |
| 51 | \$799.70 | \$1,099.59 | \$1,058.82 | \$1,455.88 | \$960.05 | \$1,320.07 | \$627.01 | \$862.13 |
| 52 | \$837.01 | \$1,150.89 | \$1,108.21 | \$1,523.79 | \$1,004.83 | \$1,381.65 | \$656.26 | \$902.35 |
| 53 | \$874.74 | \$1,202.77 | \$1,158.17 | \$1,592.49 | \$1,050.13 | \$1,443.93 | \$685.84 | \$943.03 |
| 54 | \$915.48 | \$1,258.78 | \$1,212.11 | \$1,666.65 | \$1,099.04 | \$1,511.17 | \$717.78 | \$986.95 |
| 55 | \$956.22 | \$1,314.80 | \$1,266.04 | \$1,740.81 | \$1,147.94 | \$1,578.42 | \$749.72 | \$1,030.86 |
| 56 | \$1,000.38 | \$1,375.52 | \$1,324.52 | \$1,821.21 | \$1,200.96 | \$1,651.32 | \$784.35 | \$1,078.48 |
| 57 | \$1,044.98 | \$1,436.84 | \$1,383.56 | \$1,902.40 | \$1,254.50 | \$1,724.93 | \$819.31 | \$1,126.55 |
| 58 | \$1,092.57 | \$1,502.29 | \$1,446.58 | \$1,989.05 | \$1,311.64 | \$1,803.50 | \$856.63 | \$1,177.87 |
| 59 | \$1,116.16 | \$1,534.71 | \$1,477.81 | \$2,031.98 | \$1,339.95 | \$1,842.43 | \$875.12 | \$1,203.29 |
| 60 | \$1,163.75 | \$1,600.16 | \$1,540.82 | \$2,118.63 | \$1,397.09 | \$1,921.00 | \$912.44 | \$1,254.60 |
| 61 | \$1,204.92 | \$1,656.76 | \$1,595.33 | \$2,193.57 | \$1,446.51 | \$1,988.95 | \$944.71 | \$1,298.98 |
| 62 | \$1,231.93 | \$1,693.91 | \$1,631.09 | \$2,242.75 | \$1,478.94 | \$2,033.54 | \$965.89 | \$1,328.10 |
| 63 | \$1,265.81 | \$1,740.48 | \$1,675.94 | \$2,304.42 | \$1,519.60 | \$2,089.46 | \$992.45 | \$1,364.62 |
| 64+ | \$1,286.39 | \$1,768.78 | \$1,703.19 | \$2,341.89 | \$1,544.31 | \$2,123.43 | \$1,008.59 | \$1,386.81 |

QCC Insurance Company
Individual
Plan Design Summary

| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/Off Exchange | Network | Rating Area | Counties Covered |
|----------------|---|---------|--------------|-----------------|-----------------|-------------|--|
| 31609PA0070002 | Personal Choice PPO Gold | PPO | Gold | On | Personal Choice | 8 | Bucks, Chester, Delaware, Montgomery, Philadelphia |
| 31609PA0070003 | Personal Choice PPO Silver | PPO | Silver | On | Personal Choice | 8 | Bucks, Chester, Delaware, Montgomery, Philadelphia |
| 31609PA0070004 | Personal Choice PPO Bronze | PPO | Bronze | On | Personal Choice | 8 | Bucks, Chester, Delaware, Montgomery, Philadelphia |
| 31609PA0160001 | Personal Choice EPO Catastrophic | EPO | Catastrophic | On | Personal Choice | 8 | Bucks, Chester, Delaware, Montgomery, Philadelphia |
| 31609PA0160003 | Personal Choice EPO Silver Reserve | EPO | Silver | On | Personal Choice | 8 | Bucks, Chester, Delaware, Montgomery, Philadelphia |
| 31609PA0160004 | Personal Choice EPO Platinum | EPO | Platinum | On | Personal Choice | 8 | Bucks, Chester, Delaware, Montgomery, Philadelphia |
| 31609PA0160005 | Personal Choice EPO Bronze Reserve | EPO | Bronze | On | Personal Choice | 8 | Bucks, Chester, Delaware, Montgomery, Philadelphia |
| 31609PA0180001 | Personal Choice EPO Catastrophic | EPO | Catastrophic | Off | Personal Choice | 8 | Bucks, Chester, Delaware, Montgomery, Philadelphia |
| 31609PA0180002 | Personal Choice EPO Silver Reserve | EPO | Silver | Off | Personal Choice | 8 | Bucks, Chester, Delaware, Montgomery, Philadelphia |
| 31609PA0180003 | Personal Choice EPO Platinum | EPO | Platinum | Off | Personal Choice | 8 | Bucks, Chester, Delaware, Montgomery, Philadelphia |
| 31609PA0180004 | Personal Choice EPO Bronze Reserve | EPO | Bronze | Off | Personal Choice | 8 | Bucks, Chester, Delaware, Montgomery, Philadelphia |
| 31609PA0180005 | Personal Choice EPO Bronze Basic | EPO | Bronze | Off | Personal Choice | 8 | Bucks, Chester, Delaware, Montgomery, Philadelphia |
| 31609PA0180006 | Personal Choice EPO Silver Reserve Select | EPO | Silver | Off | Personal Choice | 8 | Bucks, Chester, Delaware, Montgomery, Philadelphia |
| 31609PA0190002 | Personal Choice PPO Gold | PPO | Gold | Off | Personal Choice | 8 | Bucks, Chester, Delaware, Montgomery, Philadelphia |
| 31609PA0190003 | Personal Choice PPO Silver | PPO | Silver | Off | Personal Choice | 8 | Bucks, Chester, Delaware, Montgomery, Philadelphia |
| 31609PA0190004 | Personal Choice PPO Bronze | PPO | Bronze | Off | Personal Choice | 8 | Bucks, Chester, Delaware, Montgomery, Philadelphia |

Company Name QCC Insurance Company

Market Individual

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

| 02-01-2018 Number of Covered Lives by Rating County | | | | | RATING AREA 8 | | | | |
|---|---|---------|--------------|-----------------|---------------|----------|----------|------------|--------------|
| | | | | | 7,243 | 7,560 | 6,532 | 10,394 | 9,277 |
| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/Off Exchange | Bucks | Chester | Delaware | Montgomery | Philadelphia |
| 31609PA0070002 | Personal Choice PPO Gold | PPO | Gold | On | \$567.73 | \$567.73 | \$567.73 | \$567.73 | \$567.73 |
| 31609PA0070003 | Personal Choice PPO Silver | PPO | Silver | On | \$514.77 | \$514.77 | \$514.77 | \$514.77 | \$514.77 |
| 31609PA0070004 | Personal Choice PPO Bronze | PPO | Bronze | On | \$336.20 | \$336.20 | \$336.20 | \$336.20 | \$336.20 |
| 31609PA0160001 | Personal Choice EPO Catastrophic | EPO | Catastrophic | On | \$278.80 | \$278.80 | \$278.80 | \$278.80 | \$278.80 |
| 31609PA0160003 | Personal Choice EPO Silver Reserve | EPO | Silver | On | \$513.67 | \$513.67 | \$513.67 | \$513.67 | \$513.67 |
| 31609PA0160004 | Personal Choice EPO Platinum | EPO | Platinum | On | \$758.99 | \$758.99 | \$758.99 | \$758.99 | \$758.99 |
| 31609PA0160005 | Personal Choice EPO Bronze Reserve | EPO | Bronze | On | \$309.41 | \$309.41 | \$309.41 | \$309.41 | \$309.41 |
| 31609PA0180001 | Personal Choice EPO Catastrophic | EPO | Catastrophic | Off | \$278.80 | \$278.80 | \$278.80 | \$278.80 | \$278.80 |
| 31609PA0180002 | Personal Choice EPO Silver Reserve | EPO | Silver | Off | \$513.67 | \$513.67 | \$513.67 | \$513.67 | \$513.67 |
| 31609PA0180003 | Personal Choice EPO Platinum | EPO | Platinum | Off | \$758.99 | \$758.99 | \$758.99 | \$758.99 | \$758.99 |
| 31609PA0180004 | Personal Choice EPO Bronze Reserve | EPO | Bronze | Off | \$309.41 | \$309.41 | \$309.41 | \$309.41 | \$309.41 |
| 31609PA0180005 | Personal Choice EPO Bronze Basic | EPO | Bronze | Off | \$285.44 | \$285.44 | \$285.44 | \$285.44 | \$285.44 |
| 31609PA0180006 | Personal Choice EPO Silver Reserve Select | EPO | Silver | Off | \$428.80 | \$428.80 | \$428.80 | \$428.80 | \$428.80 |
| 31609PA0190002 | Personal Choice PPO Gold | PPO | Gold | Off | \$567.73 | \$567.73 | \$567.73 | \$567.73 | \$567.73 |
| 31609PA0190003 | Personal Choice PPO Silver | PPO | Silver | Off | \$514.77 | \$514.77 | \$514.77 | \$514.77 | \$514.77 |
| 31609PA0190004 | Personal Choice PPO Bronze | PPO | Bronze | Off | \$336.20 | \$336.20 | \$336.20 | \$336.20 | \$336.20 |

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|----|--|---|--|---|-----------------------|---|---|---|------------|---|---|---|-------|---|--|---|-------|---|-----------------------|---|----------------------|---|-----------|---|-----------------------|--|-------------------------|--|--------|--|
| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | W | X | Y | | | | | |
| 1 | Unified Rate Review v4.3 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Company Legal Name: | | QCC | | | | State: | | PA | | | | | | | | | | | | | | | | | | | | | |
| 4 | HIOS Issuer ID: | | 31609 | | | | Market: | | Individual | | | | | | | | | | | | | | | | | | | | | |
| 5 | Effective Date of Rate Change(s): | | 1/1/2019 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | Market Level Calculations (Same for all Plans) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | Section I: Experience period data | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | Experience Period: | | 1/1/2017 | | to | | 12/31/2017 | | | | | | | | | | | | | | | | | | | | | | | |
| 13 | | | Experience Period | | Aggregate Amount | | PMPM | | % of Prem | | | | | | | | | | | | | | | | | | | | | |
| 14 | Premiums (net of MLR Rebate) in Experience Period: | | \$ 332,977,300.00 | | \$562.76 | | 100.00% | | | | | | | | | | | | | | | | | | | | | | | |
| 15 | Incurred Claims in Experience Period | | \$ 308,586,596.00 | | 521.54 | | 92.67% | | | | | | | | | | | | | | | | | | | | | | | |
| 16 | Allowed Claims: | | \$ 385,788,886.00 | | 652.02 | | 115.86% | | | | | | | | | | | | | | | | | | | | | | | |
| 17 | Index Rate of Experience Period | | \$ 652.02 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 18 | Experience Period Member Months | | 591,685 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 19 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 20 | Section II: Allowed Claims, PMPM basis | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 21 | | | Experience Period | | | | Projection Period: 1/1/2019 to 12/31/2019 | | | | Mid-point to Mid-point, Experience to Projection: 24 months | | | | | | | | | | | | | | | | | | | |
| 22 | | | on Actual Experience Allowed | | | | Adj't. from Experience to Projection Period | | | | Annualized Trend Factors | | | | Projections, before credibility Adjustment | | | | Credibility Manual | | | | | | | | | | | |
| 23 | Benefit Category | | Utilization Description | | Utilization per 1,000 | | Average Cost/Service | | PMPM | | Pop'l risk Morbidity | | Other | | Cost | | Util | | Utilization per 1,000 | | Average Cost/Service | | PMPM | | Utilization per 1,000 | | Average Cost/Service | | PMPM | |
| 24 | Inpatient Hospital | | Admits | | 139.57 | | \$11,665.23 | | \$135.68 | | 1.060 | | 1.017 | | 1.039 | | 1.080 | | 172.59 | | \$12,799.20 | | \$184.08 | | 0.00 | | 0.00 | | \$0.00 | |
| 25 | Outpatient Hospital | | Services | | 5,149.11 | | 374.90 | | 160.87 | | 1.060 | | 1.017 | | 1.038 | | 1.080 | | 6,367.19 | | 410.95 | | 218.05 | | 0.00 | | 0.00 | | 0.00 | |
| 26 | Professional | | Services | | 24,421.61 | | 90.35 | | 183.87 | | 1.060 | | 1.017 | | 1.017 | | 1.080 | | 30,198.81 | | 95.09 | | 239.29 | | 0.00 | | 0.00 | | 0.00 | |
| 27 | Other Medical | | Services | | 0.59 | | 0.00 | | 0.00 | | 1.060 | | 1.017 | | 1.017 | | 1.080 | | 0.73 | | 0.00 | | 0.00 | | 0.00 | | 0.00 | | 0.00 | |
| 28 | Capitation | | Services | | 12,000.00 | | 10.68 | | 10.68 | | 1.060 | | 1.017 | | 1.000 | | 1.000 | | 12,720.00 | | 10.87 | | 11.52 | | 0.00 | | 0.00 | | 0.00 | |
| 29 | Prescription Drug | | Prescriptions | | 17,567.21 | | 109.93 | | 160.93 | | 1.060 | | 1.017 | | 1.063 | | 1.085 | | 21,913.89 | | 126.36 | | 230.75 | | 0.00 | | 0.00 | | 0.00 | |
| 30 | Total | | | | | | | | \$652.02 | | | | | | | | | | | | | | \$883.69 | | | | | | \$0.00 | |
| 31 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 32 | Section III: Projected Experience: | | Projected Allowed Claims PMPM (w/applied credibility if applicable) | | | | | | | | | | | | | | | | | | 100.00% | | 0.00% | | After Credibility | | Projected Period Totals | | | |
| 33 | | | Paid to Allowed Average Factor in Projection Period | | | | | | | | | | | | | | | | | | | | 0.764 | | | | \$434,840,312 | | | |
| 34 | | | Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM | | | | | | | | | | | | | | | | | | | | \$675.35 | | | | \$332,323,196 | | | |
| 35 | | | Projected Risk Adjustments PMPM | | | | | | | | | | | | | | | | | | | | \$1.62 | | | | 25,400,757 | | | |
| 36 | | | Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM | | | | | | | | | | | | | | | | | | | | \$623.73 | | | | \$306,922,439 | | | |
| 37 | | | Projected ACA reinsurance recoveries, net of rein prem, PMPM | | | | | | | | | | | | | | | | | | | | 0.00 | | | | 0 | | | |
| 38 | | | Projected Incurred Claims | | | | | | | | | | | | | | | | | | | | \$623.73 | | | | \$306,922,439 | | | |
| 39 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 40 | | | Administrative Expense Load | | | | | | | | | | | | | | | | | | | | 11.00% | | 81.22 | | 39,963,859 | | | |
| 41 | | | Profit & Risk Load | | | | | | | | | | | | | | | | | | | | 2.00% | | 14.77 | | 7,266,156 | | | |
| 42 | | | Taxes & Fees | | | | | | | | | | | | | | | | | | | | 2.52% | | 18.61 | | 9,155,357 | | | |
| 43 | | | Single Risk Pool Gross Premium Avg. Rate, PMPM | | | | | | | | | | | | | | | | | | | | | | \$738.32 | | \$363,307,811 | | | |
| 44 | | | Index Rate for Projection Period | | | | | | | | | | | | | | | | | | | | \$ 883.69 | | | | | | | |
| 45 | | | % increase over Experience Period | | | | | | | | | | | | | | | | | | | | | | 31.20% | | | | | |
| 46 | | | % Increase, annualized: | | | | | | | | | | | | | | | | | | | | | | 14.54% | | | | | |
| 47 | | | Projected Member Months | | | | | | | | | | | | | | | | | | | | | | | | 492,072 | | | |
| 48 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 49 | Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 50 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Product-Plan Data Collection

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

QCC
31609
1/1/2019

State: PA
Market: Individual

Product/Plan Level Calculations

| Section I: General Product and Plan Information | | | | | | | | | | | | | | | | | | | | | |
|---|---------------------------------------|----------------------------|----------------------------|----------------------------------|------------------------------------|--------------------------------------|------------------------------------|----------------------------------|------------------------------------|--------------------------------------|------------------------------------|--|---|--------------------------|----------------------------|----------------------------|--------|--|--|--|--|
| Product | Personal Choice ON Exchange PPO Indiv | | | | | | Personal Choice ON Exchange EPO | | | | | | Personal Choice OFF Exchange EPO | | | | | | Personal Choice OFF Exchange PPO Indiv | | |
| Product ID: | 31609PA007 | | | | | | 31609PA016 | | | | | | 31609PA018 | | | | | | 31609PA019 | | |
| Metal: | Gold | Silver | Bronze | Catastrophic | Silver | Platinum | Bronze | Catastrophic | Silver | Platinum | Bronze | Bronze | Silver | Gold | Silver | Bronze | | | | | |
| AV Metal Value | 0.801 | 0.716 | 0.618 | 0.604 | 0.678 | 0.879 | 0.612 | 0.604 | 0.678 | 0.879 | 0.612 | 0.606 | 0.678 | 0.801 | 0.716 | 0.618 | | | | | |
| AV Pricing Value | 1.010 | 0.916 | 0.598 | 0.496 | 0.914 | 1.351 | 0.551 | 0.496 | 0.914 | 1.351 | 0.551 | 0.508 | 0.763 | 1.010 | 0.916 | 0.598 | | | | | |
| Plan Category | Renewing PPO | Renewing PPO | Renewing PPO | Renewing EPO | Renewing EPO | Renewing EPO | Renewing EPO | Renewing EPO | Renewing EPO | Renewing EPO | Renewing EPO | Renewing EPO | Renewing EPO | Renewing PPO | Renewing PPO | Renewing PPO | | | | | |
| Plan Type: | | | | | | | | | | | | | | | | | | | | | |
| Plan Name | Personal Choice PPO Gold | Personal Choice PPO Silver | Personal Choice PPO Bronze | Personal Choice EPO Catastrophic | Personal Choice EPO Silver Reserve | Personal Choice EPO Platinum Reserve | Personal Choice EPO Bronze Reserve | Personal Choice EPO Catastrophic | Personal Choice EPO Silver Reserve | Personal Choice EPO Platinum Reserve | Personal Choice EPO Bronze Reserve | Personal Choice EPO Bronze Basic Reserve | Personal Choice EPO Silver Reserve Select | Personal Choice PPO Gold | Personal Choice PPO Silver | Personal Choice PPO Bronze | | | | | |
| Plan ID (Standard Component ID): | 31609PA0070002 | 31609PA0070003 | 31609PA0070004 | 31609PA0160001 | 31609PA0160003 | 31609PA0160004 | 31609PA0160005 | 31609PA0180001 | 31609PA0180002 | 31609PA0180003 | 31609PA0180004 | 31609PA0180005 | 31609PA0180006 | 31609PA0190002 | 31609PA0190003 | 31609PA0190004 | | | | | |
| Exchange Plan? | Yes | Yes | Yes | Yes | Yes | Yes | Yes | No | No | No | No | No | No | No | No | No | | | | | |
| Historical Rate Increase - Calendar Year - 2 | 4.42% | | | 4.42% | | | | 4.42% | | | | | | 4.42% | | | 4.42% | | | | |
| Historical Rate Increase - Calendar Year - 1 | 14.11% | | | 14.11% | | | | 14.11% | | | | | | 14.11% | | | 14.11% | | | | |
| Historical Rate Increase - Calendar Year 0 | 6.66% | | | 6.66% | | | | 6.66% | | | | | | 6.66% | | | 6.66% | | | | |
| Effective Date of Proposed Rates | 1/1/2019 | 1/1/2019 | 1/1/2019 | 1/1/2019 | 1/1/2019 | 1/1/2019 | 1/1/2019 | 1/1/2019 | 1/1/2019 | 1/1/2019 | 1/1/2019 | 1/1/2019 | 1/1/2019 | 1/1/2019 | 1/1/2019 | 1/1/2019 | | | | | |
| Rate Change % (over prior filing) | 3.02% | 13.18% | 1.90% | 2.05% | 14.57% | 3.01% | 2.64% | 2.05% | 14.57% | 3.01% | 2.64% | 2.05% | 2.90% | 3.02% | 13.18% | 1.90% | | | | | |
| Cum'tive Rate Change % (over 12 mos prior) | 3.02% | 13.18% | 1.90% | 2.05% | 14.57% | 3.01% | 2.64% | 2.05% | 14.57% | 3.01% | 2.64% | 2.05% | 2.90% | 3.02% | 13.18% | 1.90% | | | | | |
| Proj'd Per Rate Change % (over Exper. Period) | 26.09% | 44.37% | 19.83% | 98.31% | #DIV/0! | 31.55% | 16.21% | 98.65% | #DIV/0! | 41.15% | 11.80% | 22.19% | #DIV/0! | 32.94% | 54.96% | 23.57% | | | | | |
| Product Rate Increase % | 9.57% | | | 4.35% | | | | 2.68% | | | | | | 5.79% | | | | | | | |

| Section II: Components of Premium Increase (PMPM Dollar Amount above Current Average Rate PMPM | | | | | | | | | | | | | | | | | | |
|--|----------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| Plan ID (Standard Component ID): | Total | 31609PA0070002 | 31609PA0070003 | 31609PA0070004 | 31609PA0160001 | 31609PA0160003 | 31609PA0160004 | 31609PA0160005 | 31609PA0180001 | 31609PA0180002 | 31609PA0180003 | 31609PA0180004 | 31609PA0180005 | 31609PA0180006 | 31609PA0190002 | 31609PA0190003 | 31609PA0190004 | |
| Inpatient | \$8.95 | \$5.16 | \$20.94 | \$1.88 | \$1.07 | \$23.68 | \$6.86 | \$2.40 | \$1.06 | \$19.47 | \$6.38 | \$2.75 | \$1.90 | \$3.83 | \$5.02 | \$19.87 | \$1.98 | |
| Outpatient | \$10.60 | \$6.11 | \$24.81 | \$2.23 | \$1.27 | \$28.05 | \$8.13 | \$2.84 | \$1.26 | \$23.07 | \$7.56 | \$3.26 | \$2.25 | \$4.53 | \$5.95 | \$23.54 | \$2.35 | |
| Professional | \$11.63 | \$6.70 | \$27.22 | \$2.45 | \$1.39 | \$30.78 | \$8.92 | \$3.11 | \$1.38 | \$25.31 | \$8.29 | \$3.57 | \$2.46 | \$4.97 | \$6.53 | \$25.83 | \$2.58 | |
| Prescription Drug | \$11.22 | \$6.46 | \$26.25 | \$2.36 | \$1.34 | \$29.68 | \$8.60 | \$3.00 | \$1.33 | \$24.41 | \$8.00 | \$3.45 | \$2.38 | \$4.80 | \$6.29 | \$24.91 | \$2.49 | |
| Other | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | |
| Capitation | \$0.56 | \$0.32 | \$1.31 | \$0.12 | \$0.07 | \$1.48 | \$0.43 | \$0.15 | \$0.07 | \$1.22 | \$0.40 | \$0.17 | \$0.12 | \$0.24 | \$0.31 | \$1.24 | \$0.12 | |
| Administration | \$5.60 | \$3.22 | \$13.10 | \$1.18 | \$0.67 | \$14.81 | \$4.29 | \$1.50 | \$0.67 | \$12.18 | \$3.99 | \$1.72 | \$1.19 | \$2.39 | \$3.14 | \$12.43 | \$1.24 | |
| Taxes & Fees | \$1.30 | \$0.75 | \$3.05 | \$0.27 | \$0.16 | \$3.45 | \$1.00 | \$0.35 | \$0.15 | \$2.83 | \$0.93 | \$0.40 | \$0.28 | \$0.56 | \$0.73 | \$2.89 | \$0.29 | |
| Risk & Profit Charge | \$1.02 | \$0.59 | \$2.38 | \$0.21 | \$0.12 | \$2.69 | \$0.78 | \$0.27 | \$0.12 | \$2.21 | \$0.73 | \$0.31 | \$0.22 | \$0.43 | \$0.57 | \$2.26 | \$0.23 | |
| Total Rate Increase | \$50.88 | \$29.31 | \$119.06 | \$10.70 | \$6.07 | \$134.61 | \$39.02 | \$13.62 | \$6.05 | \$110.70 | \$36.28 | \$15.63 | \$10.78 | \$21.75 | \$28.54 | \$112.96 | \$11.28 | |
| Member Cost Share Increase | \$4.59 | \$0.00 | \$9.90 | \$4.86 | \$2.32 | \$1.45 | \$0.00 | \$1.62 | \$2.31 | \$1.19 | \$0.00 | \$1.86 | \$4.12 | \$1.17 | \$0.00 | \$9.39 | \$5.12 | |
| Average Current Rate PMPM | \$750.51 | \$969.12 | \$903.04 | \$563.75 | \$295.83 | \$923.84 | \$1,295.12 | \$516.79 | \$294.60 | \$759.80 | \$1,204.17 | \$593.29 | \$526.77 | \$748.69 | \$943.49 | \$856.77 | \$594.34 | |
| Projected Member Months | 492,072 | 35,148 | 123,960 | 41,616 | 5,796 | 9,468 | 2,712 | 90,564 | 1,272 | 144 | 13,356 | 54,096 | 15,396 | 2,124 | 46,404 | 27,420 | 22,596 | |

| Section III: Experience Period Information | | | | | | | | | | | | | | | | | | |
|---|-----------------|----------------|-----------------|-----------------|----------------|----------------|-----------------|----------------|----------------|----------------|-----------------|-----------------|-----------------|----------------|----------------|----------------|-----------------|--|
| Plan ID (Standard Component ID): | Total | 31609PA0070002 | 31609PA0070003 | 31609PA0070004 | 31609PA0160001 | 31609PA0160003 | 31609PA0160004 | 31609PA0160005 | 31609PA0180001 | 31609PA0180002 | 31609PA0180003 | 31609PA0180004 | 31609PA0180005 | 31609PA0180006 | 31609PA0190002 | 31609PA0190003 | 31609PA0190004 | |
| Plan Adjusted Index Rate | \$562.76 | \$760.00 | \$601.84 | \$473.57 | \$237.29 | \$0.00 | \$973.89 | \$449.39 | \$236.90 | \$0.00 | \$907.65 | \$467.15 | \$394.31 | \$0.00 | \$720.82 | \$560.70 | \$459.24 | |
| Member Months | \$91,685 | 27,452 | 130,141 | 14,347 | 5,132 | 0 | 11,470 | 42,823 | 1,605 | 0 | 33,654 | 72,287 | 115,435 | 0 | 59,989 | 62,944 | 14,406 | |
| Total Premium (TP) | \$332,977,300 | \$20,863,626 | \$78,324,454 | \$6,794,330 | \$1,217,788 | \$0 | \$11,170,481 | \$19,244,432 | \$380,218 | \$0 | \$30,546,188 | \$33,768,832 | \$45,517,140 | \$0 | \$43,241,159 | \$35,292,810 | \$6,615,840 | |
| EHB Percent of TP, [see instructions] | 99.68% | 100.00% | 99.12% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 99.86% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 99.86% | 99.12% | 99.86% | |
| state mandated benefits portion of TP that are other than EHB | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | |
| Other benefits portion of TP | 0.32% | 0.00% | 0.88% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.14% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.14% | 0.88% | 0.14% | |
| Total Allowed Claims (TAC) | \$384,205,634 | \$29,248,736 | \$94,927,995 | \$5,106,056 | \$820,962 | \$0 | \$26,390,619 | \$21,633,473 | \$193,220 | \$0 | \$54,315,199 | \$39,304,632 | \$28,429,973 | \$0 | \$46,281,207 | \$33,281,182 | \$4,272,380 | |
| EHB Percent of TAC, [see instructions] | 99.69% | 100.00% | 99.12% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 99.86% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 99.86% | 99.12% | 99.86% | |
| state mandated benefits portion of TAC that are other than EHB | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | |
| Other benefits portion of TAC | 0.31% | 0.00% | 0.88% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.14% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.14% | 0.88% | 0.14% | |
| Allowed Claims which are not the issuer's obligation: | \$79,361,017 | \$4,001,564 | \$12,046,183 | \$1,402,225 | \$325,185 | \$0 | \$1,815,267 | \$4,839,113 | \$133,294 | \$0 | \$4,741,268 | \$12,066,366 | \$10,325,957 | \$0 | \$8,108,261 | \$17,669,881 | \$1,886,455 | |
| Portion of above payable by HHS's funds on behalf of insured person, in dollars | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | |
| Portion of above payable by HHS on behalf of insured person, as % | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | #DIV/0! | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | |
| Total Incurred Claims, payable with issuer funds | \$304,844,617 | \$25,247,172 | \$82,881,812 | \$3,703,831 | \$495,777 | \$0 | \$24,575,352 | \$16,794,360 | \$59,927 | \$0 | \$49,573,931 | \$27,238,266 | \$18,104,016 | \$0 | \$38,172,947 | \$15,611,301 | \$2,385,925 | |
| Net Amt of Rein | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | |
| Risk Adjustment Transfer Amount | \$50,705,443.77 | \$6,504,798.69 | \$16,011,742.78 | -\$1,520,257.37 | -\$429,214.55 | \$0.00 | \$12,483,532.48 | -\$977,858.27 | -\$266,849.51 | \$0.00 | \$21,116,639.85 | -\$2,245,870.90 | -\$6,092,040.38 | \$0.00 | \$8,402,258.19 | -\$483,261.96 | -\$1,798,175.28 | |
| Incurred Claims PMPM | \$515.21 | \$919.68 | \$636.86 | \$258.16 | \$96.61 | #DIV/0! | \$2,142.58 | \$392.18 | \$37.34 | #DIV/0! | \$1,473.05 | \$376.81 | \$156.83 | #DIV/0! | \$636.33 | \$248.02 | \$165.62 | |
| Allowed Claims PMPM | \$649.34 | \$1,065.45 | \$729.42 | \$355.90 | \$159.97 | #DIV/0! | \$2,300.84 | \$505.18 | \$120.39 | #DIV/0! | \$1,613.93 | \$543.73 | \$246.29 | #DIV/0! | \$771.49 | \$528.74 | \$296.57 | |
| EHB portion of Allowed Claims, PMPM | \$647.31 | \$1,065.45 | \$723.01 | \$355.90 | \$159.97 | #DIV/0! | \$2,300.84 | \$505.18 | \$120.22 | #DIV/0! | \$1,613.93 | \$543.73 | \$246.29 | #DIV/0! | \$770.41 | \$524.09 | \$296.15 | |

ation IV: Projected (12 months following effective date

| Plan ID (Standard Component ID): | Total | 31609PA0070002 | 31609PA0070003 | 31609PA0070004 | 31609PA0160001 | 31609PA0160003 | 31609PA0160004 | 31609PA0160005 | 31609PA0180001 | 31609PA0180002 | 31609PA0180003 | 31609PA0180004 | 31609PA0180005 | 31609PA0180006 | 31609PA0190002 | 31609PA0190003 | 31609PA0190004 |
|---|---------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Plan Adjusted Index Rate | \$737.43 | \$958.28 | \$868.88 | \$567.47 | \$470.59 | \$867.03 | \$1,281.11 | \$522.25 | \$470.59 | \$867.03 | \$1,281.11 | \$522.25 | \$481.79 | \$723.77 | \$958.28 | \$868.88 | \$567.47 |
| Member Months | 492,072 | 35,148 | 123,960 | 41,616 | 5,796 | 9,468 | 2,712 | 90,564 | 1,272 | 144 | 13,356 | 54,096 | 15,396 | 2,124 | 46,404 | 27,420 | 22,596 |
| Total Premium (TP) | \$362,868,154 | \$33,681,549 | \$107,706,975 | \$23,615,769 | \$2,727,525 | \$8,209,078 | \$3,474,374 | \$47,297,058 | \$598,587 | \$124,853 | \$17,110,523 | \$28,251,641 | \$7,417,673 | \$1,537,282 | \$44,467,925 | \$23,824,825 | \$12,822,518 |
| EHB Percent of TP, [see instructions] | 99.96% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 99.90% | 99.90% | 99.90% | 99.90% | 99.90% | 99.90% | 99.90% | 99.90% | 99.90% |
| state mandated benefits portion of TP that are other than EHB | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Other benefits portion of TP | 0.04% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% |
| Total Allowed Claims (TAC) | \$434,946,115 | \$34,491,389 | \$108,144,494 | \$35,677,165 | \$4,394,273 | \$8,405,532 | \$3,273,236 | \$76,028,594 | \$964,375 | \$127,841 | \$16,119,961 | \$45,413,661 | \$11,189,802 | \$1,885,652 | \$45,537,112 | \$23,921,604 | \$19,371,425 |
| EHB Percent of TAC, [see instructions] | 99.96% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 99.90% | 99.90% | 99.90% | 99.90% | 99.90% | 99.90% | 99.90% | 99.90% | 99.90% |
| state mandated benefits portion of TAC that are other than EHB | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Other benefits portion of TAC | 0.04% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% | 0.10% |
| Allowed Claims which are not the issuer's obligation | \$87,084,811 | \$2,136,645 | \$5,451,957 | \$12,935,013 | \$1,796,514 | \$566,443 | -\$88,333 | \$30,482,403 | \$394,266 | \$8,615 | -\$435,019 | \$18,207,854 | \$4,167,846 | \$410,486 | \$2,820,897 | \$1,205,975 | \$7,023,250 |
| Portion of above payable by HHS's funds on behalf of insured person, in dollars | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | | | | | | | | | |
| Portion of above payable by HHS on behalf of insured person, as % | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | | | | | | | | | |
| Total Incurred claims, payable with issuer funds | \$347,861,304 | \$32,354,744 | \$102,692,537 | \$22,742,152 | \$2,597,759 | \$7,839,089 | \$3,361,568 | \$45,546,191 | \$570,109 | \$119,226 | \$16,554,980 | \$27,205,808 | \$7,021,956 | \$1,475,166 | \$42,716,215 | \$22,715,629 | \$12,348,176 |
| Net Amt of Rein | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Risk Adjustment Transfer Amount | \$25,400,757 | \$1,814,340 | \$6,398,815 | \$2,148,218 | \$299,190 | \$488,738 | \$139,993 | \$4,674,914 | \$65,661 | \$7,433 | \$689,437 | \$2,792,436 | \$794,742 | \$109,641 | \$2,395,374 | \$1,415,420 | \$1,166,406 |
| Incurred Claims PMPM | \$706.93 | \$920.53 | \$828.43 | \$546.48 | \$448.20 | \$827.96 | \$1,239.52 | \$502.92 | \$448.20 | \$827.96 | \$1,239.52 | \$502.92 | \$456.09 | \$694.52 | \$920.53 | \$828.43 | \$546.48 |
| Allowed Claims PMPM | \$883.91 | \$981.32 | \$872.41 | \$857.29 | \$758.16 | \$887.78 | \$1,206.95 | \$839.50 | \$758.16 | \$887.78 | \$1,206.95 | \$839.50 | \$726.80 | \$887.78 | \$981.32 | \$872.41 | \$857.29 |
| EHB portion of Allowed Claims, PMPM | \$883.57 | \$981.32 | \$872.41 | \$857.29 | \$758.16 | \$887.78 | \$1,206.95 | \$839.50 | \$757.40 | \$886.90 | \$1,205.74 | \$838.66 | \$726.07 | \$886.90 | \$980.34 | \$871.54 | \$856.44 |

URRT Part II – Consumer Friendly Justification

Scope and Range of the Rate Increase:

QCC Insurance Company ("QCC") is revising premium rates for the Pennsylvania Consumer ACA compliant products, effective from January 1, 2019. The proposed revisions to each plan are shown on the second page of this exhibit.

About 41,000 members will be affected.

Financial Experience of the Product:

QCC is required by federal law to pay out a minimum of 80% percent of premium dollars for medical claims—this is referred to as the minimum Medical Loss Ratio (MLR). The rate action proposed in this filing is expected to achieve a Medical Loss Ratio of greater than 80% using the state's estimates for individual mandate and CSRs not being funded.

Changes in Medical Service Costs:

Premium rates for health care insurance are increasing as the cost of health care service rise. Health care service costs increase as health care providers increase their fees, members use more health care services and supplies, and the types of health care services and supplies change, among other factors.

Changes include updates for individual mandate penalties and non-funding of CSR payments as well as changes in health care service costs driven by changes to health care provider fees.

Changes in Benefits:

Some plan benefits are mandated by federal and state law. Benefit changes for some plans were also made. All changes in benefits are in compliance with the uniform modifications rules stipulated by the Federal government.

Administrative Costs:

The premium rates presented in this filing include a 2% contribution to reserves. Furthermore, the Affordable Care Act (ACA) imposes taxes and other levies.

URRT Part II – Consumer Friendly Justification

| HIOS Plan ID | Plan Name | 2019 % Change |
|----------------|---|---------------|
| 31609PA0160004 | Personal Choice EPO Platinum | -0.9% |
| 31609PA0070002 | Personal Choice PPO Gold | -0.9% |
| 31609PA0070003 | Personal Choice PPO Silver | 2.0% |
| 31609PA0070004 | Personal Choice PPO Bronze | -2.0% |
| 31609PA0160005 | Personal Choice Bronze Reserve | -1.3% |
| 31609PA0160001 | Personal Choice Catastrophic | -1.9% |
| 31609PA0180005 | Personal Choice Bronze Basic | -1.9% |
| 31609PA0180003 | Personal Choice Platinum | -0.9% |
| 31609PA0190002 | Personal Choice PPO Gold | -0.9% |
| 31609PA0190003 | Personal Choice PPO Silver | 2.0% |
| 31609PA0190004 | Personal Choice PPO Bronze | -2.0% |
| 31609PA0180001 | Personal Choice Catastrophic | -1.9% |
| 31609PA0180004 | Personal Choice Bronze Reserve | -1.3% |
| 31609PA0180006 | Personal Choice EPO Silver Reserve Select | -1.0% |
| 31609PA0160003 | Personal Choice EPO Silver Reserve | 3.3% |
| 31609PA0180002 | Personal Choice EPO Silver Reserve | 3.3% |

GENERAL OVERVIEW

PURPOSES

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) to provide certain information to support the gross premium for the single risk pool for individual market health care insurance underwritten by QCC Insurance Company, Inc. in the Commonwealth of Pennsylvania. It is provided as a component of an application for certification as a Qualified Health Plan and a state rate filing. This submission may not be appropriate for other purposes.

GENERAL INFORMATION

COMPANY IDENTIFYING INFORMATION

Company Legal Name: QCC Insurance Company, Inc. ("QCC")
State: Pennsylvania
HIOS Issuer ID (5-digit): 31609
Market: Individual
Effective Date(s): 1/1/2019

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the individual market for QCC. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities.

COMPANY CONTACT INFORMATION

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

PROPOSED RATE INCREASE

The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2017 to calendar year 2019 were incorporated into the pricing and reflected in the Unified Rate Review Template. The changes are driven by factors including: changes in market-wide population risk morbidity and covered services, increasing unit costs for medical services, increasing utilization of medical services, increasing fees and taxes imposed by the federal government, anticipated costs to administer the plan, and anticipated revenue or payments due to market-wide risk adjustment.

The weighted average increase across QCC plans based on projected membership, inclusive of the impact of benefit and cost sharing changes, is 0.0%. The minimum increase is -2.0% and the maximum increase is 3.3%.

WORKSHEET 1: DATA COLLECTION TEMPLATE

SECTION I: EXPERIENCE PERIOD PREMIUM AND CLAIMS

PAID THROUGH DATE

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2017 and paid through February 2018. Earned premiums and member months are for January through December 2017. The data are for all direct-written individual business of QCC in the Commonwealth of Pennsylvania.

PREMIUMS (NET OF MLR REBATE) IN EXPERIENCE PERIOD

Earned Premiums (net of MLR Rebate) in Experience Period are developed by summing the earned premium reported in the company's internal data warehouse and adjusting for MLR rebates, if any, for the period. Although 2017 federal MLR rebate calculations are not final as of the writing of this memorandum, no federal MLR rebates are expected for calendar year 2017, so no adjustment to earned premium for MLR rebates is needed.

The calculation for federal minimum loss ratio rebates is based on 2015, 2016, and 2017 experience of earned premium, incurred claims, quality improvement expenses, and taxes. The three years of experience is blended for all segments.

ALLOWED AND INCURRED CLAIMS INCURRED DURING THE EXPERIENCE PERIOD

Paid-to-Date and Incurred Claims, and Member Months

Insurer fee-for-service claims expenses and member liabilities for dates of service in January 2017 through December 2017 and paid through February 2018 are sourced from the IBCFOC's internal data warehouse. The claims and member liabilities are completed with incurred but not reported (IBNR) adjustments to develop ultimate incurred insurer fee-for-service claims expenses and member liabilities for the January through December 2017 period. Capitation amounts are also sourced from the internal data warehouse for the January through December 2017 period but they are not adjusted for IBNR.

Allowed Claims

Allowed claims are determined by separately obtaining paid-to-date fee-for-service claims and member cost-sharing amounts, applying claim lag factors to those amounts to estimate ultimate incurred fee-for-service claims and member-sharing amounts and adding them together with capitation amounts.

Allowed claims do not include ineligible claims, payments for services other than medical care provided, recovery payments related to internal large claim pooling mechanisms, or active live reserves.

IBNR Development

Medical fee for service incurred but not reported (IBNR) claims are modeled through the use of standard claim lag methodologies. A range of results is developed, and a provision for adverse deviation is applied. The provision for adverse deviation is dependent on many factors such as stability, size, product mix, etc.

The completion factors are developed annually in the 2Q – 3Q period. We do not believe our IBNR is unusually high or unusually low for incurred 2017 paid through February 2018.

Experience Period Index Rate

The Index Rate of Experience Period is estimated by removing cost and utilization trend from the Index Rate for Projection Period.

SECTION II: ALLOWED CLAIMS, PMPM BASIS

BENEFIT CATEGORIES

Utilization and Unit Cost data for allowed claims in the experience period are provided in Section II. The data is provided by benefit category using a standardized indicator from the internal data warehouse that assigns each claim line to a category based on the type of provider and the location of the service. The utilization and unit cost data are provided for the following categories: Inpatient Hospital admits, Outpatient Hospital visits, Professional visits, Other Medical visits, Capitation per member per month (PMPM), and Prescription Drug scripts.

Experience Period capitation is reported as a per member per month (PMPM) value. In order to complete the URRT, the Utilization per 1,000 statistics for capitated services only is reported as 1,000 so that the appropriate capitation PMPM is reported.

PROJECTION FACTORS

The estimated incurred claims experience on an allowed basis for January 2017 through December 2017 is projected to the future rating period by several factors. Factors were calculated from the combined experience of QCC and KHPE.

Changes in Population Risk Morbidity

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the individual market-wide morbidity.

Changes in Other Factors

Experience period allowed claims are adjusted to account for differences in the single risk pool population underlying the experience and the anticipated population in the projection period pertaining to several factors not due to changes in morbidity or the costs and utilization of medical care. This adjustment reflects: additional benefits required to be covered as essential health benefits; recently mandated benefits required by state law that are not reflected in the experience period data; benefits in the experience that are removed for the projection period; 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; changes in demographic characteristics of the single risk pool experience period population and the projection period population (including age, gender, region, and tobacco use); changes in the provider network (adding or removing a provider system or introducing a limited network option); and anticipated changes in pharmacy rebates.

Trend Factors

a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

CREDIBILITY MANUAL RATE DEVELOPMENT

The experience period claims for the single risk pool are determined to be fully credible; therefore no credibility adjustment is required.

SECTION III: PROJECTED EXPERIENCE

PAID TO ALLOWED RATIO

The Projected Allowed Experience Claims PMPM shown in Worksheet 1 represents projected allowed claims experience PMPM for the projected portfolio of plans. The Paid to Allowed Average Factor in

Projection Period adjusts the allowed down to Projected Incurred Claims before ACA reinsurance and risk adjustment for the population anticipated to be covered in the projection period. The Projected Incurred Claims before ACA reinsurance and risk adjustment represents the net amount of incurred insurer claim liability expected in the projection period, net of member cost sharing and cost sharing paid by HHS on behalf of low-income members. It reflects the average benefit level anticipated during the projection period. The ratio was calculated using incurred (before ACA reinsurance and risk adjustment) and allowed PMPMs from worksheet two of the URRT.

RISK ADJUSTMENT AND REINSURANCE

Projected Risk Adjustment PMPM

Projected Risk Adjustment is accounted for in Projected Incurred Claims before ACA Reinsurance and Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool for IBCFOC in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

When the projected risk adjustment amounts for KHPE and QCC are combined, the result is consistent with the projection made in our submission. We also considered preliminary 2017 risk transfer results.

Projected ACA Reinsurance Recoveries Net of Reinsurance Premium (Individual Market Only)

With the expiration of the reinsurance program at the end of the 2016 benefit year, there are no projected reinsurance recoveries or reinsurance premium assumed in the rates.

NON-BENEFIT EXPENSES AND PROFIT & RISK

Administrative Expense Load

An Administrative Expense Load is applied to Projected Incurred Claims to reflect expenses related to quality improvement and fraud detection/recovery and other expenses of operating a business, broker commissions, and premium payment processing fees.

Profit & Risk Load/Contribution to Surplus

A Profit & Risk Load/Contribution to Surplus for the single risk pool is applied to Projected Incurred Claims for the projection period, if applicable.

Taxes and Fees

A Taxes & Fees load is applied to Projected Incurred Claims to pass through fees and taxes levied by the federal and state governments.

PROJECTED LOSS RATIO

The projected loss ratio for the single risk pool is estimated to exceed 80% reflecting premium adjustments permitted by the federal MLR calculation.

SINGLE RISK POOL

The single risk pool reflects all covered lives for every individual non-grandfathered product and plan combination for QCC in the state of Pennsylvania. It is established according to the Single Risk Pool requirements in 45 CFR § 156.80(d).

INDEX RATE

The Index Rate is defined as the EHB portion of projected allowed claims divided by all projected single risk pool lives. The Index Rate is the same value for all non-grandfathered plans for QCC Individual Plans in Pennsylvania. The Index Rate reflects the twelve month projection for calendar year 2018. It has been developed following the specifications of 45 CFR § 156.80(d)(1).

MARKET ADJUSTED INDEX RATE

The Market Adjusted Index rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules: federal reinsurance program adjustment, risk adjustment and exchange user fees. The Market Adjusted Index Rate reflects the average demographic characteristics of the single risk pool.

PLAN ADJUSTED INDEX RATE

The Plan Adjusted Index Rate is calculated as the issuer Market Adjusted Index Rate adjusted for all allowable plan level modifiers defined in the market rating rule. These include actuarial value and cost sharing adjustment, provider network, delivery system and utilization management adjustment, adjustment for benefits in addition to the EHBs, impact of specific eligibility categories for the catastrophic plan and administrative costs.

CALIBRATION

The plan adjusted index rate is projected for all products using the same anticipated age distribution and the mandated age curve. Therefore the consumer adjusted premium rate is the plan adjusted index rate divided by the average age, geographic and tobacco factors for the expected distribution. The average age of the combined individual risk pool population is 41.

The Average Age factor is the weighted average age factor based on the projected membership. The Tobacco Factor is calculated as the projected average factor for tobacco users multiplied by the projected tobacco use prevalence.

There is only one geographic rating area for this filing. The geographic rating area factor for this filing is 1.0.

WORKSHEET 2: PRODUCT-PLAN DATA COLLECTION

AV METAL VALUES

The AV Metal Values included in Worksheet 2 of the URRT were valued using the AV Calculator, where possible, otherwise the AV Metal Values were developed under an alternate methodology. Actuarial certifications required by 45 CFR Part 156, §156.135 are provided in a separate document.

AV PRICING VALUES

The AV Pricing Value represents the cumulative effect of adjustments made by plan to move from the Market Adjusted Index Rate to the Plan Adjusted Index Rate.

MEMBERSHIP PROJECTIONS

Enrollment is projected based on current and anticipated enrollment by plan. Items impacting these projections include changes in the size of the market due to introduction of guarantee issue requirements, the individual mandate, and the introduction of a Basic Health Program.

TERMINATED PLANS

No plans are being terminated during 2019.

WARNING ALERTS

There are no warning alerts in URRT Part 1.

ACTUARIAL CERTIFICATION

I, [REDACTED], am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. Rather, it represents information required by Federal regulation to be provided in support of the review of gross premium 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 hereby certify that, to the best of my knowledge and judgment, the following:

- The projected index rate is:
 - In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.08(d)(1) and 147.102);
 - Developed in compliance with applicable Actuarial Standards of Practice;
 - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
 - Neither excessive nor deficient.
- 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 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.
- Geographic rating factors reflect only differences in the costs of delivery of and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. If an alternate methodology was used to calculate the AV Metal Value for at least one plan offered, a copy of the actuarial certification required by 45 CFR Part 156, §156.135 will be included.

[REDACTED]
May 20, 2018

| | | | | | |
|---|--|--|---|--|---|
| 2019 Rates Table Template v8.1 | | All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F. | | | |
| | | If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns. | | | |
| | | If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band. | | | |
| | | If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use. | | | |
| | | To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet. | | | |
| HIOS Issuer ID* | 31609 | | | | |
| Federal TIN* | 23-2184623 | | | | |
| Rate Effective Date* | 1/1/2019 | | | | |
| Rate Expiration Date* | 12/31/2019 | | | | |
| Rating Method* | Age-Based Rates | | | | |
| | | | | | |
| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
| Required: Enter the 14-character Plan ID | Required: Select the Rating Area ID | Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan | Required: Select the age of a subscriber eligible for the rate | Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan | Required: Enter the rate of an Individual tobacco enrollee on a plan |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 434.31 | 434.31 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 472.92 | 472.92 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 487.68 | 487.68 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 502.44 | 502.44 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 518.34 | 518.34 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 534.24 | 534.24 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 550.70 | 550.70 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 567.73 | 638.70 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 567.73 | 638.70 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 567.73 | 638.70 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 567.73 | 638.70 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 570.00 | 641.25 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 581.36 | 654.03 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 594.98 | 669.36 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 617.12 | 694.26 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 635.29 | 714.70 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 644.38 | 757.14 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 658.00 | 773.15 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 671.63 | 789.16 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 680.14 | 799.17 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 689.23 | 809.84 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 693.77 | 815.18 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 698.31 | 820.51 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 702.85 | 825.85 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 707.39 | 831.19 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 716.48 | 841.86 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 725.56 | 888.81 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 739.19 | 905.50 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 752.24 | 921.50 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 770.41 | 943.75 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 793.12 | 971.57 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 819.80 | 1004.26 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 851.60 | 1043.21 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 887.36 | 1087.02 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 928.24 | 1137.10 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 968.55 | 1186.47 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 1013.97 | 1394.21 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 1058.82 | 1455.88 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 1108.21 | 1523.79 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 1158.17 | 1592.49 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 1212.11 | 1666.65 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 1266.04 | 1740.81 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1324.52 | 1821.21 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1383.56 | 1902.40 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1446.58 | 1989.05 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1477.81 | 2031.98 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1540.82 | 2118.63 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1595.33 | 2193.57 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1631.09 | 2242.75 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1675.94 | 2304.42 |
| 31609PA0070002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1703.19 | 2341.89 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 393.80 | 393.80 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 428.80 | 428.80 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 442.19 | 442.19 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 455.57 | 455.57 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 469.99 | 469.99 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 484.40 | 484.40 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 499.33 | 499.33 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 514.77 | 579.12 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 514.77 | 579.12 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 514.77 | 579.12 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 514.77 | 579.12 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 516.83 | 581.43 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 527.13 | 593.02 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 539.48 | 606.91 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 559.56 | 629.50 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 576.03 | 648.03 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 584.26 | 686.51 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 596.62 | 701.03 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 608.97 | 715.54 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 616.70 | 724.62 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 624.93 | 734.29 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 629.05 | 739.13 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 633.17 | 743.97 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 637.29 | 748.81 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 641.40 | 753.65 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 649.64 | 763.33 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 657.88 | 805.90 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 670.23 | 821.03 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 682.07 | 835.54 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 698.54 | 855.72 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 719.13 | 880.94 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 743.33 | 910.58 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 772.16 | 945.89 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 804.59 | 985.62 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 841.65 | 1031.02 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 878.20 | 1075.79 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 919.38 | 1264.15 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 960.05 | 1320.07 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 1004.83 | 1381.65 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 1050.13 | 1443.93 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 1099.04 | 1511.17 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 1147.94 | 1578.42 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1200.96 | 1651.32 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1254.50 | 1724.93 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1311.64 | 1803.50 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1339.95 | 1842.43 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1397.09 | 1921.00 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1446.51 | 1988.95 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1478.94 | 2033.54 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1519.60 | 2089.46 |
| 31609PA0070003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1544.31 | 2123.43 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 257.19 | 257.19 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 280.05 | 280.05 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 288.79 | 288.79 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 297.53 | 297.53 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 306.95 | 306.95 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 316.36 | 316.36 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 326.11 | 326.11 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 336.20 | 378.22 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 336.20 | 378.22 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 336.20 | 378.22 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 336.20 | 378.22 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 337.54 | 379.73 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 344.27 | 387.30 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 352.33 | 396.38 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 365.45 | 411.13 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 376.20 | 423.23 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 381.58 | 448.36 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 389.65 | 457.84 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 397.72 | 467.32 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 402.76 | 473.25 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 408.14 | 479.57 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 410.83 | 482.73 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 413.52 | 485.89 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 416.21 | 489.05 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 418.90 | 492.21 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 424.28 | 498.53 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 429.66 | 526.33 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 437.73 | 536.22 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 445.46 | 545.69 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 456.22 | 558.87 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 469.67 | 575.34 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 485.47 | 594.70 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 504.30 | 617.76 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 525.48 | 643.71 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 549.68 | 673.36 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 573.55 | 702.60 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 600.45 | 825.62 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 627.01 | 862.13 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 656.26 | 902.35 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 685.84 | 943.03 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 717.78 | 986.95 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 749.72 | 1030.86 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 784.35 | 1078.48 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 819.31 | 1126.55 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 856.63 | 1177.87 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 875.12 | 1203.29 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 912.44 | 1254.60 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 944.71 | 1298.98 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 965.89 | 1328.10 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 992.45 | 1364.62 |
| 31609PA0070004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1008.59 | 1386.81 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 213.28 | 213.28 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 232.24 | 232.24 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 239.49 | 239.49 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 246.74 | 246.74 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 254.54 | 254.54 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 262.35 | 262.35 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 270.44 | 270.44 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 278.80 | 313.65 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 278.80 | 313.65 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 278.80 | 313.65 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 278.80 | 313.65 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 279.91 | 314.90 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 285.49 | 321.18 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 292.18 | 328.70 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 303.06 | 340.94 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 311.98 | 350.97 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 316.44 | 371.81 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 323.13 | 379.68 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 329.82 | 387.54 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 334.00 | 392.45 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 338.46 | 397.69 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 340.69 | 400.31 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 342.92 | 402.94 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 345.15 | 405.56 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 347.38 | 408.18 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 351.84 | 413.42 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 356.31 | 436.47 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 363.00 | 444.67 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 369.41 | 452.53 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 378.33 | 463.46 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 389.48 | 477.12 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 402.59 | 493.17 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 418.20 | 512.29 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 435.76 | 533.81 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 455.84 | 558.40 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 475.63 | 582.65 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 497.94 | 684.66 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 519.96 | 714.95 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 544.22 | 748.30 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 568.75 | 782.03 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 595.24 | 818.45 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 621.72 | 854.87 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 650.44 | 894.35 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 679.43 | 934.22 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 710.38 | 976.77 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 725.72 | 997.86 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 756.66 | 1040.41 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 783.43 | 1077.21 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 800.99 | 1101.36 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 823.02 | 1131.65 |
| 31609PA0160001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 836.40 | 1150.05 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 392.96 | 392.96 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 427.89 | 427.89 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 441.25 | 441.25 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 454.60 | 454.60 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 468.98 | 468.98 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 483.37 | 483.37 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 498.26 | 498.26 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 513.67 | 577.88 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 513.67 | 577.88 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 513.67 | 577.88 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 513.67 | 577.88 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 515.73 | 580.20 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 526.00 | 591.75 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 538.33 | 605.62 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 558.36 | 628.16 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 574.80 | 646.65 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 583.02 | 685.05 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 595.35 | 699.53 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 607.68 | 714.02 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 615.38 | 723.07 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 623.60 | 732.73 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 627.71 | 737.56 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 631.82 | 742.39 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 635.93 | 747.22 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 640.04 | 752.04 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 648.26 | 761.70 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 656.48 | 804.18 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 668.80 | 819.28 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 680.62 | 833.76 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 697.06 | 853.89 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 717.60 | 879.06 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 741.75 | 908.64 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 770.51 | 943.88 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 802.87 | 983.52 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 839.86 | 1028.83 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 876.33 | 1073.50 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 917.42 | 1261.46 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 958.00 | 1317.25 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 1002.69 | 1378.70 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 1047.90 | 1440.86 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 1096.69 | 1507.96 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 1145.49 | 1575.05 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1198.40 | 1647.80 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1251.82 | 1721.26 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1308.84 | 1799.66 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1337.09 | 1838.50 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1394.11 | 1916.90 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1443.42 | 1984.71 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1475.79 | 2029.21 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1516.37 | 2085.00 |
| 31609PA0160003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1541.01 | 2118.91 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 580.63 | 580.63 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 632.24 | 632.24 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 651.98 | 651.98 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 671.71 | 671.71 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 692.96 | 692.96 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 714.21 | 714.21 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 736.22 | 736.22 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 758.99 | 853.87 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 758.99 | 853.87 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 758.99 | 853.87 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 758.99 | 853.87 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 762.03 | 857.28 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 777.21 | 874.36 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 795.43 | 894.85 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 825.03 | 928.16 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 849.31 | 955.48 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 861.46 | 1012.21 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 879.67 | 1033.62 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 897.89 | 1055.02 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 909.28 | 1068.40 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 921.42 | 1082.67 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 927.49 | 1089.80 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 933.56 | 1096.94 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 939.64 | 1104.07 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 945.71 | 1111.21 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 957.85 | 1125.47 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 969.99 | 1188.24 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 988.21 | 1210.56 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 1005.67 | 1231.94 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 1029.96 | 1261.70 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 1060.32 | 1298.89 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 1095.99 | 1342.59 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 1138.49 | 1394.65 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 1186.31 | 1453.23 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 1240.96 | 1520.17 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 1294.84 | 1586.18 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 1355.56 | 1863.90 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 1415.52 | 1946.35 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 1481.56 | 2037.14 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 1548.35 | 2128.98 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 1620.45 | 2228.12 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 1692.56 | 2327.27 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1770.73 | 2434.76 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1849.67 | 2543.30 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1933.92 | 2659.14 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1975.66 | 2716.54 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 2059.91 | 2832.38 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 2132.77 | 2932.56 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 2180.59 | 2998.31 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 2240.55 | 3080.76 |
| 31609PA0160004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 2276.97 | 3130.85 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 236.70 | 236.70 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 257.74 | 257.74 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 265.78 | 265.78 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 273.83 | 273.83 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 282.49 | 282.49 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 291.15 | 291.15 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 300.12 | 300.12 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|--------|---------|
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 309.41 | 348.08 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 309.41 | 348.08 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 309.41 | 348.08 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 309.41 | 348.08 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 310.64 | 349.48 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 316.83 | 356.44 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 324.26 | 364.79 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 336.33 | 378.37 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 346.23 | 389.50 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 351.18 | 412.63 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 358.60 | 421.36 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 366.03 | 430.08 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 370.67 | 435.54 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 375.62 | 441.35 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 378.10 | 444.26 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 380.57 | 447.17 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 383.05 | 450.08 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 385.52 | 452.99 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 390.47 | 458.80 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 395.42 | 484.39 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 402.85 | 493.49 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 409.96 | 502.21 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 419.87 | 514.34 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 432.24 | 529.50 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 446.78 | 547.31 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 464.11 | 568.54 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 483.60 | 592.41 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 505.88 | 619.70 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 527.85 | 646.61 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 552.60 | 759.83 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 577.04 | 793.44 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 603.96 | 830.45 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 631.19 | 867.89 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 660.58 | 908.30 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 689.98 | 948.72 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 721.85 | 992.54 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 754.03 | 1036.78 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 788.37 | 1084.01 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 805.39 | 1107.41 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 839.73 | 1154.63 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 869.43 | 1195.47 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 888.93 | 1222.27 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 913.37 | 1255.88 |
| 31609PA0160005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 928.22 | 1276.30 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 213.28 | 213.28 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 232.24 | 232.24 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 239.49 | 239.49 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 246.74 | 246.74 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 254.54 | 254.54 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 262.35 | 262.35 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 270.44 | 270.44 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 278.80 | 313.65 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 278.80 | 313.65 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 278.80 | 313.65 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 278.80 | 313.65 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 279.91 | 314.90 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 285.49 | 321.18 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 292.18 | 328.70 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 303.06 | 340.94 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 311.98 | 350.97 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 316.44 | 371.81 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 323.13 | 379.68 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 329.82 | 387.54 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 334.00 | 392.45 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 338.46 | 397.69 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 340.69 | 400.31 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 342.92 | 402.94 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 345.15 | 405.56 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 347.38 | 408.18 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 351.84 | 413.42 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 356.31 | 436.47 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 363.00 | 444.67 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 369.41 | 452.53 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 378.33 | 463.46 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 389.48 | 477.12 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 402.59 | 493.17 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 418.20 | 512.29 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 435.76 | 535.81 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 455.84 | 558.40 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 475.63 | 582.65 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 497.94 | 684.66 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 519.96 | 714.95 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 544.22 | 748.30 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 568.75 | 782.03 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 595.24 | 818.45 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 621.72 | 854.87 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 650.44 | 894.35 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 679.43 | 934.22 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 710.38 | 976.77 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 725.72 | 997.86 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 756.66 | 1040.41 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 783.43 | 1077.21 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 800.99 | 1101.36 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 823.02 | 1131.65 |
| 31609PA0180001 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 836.40 | 1150.05 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 392.96 | 392.96 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 427.89 | 427.89 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 441.25 | 441.25 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 454.60 | 454.60 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 468.98 | 468.98 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 483.37 | 483.37 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 498.26 | 498.26 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 513.67 | 577.88 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 513.67 | 577.88 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 513.67 | 577.88 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 513.67 | 577.88 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 515.73 | 580.20 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 526.00 | 591.75 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 538.33 | 605.62 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 558.36 | 628.16 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 574.80 | 646.65 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 583.02 | 685.05 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 595.35 | 699.53 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 607.68 | 714.02 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 615.38 | 723.07 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 623.60 | 732.73 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 627.71 | 737.56 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 631.82 | 742.39 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 635.93 | 747.22 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 640.04 | 752.04 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 648.26 | 761.70 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 656.48 | 804.18 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 668.80 | 819.28 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 680.62 | 833.76 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 697.06 | 853.89 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 717.60 | 879.06 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 741.75 | 908.64 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 770.51 | 943.88 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 802.87 | 983.52 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 839.86 | 1028.83 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 876.33 | 1073.50 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 917.42 | 1261.46 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 958.00 | 1317.25 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 1002.69 | 1376.70 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 1047.90 | 1440.86 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 1096.69 | 1507.96 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 1145.49 | 1575.05 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1198.40 | 1647.80 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1251.82 | 1721.26 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1308.84 | 1799.66 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1337.09 | 1838.50 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1394.11 | 1916.90 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1443.42 | 1984.71 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1475.79 | 2029.21 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1516.37 | 2085.00 |
| 31609PA0180002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1541.01 | 2118.91 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 580.63 | 580.63 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 632.24 | 632.24 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 651.98 | 651.98 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 671.71 | 671.71 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 692.96 | 692.96 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 714.21 | 714.21 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 736.22 | 736.22 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 758.99 | 853.87 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 758.99 | 853.87 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 758.99 | 853.87 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 758.99 | 853.87 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 762.03 | 857.28 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 777.21 | 874.36 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 795.43 | 894.85 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 825.03 | 928.16 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 849.31 | 955.48 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 861.46 | 1012.21 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 879.67 | 1033.62 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 897.89 | 1055.02 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 909.28 | 1068.40 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 921.42 | 1082.67 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 927.49 | 1089.80 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 933.56 | 1096.94 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 939.64 | 1104.07 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 945.71 | 1111.21 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 957.85 | 1125.47 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 969.99 | 1188.24 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 988.21 | 1210.56 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 1005.67 | 1231.94 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 1029.96 | 1261.70 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 1060.32 | 1298.89 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 1095.99 | 1342.59 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 1138.49 | 1394.65 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 1186.31 | 1453.23 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 1240.96 | 1520.17 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 1294.84 | 1586.18 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 1355.56 | 1863.90 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 1415.52 | 1946.35 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 1481.56 | 2037.14 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 1548.35 | 2128.98 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 1620.45 | 2228.12 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 1692.56 | 2327.27 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1770.73 | 2434.76 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1849.67 | 2543.30 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1933.92 | 2659.14 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1975.66 | 2716.54 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 2059.91 | 2832.38 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 2132.77 | 2932.56 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 2180.59 | 2998.31 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 2240.55 | 3080.76 |
| 31609PA0180003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 2276.97 | 3130.85 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 236.70 | 236.70 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 257.74 | 257.74 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 265.78 | 265.78 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 273.83 | 273.83 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 282.49 | 282.49 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 291.15 | 291.15 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 300.12 | 300.12 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 309.41 | 348.08 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 309.41 | 348.08 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 309.41 | 348.08 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 309.41 | 348.08 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 310.64 | 349.48 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 316.83 | 356.44 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 324.26 | 364.79 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 336.33 | 378.37 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 346.23 | 389.50 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 351.18 | 412.63 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 358.60 | 421.36 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 366.03 | 430.08 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 370.67 | 435.54 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 375.62 | 441.35 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 378.10 | 444.26 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 380.57 | 447.17 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 383.05 | 450.08 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 385.52 | 452.99 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|--------|---------|
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 390.47 | 458.80 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 395.42 | 484.39 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 402.85 | 493.49 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 409.96 | 502.21 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 419.87 | 514.34 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 432.24 | 529.50 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 446.78 | 547.31 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 464.11 | 568.54 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 483.60 | 592.41 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 505.88 | 619.70 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 527.85 | 646.61 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 552.60 | 759.83 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 577.04 | 793.44 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 603.96 | 830.45 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 631.19 | 867.89 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 660.58 | 908.30 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 689.98 | 948.72 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 721.85 | 992.54 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 754.03 | 1036.78 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 788.37 | 1084.01 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 805.39 | 1107.41 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 839.73 | 1154.63 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 869.43 | 1195.47 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 888.93 | 1222.27 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 913.37 | 1255.68 |
| 31609PA0180004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 928.22 | 1276.30 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 218.36 | 218.36 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 237.77 | 237.77 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 245.19 | 245.19 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 252.61 | 252.61 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 260.60 | 260.60 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 268.60 | 268.60 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 276.87 | 276.87 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 285.44 | 321.12 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 285.44 | 321.12 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 285.44 | 321.12 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 285.44 | 321.12 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 286.58 | 322.40 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 292.29 | 328.82 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 299.14 | 336.53 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 310.27 | 349.05 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 319.40 | 359.33 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 323.97 | 380.67 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 330.82 | 388.72 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 337.67 | 396.77 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 341.95 | 401.80 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 346.52 | 407.16 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 348.81 | 409.85 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 351.09 | 412.53 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 353.37 | 415.21 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 355.66 | 417.90 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 360.22 | 423.26 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 364.79 | 446.87 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 371.64 | 455.26 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 378.21 | 463.30 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 387.34 | 474.49 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 398.76 | 488.48 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 412.17 | 504.91 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 428.16 | 524.49 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 446.14 | 546.52 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 466.69 | 571.70 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 486.96 | 596.52 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 509.79 | 700.96 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 532.34 | 731.97 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 557.17 | 766.12 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 582.29 | 800.65 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 609.41 | 837.94 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 636.53 | 875.22 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 665.93 | 915.65 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 695.61 | 956.47 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 727.30 | 1000.03 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 742.99 | 1021.62 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 774.68 | 1065.18 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 802.08 | 1102.86 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 820.06 | 1127.59 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 842.61 | 1158.59 |
| 31609PA0180005 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 856.31 | 1177.43 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 328.03 | 328.03 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 357.19 | 357.19 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 368.34 | 368.34 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 379.48 | 379.48 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 391.49 | 391.49 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 403.50 | 403.50 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 415.93 | 415.93 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 428.80 | 482.40 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 428.80 | 482.40 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 428.80 | 482.40 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 428.80 | 482.40 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 430.51 | 484.33 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 439.09 | 493.97 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 449.38 | 505.55 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 466.10 | 524.36 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 479.82 | 539.80 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 486.68 | 571.85 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 496.97 | 583.95 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 507.27 | 596.04 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 513.70 | 603.59 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 520.56 | 611.66 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 523.99 | 615.69 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 527.42 | 619.72 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 530.85 | 623.75 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 534.28 | 627.78 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 541.14 | 635.84 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 548.00 | 671.30 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 558.29 | 683.91 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 568.15 | 695.99 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 581.88 | 712.80 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 599.03 | 733.81 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 619.18 | 758.50 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 643.19 | 787.91 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 670.21 | 821.01 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 701.08 | 858.82 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 731.53 | 896.12 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 765.83 | 1053.02 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 799.70 | 1099.59 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 837.01 | 1150.89 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 874.74 | 1202.77 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 915.48 | 1258.78 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 956.22 | 1314.80 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1000.38 | 1375.52 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1044.98 | 1436.84 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1092.57 | 1502.29 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1116.16 | 1534.71 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1163.75 | 1600.16 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1204.92 | 1656.76 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1231.93 | 1693.91 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1265.81 | 1740.48 |
| 31609PA0180006 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1286.39 | 1768.78 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 434.31 | 434.31 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 472.92 | 472.92 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 487.68 | 487.68 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 502.44 | 502.44 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 518.34 | 518.34 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 534.24 | 534.24 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 550.70 | 550.70 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 567.73 | 638.70 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 567.73 | 638.70 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 567.73 | 638.70 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 567.73 | 638.70 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 570.00 | 641.25 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 581.36 | 654.03 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 594.98 | 669.36 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 617.12 | 694.26 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 635.29 | 714.70 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 644.38 | 757.14 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 658.00 | 773.15 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 671.63 | 789.16 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 680.14 | 799.17 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 689.23 | 809.84 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 693.77 | 815.18 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 698.31 | 820.51 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 702.85 | 825.85 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 707.39 | 831.19 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 716.48 | 841.86 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 725.56 | 888.81 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 739.19 | 905.50 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 752.24 | 921.50 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 770.41 | 943.75 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 793.12 | 971.57 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 819.80 | 1004.26 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 851.60 | 1043.21 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 887.36 | 1087.02 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 928.24 | 1137.10 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 968.55 | 1186.47 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 1013.97 | 1394.21 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 1058.82 | 1455.88 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 1108.21 | 1523.79 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 1158.17 | 1592.49 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 1212.11 | 1666.65 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 1266.04 | 1740.81 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1324.52 | 1821.21 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1383.56 | 1902.40 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1446.58 | 1989.05 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1477.81 | 2031.98 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1540.82 | 2118.63 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1595.33 | 2193.57 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1631.09 | 2242.75 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1675.94 | 2304.42 |
| 31609PA0190002 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1703.19 | 2341.89 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 393.80 | 393.80 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 428.80 | 428.80 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 442.19 | 442.19 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 455.57 | 455.57 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 469.99 | 469.99 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 484.40 | 484.40 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 499.33 | 499.33 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 514.77 | 579.12 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 514.77 | 579.12 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 514.77 | 579.12 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 514.77 | 579.12 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 516.83 | 581.43 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 527.13 | 593.02 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 539.48 | 606.91 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 559.56 | 629.50 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 576.03 | 648.03 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 584.26 | 686.51 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 596.62 | 701.03 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 608.97 | 715.54 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 616.70 | 724.62 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 624.93 | 734.29 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 629.05 | 739.13 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 633.17 | 743.97 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 637.29 | 748.81 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 641.40 | 753.65 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 649.64 | 763.33 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 657.88 | 805.90 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 670.23 | 821.03 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 682.07 | 835.54 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 698.54 | 855.72 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 719.13 | 880.94 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 743.33 | 910.58 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 772.16 | 945.89 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 804.59 | 985.62 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 841.65 | 1031.02 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 878.20 | 1075.79 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 919.38 | 1264.15 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 960.05 | 1320.07 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 1004.83 | 1381.65 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 1050.13 | 1443.93 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 1099.04 | 1511.17 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 1147.94 | 1578.42 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1200.96 | 1651.32 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1254.50 | 1724.93 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1311.64 | 1803.50 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1339.95 | 1842.43 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1397.09 | 1921.00 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1446.51 | 1988.95 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1478.94 | 2033.54 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1519.60 | 2089.46 |
| 31609PA0190003 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1544.31 | 2123.43 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 257.19 | 257.19 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 280.05 | 280.05 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 288.79 | 288.79 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 297.53 | 297.53 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 306.95 | 306.95 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 316.36 | 316.36 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 326.11 | 326.11 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 336.20 | 378.22 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 336.20 | 378.22 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 336.20 | 378.22 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 336.20 | 378.22 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 337.54 | 379.73 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 344.27 | 387.30 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 352.33 | 396.38 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 365.45 | 411.13 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 376.20 | 423.23 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 381.58 | 448.36 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 389.65 | 457.84 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 397.72 | 467.32 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 402.76 | 473.25 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 408.14 | 479.57 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 410.83 | 482.73 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 413.52 | 485.89 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 416.21 | 489.05 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 418.90 | 492.21 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 424.28 | 498.53 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 429.66 | 526.33 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 437.73 | 536.22 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 445.46 | 545.69 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 456.22 | 558.87 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 469.67 | 575.34 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 485.47 | 594.70 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 504.30 | 617.76 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 525.48 | 643.71 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 549.68 | 673.36 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 573.55 | 702.60 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 600.45 | 825.62 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 627.01 | 862.13 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 656.26 | 902.35 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 685.84 | 943.03 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 717.78 | 986.95 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 749.72 | 1030.86 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 784.35 | 1078.48 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 819.31 | 1126.55 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 856.63 | 1177.87 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 875.12 | 1203.29 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 912.44 | 1254.60 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 944.71 | 1298.98 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 965.89 | 1328.10 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 992.45 | 1364.62 |
| 31609PA0190004 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1008.59 | 1386.81 |

The 1.06 factor is the uniform adjustment stated in the 2019 Filing Guidance from the change to the individual mandate.

The change in demographics was calculated considering changes to age, geography, and tobacco use.

The change in the average age was measured by comparing the average age factor calculated in this filing, based on February 2018 enrollments, to the average age factor calculated in the prior filing, based on February 2017 enrollments.

| | 2018 Filing | 2019 Filing | Change |
|------------------------------------|----------------|----------------|--------|
| Age Factor | 1.661 | 1.688 | 1.016 |
| Change from geography: No change | | | 1.000 |
| Change from tobacco use: No change | | | 1.000 |
| Total change | | | 1.016 |

No changes were assumed for this filing.

The network factors used in Table 10 are based on the network differentials from the prior filing.

The network factor used for PPO was 1.000.

The network factor used for EPO was 0.95.

The factors used in Table 10 recalibrate the values so that the differentials between the factors remains constant, and the composite factor equals 1.000.

| | | |
|-------------------|-----|-------|
| Table 10 factors: | PPO | 1.019 |
| | EPO | 0.967 |

Cover Page

HIOS Issuer ID: 31609

HIOS Product IDs: 31609PA007, 31609PA019, 31609PA016, 31609PA018

This single PDF file contains three separate actuarial certifications for the unique plan designs under Issuer ID 31609. Please refer to all of the pages contained herein.

Unique Plan Design Supporting Documentation and Justification

ACTUARIAL MEMORANDUM

HIOS Issuer ID: 31609

HIOS Product IDs: 31609PA016, 31609PA018

Applicable HIOS Plan IDs (Standard Component): 31609PA0160004, 31609PA0180003

Purpose of document:

The purpose of this document is to provide CMS with a justification of the methods used in calculating the actuarial value for unique plan designs offered in the individual or small group market for the plan year beginning 1/1/2019. As prescribed by law, the AV calculation was based on the AV calculator to the full extent possible. The AV is meant to represent the average percent of costs paid by the insurer for a standard population, and may vary from actual member experience. The resulting AV was based on prescribed methodology and, therefore, may not reasonably reflect the actuary's estimate of the portion of allowed costs covered by the health insurance plan. The AV was determined based on the plan's benefits and coverage data, the standard population, and utilization and continuance tables published by HHS for purposes of the valuation of AV. This actuarial analysis is not appropriate for any other purposes.

Reasons the plan design is unique (benefits that are not compatible with the parameters of the AV calculator and the materiality of those benefits):

The cost-sharing for laboratory outpatient and professional services varies by site of service. Lab work done at the office or a free standing facility has zero cost-sharing, and lab work done by a hospital has 50% coinsurance. Laboratory outpatient and professional services account for roughly 3% of allowed costs in the AV calculation.

Acceptable alternate method used per 156.135(b)(2) or 156.135(b)(3):

Method 156.135(b)(2) was used for both the outpatient facility copays and the laboratory site of service cost-sharing.

Confirmation that only in-network cost-sharing, including multitier networks, was considered:

I confirm that only in-network cost-sharing was considered.

Description of the standardized plan population data used:

For the freestanding and hospital utilization data for laboratory services, we used our commercial PPO data incurred between August 2014 and July 2015.

If the method described in 156.135(b)(2) was used, a description of how the benefits were modified to fit the parameters of the AV calculator:

For the lab site of service cost-sharing, our recent data suggested that 20% of units are at a hospital setting with an average unit cost of \$58.46, while 80% of units are at a freestanding setting with an average unit cost of \$25.43. Taking a weighted average of a 50% issuer coinsurance applied to \$58.46 and a 100% issuer coinsurance applied to \$25.43 produced an average issuer paid amount of \$26.19 out of an average cost of \$32.04, giving an effective issuer coinsurance of 81.75% which was entered into the AV calculator.

If the method described in 156.135(b)(3) was used, a description of the data and method used to develop the adjustments:

Not applicable.

Certification Language:

The development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for those benefits that deviate substantially from the parameters of the AV Calculator and have a material impact on the AV.

The analysis was

- (i) conducted by a member of the American Academy of Actuaries; and
- (ii) performed in accordance with generally accepted actuarial principles and methodologies.

I am an employee of the issuer, I meet the *Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States* promulgated by the American Academy of Actuaries, and I have the education and experience necessary to perform this work. All AVs herein were determined in accordance with the ASOPs established by the Actuarial Standards Board and comply with applicable laws and regulations; furthermore, all metal levels herein were appropriately assigned based on applicable law.

Actuary signature: _____

Actuary Printed Name: _____

Date: _____ 5/21/2018

AV screenshots redacted.

Unique Plan Design Supporting Documentation and Justification

ACTUARIAL MEMORANDUM

HIOS Issuer ID: 31609

HIOS Product IDs: 31609PA007, 31609PA019

Applicable HIOS Plan IDs (Standard Component): 31609PA0070002, 31609PA0190002, 31609PA0070003, 31609PA0190003, 31609PA0070004, 31609PA0190004

Purpose of document:

The purpose of this document is to provide CMS with a justification of the methods used in calculating the actuarial value for unique plan designs offered in the individual or small group market for the plan year beginning 1/1/2019. As prescribed by law, the AV calculation was based on the AV calculator to the full extent possible. The AV is meant to represent the average percent of costs paid by the insurer for a standard population, and may vary from actual member experience. The resulting AV was based on prescribed methodology and, therefore, may not reasonably reflect the actuary's estimate of the portion of allowed costs covered by the health insurance plan. The AV was determined based on the plan's benefits and coverage data, the standard population, and utilization and continuance tables published by HHS for purposes of the valuation of AV. This actuarial analysis is not appropriate for any other purposes.

Reasons the plan design is unique (benefits that are not compatible with the parameters of the AV calculator and the materiality of those benefits):

The cost-sharing of inpatient hospital services for these plans differs by facility and professional claims. Inpatient hospital services account for about 21% of allowed costs in the AV calculation.

The cost-sharing for laboratory outpatient and professional services varies by site of service. Laboratory outpatient and professional services account for roughly 3% of allowed costs in the AV calculation.

The outpatient facility fee cost-sharing for 31609PA0070003 and 31609PA0190003 varies by site of service. Services have different coinsurances for a free-standing facility setting and a hospital setting. Outpatient facility fee accounts for roughly 12% of allowed costs in the AV calculation.

Acceptable alternate method used per 156.135(b)(2) or 156.135(b)(3):

Method 156.135(b)(2) was used for the inpatient hospital cost-sharing, the laboratory site of service cost-sharing, and the outpatient facility cost-sharing.

Confirmation that only in-network cost-sharing, including multitier networks, was considered:

I confirm that only in-network cost-sharing was considered.

Description of the standardized plan population data used:

For the freestanding and hospital utilization data for outpatient facility, we used our commercial PPO and HMO data incurred between August 2014 and July 2015.

For the freestanding and hospital utilization data for laboratory services, we used our commercial PPO data incurred between August 2014 and July 2015.

If the method described in 156.135(b)(2) was used, a description of how the benefits were modified to fit the parameters of the AV calculator:

Combination of Copays and Coinsurance for IP Hospital

The copays for inpatient hospital facility claims were combined with the coinsurance on professional claims to calculate equivalent copays for inpatient claims.

First we took the allowed PMPY inpatient costs and divided that by the utilization by admit PMPY to calculate the average cost per admit. We also took the utilization by day PMPY and divided that by the utilization by admit PMPY to calculate the average length of stay.

The average cost per admit was divided by the average length of stay to calculate the average cost per day. Based on our data, we assumed that 84% of the cost was from facility claims and the remaining 16% was from professional claims.

The professional coinsurance was multiplied by the professional portion of the daily inpatient cost to calculate equivalent daily copay for that piece. Because there is a 5-day maximum on our plans' inpatient copays, an effective copay factor was calculated by dividing the PMPY cost-sharing from a \$100 per day inpatient copay with a 5-day maximum by the PMPY cost-sharing from a \$100 per day inpatient copay without any maximum. The equivalent daily professional copay amount was then divided by this factor in order to determine the final professional copay reflecting a 5-day maximum.

The final professional copay was then added onto the facility copay in order to determine the equivalent overall IP hospital copay amount. The exhibit below details this calculation.

| | |
|------------------------|-----------------------------------|
| HIOS IDs | 31609PA0070002, 31609PA0190002 |
| IP Cost Sharing | |
| Facility | \$750 |
| Professional | 20% |

| | |
|-----------------------------------|----------|
| AVC Continuance Table | Gold |
| PMPY for IP | \$1,201 |
| Admit PMPY | 0.06 |
| Claim per Admit | \$20,773 |
| Average LOS (days) | 4.5 |
| Effective Copay Factor for 5-days | 0.46 |

| | |
|-----------------------------|-----|
| Assumption from Data | |
| % Facility Cost | 84% |
| % Professional Cost | 16% |

| | |
|---------------------------------|----------------|
| Calculations | |
| Professional Claim per Admit | \$3,324 |
| Professional Claim per Day | \$743 |
| Equiv. Copay per Day no max | \$149 |
| Equiv. Copay per Day, 5-day max | \$321 |
| Total Copay per Day, 5-day max | \$1,071 |

Combination of Coinsurance for IP Hospital

The coinsurance for inpatient hospital facility claims were blended with the coinsurance on professional claims to calculate equivalent coinsurance for inpatient claims. Based on our data, we assumed that 84% of the cost was from facility claims and the remaining 16% was from professional claims.

| | | |
|--------------|-----------------------------------|-----------------------------------|
| HIOS IDs | 31609PA0070003, 31609PA0190003 | 31609PA0070004, 31609PA0190004 |
| Facility | 25% | 25% |
| Professional | 30% | 50% |
| Blend | 74.2% | 71.0% |

The silver variations, 31609PA0070003-04, 31609PA0070003-05 and 31609PA0070003-06, do not require blending of the facility and professional inpatient coinsurances. They are included in this justification solely because their standard component is a unique plan design, and the Plans and Benefits template required indicating the same for these cost sharing variations. In fact, the actual benefit coinsurance amounts were entered directly into the AV calculator.

Combination of Coinsurance for Laboratory Services

For the lab site of service cost-sharing, our recent data suggested that 20% of units are at a hospital setting with an average unit cost of \$58.46, while 80% of units are at a freestanding setting with an average unit cost of \$25.43. Taking a weighted average of a 50% issuer coinsurance applied to \$58.46 and a 100% issuer coinsurance applied to \$25.43 produced an average issuer paid amount of \$26.19 out of an average cost of \$32.04, giving an effective issuer coinsurance of 81.75% which was entered into the AV calculator.

Combination of Coinsurance for Outpatient Facility Fee

For the outpatient facility site of service cost-sharing, our recent data indicated that 80% of outpatient facility claims came from the hospital setting. The cost-sharing entered into the AV calculator is a blend of the coinsurance in a hospital setting and the coinsurance in an ambulatory surgery center.

| | |
|----------|---|
| | 31609PA0070003, 31609PA0190003 |
| Hospital | 50.0% |
| ASC | 70.0% |
| Blend | 54.0% |

The silver variations, 31609PA0070003-04, 31609PA0070003-05 and 31609PA0070003-06, do not require blending of the hospital and ambulatory surgery center coinsurances. They are included in this justification solely because their standard component is a unique plan design, and the Plans and Benefits template required indicating the same for these cost-sharing variations. In fact, the actual benefit coinsurance amounts were entered directly into the AV calculator.

If the method described in 156.135(b)(3) was used, a description of the data and method used to develop the adjustments:

Not applicable.

Certification Language:

The development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for those benefits that deviate substantially from the parameters of the AV Calculator and have a material impact on the AV.

The analysis was

- (i) conducted by a member of the American Academy of Actuaries; and
- (ii) performed in accordance with generally accepted actuarial principles and methodologies.

I am an employee of the issuer, I meet the *Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States* promulgated by the American Academy of Actuaries, and I have the education and experience necessary to perform this work. All AVs herein were determined in accordance with the ASOPs established by the Actuarial Standards Board and comply with applicable laws and regulations; furthermore, all metal levels herein were appropriately assigned based on applicable law.

Actuary signature: _____

Actuary Printed Name: _____

Date: _____ 5/21/2018

AV screenshots redacted.

Unique Plan Design Supporting Documentation and Justification

ACTUARIAL MEMORANDUM

HIOS Issuer ID: 31609

HIOS Product IDs: 31609PA018

Applicable HIOS Plan IDs (Standard Component): 31609PA0180005

Purpose of document:

The purpose of this document is to provide CMS with a justification of the methods used in calculating the actuarial value for unique plan designs offered in the individual or small group market for the plan year beginning 1/1/2019. As prescribed by law, the AV calculation was based on the AV calculator to the full extent possible. The AV is meant to represent the average percent of costs paid by the insurer for a standard population, and may vary from actual member experience. The resulting AV was based on prescribed methodology and, therefore, may not reasonably reflect the actuary's estimate of the portion of allowed costs covered by the health insurance plan. The AV was determined based on the plan's benefits and coverage data, the standard population, and utilization and continuance tables published by HHS for purposes of the valuation of AV. This actuarial analysis is not appropriate for any other purposes.

Reasons the plan design is unique (benefits that are not compatible with the parameters of the AV calculator and the materiality of those benefits):

This plan exempts the first three outpatient mental health visits from the deductible. It has an outpatient mental health copay of \$40 for the first three visits without applying the copays to the deductible. Beyond three visits, outpatient mental health is covered 100% after the deductible. Outpatient mental health accounts for about 1% of allowed costs in the AV calculation.

Acceptable alternate method used per 156.135(b)(2) or 156.135(b)(3):

Method 156.135(b)(2) was used for the outpatient mental health cost-sharing.

Confirmation that only in-network cost-sharing, including multitier networks, was considered:

I confirm that only in-network cost-sharing was considered.

Description of the standardized plan population data used:

OP Surgery Copay/Coinsurance:

For the outpatient mental health utilization data, we used our commercial PPO data incurred between January 2015 and December 2015.

If the method described in 156.135(b)(2) was used, a description of how the benefits were modified to fit the parameters of the AV calculator:

Using the bronze continuance table in the Final 2019 AV Calculator, we calculated the average cost per visit for outpatient mental health before the out-of-pocket maximum. This average cost was used as a point estimate of the allowed cost per visit for services before satisfying the out-of-pocket maximum. An effective member copay is calculated by taking a weighted average of \$40 for the first three visits times the proportion of visits within the first three visits, which according to our 2015 commercial PPO experience is 14.15%, and the average cost per service from the AV Calculator times the remaining proportion of visits.

| | |
|------------------------|-----------------------|
| | 31609PA0160002 |
| Cost per Visit | \$98.50 |
| Copay for Visits 1-3: | \$40.00 |
| Visits 1-3 Proportion: | 14.15% |
| Eff. Member Copay | \$90.22 |

If the method described in 156.135(b)(3) was used, a description of the data and method used to develop the adjustments:

Not applicable.

Certification Language:

The development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for those benefits that deviate substantially from the parameters of the AV Calculator and have a material impact on the AV.

The analysis was

- (i) conducted by a member of the American Academy of Actuaries; and
- (ii) performed in accordance with generally accepted actuarial principles and methodologies.

I am an employee of the issuer, I meet the *Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States* promulgated by the American Academy of Actuaries, and I have the education and experience necessary to perform this work. All AVs herein were determined in accordance with the ASOPs established by the Actuarial Standards Board and comply with applicable laws and regulations; furthermore, all metal levels herein were appropriately assigned based on applicable law.

Actuary signature: _____

Actuary Printed Name: _____

Date: _____ 5/21/2018

AV screenshots redacted.

REDACTION JUSTIFICATION

DOCUMENT

URRT Part III – Federal Actuarial Memorandum

Redacted Name of opining actuary (page 8)

Redacted Company Contact Information (page 1) – name, telephone number, email address

PA Actuarial Memorandum

Redacted Name of opining actuary (pages 6 and 7)

Redacted Company Contact Information (page 1) – name, telephone number, email address

Cover Letter

Redacted names and contact information (page 2)

AV Screenshots

Entire File Redacted

Unique AV Justification file

Redacted name of opining actuary (pages 4, 11, and 23)

Redacted AV Screenshots (pages 5-6, 12-20, and 24)

COVER LETTER
QCC INDIVIDUAL
JUNE 14 RESPONSES

Below are responses to the questions from the June 14, 2018 objection letter. Included with this cover letter is a workbook that contains additional requested information. Changes made to documents in this rate filing are listed in a separate worksheet included with this letter. Information on Items 18 (a) and (b) will be forthcoming.

We also removed the PCORI fee from the calculations.

- 1. In Wksh 2 of the URRT, the AV Pricing Values should be equal to the total adjustment from the Market Adjusted Index Rate (MAIR) to the Plan Adjusted Index Rate (PAIR) for each plan (e.g. $MAIR \times AV \text{ Pricing Value} = PAIR$). However, this does not appear to be the case. Please explain why this is not the case or correct the issue to follow the Part III URRT Instructions Section 2.2.3.**

We entered the AV Pricing Values from the Actuarial Memorandum Rate Exhibit. The attached worksheet shows a calculation by plan of the product of all of the factors used in the calculation of the plan-specific rates. Should PID prefer that those value be entered, we will revise them in the URRT.

- 2. We are unable to replicate the rates on the Rate Data template using the Plan Adjusted Index Rates (PAIRs) entered in the URRT Wksh II section IV. It appears the PAIRs entered in the URRT do not match the Pure Premium values in column AA on tab [III Plan Rates] when removing the aggregate calibration factor. Please explain why these values would be different. If this was done in error, please correct the rate filing documents to be consistent.**

We found that our formula for Plan Adjusted Index Rates was referencing the Age Calibration Factor from the Actuarial Memo Rate Exhibit instead of the Aggregate Calibration Factor; the difference is the Tobacco Calibration Factor. After this correction is made, the Plan Adjusted Index Rates in Section IV are correct.

For example, for Plan 31609PA0160004, the value shown in the filed URRT was \$1,332.17, which is the 2019 Calibrated Plan Adjusted Index Rate (Column AA) multiplied by 1.688. Adjusting by the Aggregate Calibration Factor provides the correct values.

- 3. Please provide the numerical development of the Exchange User Fee of \$18.64 applied to the Market Adjusted Index Rate shown in Table 5 of the file [2019_Indiv_QCC_PAAMExhibits_052118.xlsm].**

We projected that the same proportion of premium would come from On-Exchange enrollments that we used in our prior 2018 pricing, which was 74.3%. The Exchange user fee is 3.5% of Premium for on exchange plans. Therefore about 2.6% of overall premium would be for exchange use fees. This is about \$18.64 PMPM. (i.e. \$716.57 Required Premium in cell C63 on Table 6 x 0.026).

4. The following questions are related to the proposed annual trend rate equal to 12.1%: a) Please show a numerical development of the assumed annual trend rate being used to project the experience period claims to the projected 2019 coverage year. b) Please provide the trends based on historical allowed claims experience for each benefit category for years 2015, 2016, 2017, and 2018 (year to date). We realize 2018 trends will be partially based on estimated claim costs.

Please see below for information on the projected unit cost trends.

| | PA Individual | | | | |
|-------------|---------------|------------|--------------|------------|-------|
| PPO | Inpatient | Outpatient | Professional | Capitation | RX |
| 2016 | 5.0% | 3.0% | 2.4% | 3.5% | 4.5% |
| 2017 | 3.7% | 2.4% | 1.3% | 1.5% | 4.5% |
| 2018 | 3.1% | 3.0% | 1.6% | 2.7% | 4.5% |
| 2019 | 3.9% | 3.8% | 1.7% | 2.7% | 6.3% |
| Utilization | 8.0% | 8.0% | 8.0% | 0.0% | 8.4% |
| Composite | 12.1% | 12.1% | 9.8% | 2.7% | 15.3% |
| Weights | 20.8% | 24.7% | 28.2% | 1.6% | 24.7% |

Annual
Trend 12.09%

5. The following questions are related to the Demographics factors (1.661 and 1.688) shown in the file [ACA QCC Ind Supporting.xlsx]: a) Please show the quantitative development of the above-referenced factors, making sure to include the membership by age that is used in calculating them. b) Please specify what age curve is being used to determine these factors (e.g. 2019 federal default age curve, internal age curve)? .

(a) The calculation of the 2019 demographic factor is shown in the attached worksheet. This was compared to the factor used in the 2018 rate filing to measure the change in the demographic factor used to calculate 2019 rates.

(b) We used the 2019 federal default age curve per the PID instructions.

| Est. 2019 | QCC | Demo | 2018 | members | 2018 Demo Factors |
|-----------|--------|-------|-------|---------|-------------------|
| 0-20 | 6,076 | 0.825 | 0-20 | 8,441 | 0.824 |
| 21-29 | 6,540 | 1.041 | 21-29 | 7,801 | 1.040 |
| 30-39 | 6,310 | 1.204 | 30-39 | 7,294 | 1.204 |
| 40-49 | 6,134 | 1.466 | 40-49 | 7,581 | 1.469 |
| 50-59 | 9,526 | 2.234 | 50-59 | 11,553 | 2.226 |
| 60-63 | 5,454 | 2.844 | 60-63 | 7,999 | 2.878 |
| 64+ | 1,815 | 3.000 | 64+ | 342 | 3.000 |
| Total | 41,855 | 1.688 | Total | 51,011 | 1.661 |

6. The following questions are in regards to the Single Risk Pool Adjustment factors entered in Table 5 of the PA Actuarial Memorandum Exhibits a) Please explain and provide the numerical development of the Change in Network Factor of 1.003. b) Please explain and provide the numerical development of the Change in Benefits factor of 0.998.

- (a) Please see the calculation in the attached worksheet (Network Factor tab)
- (b) Please see the calculation in the attached worksheet (Change in Benefits tab)

7. We have the following questions regarding the Benefit Richness (induced demand) column in Table 10: a) Please provide numerical support for the Benefit Richness (induced demand) factors shown in Table 10. b) Please confirm and demonstrate in your support that health status was not taken into account when developing these factors. c) Please explain why these values vary so significantly within a given metal level if health status is not taken into account; specifically for Bronze plans where the factors range from 0.850 to 0.982 and for Silver plans where they range from 0.970 to 1.039.

- (a) The PID-required calculation is shown in the attached worksheet.
- (b) Our induced demand factors do not take into account health status.
- (c) We utilized this approach because we are trying to preserve the rate relationship we currently have in the market.

8. We have the following questions regarding the provider network adjustment (column N) of Table 10. a) Please describe the methodology used to determine the provider network factors. Be sure to support (numerically) the underlying network factor values which are provided in Table 14 of the PA Actuarial Memorandum Exhibits b) Please explain why the Platinum plans (Personal Choice EPO Platinum) which is indicated as an EPO network applies the PPO network factor of 1.019 versus the EPO factor of 0.967. c) Although the differences are small, we did notice the network factor for the Bronze and Silver Reserve plans (0.967) are slightly different than the EPO Catastrophic plan (0.968) based on the values in Table 10 for Plan 5 and Plan 12. Was this intentional or was this done in error? Please explain why this would be different if this was in fact intentional.

- (a) The provider network factor is calculated based on the expected unit cost differences between the PPO and EPO networks.

We expect the EPO network to be 5% less expensive than the PPO network. We then normalized so that the weighted average of the factors equals 1.00.

This results in a factor of 0.968 for EPO and 1.019 for PPO. (I.e. $0.968/1.019 = 0.95$ or a 5% difference).

- (b) In the Experience Period the plan was a PPO; it was converted to an EPO plan effective in 2018. We will incorporate the EPO factor in 2020 pricing reflecting the 2018 experience.
- (c) We priced the Catastrophic Plan separately because it is not considered the same risk pool for pricing.

9. It appears the CSR load of 1.28 is being applied to Plan 31609PA0190003 and Plan 31609PA0180002 in Table 10 of the PA Actuarial Memorandum Exhibits even though column J specifies that these plans will only be available off-Exchange.

Plans 31609PA0190003 and Plan 31609PA0180002 are off-exchange versions of Plan 31609PA0070003 and 31609PA0180002 and are rated consistently with them. The benefits in the on and off-exchange versions of these plans are identical with the exception of an elective abortion benefit contained in the off-exchange versions.

10. Please provide the numerical development of the tobacco calibration factor of 1.013 shown in cell T6 of Table 10.

Please see the table below. The calculation uses the expected age distribution and expected % tobacco use by age, as well as our previously approved tobacco factors to determine the impact of tobacco rating.

| | 2018 Expected Age distribution | Expected % tobacco use | Approved Tobacco Factors |
|-------|--------------------------------|------------------------|--------------------------|
| 0-20 | 17% | 5.0% | - |
| 21-29 | 16% | 5.0% | 0.125 |
| 30-39 | 15% | 5.0% | 0.175 |
| 40-49 | 15% | 6.0% | 0.225 |
| 50-59 | 23% | 6.0% | 0.375 |
| 60-63 | 12% | 6.0% | 0.375 |
| 64+ | 2% | 6.0% | 0.375 |
| Total | | | 1.3% |

11. Please provide the numerical development of the projected 2019 MLR that shows compliance with the 80% minimum MLR.

Projected Premium from Table 6 = \$716.57

Projected Paid Claims from Table 5 = \$633.88

Projected Risk Adjustment from Table 5 = \$47.34

QI = 0.80%; Taxes and fees = 2.52% (From table 6)

$$\text{MLR} = (633.88 + (716.57 \times 0.008)) / (716.57 + 47.34 - (716.57 \times 0.0252)) = 85.8\% > 80\%$$

12. Please explain and provide the quantitative development of the projected risk adjustment payment PMPM equal to \$46.15.

Please see the calculation in the attached worksheet (Risk Adjustment tab).

- 13. It is stated in the cover letter that the overall rate increase using the state's estimate for the value of the individual mandate and CSRs non being funded is 6.7%, however if you used your internal estimates for these items, the overall rate increase would be 3.3%. Please provide your estimates for these items as well as the quantitative development of those estimates.**

The 3.3% estimate was calculated by replacing the 6% morbidity factor with 7%, and the 1.28 CSR factor with 1.15. This value is our projection based on our 2016 CSR reimbursements; 2016 was the last year where we received reimbursement for the entire calendar year. Substituting those values in the Actuarial Memorandum Rate Exhibit produced an overall rate increase of 3.3%.

- 14. Rate Increase components shown in Table 8 line H does not approximate line A as indicated by the label. Please explain why this value is so different from the change in Calibrated Plan Adjusted Index Rate.**

We overestimated the Risk Adjustment receivable when we did our prior 2018 pricing. We overestimated the factor due to our projection of the distribution of membership in the Bronze plans. This overstatement was due to a change in the configuration of Bronze plans. Bronze enrollment in QCC was higher in 2017 than 2016. The higher 2017 Bronze enrollment is reflected in 2019 pricing. If the value in Cell J76 were changed to a \$76 receivable, line H is much closer to line A.

The following additional questions or comments are from PID.

- 15. Table 2 – Please correct the Estimated Cost Sharing formula as per our telephone discussion.**

We corrected the Cost Sharing formula in Table 2 as requested. This did not impact any of the calculations later on in the Exhibit and therefore had no rate impact.

- 16. Rate Change Summary - The medical costs increase should be the same as the annual trend in Table 3. Please correct it.**

We updated the Rate Change Summary to show the medical costs increase equal to the annual trend.

- 17. URRT – The capitation trend shows a factor of 1.0. Table 3 shows a trend of 2.7% Please correct.**

We revised the URRT to include the 2.7% trend for capitation.

- 18. Table 5: Please support the calculations of following factors: a) Change in Network of 1.003 b) Change in Benefits of 0.998 c) Projected Paid Exchange User Fees Rate PMPM of \$18.64. (Please input formula in Cell C32 as per Page 12 of PID Filing Guidelines).**

(a) Working on calculation; will submit.

(b) Working on calculation; will submit.

(c) Please see our response to Item 3 above.

19. Table 10: Please provide the workbook with support data and calculations for the following: a) Age calibration factor of 1.688 b) Tobacco calibration factor of 1.013 c) Pricing Actuarial Value in Column K d) Benefit Richness Factors in Column L – please provide table to support as directed on page 16 of PID Rate Filing Guidance. e) Network factors in Column N.

- (d) We based the age calibration factor on the age distribution shown in the workbook attached to this response. When we submitted the filing, we updated the membership in Tables 1 and 10 to be consistent with the updated data we provided the department for membership by metal tiers but did not recalculate the age calibration factor at that time.
- (e) The tobacco calibration factor is based on the same assumptions used in last year's filing. Please refer to Item 10 above.
- (f) The pricing actuarial values in Column K were taken from our proprietary internal pricing models.
- (g) The table supporting Benefit Richness Factors is included in the attached workbook.
- (h) The provider network factor is calculated based on the expected unit cost differences between the PPO and EPO networks.

We expect the EPO network to be 5% less expensive than the PPO network. We then normalized so that the weighted average of the factors equals 1.00.

This results in a factor of 0.968 for EPO and 1.019 for PPO. (I.e. $0.968/1.019 = 0.95$ or a 5% difference).

20. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, Federal Rates Template and the binder are identical.

Confirmed that we made those checks prior to submitting the rate filing.

21. In the 2019 Guidance published on the Department's website, the Department required that all issuers file uniform factors for the Individual Adjustment of 1.06 and the CSR Defunding Adjustment of 1.28. In addition, the Department indicated that as the rate review process moves forward and federal healthcare reform efforts are clarified, the Department would consider issuer specific requests. We can now advise that the aforementioned factors of 1.06 for the Individual Adjustment and 1.28 for CSR Defunding Adjustment constitute ceilings. If your company desires lower adjustments than those stated in the Department's 2019 Guidance, you may provide updated materials (PA Actuarial Memorandum and Exhibits, Part III Actuarial Memorandum, Part I URRT and corresponding rate tables – State and Federal) and justification for the lower Adjustment factor(s) with your first round response due June 21, 2018. The Department will not consider adjustment factors greater than those stated in the 2019 Guidance.

We have submitted revised exhibits with this response that use a factor of 1.15 for the CSR Defunding Adjustment. This value is our projection based on our 2016 CSR reimbursements; 2016 was the last year where we received reimbursement for the entire calendar year.

We did not revise the Adjustment for the Individual Mandate; it remains at 1.06.

Please note: we reserve the right to revise these proposed rates based on the final risk adjustment information.

COVER LETTER

QCC INDIVIDUAL

JULY 13 RESPONSES

1. **Based on the changes noted in the file: 'June 22 PA Revisions List.xlsx' an updated URRT should have been provided. However, the URRT '31609qccurrt1_ind_2019pid_06012018_RV.xlsm' does not appear to include all of these changes. Please upload the June 22nd version of the URRT which we believe should include the changes outlined.**

As discussed in our previous response, we would make the revision should PID prefer that we enter those values instead of the Pricing AV values shown in their exhibit. Nevertheless, we revised the URRT with this response as you requested.

2. **Please provide the following related to the proposed annual trend rate equal to 12.1%:**
 - a. **Please show the historical utilization trends for years 2016, 2017, 2018, and projected 2019 which support the 8.0% projected utilization assumption shown in row 7 of tab [Unit Cost Trends] in the file 'Table For Objection QCC Ind RV.xlsx'. Note: We realize 2018 trends will be partially based on estimated claim costs.**

The chart below shows the utilization used in rating for 2016, 2017, and 2018.

| | | |
|------|--|-------|
| 2016 | | 3.65% |
| 2017 | | 2.94% |
| 2018 | | 3.89% |

3. **In regards to your response to the first round question 5, demographic factors, you show a significant increase in projected 2019 membership for ages 64+ of 1,815 from 2018 membership of 342. Please explain why such a large increase in enrollment in this age bucket is being assumed and provide justification demonstrating that the assumption is appropriate.**

For measurement of the change due to demography, we compare the result of the 2019 projection to the result of the 2018 projection. The member counts shown in the "Demo Summary" compare the projection used in the 2019 rate filing to the projection used in the 2018 filing. What was used in the 2018 filing was the basis for the factor used then. This year's projection is more consistent with the membership shown in Table 1 of the Actuarial Memorandum Rate Exhibit.

4. **In regards to your response to the first round question 6a) and 6b) provided in file 'Table For Objection QCC Ind RV.xlsx', there does not appear to be a "Network Factor" tab or "Change in Benefits" tab as referenced in your response:**
 - a. **Please explain and provide the numerical development of the Change in Network Factor of 1.003.**

The attached "Table for Objection QCC Ind July 13" shows the calculations of the Network Factor in the "Q18a Network Factor Tab". It compared the weighted average of the 2018 factors using 2017 and 2018 members. The ratio of 2018 to 2017 is the change.

b. Please explain and provide the numerical development of the Change in Benefits factor of 0.998.

The attached "Table for Objection QCC Ind July 13" shows the calculations of the Benefit Factor in the "Q18b Benefit Factor Tab". It compared the weighted average of the 2017 and 2018 factors using 2018 members. The ratio of 2018 to 2017 is the change.

- 5. In regards to your response to the first round question 7c) Benefit Richness factors, you state "We utilized this approach because we are trying to preserve the rate relationship we currently have in the market." Please explain the "approach" you are referring to.**

Consistent with last year, our induced demand factors do not take into account health status. For 2019 we did not update the induced demand factors, rather we first solved for the induced demand factors that would generate the 2018 rates slope in 2019 before benefit changes.

We utilized this approach because we are trying to preserve the rate relationship we currently have in the market. The approach refers to the relationship of these factors across the plans. We maintained the same relationships used in the 2018 filing, and re-normalized them so that the composite factor would be 1.000.

- 6. In regards to your response to the first round question 8 you state "We expect the EPO network to be 5% less expensive than the PPO network". Please explain how you determined the 5% assumption and provide any quantitative analysis that was performed in support of this expectation.**

Consistent with last year, the provider network factor is calculated based on the expected unit cost differences between the EPO and PPO networks. The difference is due to the fact that the PPO plan covers Out of Network benefits and the EPO plan does not. As a result, the EPO network factor is projected to be 5% lower than the PPO network.

- 7. In regards to your response to the first round question 12:**
a. Please explain in detail the methodology used in developing the "Risk Score PMPM" values provided in column F of the file 'Table For Objection QCC Ind RV.xlsx', tab [Risk Adjustment].

This is the risk adjustment calculation.

$$T_i = \left[\frac{PLRS_i \cdot IDF_i \cdot GCF_i}{\sum_i (s_i \cdot PLRS_i \cdot IDF_i \cdot GCF_i)} - \frac{AV_i \cdot ARF_i \cdot IDF_i \cdot GCF_i}{\sum_i (s_i \cdot AV_i \cdot ARF_i \cdot IDF_i \cdot GCF_i)} \right] \bar{P}_s$$

Where

PS = State average premium * 0.86; PLRS_i = plan i's plan liability risk score; AV_i = plan i's metal level AV; ARF_i = allowable rating factor; IDF_i = plan i's induced demand factor; GCF_i = plan i's geographic cost factor;

| Metal | BMMO | PLRS | | ARF | GCF | IDF | AV | | Product w Risk | Product w/o Risk | PMPM |
|------------------------|--------|-------|-----------|-------|-------|-------|-------|--|----------------|------------------|----------|
| Plat | 1,494 | 4.432 | | 1.539 | 1.091 | 1.150 | 0.900 | | 5.562 | 1.739 | 1,032.49 |
| Gold | 7,072 | 2.482 | | 1.613 | 1.091 | 1.080 | 0.800 | | 2.925 | 1.522 | 252.44 |
| Silver | 14,194 | 2.062 | | 1.839 | 1.091 | 1.030 | 0.700 | | 2.318 | 1.448 | 84.14 |
| Bronze | 20,058 | 1.229 | | 1.676 | 1.091 | 1.000 | 0.600 | | 1.342 | 1.097 | (75.46) |
| Total | 42,818 | 1.824 | | 1.715 | 1.091 | 1.028 | 0.677 | | 2.074 | 1.306 | |
| Est. StateWide Average | | 1.76 | \$ 710.49 | 1.76 | 1.00 | 1.034 | 0.703 | | 1.822 | 1.277 | |
| | | | | | | | | | | | |
| | | | | | | | | | | Total | 70.26 |

Note that this calculation is for the revised assumptions we have made with this filing.

b. Please confirm how the Membership assumptions in column C of the file 'Table For Objection QCC Ind RV.xlsx', tab [Risk Adjustment] were developed.

The membership assumption was membership as of January 2018.

c. Please provide the estimated risk adjustment transfer amount PMPM for calendar year 2017. To the extent the estimate for 2017 is significantly different than the projection for 2019, please reconcile by describing the specific reasons for those differences and by providing justification for any underlying changes being assumed relative to 2017 (e.g., statewide average premium, PLRS) being assumed.

The anticipated risk adjustment payment for 2017 based on the July 9, 2018 Report for QCC Consumer is a receivable of \$54.0M. This is an approximate PMPM impact of \$91.06.

It varies from the number we are projecting for 2019, \$70.26, as for 2019, we adjusted statewide and our block of business for the impact of Individual Mandate going away. We also adjusted our mix for changes developing in 2018. We also adjusted the statewide average premium used in the calculation.

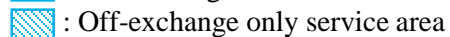
PID's Issues:

- As was communicated in my email of July 3, 2018 the Department has determined that an Individual Adjustment Factor of 1.06 and a CSR Defunding Adjustment Factor of 1.20 will be used in the 2019 rate development for the Individual Market. Issuers overwhelmingly recommended**

standardization of these factors. As such, issuers may not deviate from these factors. Updated materials (PA Actuarial Memorandum and Exhibits and the Plan Design Summary worksheets, including the State rate tables) reflecting these factors, Risk Adjustment updates (based on the June 30th release of the Federal Risk Adjustment Report) and other Department requested changes must be provided with your second-round response due July 13, 2018. Other than these three preceding changes, no other modifications will be accepted.

Included with this response is a revised set of exhibits which incorporates the CSR factor of 1.20, the Individual mandate factor of 1.05, and updated Risk Adjustment.

Market: Individual



Completeness and Redaction Justification Checklist

Issuer Name: QCC Insurance Company, Inc.

Market: Individual PPO

SERFF ID: INAC-131478475

| TOC # | Description | Completed (Mark with "X") | Redaction Justification | | |
|--|---|------------------------------|-------------------------|-------------------------|-----------------------------------|
| | | | Redacted (Y/N) | Page # in Public PDF | Justification submitted (Y/NA) |
| Federal Documents Required to Be Filed with PID | | | | | |
| A.2. | RFJ Part I - Unified Rate Review Template | X | | | |
| | RFJ Part II – Consumer Friendly Justification | X | | | |
| | RFJ Part III – Actuarial Memorandum | X | Y | 33 to 40 | Y |
| | Federal Rates Template | X | | | |
| Summary Documents/Confirmation of HIOS & SERFF Submissions | | | | | |
| A.2.B. | HIOS Submission | X | | | |
| A.2.C. | SERFF Submission | X | | | |
| A.2.D. | SERFF Rate/Rule Schedule Tab | X | | | |
| B. | Cover Letter & PA Bulletin Information | X | | | |
| C. | Rate Change Request Summary | X | | | |
| PA Actuarial Memorandum and Rate Exhibits | | | | | |
| D.1.A. | Company Information | X | Y | 9 | Y |
| D.1.B. | Rate History & Proposed Variation in Rate Changes | X | N | 10 | N/A |
| D.1.C. | Average Rate Change | X | N | 10 | N/A |
| D.1.D. | Membership Count | X | N | 10 | N/A |
| | PA Act. Exhibits Table 1 | X | N | 16 | N/A |
| D.1.E. | Benefit Changes | X | N | 10 | N/A |
| D.1.F. | Experience Period Claims & Premium | X | N | 10 to 11 | N/A |
| | PA Act. Exhibits Table 2 | X | N | 16 | N/A |
| D.1.G. | Credibility of Data | X | N | 11 | N/A |
| | PA Act. Exhibits Tables 2b, 3b, 4b (if applicable) | N/A | N | N/A | N/A |
| D.1.H. | Trend Identification | X | N | 11 | N/A |
| | PA Act. Exhibits Table 3 | X | N | 16 | N/A |
| D.1.I. | Historical Experience | X | N | 12 | N/A |
| | PA Act. Exhibits Table 4 | X | N | 16 | N/A |
| D.2.A. | Development of PAIR, MAIR and Total Allowed Claims | X | N | 12 to 13 | N/A |
| | PA Act. Exhibits Table 5 | X | N | 18 | N/A |
| D.2.B. | Retention Items | X | N | 13 | N/A |
| | PA Act. Exhibits Table 6 | X | N | 18 | N/A |
| D.2.C. | Normalized Market-Adjusted Projected Allowed Total Claims | X | N | 13 | N/A |
| | PA Act. Exhibits Table 7 | X | N | 18 | N/A |
| D.2.D. | Components of Rate Change | X | N | 13 to 14 | N/A |
| | PA Act. Exhibits Table 8 | X | N | 18 | N/A |
| | PA Act. Exhibits Table 9 | X | N | 18 | N/A |
| D.3. | Plan Rate Development | X | N | 14 | N/A |
| | PA Act. Exhibits Table 10 | X | N | 19 | N/A |
| D.4. | Plan Premium Development for 21-Year-Old Non-Tobacco User | X | N | 14 | N/A |
| | PA Act. Exhibits Table 11 | X | N | 20 | N/A |
| D.5.A. | Age and Tobacco Factors | X | N | 14 | N/A |
| | PA Act. Exhibits Table 12 | X | N | 21 | N/A |
| D.5.B. | Geographic Factors | X | N | 14 | N/A |
| | PA Act. Exhibits Table 13 | X | N | 21 | N/A |
| D.5.C. | Network Factors | X | N | 14 | N/A |
| | PA Act. Exhibits Table 14 | X | N | 21 | N/A |
| D.5.D. | Service Area Composition | N/A | N | N/A | N/A |
| D.5.E. | Composite Rating | N/A | N | N/A | N/A |
| D.6. | Actuarial Certifications | X | Y | 14 to 15 | Y |
| Additional Exhibits | | | | | |
| E. | Department Plan Design Summary & Rate Tables | X | N | 22 to 27 | N/A |
| | Service Area Map | X | N | 80 | N/A |
| Redaction Justification (must be submitted if any information is redacted) | | X | N | 68 | Y |