KHPE – Small Group Plans

Rate Request filing ID # INAC-134056078 – 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 https://www.insurance.pa.gov/Consumers/HealthInsuranceFilings/Pages/ACA-Health-Rate-Filings.aspx

Overview

Initial requested average rate change:	7.01%
Revised requested average rate change:	6.99%
Range of requested rate change:	2.81% to 7.70%
Effective date:	January 1, 2025
Mapped members:	88,118
Available in:	Rating Area 8

Key Information

Jan. 2023-Dec. 2023 financial experience

Premiums	$615,288,034
Claims	$513,197,212
Administrative Expenses	$20,751,173
Taxes & Fees	$75,380,581
Insurers made (after taxes)	$5,959,068

How it plans to spend your premium[1]

This is how the insurance company plans to spend the premium it collects in 2025

Claims:	83%
Administrative:	12%
Taxes & Fees:	3%
Profit:	2%

The insurer expects its annual medical costs to increase **6.9%**.

Our Decision

The insurer requested an average 7.01% rate change in the small group market for enrollees in current 2024 plans who will continue coverage with the insurer in 2025. The insurer later revised its rate filing to request a rate change of 6.99% due to revisions made during the Department's standard review. The statewide average rate increase request across all insurers is 7.6%.

For each requested plan, the Department reviewed the contract to see if the plan included all the benefits required by state and federal law, if the rates were reasonable in relation to the benefits, and if the insurer would be able to pay projected claims and expenses. The Department also considered factors such as the insurer's revenues, medical and administrative

[1] Due to rounding, the percent total, in How it plans to spend your premium section, may not sum to 100%.

costs, actual and projected profits, and past rate changes, as well as the effect the 2025 rate change would have on Pennsylvania consumers.

The Department notes that the 2025 rates have increased by an average of 7.6% compared to the 4.1% average increase approved in 2024. Insurers have cited the following as key drivers of these rate changes:

- Increased hospital, physician, and prescription drug costs;
- Increased anticipated subscriber usage;
- Changes in anticipated risk adjustment amounts (money from a federal program that redistributes funds from plans with lower-risk enrollees to plans with higher-risk enrollees);
- Increased administrative expenses; and
- The base experience claims deviated from expected claim levels.

The resulting average final rate change approved for this insurer is 6.99% ranging from 2.81% to 7.70%.

General Note: An insurer may not increase your rates more than once in a calendar year. Due to insurer movement between counties, employers are encouraged to shop around and compare plans. The change in premium for a specific individual or employer may vary from the average rate change shown in this summary due to plan-specific factors, like the benefit package and provider network used by the plan, as well as four factors specific to the individual or employer/employees: geographic location, age, tobacco use, and family size.

What we consider

Premium is made up of three parts: medical claims, administrative expenses, and profit or loss. We review all of the information in rate filings for individual and small group health plans, including the plans' medical claims, administrative expenses, and projected profit or loss.

A key component used to calculate projected claims is medical trend. Medical trend is the change in claims costs over a specific period of time—usually one to two years—and is often based on both the company's past claims costs and what they expect to spend on claims in the future.

Administrative expenses are any expenses not related to the cost of medical claims; including, but not limited to, employee salaries and benefits, the cost of the company's office and equipment, customer service, appeals costs, taxes, agent commissions, etc.

The company's projected profit (or contribution to surplus) is a small part of the premium. The reasonableness of the projected profit may depend on the company's current surplus level and other factors.

Federal law requires health insurance companies to have a medical loss ratio (MLR) of at least 80%. This means that your insurance company must spend at least 80% of your premium dollars on medical care and activities that improve the quality of care. If your insurance company spends less than 80% on medical care and quality improvement then the company must give you money back in the form of a rebate. A medical loss ratio of 80% indicates that the insurer is using the remaining 20 cents of each premium dollar for administrative costs and profits. The Department does not approve rates in this market that appear likely to result in an MLR of less than 80%.

Glossary

Annual rate change: Companies normally file a rate change each year due to their medical claims experience. The annual rate request may or may not include benefit changes.

Average rate change: The average amount rates will change for all enrollees.

For individual health plans: How much your premium will change depends on your age, where you live, how many family members are covered on your plan, whether or not you or your family members smoke and which benefits you choose

For small employer health plans: The employer's premium will vary based on their employees' age, the employer's location, their employee's family size, and the benefits they choose.

Claims/Medical Costs: What the health plan spends on direct medical services including hospital stays, providers, and prescription drugs.

Individual Plans: Insurance you buy from an insurance company for yourself and/or your dependents; not insurance you get from your employer.

Premium: Under federal law, insurance companies can take into account only four factors when varying your rate in order to set the premium costs you will be charged each month. These four factors are:

- Age: Older people can be charged up to 3 times more for premiums than younger people.
- Geographic location: Where you live has a big effect on your premiums. Competition, local regulation, and cost of living in different areas account for this.
- Tobacco Use: Insurers can charge tobacco users up to 50% more than those who don't use tobacco.
- Individual vs. family enrollment: Insurers can charge more for a plan that covers a spouse and/or dependents.

Profit: The amount of money remaining after the company's claims, administrative expenses, and taxes and fees are paid.

Rate: The rate is the base amount that an insurance company charges a person. An insurance company can increase the base rate depending on four factors in order to calculate the monthly premium that a consumer will be charged. See "Premium."

Rating Area: Federal law requires that each state have a set number of geographic areas that all insurance companies may use to adjust how much they charge consumers. When insurance companies calculate premiums, all enrollees within a rating area will have the same adjustment factor applied. Depending on the rating area you live in the prices you pay may be higher or lower than the state average. Pennsylvania has 9 rating areas. (See the Pennsylvania Geographic Rating Area Map below.)

Small Group Plans: Small group plans are those sold to employers with 1-50 employees.

Surplus: An insurer's funds on hand for which the company has no corresponding liabilities. Insurers maintain a surplus so that they have sufficient funds to withstand adverse business conditions such as unexpectedly high medical claims or low enrollment, and in order to make investments in infrastructure and technology.

Pennsylvania Geographic Rating Areas

1901 Market Street
Philadelphia, PA 19103-1480

Independence

May 15, 2024

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

SUBMITTED VIA SERFF

RE: **Keystone Health Plan East**
Small Group HMO Rate Filing effective 1/1/2025
INAC-134056078

Dear Ms. Swartz:

Keystone Health Plan East (KHPE) is proposing a revision in Small Group Health Insurance rates effective January 1, 2025 and later.

Attached is the 2025 rate filing for HMO plans of Keystone Health Plan East (KHPE), and Direct Point-of-Service (DPOS) plans, of which a large majority of benefit expenses is attributed to KHPE and the remainder to QCC Insurance Company (QCC), and offered to small employer groups 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, 2025 through December 31, 2025. We will be changing the

The proposed 2025 rates represent a 7.0% increase over the previously approved 2024 rates.

Information for the Pennsylvania Bulletin:

1.	Company Name and NAIC Number:	Keystone Health Plan East; 95056
2.	Market	Small Group
3.	On or Off Exchange	Off
4.	Effective Date of Coverage	January 1, 2025
5.	Average Rate Change Requested	7.0%
6.	Range of Rate Changes Requested	2.8% to 7.7%

Independence Blue Cross offers products directly, through its subsidiaries Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield. Independent Licensees of the Blue Cross and Blue Shield Association.

Independence

7.	Total Annual Revenue Generated from the Proposed Rate Change	$ $42,138,581
8.	Products	HMO
9.	Rating Areas and Change from 2024	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, 2024	88,188 lives
12.	Number of plans offered in 2025 and change from 2024	19 plans in 2025; 38 plans in 2024
13.	Corresponding contract form number, SERFF, and binder numbers	SERFF # INBC- 134076872, INBC-134089480, INBC- PA25-125118199
14.	HIOS Issuer ID # and submission tracking Number	HIOS Issuer ID # 33871; Filing # N/A

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

Sincerely,

[redacted]

cc: [redacted]

Independence

APPENDIX

Form Numbers

KE 670 WPR GMC Rev. 1.25
KE 670 SG EXC-OFF Rev. 1.25
KE 670 SG EXC-OFF.Direct Rev. 1.25
KE 670 SG EXC-OFF.Tier Rev. 1.25
16905.WR.KDPOS Rev. 1.25
16905-BC.SG.KDPOS.OFF Rev. 1.25
PREV/SCH-II Rev. 1.25

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 small group market health care insurance underwritten by Keystone Health Plan East 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:	Keystone Health Plan East ("KHPE")
State:	Pennsylvania
NAIC #:	95056
Market:	Small Group
Marketplace:	Off Exchange
Effective Date(s):	1/1/2025 – 3/31/2025, 4/1/2025 – 6/30/2025, 7/1/2025 – 9/30/2025, 10/1/2025 – 12/31/2025
Average Rate Change:	7.0%
Range of Rate Changes:	2.8% to 7.7%
Products:	HMO
Rating Areas:	Rating Area 8
Metal Levels:	Platinum, Gold, Silver, Bronze
Current Members:	88,188
Number of 2025 Plans:	19
HIOS Issuer ID (5-digit):	33871

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 small group market for KHPE. 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 33871.

COMPANY CONTACT INFORMATION

B. ***Primary Contact Name:*** [redacted]
C. ***Primary Contact Telephone Number:*** [redacted]
D. ***Primary Contact Email Address:*** [redacted]

E. RATE HISTORY AND PROPOSED VARIATIONS IN RATE CHANGES

January 1, 2021	0.90%	INAC- 132358832
July 1, 2021	3.63%	INAC- 132762306
January 1, 2022	3.40%	INAC- 132818409
January 1, 2023	0.20%	INAC- 133254493
January 1, 2024	1.47%	INAC- 133668723

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.

F. AVERAGE RATE CHANGE

The average proposed rate change shown in Cell AC15 of Table 10 is 7.0%. The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2023 to calendar year 2025 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 7.0%.

G. MEMBERSHIP COUNT

Table 1 illustrates the Experience Period member-months, Current Period members as of February 1, 2024, and Projected Rating Period Member-months by ages.

H. BENEFIT CHANGES

Benefit changes were made 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.

I. 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.

We combined the experience period data for KHPE with the experience period data for QCC Insurance Company ("QCC"). This should provide a more stable basis for projecting the Index Rate. The combined

data is shown in Tab Ib. The Change in Network Factor is intended to result in KHPE rates that are reasonable in relation to QCC rates.

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 2023 and paid through February 2024. Earned premiums and member months are for January through December 2023. The data are for all direct-written small group business of KHPE in the Commonwealth of Pennsylvania, including out-of-network claims written by KHPE but paid by QCC for POS plans. No private reinsurance was applicable.

Projected Risk Adjustment PMPM

Projected Risk Adjustment is accounted for in Projected Incurred Claims before the state based reinsurance program 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 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.

The projected risk adjustment amounts for KHPE and Independence Blue Cross (QCC) are consistent with the projection made in the respective submissions. We also considered preliminary 2023 risk transfer results.

In the URRT v6.0, it is necessary to divide Risk Adjustment by the Paid to Allowed factor when it is used in calculations based on Allowed Claims to produce calculations that are consistent with the Actuarial Memo Rate Exhibit.

J. CREDIBILITY OF DATA

The experience period data is considered 100% credible.

K. 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.

We populated the URRT with the Total Annual Trend calculated in cell G52 of Table 3. The URRT requires that factors are rounded to four decimal places which results in some small differences.

L. HISTORICAL EXPERIENCE

Table 4 illustrates historical experience from 2019 through 2023 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.

c. Rebates

Rebate payments will be made as appropriate for 2023 for KHPE in Small Group. Rebate payments will be made if applicable for the 2024 policy period. We do not anticipate 2025 rebates for KHPE Small Group.

M. TERMINATED PLANS

The following plans are being terminated during 2025:

33871PA0100020	Keystone HMO Platinum Preferred $10/$20/$200
33871PA0100021	Keystone HMO Platinum Preferred $20/$40/$250

33871PA0100022	Keystone HMO Gold Preferred $40/$80/$650
33871PA0100023	Keystone HMO Gold Classic $1,500/$30/$60/90%
33871PA0100024	Keystone HMO Silver Classic $4,750/$40/$80/70%
33871PA0100025	Keystone HMO Silver Classic $3,750/$40/$80/50%
33871PA0100026	Keystone HMO Bronze Essential $7,500/$70/$140/$700
33871PA0100044	Keystone HMO Gold Proactive
33871PA0100045	Keystone HMO Silver Proactive
33871PA0100049	Keystone HMO Silver Secure $5,000/$50/$100/$600
33871PA0100050	Keystone HMO Platinum Preferred $30/$60/$400
33871PA0100052	Keystone HMO Silver Proactive Value
33871PA0100053	Keystone HMO Platinum Preferred $5/$15/$500
33871PA0110011	Keystone DPOS Platinum Preferred $10/$20/$200
33871PA0110012	Keystone DPOS Platinum Preferred $20/$40/$250
33871PA0110013	Keystone DPOS Gold Preferred $40/$80/$650
33871PA0110014	Keystone DPOS Gold Classic $1,500/$30/$60/90%
33871PA0110019	Keystone DPOS Silver Classic $3,750/$40/$80/50%

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 small group 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.

We incorporated the quarterly trend methodology from Table 5A into the URRT Part 1 Worksheet 1 Section II so that the calculated MAIR in the URRT was consistent with the MAIR calculated in the Actuarial Memo Rate Exhibits. The factor is also applied in the URRT Worksheet 2 Section 3, Plan Adjustment Factors, to correctly calculate the first quarter 2025 rates.

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.

B. RETENTION ITEMS

Table 6 illustrates the retention items, expressed as percentages of premium. Federal Income Tax is calculated by applying the tax rate to the sum of the HIF plus Profit/Contingency.

Administrative Expenses		15.24%
General and Claims	9.57%	
Agent/Broker Fees and Commissions	4.87%	
Quality Improvement Initiatives	0.80%	
Taxes and Fees		0.63%
Risk Adjustment User Fee	0.03%	
PCORI Fee	0.07%	
PA Premium Tax	0.00%	
Federal Income Tax	0.53%	
Health Insurance Providers Fee	0.00%	
Profit/Contingency		2.00%
Total Retention		17.86%

C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS

Table 7 compares the normalization factors used in this filing to those used in the 2024 filing. The changes in the factors reflect small differences from the projected populations in 2024 and 2025.

D. COMPONENTS OF RATE CHANGE

Table 8 illustrates the components of rate change, based on inputs form 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 is consistent with the 2024 and 2025 URRT with the exception of Risk Adjustment which was revised to project company-specific values.

E. MLR DEMONSTRATION

Projected Claims PMPM (After Reinsurance)	$501.22
Premium PMPM	$610.23
Quality Improvement Expense PMPM	$4.88
Exchange User Fee PMPM	$0.00
HIF PMPM	$0.00
Federal Income Tax PMPM	$3.24
Premium Tax PMPM	$0.00
Federal MLR	83.4%

3. PLAN RATE DEVELOPMENT

Table 10 is populated with plan information consistent with entries in the 2025 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.

The factor “AV and Cost Sharing Design of Plan” in Worksheet 2 of the URRT is the product of the Pricing AV, the Benefit Richness Factors from the Actuarial Memo Rate Exhibit. We incorporated the first quarter factor from cell J34 of Table 5A of the Actuarial Memo Rate Exhibit. Again, please note that the URRT requires factors to be rounded to four decimal places, resulting in small differences.

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 2024 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 2025 Rate Filing Justification.

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Keystone Health Plan East		
Product(s):	HMO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2025	to	12/31/2025
Base Period Start Date:	1/1/2023	to	12/31/2023
Date of Most Recent Membership:	2/1/2024		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	**Current Period (as of 02-01-2024)**	**Projected Rating Period**
Average Age	37.0	37.0	37.0
Total	1,088,079	88,118	1,057,416
<18	170,460	13,576	162,912
18-24	90,968	7,386	88,632
25-29	103,831	8,590	103,080
30-34	115,268	9,343	112,116
35-39	105,195	8,677	104,124
40-44	98,981	8,126	97,512
45-49	88,173	7,215	86,580
50-54	95,090	7,528	90,336
55-59	106,952	8,442	101,304
60-63	81,889	6,637	79,644
64+	31,272	2,598	31,176

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	Estimated Reinsurance Recoveries
$ 642,240,288.26	$ 434,295,043.32	$ 438,817,724.02	1,088,079	$ 80,839,785.34	$ 519,657,509.36	$ -	$ (50,773,284.63)	$ 119,027,074.76	$ 6,125,697.68	$ (26,952,254.17)	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 540.32**
Loss Ratio											**83.41%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.60%	4.29%		10.12%	15.37%
Outpatient Hospital	4.79%	4.29%		9.29%	21.84%
Professional	2.90%	4.29%		7.31%	26.93%
Other Medical	2.90%	4.29%		7.31%	0.00%
Capitation				3.51%	11.04%
Prescription Drugs	-0.54%	4.29%		3.72%	24.82%
Total Annual Trend				6.89%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.143	

** Express Cost, Utilization, Induced Utilization and Weight as percentages*
*** Should equal URRT Trend*

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-20		$ 37,723,859.90	1.0000	$ 37,723,859.90	110,499	$ 341.40		$ (2,800,208.24)	$ 42,627,991.53	$ 385.78
Feb-20		$ 36,176,867.06	1.0000	$ 36,176,867.06	110,299	$ 327.99		$ (2,795,196.20)	$ 40,309,425.57	$ 365.46
Mar-20		$ 32,897,395.63	1.0000	$ 32,897,395.63	110,191	$ 298.55		$ (2,792,640.53)	$ 36,540,060.21	$ 331.61
Apr-20		$ 26,223,463.43	1.0000	$ 26,223,463.43	108,849	$ 240.92		$ (2,850,708.14)	$ 28,151,469.03	$ 258.63
May-20		$ 30,555,914.47	1.0000	$ 30,555,914.47	108,198	$ 282.41		$ (2,833,706.62)	$ 33,030,288.51	$ 305.28
Jun-20		$ 34,035,992.42	1.0000	$ 34,035,992.42	107,150	$ 317.65		$ (2,823,663.25)	$ 37,337,190.97	$ 348.46
Jul-20		$ 35,616,002.50	1.0000	$ 35,616,002.50	106,600	$ 334.11		$ (2,941,500.94)	$ 39,165,498.91	$ 367.41
Aug-20		$ 34,785,307.58	1.0000	$ 34,785,307.58	106,136	$ 327.74		$ (2,928,461.03)	$ 38,210,905.61	$ 360.02
Sep-20		$ 35,776,837.59	1.0000	$ 35,776,837.59	105,082	$ 340.47		$ (2,899,186.58)	$ 39,258,826.11	$ 373.60
Oct-20		$ 39,062,995.90	1.0000	$ 39,062,995.90	104,816	$ 372.68		$ (2,970,526.43)	$ 42,825,952.91	$ 408.58
Nov-20		$ 36,527,791.21	1.0000	$ 36,527,791.21	104,237	$ 350.43		$ (2,954,410.86)	$ 39,893,893.57	$ 382.72
Dec-20	$ 666,417,701.50	$ 37,752,782.79	1.0000	$ 37,752,782.79	103,726	$ 363.97	$ 75,921,755.36	$ (2,940,451.81)	$ 41,174,802.28	$ 396.96
Jan-21		$ 38,187,036.29	1.0000	$ 38,187,036.29	103,473	$ 369.05		$ (3,259,540.78)	$ 41,848,320.44	$ 404.44
Feb-21		$ 33,673,984.94	1.0000	$ 33,673,984.94	103,312	$ 325.94		$ (3,254,329.54)	$ 36,848,701.23	$ 356.67
Mar-21		$ 43,648,054.22	1.0000	$ 43,648,054.22	103,079	$ 423.44		$ (3,247,032.33)	$ 47,881,239.65	$ 464.51
Apr-21		$ 40,840,369.72	1.0000	$ 40,840,369.72	102,462	$ 398.59		$ (3,390,286.34)	$ 44,733,607.78	$ 436.59
May-21		$ 39,548,402.21	1.0000	$ 39,548,402.21	101,810	$ 388.45		$ (3,368,727.96)	$ 42,729,625.73	$ 419.70
Jun-21		$ 38,380,964.08	1.0000	$ 38,380,964.08	101,265	$ 379.02		$ (3,350,630.52)	$ 41,932,893.15	$ 414.09
Jul-21		$ 35,151,612.63	1.0000	$ 35,151,612.63	100,546	$ 349.61		$ (3,386,146.56)	$ 38,403,881.40	$ 381.95
Aug-21		$ 38,367,031.35	1.0000	$ 38,367,031.35	100,032	$ 383.55		$ (3,368,831.09)	$ 41,603,625.89	$ 415.90
Sep-21		$ 36,818,854.47	1.0000	$ 36,818,854.47	99,533	$ 369.92		$ (3,351,811.04)	$ 39,479,751.17	$ 396.65
Oct-21		$ 36,984,317.73	1.0000	$ 36,984,317.73	99,034	$ 373.45		$ (3,455,589.52)	$ 39,821,693.45	$ 402.10
Nov-21		$ 37,033,797.19	1.0000	$ 37,033,797.19	98,800	$ 374.84		$ (3,447,528.40)	$ 39,488,136.44	$ 399.68
Dec-21	$ 657,574,537.18	$ 39,398,842.33	1.0000	$ 39,398,842.33	98,447	$ 400.20	$ 78,977,552.68	$ (3,434,134.60)	$ 41,924,754.83	$ 425.86
Jan-22		$ 35,969,909.02	1.0000	$ 35,969,909.02	97,904	$ 367.40		$ (3,866,686.97)	$ 38,332,998.17	$ 391.54
Feb-22		$ 35,259,742.44	1.0000	$ 35,259,742.44	97,825	$ 360.44		$ (3,863,239.60)	$ 37,599,006.40	$ 384.35
Mar-22		$ 38,427,422.96	1.0000	$ 38,427,422.96	97,530	$ 394.01		$ (3,851,472.33)	$ 41,702,760.11	$ 427.59
Apr-22		$ 35,416,749.21	1.0000	$ 35,416,749.21	97,194	$ 364.39		$ (3,872,852.38)	$ 37,995,644.88	$ 390.93
May-22		$ 37,067,019.65	1.0000	$ 37,067,019.65	96,804	$ 382.91		$ (3,857,253.08)	$ 39,813,876.35	$ 411.28
Jun-22		$ 36,396,448.32	1.0000	$ 36,396,448.32	96,713	$ 376.33		$ (3,853,699.20)	$ 39,075,380.08	$ 404.03
Jul-22		$ 35,201,498.64	1.0000	$ 35,201,498.64	95,887	$ 367.11		$ (3,670,031.13)	$ 37,499,578.82	$ 391.08
Aug-22		$ 37,027,147.25	1.0000	$ 37,027,147.25	95,344	$ 388.35		$ (3,648,995.03)	$ 39,879,661.02	$ 418.27
Sep-22		$ 41,245,509.00	1.0000	$ 41,245,509.00	94,983	$ 434.24		$ (3,635,155.56)	$ 43,677,173.73	$ 459.84
Oct-22		$ 37,998,218.92	1.0000	$ 37,998,218.92	94,485	$ 402.16		$ (3,519,457.71)	$ 40,456,910.57	$ 428.18
Nov-22		$ 36,177,159.01	1.0000	$ 36,177,159.01	94,318	$ 383.57		$ (3,513,306.83)	$ 38,768,367.82	$ 411.04
Dec-22	$ 649,634,502.56	$ 36,102,679.56	1.0000	$ 36,102,679.56	94,089	$ 383.71	$ 76,008,798.42	$ (3,496,212.27)	$ 38,848,582.36	$ 412.89
Jan-23		$ 35,689,525.32	1.0000	$ 35,689,884.74	92,677	$ 385.10		$ (4,252,810.13)	$ 38,460,470.37	$ 414.99
Feb-23		$ 36,177,582.33	0.9989	$ 36,217,398.42	92,195	$ 392.83		$ (4,230,581.59)	$ 38,515,826.22	$ 417.76
Mar-23		$ 40,101,240.97	0.9984	$ 40,164,320.48	91,817	$ 437.44		$ (4,213,257.52)	$ 43,356,640.58	$ 472.21
Apr-23		$ 34,559,123.76	0.9977	$ 34,639,228.82	91,167	$ 379.95		$ (4,323,359.77)	$ 37,098,552.85	$ 406.93
May-23		$ 38,320,227.01	0.9970	$ 38,437,124.63	91,004	$ 422.37		$ (4,315,062.98)	$ 41,242,841.15	$ 453.20
Jun-23		$ 35,918,700.37	0.9964	$ 36,050,054.22	90,946	$ 396.39		$ (4,312,365.31)	$ 38,550,865.06	$ 423.89
Jul-23		$ 34,083,411.42	0.9950	$ 34,256,002.17	90,246	$ 379.58		$ (4,222,095.12)	$ 36,542,406.73	$ 404.92
Aug-23		$ 38,380,908.52	0.9919	$ 38,693,134.67	89,951	$ 430.16		$ (4,208,413.85)	$ 41,380,051.28	$ 460.03
Sep-23		$ 34,060,102.35	0.9877	$ 34,483,636.07	89,716	$ 384.36		$ (4,197,537.57)	$ 36,355,688.84	$ 405.23
Oct-23		$ 36,776,683.82	0.9815	$ 37,470,077.41	89,448	$ 418.90		$ (4,170,915.00)	$ 39,869,968.07	$ 445.73
Nov-23		$ 37,530,966.44	0.9743	$ 38,519,707.20	89,368	$ 431.02		$ (4,167,418.81)	$ 40,853,287.54	$ 457.14
Dec-23	$ 642,240,288.26	$ 32,696,571.01	0.9561	$ 34,197,155.18	89,544	$ 381.90	$ 80,839,785.34	$ (4,159,466.98)	$ 36,657,626.02	$ 409.38

** Express Completion Factor as a percentage*
***Express Prescription Drug Rebates as a negative number*

Carrier Name:	**Keystone Health Plan East**
Product(s):	**HMO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2025**

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	Estimated Reinsurance Recoveries
$ 1,248,542,970.15	$ 923,649,709.37	$ 935,080,138.84	1,995,729	$ 189,864,923.64	$ 1,124,945,062.47	$ -	$ (104,296,752.91)	$ 124,976,825.51	$ 11,399,085.72	$ (13,787,045.57)	$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 574.04**
Loss Ratio											**78.33%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.60%	4.29%		10.12%	15.37%
Outpatient Hospital	4.79%	4.29%		9.29%	21.84%
Professional	2.90%	4.29%		7.31%	26.93%
Other Medical	2.90%	4.29%		7.31%	0.00%
Capitation				3.51%	11.04%
Prescription Drugs	-0.54%	4.29%		3.72%	24.82%
Total Annual Trend				6.89%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.143	

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

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-20		$ 73,912,533.65	1.0000	$ 73,912,533.65	186,378	$ 396.57		$ (5,392,814.50)	$ 85,621,610.15	$ 459.40
Feb-20		$ 71,179,245.66	1.0000	$ 71,179,245.66	185,887	$ 382.92		$ (5,378,003.79)	$ 80,977,774.98	$ 435.63
Mar-20		$ 63,881,909.02	1.0000	$ 63,881,909.02	185,679	$ 344.04		$ (5,372,133.63)	$ 71,964,544.23	$ 387.58
Apr-20		$ 49,269,183.25	1.0000	$ 49,269,183.25	183,805	$ 268.05		$ (5,513,564.13)	$ 53,117,797.33	$ 288.99
May-20		$ 57,005,920.10	1.0000	$ 57,005,920.10	182,608	$ 312.18		$ (5,476,707.03)	$ 62,292,154.76	$ 341.13
Jun-20		$ 68,103,161.46	1.0000	$ 68,103,161.46	181,011	$ 376.24		$ (5,471,887.56)	$ 75,587,249.36	$ 417.58
Jul-20		$ 69,407,880.82	1.0000	$ 69,407,880.82	180,866	$ 383.75		$ (5,700,639.04)	$ 77,100,597.95	$ 426.29
Aug-20		$ 69,071,381.52	1.0000	$ 69,071,381.52	180,102	$ 383.51		$ (5,676,489.54)	$ 76,758,322.93	$ 426.19
Sep-20		$ 69,441,806.21	1.0000	$ 69,441,806.21	178,670	$ 388.66		$ (5,633,165.44)	$ 77,115,859.84	$ 431.61
Oct-20		$ 74,349,525.78	1.0000	$ 74,349,525.78	178,624	$ 416.23		$ (5,803,661.39)	$ 82,755,510.09	$ 463.29
Nov-20		$ 70,324,264.24	1.0000	$ 70,324,264.24	177,466	$ 396.27		$ (5,765,435.76)	$ 77,834,038.74	$ 438.59
Dec-20	$ 1,202,060,239.95	$ 73,155,950.18	1.0000	$ 73,155,950.18	176,577	$ 414.30	$ 159,629,190.99	$ (5,736,748.34)	$ 80,685,242.37	$ 456.94
Jan-21		$ 72,921,871.60	1.0000	$ 72,921,871.60	176,488	$ 413.18		$ (6,311,922.78)	$ 82,068,097.54	$ 465.01
Feb-21		$ 64,314,599.86	1.0000	$ 64,314,599.86	176,307	$ 364.79		$ (6,307,040.73)	$ 71,801,621.87	$ 407.25
Mar-21		$ 82,148,339.87	1.0000	$ 82,148,339.87	176,294	$ 465.97		$ (6,310,189.02)	$ 92,338,305.99	$ 523.77
Apr-21		$ 77,279,089.16	1.0000	$ 77,279,089.16	175,737	$ 439.74		$ (6,696,212.56)	$ 86,111,420.34	$ 490.00
May-21		$ 73,707,922.43	1.0000	$ 73,707,922.43	175,277	$ 420.52		$ (6,683,191.51)	$ 81,103,108.60	$ 462.71
Jun-21		$ 75,886,415.85	1.0000	$ 75,886,415.85	174,519	$ 434.83		$ (6,655,381.17)	$ 84,184,318.82	$ 482.38
Jul-21		$ 67,322,995.37	1.0000	$ 67,322,995.37	173,412	$ 388.23		$ (6,583,174.18)	$ 74,982,271.03	$ 432.39
Aug-21		$ 73,704,288.11	1.0000	$ 73,704,288.11	173,094	$ 425.80		$ (6,574,460.47)	$ 81,544,789.05	$ 471.10
Sep-21		$ 72,510,425.52	1.0000	$ 72,510,425.52	172,956	$ 419.24		$ (6,572,828.66)	$ 79,387,702.83	$ 459.01
Oct-21		$ 74,927,387.31	1.0000	$ 74,927,387.31	172,396	$ 434.62		$ (6,678,911.56)	$ 81,933,350.80	$ 475.26
Nov-21		$ 74,072,443.17	1.0000	$ 74,072,443.17	172,177	$ 430.21		$ (6,671,852.37)	$ 80,206,469.56	$ 465.84
Dec-21	$ 1,207,866,070.03	$ 78,144,246.37	1.0000	$ 78,144,246.37	172,869	$ 452.04	$ 172,099,599.01	$ (6,680,339.66)	$ 84,652,662.53	$ 489.69
Jan-22		$ 71,519,778.54	1.0000	$ 71,519,778.54	171,663	$ 416.63		$ (7,505,829.52)	$ 78,538,928.39	$ 457.52
Feb-22		$ 67,928,636.98	1.0000	$ 67,928,636.98	172,039	$ 394.84		$ (7,525,267.87)	$ 74,338,282.71	$ 432.10
Mar-22		$ 77,425,802.54	1.0000	$ 77,425,802.54	171,829	$ 450.60		$ (7,517,665.79)	$ 86,262,616.47	$ 502.03
Apr-22		$ 70,123,809.27	1.0000	$ 70,123,809.27	171,732	$ 408.33		$ (7,510,717.22)	$ 77,371,017.14	$ 450.53
May-22		$ 78,414,941.53	1.0000	$ 78,414,941.53	171,463	$ 457.33		$ (7,501,098.82)	$ 85,716,897.77	$ 499.91
Jun-22		$ 74,599,774.95	1.0000	$ 74,599,774.95	171,833	$ 434.14		$ (7,520,029.14)	$ 81,854,387.25	$ 476.36
Jul-22		$ 69,105,077.00	1.0000	$ 69,105,077.00	171,011	$ 404.10		$ (7,132,384.31)	$ 75,176,852.33	$ 439.60
Aug-22		$ 76,997,961.45	1.0000	$ 76,997,961.45	170,247	$ 452.27		$ (7,101,017.82)	$ 84,752,238.60	$ 497.82
Sep-22		$ 78,893,252.99	1.0000	$ 78,893,252.99	169,761	$ 464.73		$ (7,081,410.12)	$ 85,576,286.34	$ 504.10
Oct-22		$ 75,244,508.67	1.0000	$ 75,244,508.67	168,918	$ 445.45		$ (7,015,254.17)	$ 81,996,081.79	$ 485.42
Nov-22		$ 73,388,870.87	1.0000	$ 73,388,870.87	168,588	$ 435.31		$ (7,001,071.85)	$ 80,115,441.41	$ 475.21
Dec-22	$ 1,222,838,638.48	$ 72,610,668.90	1.0000	$ 72,610,668.90	168,721	$ 430.36	$ 172,617,563.58	$ (6,974,537.04)	$ 79,785,333.40	$ 472.88
Jan-23		$ 74,023,022.81	0.9983	$ 74,147,686.35	167,152	$ 443.59		$ (8,639,399.29)	$ 82,459,873.00	$ 493.32
Feb-23		$ 73,907,056.58	0.9978	$ 74,069,697.42	166,907	$ 443.78		$ (8,631,067.18)	$ 81,339,414.99	$ 487.33
Mar-23		$ 83,022,566.95	0.9961	$ 83,349,412.87	166,927	$ 499.32		$ (8,637,158.31)	$ 92,096,241.03	$ 551.72
Apr-23		$ 74,071,119.33	0.9957	$ 74,391,194.81	166,185	$ 447.64		$ (8,745,261.43)	$ 81,249,288.01	$ 488.91
May-23		$ 81,857,215.92	0.9954	$ 82,236,100.21	166,589	$ 493.65		$ (8,770,445.24)	$ 90,380,214.91	$ 542.53
Jun-23		$ 76,274,191.71	0.9928	$ 76,824,210.15	166,422	$ 461.62		$ (8,761,370.84)	$ 83,958,708.76	$ 504.49
Jul-23		$ 72,011,664.23	0.9920	$ 72,595,591.51	165,932	$ 437.50		$ (8,615,051.39)	$ 78,748,738.28	$ 474.58
Aug-23		$ 80,807,298.43	0.9894	$ 81,672,070.64	165,974	$ 492.08		$ (8,620,642.72)	$ 88,801,773.30	$ 535.03
Sep-23		$ 74,657,886.41	0.9856	$ 75,748,125.20	165,755	$ 456.99		$ (8,610,826.09)	$ 81,726,998.38	$ 493.06
Oct-23		$ 80,642,054.40	0.9819	$ 82,125,085.56	165,480	$ 496.28		$ (8,737,207.94)	$ 88,951,783.21	$ 537.54
Nov-23		$ 80,514,599.86	0.9730	$ 82,746,473.94	165,790	$ 499.10		$ (8,757,725.12)	$ 89,163,210.91	$ 537.81
Dec-23	$ 1,248,542,970.15	$ 71,861,032.74	0.9559	$ 75,174,490.19	166,616	$ 451.18	$ 189,864,923.64	$ (8,770,597.35)	$ 81,772,064.79	$ 490.78

** 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: Keystone Health Plan East
Product(s): HMO
Market Segment: Small Group
Rate Effective Date: 1/1/2025

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	$ 540.32	$ 574.04	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.143	1.143	
Unadjusted Projected Allowed EHB Claims PMPM	$ 617.39	$ 655.91	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.000	1.000	<- See URRT Instructions
Total Non-Morbidity Changes	0.998	0.957	
Change in Demographics	0.999	0.998	<- See URRT Instructions
Change in Network	0.999	0.958	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 616.15	$ 627.40	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		**$ 627.40**	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 627.40		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.748		
Projected Incurred EHB Claims PMPM	$ 469.45		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	$ (19.93)		
Projected Incurred Exchange User Fees PMPM	$0.00		
Projected Incurred Reinsurance Recoveries PMPM	$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 489.39		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 654.04		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	$ 6.20		
Catastrophic Eligibility Adjustment	1.000		
Market-Adjusted Projected Incurred Total Claims PMPM	494.0285799		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 660.24		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	**$ 574.04**	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 1,248,542,970.15**	
Blended Loss Ratio	**78.33%**	

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

Effective Date	1/1/2025	4/1/2025	7/1/2025	10/1/2025	Total Single Risk Pool
# of Member Months Renewing in Quarter	397,785	220,764	186,018	283,512	1,088,079
Adjusted Projected Allowed EHB Claims PMPM	$ 627.40	$ 627.40	$ 627.40	$ 627.40	$ 627.40
Months of Trend	-	3	6	9	
Annual Trend	6.89%	6.89%	6.89%	6.89%	
Single Risk Pool Projected Allowed Claims	$ 627.40	$ 637.94	$ 648.66	$ 659.57	$ 641.56
Quarterly Trend Factor	1.000	1.017	1.034	1.051	1.023

Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	15.24%	$91.65
General and Claims	9.57%	$57.56
Agent/Broker Fees and Commissions	4.87%	$29.27
Quality Improvement Initiatives	0.80%	$4.81
Taxes and Fees	0.63%	$3.78
Risk Adjustment User Fee	0.03%	$0.18
PCORI Fee	0.07%	$0.40
PA Premium & Other Taxes (if applicable)	0.00%	$0.00
Federal Income Tax	0.53%	$3.20
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	2.00%	$12.02
Total Retention	17.86%	$107.45
Projected Required Revenue PMPM	$ 601.47	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2024	2025
Average Age Factor	1.520	1.507
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.008	1.008
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 619.94	$ 660.24
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 404.65	$ 434.82

Table 8. Components of Rate Change

Rate Components	2024	2025	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 375.69	$ 401.94	$ 26.25	7.0%
B. Base period allowed claims before normalization	$ 525.21	$ 574.04	$ 48.83	13.0%
C. Normalization factor component of change	$ (182.39)	$ (195.99)	$ (13.59)	-3.6%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 342.82	$ 378.05	$ 35.23	9.4%
D2. URRT Trend	$ 43.97	$ 53.92	$ 9.95	2.6%
D3. URRT Morbidity	$ -	$ -	$ -	0.0%
D4. URRT Other	$ (11.53)	$ (18.78)	$ (7.25)	-1.9%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ 25.67	$ 17.54	$ (8.13)	-2.2%
D6. Normalized Exchange User Fee on an allowed basis	$ -	$ -	$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	$ -	$ -	$ -	0.0%
D8. Subtotal - Sum(D1:D7)	$ 400.93	$ 430.74	$ 29.80	7.9%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	$ 0.09	$ 0.09	0.0%
E2. Pricing AV	$ (98.81)	$ (108.46)	$ (9.64)	-2.6%
E3. Benefit Richness	$ 0.00	$ 0.02	$ 0.02	0.0%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Benefits in Addition to EHB	$ 2.90	$ 3.09	$ 0.19	0.1%
E6. Subtotal - Sum(E1:E5)	$ (95.92)	$ (105.26)	$ (9.34)	-2.5%
F. Change in Retention Components				
F1. Administrative Expenses	$ 57.39	$ 61.24	$ 3.85	1.0%
F2. Taxes and Fees	$ 2.30	$ 2.52	$ 0.22	0.1%
F3. Profit and/or Contingency	$ 7.51	$ 8.03	$ 0.52	0.1%
F4. Subtotal - Sum(F1:F3)	$ 67.20	$ 71.80	$ 4.60	1.2%
G. Change in Miscellaneous Items	$ -	$ -	$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 372.22	$ 397.28	$ 25.06	6.7%

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

	2024	2025	
Paid-to-Allowed	0.754	0.748	
URRT Trend (Total Applied Trend Factor)	1.128	1.143	<- URRT W1, S2
URRT Morbidity	1.000	1.000	<- URRT W1, S2
URRT "Other"	0.970	0.957	<- URRT W1, S2
Risk Adjustment	$ 29.64	$ 19.93	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Reinsurance Recoveries	$ -	$ -	<- URRT W1, S3
Capitation	$ -	$ -	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.754	0.748	<- For 2024 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Benefits in Addition to EHB	1.010	1.010	
Administrative Expenses	15.28%	15.24%	
Taxes and Fees	0.61%	0.63%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Keystone Health Plan East
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2025
Base Period Start Date	1/1/2023
Date of Most Recent Membership:	2/1/2024
Market Adjusted Index Rate:	$ 654.04

Calibration	
Age Calibration Factor	1.501
Geographic Calibration Factor	1.000
Tobacco Calibration Factor	1.008
Aggregate Calibration Factor	1.518

Total Covered Lives @ 02-01-2024
88,118

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2024 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2025	1/1/2025 HIOS Plan ID (If 1/1/2024 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	45 CFR Part 156.8 (d) (2) Allowable Factors: Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2025 Plans @ 02-01-2024	Total Projected Lives	2024 Calibrated Plan Adjusted Index Rate PMPM	2025 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2024 Number of Covered Lives by Rating Area: 1	2	3	4	5	6	7	8	9	Total	2025 Continued/ Discontinued Plans Indicator	De Minimis Check
Totals - Current Membership							0.761			0.748	1.000	1.010	1.000	1.000	1.000	$ 501.22	15.2%	0.6%	2.0%	88,118	88,118	$ 375.69	$ 401.94	7.0%		-	-	-	-	-	-	-	88,118	-	88,118		
Total - Projected Membership							0.761			0.748	1.000	1.010	1.000	1.000	1.000	$ 501.22	15.2%	0.6%	2.0%																	
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-	-	N/A	N/A	N/A	N/A								-	-	0	
Plan 1	33871PA0100055	HMO	Keystone HMO Platinum Preferred	E		Platinum	0.91935884	Approach 1	Off	0.933	1.121	1.010	1.053	1.000	1.000	$741.37	15.2%	0.6%	2.0%	-	1,242	$ 554.32	$ 594.52	7.3%	0.0%								-	-	0		
Plan 2	33871PA0100056	HMO	Keystone HMO Platinum Preferred	E		Platinum	0.89669023	Approach 1	Off	0.933	1.106	1.010	1.053	1.000	1.000	$718.20	15.2%	0.6%	2.0%	-	3,357	$ 537.04	$ 575.94	7.2%	0.0%								-	-	1	yes	
Plan 3	33871PA0100057	HMO	Keystone HMO Platinum Preferred	E		Platinum	0.88387952	Approach 1	Off	0.918	1.094	1.010	1.053	1.000	1.000	$698.81	15.2%	0.6%	2.0%	-	842	$ 522.77	$ 560.39	7.2%	0.0%								-	-	1	yes	
Plan 4	33871PA0100058	HMO	Keystone HMO Platinum Preferred	E		Platinum	0.90301569	Approach 1	Off	0.931	1.104	1.010	1.053	1.000	1.000	$714.89	15.2%	0.6%	2.0%	-	172	$ 532.85	$ 573.29	7.6%	0.0%								-	-	1	yes	
Plan 5	33871PA0100059	HMO	Keystone HMO Gold Preferred	E		Gold	0.78408817	Approach 1	Off	0.805	1.017	1.010	1.053	1.000	1.000	$569.72	15.2%	0.6%	2.0%	-	13,909	$ 425.05	$ 456.87	7.5%	0.0%								-	-	1	yes	
Plan 6	33871PA0100060	HMO	Keystone HMO Gold Classic	E		Gold	0.78670258	Approach 1	Off	0.806	1.018	1.010	1.053	1.000	1.000	$570.34	15.2%	0.6%	2.0%	-	910	$ 429.74	$ 457.37	6.4%	0.0%								-	-	1	yes	
Plan 7	33871PA0100062	HMO	Keystone HMO Silver Classic	E		Silver	0.71511475	Approach 1	Off	0.681	0.961	1.010	1.053	1.000	1.000	$455.09	15.2%	0.6%	2.0%	-	1,324	$ 344.86	$ 364.94	5.8%	0.0%								-	-	1	yes	
Plan 8	33871PA0100063	HMO	Keystone HMO Silver Secure	E		Silver	0.70970053	Approach 1	Off	0.629	0.946	1.010	1.053	1.000	1.000	$413.49	15.2%	0.6%	2.0%	-	666	$ 310.62	$ 331.59	6.7%	0.0%								-	-	1	yes	
Plan 9	33871PA0100064	HMO	Keystone HMO Silver Classic	E		Silver	0.71905772	Approach 1	Off	0.695	0.966	1.010	1.053	1.000	1.000	$466.90	15.2%	0.6%	2.0%	-	1,053	$ 350.05	$ 374.42	7.0%	0.0%								-	-	1	yes	
Plan 10	33871PA0100065	HMO	Keystone HMO Bronze Essential	E		Expanded Bro	0.63805476	Approach 1	Off	0.539	0.931	1.010	1.053	1.000	1.000	$349.05	15.2%	0.6%	2.0%	-	2,202	$ 259.91	$ 279.91	7.7%	0.0%								-	-	1	yes	
Plan 11	33871PA0100066	HMO	Keystone HMO Gold Proactive	E		Gold	0.80523386	Approach 2	Off	0.825	1.029	1.010	0.958	1.000	1.000	$537.07	15.2%	0.6%	2.0%	-	13,390	$ 403.69	$ 430.69	6.7%	0.0%								-	-	1	yes	
Plan 12	33871PA0100067	HMO	Keystone HMO Gold Proactive Value	E		Gold	0.80514098	Approach 2	Off	0.796	1.012	1.010	0.958	1.000	1.000	$509.53	15.2%	0.6%	2.0%	-	99	$ 383.75	$ 408.60	6.5%	0.0%								-	-	1	yes	
Plan 13	33871PA0100068	HMO	Keystone HMO Silver Proactive	E		Silver	0.70207315	Approach 2	Off	0.642	0.949	1.010	0.958	1.000	1.000	$385.38	15.2%	0.6%	2.0%	-	31,973	$ 289.66	$ 309.05	6.7%	0.0%								-	-	1	yes	
Plan 14	33871PA0100069	HMO	Keystone HMO Silver Proactive Value	E		Silver	0.6946932	Approach 2	Off	0.614	0.942	1.010	0.958	1.000	1.000	$366.14	15.2%	0.6%	2.0%	-	3,599	$ 274.91	$ 293.62	6.8%	0.0%								-	-	1	yes	
Plan 15	33871PA0110021	POS	Keystone DPOS Platinum Preferred	E		Platinum	0.91935884	Approach 1	Off	0.975	1.142	1.010	1.053	1.000	1.000	$775.06	15.2%	0.6%	2.0%	-	1,484	$ 579.47	$ 621.54	7.3%	0.0%								-	-	1	yes	
Plan 16	33871PA0110022	POS	Keystone DPOS Platinum Preferred	E		Platinum	0.89669023	Approach 1	Off	0.956	1.125	1.010	1.053	1.000	1.000	$748.33	15.2%	0.6%	2.0%	-	3,562	$ 559.63	$ 600.10	7.2%	0.0%								-	-	1	yes	
Plan 17	33871PA0110023	POS	Keystone DPOS Gold Preferred	E		Gold	0.78408817	Approach 1	Off	0.830	1.032	1.010	1.053	1.000	1.000	$596.31	15.2%	0.6%	2.0%	-	6,019	$ 444.92	$ 478.19	7.5%	0.0%								-	-	1	yes	
Plan 18	33871PA0110024	POS	Keystone DPOS Gold Classic	E		Gold	0.78670258	Approach 1	Off	0.828	1.031	1.010	1.053	1.000	1.000	$593.69	15.2%	0.6%	2.0%	-	1,163	$ 447.55	$ 476.09	6.4%	0.0%								-	-	1	yes	
Plan 19	33871PA0110025	POS	Keystone DPOS Silver Classic	E		Silver	0.71905772	Approach 1	Off	0.718	0.975	1.010	1.053	1.000	1.000	$487.12	15.2%	0.6%	2.0%	-	1,103	$ 365.29	$ 390.63	6.9%	0.0%								-	-	1	yes	
Plan 20	33871PA0100020	HMO	Keystone HMO Platinum Preferred	DM	33871PA0100055	Platinum	0.91935884	Approach 1	Off	0.933	1.121	1.010	1.053	1.000	1.000	$741.37	15.2%	0.6%	2.0%	1,242	-	$ 554.32	$ 594.52	7.3%	1.4%								1,242	1,242	1	yes	
Plan 21	33871PA0100021	HMO	Keystone HMO Platinum Preferred	DM	33871PA0100056	Platinum	0.89669023	Approach 1	Off	0.933	1.106	1.010	1.053	1.000	1.000	$718.20	15.2%	0.6%	2.0%	3,357	-	$ 537.04	$ 575.94	7.2%	3.8%								3,357	3,357	1	yes	
Plan 22	33871PA0100022	HMO	Keystone HMO Gold Preferred	DM	33871PA0100059	Gold	0.78408817	Approach 1	Off	0.805	1.017	1.010	1.053	1.000	1.000	$569.72	15.2%	0.6%	2.0%	13,909	-	$ 425.05	$ 456.87	7.5%	15.8%								13,909	13,909	1	yes	
Plan 23	33871PA0100023	HMO	Keystone HMO Gold Classic	DM	33871PA0100060	Gold	0.78670258	Approach 1	Off	0.806	1.018	1.010	1.053	1.000	1.000	$570.34	15.2%	0.6%	2.0%	628	-	$ 429.74	$ 457.37	6.4%	0.7%								628	628	1	yes	
Plan 24	33871PA0100024	HMO	Keystone HMO Silver Classic	DM	33871PA0100062	Silver	0.71511475	Approach 1	Off	0.681	0.961	1.010	1.053	1.000	1.000	$455.09	15.2%	0.6%	2.0%	1,324	-	$ 344.86	$ 364.94	5.8%	1.5%								1,324	1,324	1	yes	
Plan 25	33871PA0100025	HMO	Keystone HMO Silver Classic	DM	33871PA0100064	Silver	0.71905772	Approach 1	Off	0.695	0.966	1.010	1.053	1.000	1.000	$466.90	15.2%	0.6%	2.0%	1,053	-	$ 350.05	$ 374.42	7.0%	1.2%								1,053	1,053	1	yes	
Plan 26	33871PA0100026	HMO	Keystone HMO Bronze Essential	DM	33871PA0100065	Expanded Bro	0.63805476	Approach 1	Off	0.539	0.931	1.010	1.053	1.000	1.000	$349.05	15.2%	0.6%	2.0%	2,202	-	$ 259.91	$ 279.91	7.7%	2.5%								2,202	2,202	1	yes	
Plan 27	33871PA0100044	HMO	Keystone HMO Gold Proactive	DM	33871PA0100066	Gold	0.80523386	Approach 2	Off	0.825	1.029	1.010	0.958	1.000	1.000	$537.07	15.2%	0.6%	2.0%	13,390	-	$ 403.69	$ 430.69	6.7%	15.2%								13,390	13,390	1	yes	
Plan 28	33871PA0100045	HMO	Keystone HMO Silver Proactive	DM	33871PA0100068	Silver	0.70207315	Approach 2	Off	0.642	0.949	1.010	0.958	1.000	1.000	$385.38	15.2%	0.6%	2.0%	31,973	-	$ 289.66	$ 309.05	6.7%	36.3%								31,973	31,973	1	yes	
Plan 29	33871PA0100047	HMO	Keystone HMO Gold Classic	DM	33871PA0100060	Gold	0.78670258	Approach 1	Off	0.806	1.018	1.010	1.053	1.000	1.000	$570.34	15.2%	0.6%	2.0%	331	-	$ 444.85	$ 457.37	2.8%	0.4%								331	331	1	yes	
Plan 30	33871PA0100049	HMO	Keystone HMO Silver Secure	DM	33871PA0100063	Silver	0.70970053	Approach 1	Off	0.629	0.946	1.010	1.053	1.000	1.000	$413.49	15.2%	0.6%	2.0%	666	-	$ 310.62	$ 331.59	6.7%	0.8%								666	666	1	yes	
Plan 31	33871PA0100050	HMO	Keystone HMO Platinum Preferred	DM	33871PA0100057	Platinum	0.88387952	Approach 1	Off	0.918	1.094	1.010	1.053	1.000	1.000	$698.81	15.2%	0.6%	2.0%	842	-	$ 522.77	$ 560.39	7.2%	1.0%								842	842	1	yes	
Plan 32	33871PA0100052	HMO	Keystone HMO Silver Proactive Value	DM	33871PA0100069	Silver	0.6946932	Approach 2	Off	0.614	0.942	1.010	0.958	1.000	1.000	3,599	15.2%	0.6%	2.0%	3,599	-	$ 274.91	$ 293.62	6.8%	4.1%								3,599	3,599	1	yes	
Plan 33	33871PA0100053	HMO	Keystone HMO Platinum Preferred	DM	33871PA0100058	Platinum	0.90301569	Approach 1	Off	0.931	1.104	1.010	1.053	1.000	1.000	$714.89	15.2%	0.6%	2.0%	172	-	$ 532.85	$ 573.29	7.6%	0.2%								172	172	1	yes	
Plan 34	33871PA0100054	HMO	Keystone HMO Gold Proactive Value	DM	33871PA0100067	Gold	0.80514098	Approach 2	Off	0.796	1.012	1.010	0.958	1.000	1.000	$509.53	15.2%	0.6%	2.0%	99	-	$ 383.75	$ 408.60	6.5%	0.1%								99	99	1	yes	
Plan 35	33871PA0110011	POS	Keystone DPOS Platinum Preferred	DM	33871PA0110021	Platinum	0.91935884	Approach 1	Off	0.975	1.142	1.010	1.053	1.000	1.000	$775.06	15.2%	0.6%	2.0%	1,484	-	$ 579.47	$ 621.54	7.3%	1.7%								1,484	1,484	1	yes	
Plan 36	33871PA0110012	POS	Keystone DPOS Platinum Preferred	DM	33871PA0110022	Platinum	0.89669023	Approach 1	Off	0.956	1.125	1.010	1.053	1.000	1.000	$748.33	15.2%	0.6%	2.0%	3,562	-	$ 559.63	$ 600.10	7.2%	4.0%								3,562	3,562	1	yes	
Plan 37	33871PA0110013	POS	Keystone DPOS Gold Preferred	DM	33871PA0110023	Gold	0.78408817	Approach 1	Off	0.830	1.032	1.010	1.053	1.000	1.000	$596.31	15.2%	0.6%	2.0%	6,019	-	$ 444.92	$ 478.19	7.5%	6.8%								6,019	6,019	1	yes	
Plan 38	33871PA0110014	POS	Keystone DPOS Gold Classic	DM	33871PA0110024	Gold	0.78670258	Approach 1	Off	0.828	1.031	1.010	1.053	1.000	1.000	$593.69	15.2%	0.6%	2.0%	1,163	-	$ 447.55	$ 476.09	6.4%	1.3%								1,163	1,163	1	yes	
Plan 39	33871PA0110019	POS	Keystone DPOS Silver Classic	DM	33871PA0110025	Silver	0.71905772	Approach 1	Off	0.718	0.975	1.010	1.053	1.000	1.000	$487.12	15.2%	0.6%	2.0%	1,103	-	$ 365.29	$ 390.63	6.9%	1.3%								1,103	1,103	1	yes	
Plan 40																$0.00				0	0		$ -	0.0%	0.0%								0	0		
Plan 41																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 42																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 43																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 44																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 45																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 46																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 47																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 48																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 49																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 50																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 51																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 52																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 53																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 54																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 55																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 56																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 57																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 58																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 59																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 60																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 61																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 62																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 63																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 64																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 65																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 66																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 67																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 68																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 69																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 70																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 71																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 72																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 73																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 74																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 75																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 76																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 77																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 78																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 79																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 80																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 81																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 82																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 83																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 84																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 85																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 86																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 87																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 88																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 89																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 90																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 91																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 92																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 93																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 94																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 95																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 96																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 97																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 98																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 99																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 100																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 101																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 102																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 103																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 104																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 105																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 106																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 107																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 108																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 109																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 110																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 111																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 112																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 113																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 114																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 115																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 116																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 117																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 118																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 119																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 120																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 121																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 122																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 123																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 124																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 125																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 126																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 127																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 128																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 129																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 130																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 131																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 132																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 133																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 134																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 135																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 136																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 137																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 138																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 139																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 140																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 141																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 142																$0.00				-	0		$ -	0.0%	0.0%								-	0		
Plan 143																$0.00

PA Rate Template Part IV B - Small Group Annual

Table 11: Plan Premium Development for 13 Year Old Non-Tobacco User

Issuer Name: Aetna Health Plans Inc
Product Name: Aetna Choice
Rate Effective Date: 1/1/2022

Plan Number	Metal Level (Platinum, Gold, Silver, Bronze, Catastrophic)	13 Child Plan Premium (Monthly)	Reinsurance Premium (Monthly)	Risk Adjustment Premium (Monthly)	Issuer Margin (Monthly)
Rate		$ 0.00	$ 0.00	$ 0.00	$ 0.00
21066PA0010001-00	Platinum	$ 0.00	$ 0.00	$ 0.00	$ 0.00
21066PA0010002-00	Platinum	$ 0.00	$ 0.00	$ 0.00	$ 0.00
21066PA0010003-00	Platinum	$ 0.00	$ 0.00	$ 0.00	$ 0.00

| 02-01-2024 Number of Covered Lives by County | | |

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Keystone Health Plan East**
Product(s):	**HMO**
Market Segment:	**Small Group**
Rate Effective Date:	**1/1/2025**

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			44	1.397	1.225
19	0.941			45	1.444	1.225
20	0.970			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

Projection Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date
Proactive	Rating Area 8	1.000	1.000	8/12/2013
Keystone	Rating Area 8	1.100	1.100	3/11/1987

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	7.01%
Revised Requested Average Rate Change:	6.99%
Minimum Requested Rate Change:	2.81%
Maximum Requested Rate Change:	7.70%
Mapped Members:	88,118
Available in Rating Areas:	Rating Area 8

Carrier Name:	Keystone Health Plan East
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2025

Rating Area	Active Rating Areas	Count of Remaining Active Rating Areas	Text
1			1
2			1
3			1
4			1
5			1
6			1
7			1
8	8		1 8
9			0

Key Information

Jan. 2023 - Dec. 2023 Financial Experience

Premium	$	615,288,034.09
Claims	$	513,197,211.82
Administrative Expenses	$	20,751,173.00
Taxes & Fees	$	75,380,581.00
Company Made After Taxes	$	5,959,068.26

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2025:

Claims:	83%
Administrative Expenses:	12%
Taxes & Fees:	3%
Profit:	2%

The company expects its annual medical costs to increase: 6.89%

Explanation of requested rate change: Premium rates for health care insurance are increasing as the cost of health care service rise.

Table 16. Risk Adjustment Calculation			
Component	**Statewide**	**Insurer Specific**	
State Average Monthly Premium Before Adjustment	675.98		
Administrative Cost Adjustment	0.86		
State Average Monthly Premium	581.34		
Actuarial Value (AV)	0.78	0.76	
Plan Liability Risk Score (PLRS)	1.26	1.19	
Allowable Rating Factor (ARF)	1.50	1.51	
Induced Demand Factor (IDF)	1.07	1.06	
Geographic Cost Factor (GCF)	0.97	0.98	
Factors Including Risk Score	1.31	1.25	
Factors Excluding Risk Score	1.22	1.20	
Risk Adjustment Transfer PMPM		(19.93)	<-- Negative implies payer of RA
Insurer Specific Manual Adjustment PMPM			<-- Please provide explanation and calculation if value provided.
High Cost Risk Pool Adjustment PMPM			
Total Risk Adjustment Transfer		(19.93)	

Company Name: Keystone Health Plan East, Inc
Market: Small Group
Product: HMO
Effective Date of Rates: January 1, 2025
Ending date of Rates: March 31, 2025

HIOS Plan ID (On Exchange)=>																																
HIOS Plan ID (Off Exchange)=>	33871PA0100055		33871PA0100056		33871PA0100057		33871PA0100058		33871PA0100059		33871PA0100060		33871PA0100062		33871PA0100063		33871PA0100064		33871PA0100065		33871PA0100066		33871PA0100067		33871PA0100068		33871PA0100069		33871PA0110021		33871PA0110022		33871PA0110023		33871PA0110024		33871PA0110025	
Plan Marketing Name =>	HMO Platinum Preferred $10(		HMO Platinum Preferred $20(		HMO Platinum Preferred $25(		HMO Platinum Preferred $5(		he HMO Gold Preferred $40/5(		HMO Gold Classic $1,500/$30(		HMO Silver Classic $4,750/$45(		HMO Silver Secure $5,000/$50(		HMO Silver Classic $3,750/$40(		OD Bronze Essential $7,350/$7(		eystone HMO Gold Proactive		estone HMO Gold Proactive Va		estone HMO Silver Proactive		estone HMO Silver Proactive V		DPOS Platinum Preferred $10(		DPOS Platinum Preferred $20(		DPOS Gold Preferred $40/5(		DPOS Gold Classic $1,500/$30(		DPOS Silver Classic $3,750/$4(	
Form # =>	KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		670 SG EXC-OFF.Tier Rev. 1.2		670 SG EXC-OFF.Tier Rev. 1.2		670 SG EXC-OFF.Tier Rev. 1.2		670 SG EXC-OFF.Tier Rev. 1.2		670 SG EXC-OFF.Direct Rev. 1.		670 SG EXC-OFF.Direct Rev. 1.		670 SG EXC-OFF.Direct Rev. 1.		670 SG EXC-OFF.Direct Rev. 1.		670 SG EXC-OFF.Direct Rev. 1.	
Rating Area =>	8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8	
Network =>	estone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		Proactive Network		Proactive Network		Proactive Network		Proactive Network		estone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold		Gold		Silver		Silver		Silver		Bronze		Gold		Gold		Silver		Silver		Platinum		Platinum		Gold		Gold		Silver	
Deductible =>	$0		$0		$0		$0		$0		$1,500		$4,750		$5,000		$3,750		$7,500		$0		$0/$2000/$2000		$0/$6000/$6000		$1500/$6000/$6000		$0		$0		$0		$1,500		$3,750	
Coinsurance =>	0%		0%		0%		0%		0%		10%		30%		0%		0%		50%		0%/20%/30%		0%/20%/30%		0%/5%/10%		0%/5%/10%		0%		0%		0%		10%		50%	
Copays =>	$10/$20		$20/$40		$25/$50		$5/$15		$40/$80		$30 no ded/$60 no ded		$45 no ded/$90 no ded		$50 no ded/$100 no ded		$40 no ded/$80 no ded		$70 no ded/$140 no ded		$15/$40, $30/$60, $45/$80		$15/$40, $30/$60, $45/$80		o ded/$140 no ded, $80 no ded		o ded/$140 no ded, $80 no de		$10/$20		$20/$40		$40/$80		$30 no ded/$60 no ded		$40 no ded/$80 no ded	
OOP Maximum =>	$3,500		$4,000		$4,500		$5,500		$9,200		$8,000		$9,200		$9,200		$9,200		$9,200		$9,200		$9,200		$9,200		$9,200		$3,500		$4,000		$9,200		$8,000		$9,200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$454.81	$454.81	$440.59	$440.59	$428.70	$428.70	$438.57	$438.57	$349.51	$349.51	$349.89	$349.89	$279.18	$279.18	$253.67	$253.67	$286.43	$286.43	$214.13	$214.13	$329.48	$329.48	$312.58	$312.58	$236.42	$236.42	$475.48	$475.48	$459.08	$459.08	$365.82	$365.82	$364.21	$364.21	$298.83	$298.83		
15	$495.24	$495.24	$479.76	$479.76	$466.80	$466.80	$477.55	$477.55	$380.57	$380.57	$380.99	$380.99	$304.00	$304.00	$276.21	$276.21	$311.89	$311.89	$233.17	$233.17	$358.76	$358.76	$340.36	$340.36	$257.44	$257.44	$517.74	$517.74	$499.88	$499.88	$398.33	$398.33	$396.58	$396.58	$325.39	$325.39		
16	$510.69	$510.69	$494.73	$494.73	$481.38	$481.38	$492.46	$492.46	$392.45	$392.45	$392.88	$392.88	$313.48	$313.48	$284.84	$284.84	$321.63	$321.63	$240.44	$240.44	$369.96	$369.96	$350.99	$350.99	$265.47	$265.47	$252.22	$252.22	$533.90	$533.90	$515.49	$515.49	$410.77	$410.77	$408.96	$408.96	$335.55	$335.55		
17	$526.15	$526.15	$509.71	$509.71	$495.95	$495.95	$507.36	$507.36	$404.33	$404.33	$404.77	$404.77	$322.97	$322.97	$293.46	$293.46	$331.36	$331.36	$247.72	$247.72	$381.16	$381.16	$361.61	$361.61	$273.51	$273.51	$259.85	$259.85	$550.06	$550.06	$531.09	$531.09	$423.20	$423.20	$421.34	$421.34	$345.71	$345.71		
18	$542.80	$542.80	$525.83	$525.83	$511.64	$511.64	$523.41	$523.41	$417.12	$417.12	$417.58	$417.58	$333.19	$333.19	$302.74	$302.74	$341.85	$341.85	$255.56	$255.56	$393.22	$393.22	$373.05	$373.05	$282.16	$282.16	$268.08	$268.08	$567.47	$567.47	$547.89	$547.89	$436.59	$436.59	$434.67	$434.67	$356.65	$356.65		
19	$559.44	$559.44	$541.96	$541.96	$527.33	$527.33	$539.47	$539.47	$429.91	$429.91	$430.39	$430.39	$343.41	$343.41	$312.03	$312.03	$352.33	$352.33	$263.40	$263.40	$405.28	$405.28	$384.49	$384.49	$290.82	$290.82	$276.30	$276.30	$584.87	$584.87	$564.69	$564.69	$449.98	$449.98	$448.00	$448.00	$367.58	$367.58		
20	$576.68	$576.68	$558.66	$558.66	$543.58	$543.58	$556.09	$556.09	$443.16	$443.16	$443.65	$443.65	$353.99	$353.99	$321.64	$321.64	$363.19	$363.19	$271.51	$271.51	$417.77	$417.77	$396.34	$396.34	$299.78	$299.78	$284.81	$284.81	$602.89	$602.89	$582.10	$582.10	$463.84	$463.84	$461.81	$461.81	$378.91	$378.91		
21	$594.52	$668.84	$575.94	$647.93	$560.39	$630.44	$573.29	$644.95	$456.87	$513.98	$457.37	$514.54	$364.94	$410.56	$331.59	$373.04	$374.42	$421.22	$279.91	$314.90	$430.69	$484.53	$408.60	$459.68	$309.05	$347.68	$293.62	$330.32	$621.54	$699.23	$600.10	$675.11	$478.19	$537.96	$476.09	$535.60	$390.63	$439.46		
22	$594.52	$668.84	$575.94	$647.93	$560.39	$630.44	$573.29	$644.95	$456.87	$513.98	$457.37	$514.54	$364.94	$410.56	$331.59	$373.04	$374.42	$421.22	$279.91	$314.90	$430.69	$484.53	$408.60	$459.68	$309.05	$347.68	$293.62	$330.32	$621.54	$699.23	$600.10	$675.11	$478.19	$537.96	$476.09	$535.60	$390.63	$439.46		
23	$594.52	$668.84	$575.94	$647.93	$560.39	$630.44	$573.29	$644.95	$456.87	$513.98	$457.37	$514.54	$364.94	$410.56	$331.59	$373.04	$374.42	$421.22	$279.91	$314.90	$430.69	$484.53	$408.60	$459.68	$309.05	$347.68	$293.62	$330.32	$621.54	$699.23	$600.10	$675.11	$478.19	$537.96	$476.09	$535.60	$390.63	$439.46		
24	$594.52	$668.84	$575.94	$647.93	$560.39	$630.44	$573.29	$644.95	$456.87	$513.98	$457.37	$514.54	$364.94	$410.56	$331.59	$373.04	$374.42	$421.22	$279.91	$314.90	$430.69	$484.53	$408.60	$459.68	$309.05	$347.68	$293.62	$330.32	$621.54	$699.23	$600.10	$675.11	$478.19	$537.96	$476.09	$535.60	$390.63	$439.46		
25	$596.90	$671.51	$578.24	$650.52	$562.63	$632.96	$575.58	$647.53	$458.70	$516.03	$459.20	$516.60	$366.40	$412.20	$332.92	$374.53	$375.92	$422.91	$281.03	$316.16	$432.41	$486.46	$410.23	$461.51	$310.29	$349.07	$294.79	$331.64	$624.03	$702.03	$602.50	$677.81	$480.10	$540.12	$477.99	$537.74	$392.19	$441.22		
26	$608.79	$684.89	$589.76	$663.48	$573.84	$645.57	$587.05	$660.43	$467.83	$526.31	$468.35	$526.89	$373.70	$420.41	$339.55	$381.99	$383.41	$431.33	$286.63	$322.46	$441.03	$496.15	$418.41	$470.71	$316.47	$356.03	$300.67	$338.25	$636.46	$716.01	$614.50	$691.32	$489.67	$550.87	$487.52	$548.46	$400.01	$450.01		
27	$623.06	$700.94	$603.59	$679.03	$587.29	$660.70	$600.81	$675.91	$478.80	$538.65	$479.32	$539.24	$382.46	$430.26	$347.51	$390.94	$392.39	$441.44	$293.35	$330.01	$451.36	$507.78	$428.21	$481.74	$323.88	$364.37	$307.71	$346.18	$651.37	$732.80	$628.90	$707.52	$501.14	$563.79	$498.94	$561.31	$409.38	$460.55		
28	$646.24	$727.02	$626.05	$704.30	$609.14	$685.29	$623.17	$701.06	$496.62	$558.69	$497.16	$559.31	$396.69	$446.28	$360.44	$405.49	$406.99	$457.87	$304.26	$342.29	$468.16	$526.68	$444.15	$499.67	$335.94	$377.93	$319.16	$359.06	$675.61	$760.07	$652.31	$733.85	$519.79	$584.77	$517.51	$582.20	$424.61	$477.69		
29	$665.27	$748.43	$644.48	$725.04	$627.08	$705.46	$641.51	$721.70	$511.24	$575.14	$511.80	$575.77	$408.37	$459.41	$371.05	$417.43	$418.98	$471.35	$313.22	$352.37	$481.94	$542.18	$457.22	$514.38	$345.83	$389.06	$328.56	$369.63	$695.50	$782.44	$671.51	$755.45	$535.09	$601.98	$532.74	$599.34	$437.11	$491.75		
30	$674.78	$792.87	$653.69	$768.09	$636.04	$747.35	$650.68	$764.55	$518.55	$609.29	$519.11	$609.96	$414.21	$486.69	$376.35	$442.22	$424.97	$499.34	$317.70	$373.29	$488.83	$574.38	$463.76	$544.92	$350.77	$412.16	$333.26	$391.58	$705.45	$828.90	$681.11	$800.31	$542.75	$637.73	$540.36	$634.93	$443.37	$520.95		
31	$689.05	$809.63	$667.51	$784.33	$649.49	$763.15	$664.44	$780.72	$529.51	$622.18	$530.09	$622.86	$422.97	$496.98	$384.31	$451.57	$433.95	$509.89	$324.42	$381.19	$499.17	$586.52	$473.57	$556.44	$358.19	$420.87	$340.31	$399.86	$720.36	$846.43	$695.52	$817.23	$554.22	$651.21	$551.79	$648.35	$452.74	$531.97		
32	$703.32	$826.40	$681.34	$800.57	$662.94	$778.96	$678.20	$796.89	$540.48	$635.06	$541.07	$635.76	$431.72	$507.28	$392.27	$460.92	$442.94	$520.45	$331.13	$389.08	$509.51	$598.67	$483.37	$567.96	$365.61	$429.59	$347.35	$408.14	$735.28	$863.96	$709.92	$834.15	$565.70	$664.70	$563.21	$661.78	$462.12	$542.99		
33	$712.23	$836.88	$689.98	$810.72	$671.35	$788.83	$686.80	$806.99	$547.33	$643.11	$547.93	$643.82	$437.20	$513.71	$397.24	$466.76	$448.56	$527.05	$335.33	$394.02	$515.97	$606.26	$489.50	$575.17	$370.24	$435.03	$351.76	$413.31	$744.60	$874.91	$718.92	$844.73	$572.87	$673.12	$570.36	$670.17	$467.97	$549.87		
34	$721.75	$848.05	$699.19	$821.55	$680.31	$799.37	$695.97	$817.77	$554.64	$651.70	$555.25	$652.42	$443.04	$520.57	$402.55	$473.00	$454.55	$534.09	$339.81	$399.28	$522.86	$614.36	$496.04	$582.85	$375.19	$440.84	$356.45	$418.83	$754.55	$886.60	$728.52	$856.01	$580.52	$682.11	$577.97	$679.12	$474.22	$557.21		
35	$726.50	$853.64	$703.80	$826.96	$684.80	$804.60	$700.56	$823.16	$558.30	$656.00	$558.91	$656.71	$445.96	$524.00	$405.20	$476.11	$457.54	$537.61	$342.05	$401.91	$526.30	$618.41	$499.31	$586.69	$377.66	$443.75	$358.80	$421.50	$759.52	$892.44	$733.32	$861.65	$584.35	$686.61	$581.78	$683.59	$477.35	$560.89		
36	$731.26	$859.23	$708.41	$832.38	$689.28	$809.90	$705.15	$828.55	$561.95	$660.29	$562.57	$661.01	$448.88	$527.43	$407.86	$479.23	$460.54	$541.13	$344.29	$404.54	$529.75	$622.45	$502.58	$590.53	$380.13	$446.65	$361.15	$424.35	$764.49	$898.28	$738.12	$867.29	$588.17	$691.10	$585.59	$688.07	$480.47	$564.56		
37	$736.02	$864.82	$713.01	$837.79	$693.76	$815.17	$709.73	$833.94	$565.61	$664.59	$566.22	$665.31	$451.80	$530.86	$410.51	$482.35	$463.53	$544.65	$346.53	$407.17	$533.19	$626.50	$505.85	$594.37	$382.60	$449.56	$363.50	$427.11	$769.47	$904.12	$742.92	$872.94	$592.00	$695.60	$589.40	$692.54	$483.60	$568.23		
38	$740.77	$870.41	$717.62	$843.20	$698.25	$820.44	$714.32	$839.33	$569.26	$668.88	$569.88	$669.61	$454.72	$534.29	$413.16	$485.46	$466.53	$548.17	$348.77	$409.80	$536.64	$630.55	$509.12	$598.21	$385.08	$452.46	$365.85	$429.87	$774.44	$909.97	$747.72	$878.58	$595.82	$700.09	$593.21	$697.02	$486.72	$571.90		
39	$750.28	$881.58	$726.84	$854.03	$707.21	$830.97	$723.49	$850.10	$576.57	$677.47	$577.20	$678.21	$460.55	$541.15	$418.47	$491.70	$472.52	$555.21	$353.25	$415.06	$543.53	$638.65	$515.65	$605.89	$390.02	$458.27	$370.55	$435.39	$784.38	$921.65	$757.33	$889.86	$603.48	$709.08	$600.83	$705.97	$492.98	$579.25		
40	$759.80	$930.75	$736.05	$901.66	$716.18	$877.32	$732.66	$897.51	$583.88	$715.25	$584.52	$716.04	$466.39	$571.33	$423.77	$519.12	$478.51	$586.17	$357.72	$438.21	$550.42	$674.27	$522.19	$639.68	$394.97	$483.83	$375.25	$459.68	$794.33	$973.05	$766.93	$939.49	$611.13	$748.63	$608.44	$745.34	$499.23	$611.55		
41	$774.07	$948.23	$749.87	$918.60	$729.63	$893.79	$746.42	$914.37	$594.84	$728.68	$595.50	$729.48	$475.15	$582.06	$431.73	$528.87	$487.49	$597.18	$364.44	$446.44	$560.76	$686.93	$532.00	$651.70	$402.38	$492.92	$382.29	$468.31	$809.25	$991.33	$781.33	$957.13	$622.60	$762.69	$619.87	$759.34	$508.60	$623.04		
42	$787.74	$964.98	$763.12	$934.82	$742.52	$909.58	$759.61	$930.52	$605.35	$741.56	$606.02	$742.37	$483.55	$592.34	$439.36	$538.21	$496.11	$607.73	$370.88	$454.33	$570.66	$699.06	$541.40	$663.21	$409.49	$501.63	$389.05	$476.58	$823.54	$1,008.84	$795.13	$974.04	$633.60	$776.16	$630.82	$772.75	$517.58	$634.04		
43	$806.76	$988.29	$781.55	$957.40	$760.45	$931.55	$777.95	$952.99	$619.97	$759.47	$620.65	$760.30	$495.22	$606.65	$449.97	$551.21	$508.09	$622.41	$379.84	$465.30	$584.45	$715.95	$554.47	$679.23	$419.38	$513.74	$398.44	$488.09	$843.43	$1,033.20	$814.34	$997.56	$648.90	$794.91	$646.05	$791.42	$530.08	$649.35		
44	$830.54	$1,017.42	$804.59	$985.62	$782.86	$959.01	$800.89	$981.09	$638.25	$781.85	$638.95	$782.71	$509.82	$624.53	$463.23	$567.46	$523.06	$640.75	$391.03	$479.02	$601.67	$737.05	$570.81	$699.25	$431.74	$528.88	$410.19	$502.48	$868.29	$1,063.66	$838.34	$1,026.97	$668.03	$818.34	$665.10	$814.74	$545.71	$668.49		
45	$858.49	$1,051.65	$831.66	$1,018.78	$809.20	$991.27	$827.83	$1,014.09	$659.72	$808.16	$660.44	$809.04	$526.97	$645.54	$478.82	$586.55	$540.66	$662.31	$404.19	$495.13	$621.92	$761.85	$590.02	$722.77	$446.27	$546.68	$423.99	$519.38	$897.50	$1,099.44	$866.54	$1,061.52	$690.51	$845.87	$687.47	$842.16	$564.07	$690.99		
46	$891.78	$1,092.43	$863.91	$1,058.29	$840.59	$1,029.72	$859.94	$1,053.42	$685.31	$839.50	$686.06	$840.42	$547.41	$670.58	$497.39	$609.30	$561.63	$688.00	$419.87	$514.33	$646.04	$791.39	$612.90	$750.80	$463.58	$567.88	$440.43	$539.53	$932.31	$1,142.08	$900.15	$1,102.68	$717.29	$878.67	$714.16	$874.82	$585.95	$717.78		
47	$929.23	$1,138.31	$900.19	$1,102.74	$875.89	$1,072.96	$896.05	$1,097.66	$714.09	$874.76	$714.87	$875.71	$570.40	$698.74	$518.28	$634.89	$585.22	$716.89	$437.50	$535.94	$673.17	$824.63	$638.64	$782.34	$483.05	$591.73	$458.93	$562.10	$971.47	$1,190.05	$937.96	$1,149.00	$747.41	$915.58	$744.13	$911.56	$610.55	$747.93		
48	$972.04	$1,190.75	$941.66	$1,153.54	$916.24	$1,122.39	$937.33	$1,148.23	$746.98	$915.05	$747.80	$916.05	$596.68	$730.93	$542.15	$664.13	$612.38	$749.92	$457.65	$560.62	$704.38	$862.62	$668.06	$818.37	$505.30	$618.99	$480.07	$588.08	$1,016.22	$1,244.87	$981.16	$1,201.93	$781.84	$957.75	$778.41	$953.55	$638.68	$782.38		
49	$1,014.25	$1,242.46	$982.55	$1,203.63	$956.03	$1,171.13	$978.03	$1,198.09	$779.42	$954.79	$780.27	$955.83	$622.59	$762.67	$565.69	$692.97	$638.76	$782.48	$477.53	$584.97	$734.76	$900.08	$697.07	$853.91	$527.24	$645.87	$500.92	$613.62	$1,060.35	$1,298.93	$1,023.77	$1,254.12	$815.79	$999.35	$812.21	$994.96	$666.41	$816.36		
50	$1,061.81	$1,459.99	$1,028.63	$1,414.36	$1,000.86	$1,376.18	$1,023.90	$1,407.86	$815.97	$1,121.96	$816.86	$1,123.19	$651.78	$896.20	$592.22	$814.30	$668.71	$919.48	$499.92	$687.39	$769.21	$1,057.67	$729.76	$1,003.42	$551.96	$758.95	$524.41	$721.06	$1,110.07	$1,526.35	$1,071.78	$1,473.70	$854.05	$1,174.12	$850.30	$1,169.16	$697.67	$959.29		
51	$1,108.78	$1,524.57	$1,074.13	$1,476.93	$1,045.13	$1,437.05	$1,069.19	$1,470.13	$852.06	$1,171.59	$853.00	$1,172.87	$680.61	$935.84	$618.42	$850.32	$698.20	$960.15	$522.03	$717.79	$803.24	$1,104.45	$762.04	$1,047.80	$576.38	$792.52	$547.60	$752.95	$1,159.17	$1,593.86	$1,119.19	$1,538.88	$891.82	$1,226.26	$887.91	$1,220.87	$728.52	$1,001.72		
52	$1,160.50	$1,595.69	$1,124.23	$1,545.82	$1,093.88	$1,504.09	$1,119.06	$1,538.71	$891.81	$1,226.24	$892.79	$1,227.58	$712.36	$979.50	$647.26	$889.99	$730.87	$1,004.94	$546.38	$751.28	$840.71	$1,155.97	$797.59	$1,096.68	$603.27	$829.49	$573.15	$788.08	$1,213.25	$1,668.21	$1,171.40	$1,610.67	$933.43	$1,283.46	$929.33	$1,277.83	$762.51	$1,048.45		
53	$1,212.82	$1,667.63	$1,174.92	$1,615.51	$1,143.20	$1,571.89	$1,169.51	$1,608.08	$932.01	$1,281.52	$933.03	$1,282.92	$744.48	$1,023.66	$676.44	$930.11	$763.82	$1,050.25	$571.02	$785.15	$878.61	$1,208.09	$833.54	$1,146.12	$630.46	$866.89	$598.98	$823.60	$1,267.94	$1,743.42	$1,224.20	$1,683.28	$975.51	$1,341.32	$971.22	$1,335.43	$796.89	$1,095.72		
54	$1,269.30	$1,745.29	$1,229.63	$1,690.74	$1,196.43	$1,645.09	$1,223.97	$1,682.96	$975.42	$1,341.20	$976.48	$1,342.67	$779.15	$1,071.33	$707.94	$973.42	$799.38	$1,099.16	$597.61	$821.71	$919.52	$1,264.34	$872.36	$1,199.50	$659.82	$907.25	$626.88	$861.96	$1,326.99	$1,824.61	$1,281.21	$1,761.67	$1,020.94	$1,403.78	$1,016.45	$1,397.62	$834.00	$1,146.74		
55	$1,325.78	$1,822.95	$1,284.35	$1,765.98	$1,249.67	$1,718.30	$1,278.44	$1,757.85	$1,018.82	$1,400.88	$1,019.94	$1,402.41	$813.82	$1,119.00	$739.45	$1,016.74	$834.96	$1,148.07	$624.20	$858.27	$960.44	$1,320.60	$911.18	$1,252.87	$689.18	$947.62	$654.77	$900.31	$1,386.03	$1,905.80	$1,338.22	$1,840.06	$1,066.36	$1,466.25	$1,061.68	$1,459.81	$871.10	$1,197.77		
56	$1,387.02	$1,907.15	$1,343.67	$1,847.54	$1,307.39	$1,797.66	$1,337.49	$1,839.04	$1,065.88	$1,465.58	$1,067.04	$1,467.19	$851.41	$1,170.68	$773.60	$1,063.70	$873.52	$1,201.09	$653.03	$897.92	$1,004.80	$1,381.60	$953.26	$1,310.74	$721.01	$991.39	$685.02	$941.90	$1,450.05	$1,993.82	$1,400.03	$1,925.05	$1,115.62	$1,533.97	$1,110.72	$1,527.24	$911.34	$1,253.09		
57	$1,448.85	$1,992.16	$1,403.57	$1,929.90	$1,365.67	$1,877.80	$1,397.11	$1,921.02	$1,113.39	$1,530.91	$1,114.61	$1,532.59	$889.36	$1,222.87	$808.08	$1,111.12	$912.46	$1,254.63	$682.14	$937.94	$1,049.59	$1,443.19	$995.76	$1,369.17	$753.15	$1,035.59	$715.55	$983.88	$1,514.69	$2,082.70	$1,462.44	$2,010.86	$1,165.35	$1,602.35	$1,160.23	$1,595.32	$951.97	$1,308.95		
58	$1,514.84	$2,082.90	$1,467.50	$2,017.81	$1,427.87	$1,963.33	$1,460.74	$2,008.52	$1,164.10	$1,600.64	$1,165.38	$1,602.40	$929.87	$1,278.57	$844.89	$1,161.73	$954.02	$1,311.78	$713.21	$980.66	$1,097.40	$1,508.92	$1,041.11	$1,431.53	$787.46	$1,082.76	$748.14	$1,028.70	$1,583.68	$2,177.57	$1,529.05	$2,102.45	$1,218.43	$1,675.34	$1,213.08	$1,667.98	$995.33	$1,368.57		
59	$1,547.54	$2,127.86	$1,499.17	$2,061.36	$1,458.70	$2,005.71	$1,492.27	$2,051.88	$1,189.23	$1,635.19	$1,190.53	$1,636.98	$949.94	$1,306.17	$863.13	$1,186.80	$974.62	$1,340.10	$728.61	$1,001.83	$1,121.09	$1,541.49	$1,063.59	$1,462.43	$804.46	$1,106.13	$764.29	$1,050.90	$1,617.87	$2,224.57	$1,562.06	$2,147.83	$1,244.73	$1,711.50	$1,239.26	$1,703.99	$1,016.81	$1,398.11		
60	$1,613.53	$2,218.60	$1,563.10	$2,149.26	$1,520.90	$2,091.24	$1,555.91	$2,139.37	$1,239.95	$1,704.92	$1,241.30	$1,706.79	$990.45	$1,361.86	$899.94	$1,237.41	$1,016.18	$1,397.24	$759.68	$1,044.55	$1,168.89	$1,607.23	$1,108.94	$1,524.79	$838.76	$1,153.30	$796.88	$1,095.72	$1,686.86	$2,319.43	$1,628.67	$2,239.42	$1,297.81	$1,784.49	$1,292.11	$1,776.65	$1,060.17	$1,457.73		
61	$1,670.60	$2,297.08	$1,618.39	$2,225.29	$1,574.70	$2,165.21	$1,610.94	$2,215.05	$1,283.80	$1,765.23	$1,285.21	$1,767.16	$1,025.48	$1,410.04	$931.77	$1,281.18	$1,052.12	$1,446.67	$786.55	$1,081.50	$1,210.24	$1,664.08	$1,148.17	$1,578.73	$868.43	$1,194.09	$825.07	$1,134.47	$1,746.53	$2,401.48	$1,686.28	$2,318.64	$1,343.71	$1,847.61	$1,337.81	$1,839.49	$1,097.67	$1,509.30		
62	$1,708.06	$2,348.58	$1,654.68	$2,275.18	$1,610.00	$2,213.75	$1,647.06	$2,264.71	$1,312.59	$1,804.81	$1,314.02	$1,806.78	$1,048.47	$1,441.65	$952.66	$1,309.90	$1,075.71	$1,479.10	$804.18	$1,105.75	$1,237.37	$1,701.39	$1,173.91	$1,614.12	$887.90	$1,220.86	$843.57	$1,159.91	$1,785.68	$2,455.32	$1,724.09	$2,370.62	$1,373.84	$1,889.03	$1,367.81	$1,880.73	$1,122.28	$1,543.13		
63	$1,755.02	$2,413.16	$1,700.17	$2,337.74	$1,654.27	$2,274.62	$1,692.35	$2,326.98	$1,348.68	$1,854.44	$1,350.16	$1,856.46	$1,077.30	$1,481.29	$978.85	$1,345.92	$1,105.28	$1,519.77	$826.29	$1,136.15	$1,271.40	$1,748.17	$1,206.19	$1,658.51	$912.32	$1,254.43	$866.77	$1,191.80	$1,834.79	$2,522.83	$1,771.50	$2,435.81	$1,411.62	$1,940.97	$1,405.42	$1,932.45	$1,153.14	$1,585.57		
64+	$1,783.56	$2,452.40	$1,727.82	$2,375.75	$1,681.17	$2,311.63	$1,719.87	$2,364.82	$1,370.61	$1,884.59	$1,372.11	$1,886.65	$1,094.82	$1,505.38	$994.77	$1,367.81	$1,123.26	$1,544.48	$839.73	$1,154.63	$1,292.07	$1,776.60	$1,225.80	$1,685.48	$927.15	$1,274.83	$880.86	$1,211.18	$1,864.62	$2,563.85	$1,800.30	$2,475.41	$1,434.57	$1,972.53	$1,428.27	$1,963.87	$1,171.89	$1,611.35		

Keystone Health Plan East, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33871PA0100055	Keystone HMO Platinum Preferred $10/$20/$200	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100056	Keystone HMO Platinum Preferred $20/$40/$250	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100057	Keystone HMO Platinum Preferred $25/$50/$400	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100058	Keystone HMO Platinum Preferred $5/$15/$500	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100059	Keystone HMO Gold Preferred $40/$80/$650	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100060	Keystone HMO Gold Classic $1,500/$30/$60/90%	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100062	Keystone HMO Silver Classic $4,750/$40/$80/70%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100063	Keystone HMO Silver Secure $5,000/$50/$100/$600	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100064	Keystone HMO Silver Classic $3,750/$40/$80/50%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100065	Keystone HMO Bronze Essential $7,500/$70/$140/$700	HMO	Bronze	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100066	Keystone HMO Gold Proactive	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100067	Keystone HMO Gold Proactive Value	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100068	Keystone HMO Silver Proactive	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100069	Keystone HMO Silver Proactive Value	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110021	Keystone DPOS Platinum Preferred $10/$20/$200	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110022	Keystone DPOS Platinum Preferred $20/$40/$250	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110023	Keystone DPOS Gold Preferred $40/$80/$650	POS	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110024	Keystone DPOS Gold Classic $1,500/$30/$60/90%	POS	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110025	Keystone DPOS Silver Classic $3,750/$40/$80/50%	POS	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name: Keystone Health Plan East, Inc.
Market: Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

| | | | | | RATING AREA 1 | | | | | | | | RATING AREA 2 | | | RATING AREA 3 | | | | | | | | | | | | RATING AREA 4 | | | | | | | | | RATING AREA 5 | | | | | | | | RATING AREA 6 | | | | | | | | | | | RATING AREA 7 | | | | | | | | RATING AREA 8 | | | | | | | | RATING AREA 9 | | | | | | | |
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Company Name: Keystone Health Plan East, Inc
Market: Small Group
Product: HMO
Effective Date of Rates: April 1, 2025 **Ending date of Rates:** June 30, 2025

HIOS Plan ID (On Exchange)=>																																		
HIOS Plan ID (Off Exchange)=>	33871PA0100055		33871PA0100056		33871PA0100057		33871PA0100058		33871PA0100059		33871PA0100060		33871PA0100062		33871PA0100063		33871PA0100064		33871PA0100065		33871PA0100066		33871PA0100067		33871PA0100068		33871PA0100069		33871PA0110021		33871PA0110022		33871PA0110023		33871PA0110024		33871PA0110025	
Plan Marketing Name =>	HMO Platinum Preferred $10(		HMO Platinum Preferred $20(		HMO Platinum Preferred $25(		HMO Platinum Preferred $5(		he HMO Gold Preferred $40/5(		HMO Gold Classic $1,500/$30(		HMO Silver Classic $4,750/$45(		HMO Silver Secure $5,000/$50(		HMO Silver Classic $3,750/$40(		HO Bronze Essential $7,350/$5(		eystone HMO Gold Proactive		estone HMO Gold Proactive Va		estone HMO Silver Proactive		estone HMO Silver Proactive V		DPOS Platinum Preferred $10,		DPOS Platinum Preferred $20(		DPOS Gold Preferred $40/5(		DPOS Gold Classic $1,500/$30(		DPOS Silver Classic $3,750/$4(	
Form # =>	KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		670 SG EXC-OFF.Tier Rev. 1.2		670 SG EXC-OFF.Tier Rev. 1.2		670 SG EXC-OFF.Tier Rev. 1.2		670 SG EXC-OFF.Tier Rev. 1.2		670 SG EXC-OFF.Direct Rev. 1.		670 SG EXC-OFF.Direct Rev. 1.		670 SG EXC-OFF.Direct Rev. 1.		670 SG EXC-OFF.Direct Rev. 1.		670 SG EXC-OFF.Direct Rev. 1.	
Rating Area =>	8		8		8		8		8		8		8		280.35		8		8		8		8		8		8		8		8		8		8	
Network =>	estone Health Plan East Netwo		stone Health Plan East Netwo		estone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		283.11		estone Health Plan East Netwo		stone Health Plan East Netwo		Proactive Network		Proactive Network		Proactive Network		estone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold		Gold		Silver		297.86		Silver		Bronze		Gold		Gold		Silver		Silver		Platinum		Platinum		Gold		Gold		Silver	
Deductible =>	$0		$0		$0		$0		$0		$1,500		$4,750		$307		$3,750		$7,500		$0		$0/$2000/$2000		$0/$6000/$6000		$1500/$5000/$6000		$0		$0		$0		$1,500		$3,750	
Coinsurance =>	0%		0%		0%		0%		0%		10%		30%		316?0%		50%		50%		0%/20%/30%		0%/20%/30%		0%/5%/10%		0%/5%/10%		0%		0%		0%		10%		50%	
Copays =>	$10/$20		$20/$40		$25/$50		$5/$15		$40/$80		$30 no ded/$60 no ded		$45 no ded/$90 no ded		326.46		$40 no ded/$80 no ded		$70 no ded/$140 no ded		$15/$40, $30/$60, $45/$80		$15/$40, $30/$60, $45/$80		o ded/$140 no ded, $80 no ded		o ded/$140 no ded, $80 no de		$10/$20		$20/$40		$40/$80		$30 no ded/$60 no ded		$40 no ded/$80 no ded	
OOP Maximum =>	$3,500		$4,000		$4,500		$5,500		$9,200		$8,000		$9,200		$337		$9,200		$9,200		$9,200		$9,200		$9,200		$9,200		$3,500		$4,000		$9,200		$8,000		$9,200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		336.56		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$461.63	$461.63	$447.20	$447.20	$435.12	$435.12	$445.15	$445.15	$354.75	$354.75	$355.14	$355.14	$283.37	$283.37	$257.47	$257.47	$290.72	$290.72	$217.34	$217.34	$334.42	$334.42	$317.27	$317.27	$239.97	$239.97	$227.99	$227.99	$482.61	$482.61	$465.96	$465.96	$371.30	$371.30	$369.68	$369.68	$303.31	$303.31
15	$502.67	$502.67	$486.96	$486.96	$473.80	$473.80	$484.71	$484.71	$386.28	$386.28	$386.70	$386.70	$308.56	$308.56	$280.35	$280.35	$316.56	$316.56	$236.66	$236.66	$364.15	$364.15	$345.47	$345.47	$261.30	$261.30	$248.25	$248.25	$525.51	$525.51	$507.38	$507.38	$404.30	$404.30	$402.54	$402.54	$330.28	$330.28
16	$518.35	$518.35	$502.15	$502.15	$488.59	$488.59	$499.84	$499.84	$398.34	$398.34	$398.77	$398.77	$318.19	$318.19	$289.11	$289.11	$326.45	$326.45	$244.05	$244.05	$375.51	$375.51	$356.25	$356.25	$269.45	$269.45	$256.00	$256.00	$541.91	$541.91	$523.22	$523.22	$416.92	$416.92	$415.10	$415.10	$340.58	$340.58
17	$534.04	$534.04	$517.35	$517.35	$503.38	$503.38	$514.97	$514.97	$410.39	$410.39	$410.84	$410.84	$327.82	$327.82	$297.86	$297.86	$336.33	$336.33	$251.44	$251.44	$386.88	$386.88	$367.04	$367.04	$277.61	$277.61	$263.75	$263.75	$558.31	$558.31	$539.05	$539.05	$429.54	$429.54	$427.67	$427.67	$350.89	$350.89
18	$550.94	$550.94	$533.72	$533.72	$519.31	$519.31	$531.27	$531.27	$423.38	$423.38	$423.84	$423.84	$338.19	$338.19	$307.28	$307.28	$346.97	$346.97	$259.39	$259.39	$399.12	$399.12	$378.65	$378.65	$286.39	$286.39	$272.09	$272.09	$575.98	$575.98	$556.11	$556.11	$443.13	$443.13	$441.20	$441.20	$362.00	$362.00
19	$567.84	$567.84	$550.09	$550.09	$535.23	$535.23	$547.56	$547.56	$436.36	$436.36	$436.84	$436.84	$348.57	$348.57	$316.70	$316.70	$357.61	$357.61	$267.35	$267.35	$411.36	$411.36	$390.26	$390.26	$295.17	$295.17	$280.44	$280.44	$593.64	$593.64	$573.16	$573.16	$456.72	$456.72	$454.73	$454.73	$373.10	$373.10
20	$585.34	$585.34	$567.04	$567.04	$551.73	$551.73	$564.43	$564.43	$449.81	$449.81	$450.30	$450.30	$359.31	$359.31	$326.46	$326.46	$368.63	$368.63	$275.59	$275.59	$424.04	$424.04	$402.29	$402.29	$304.27	$304.27	$289.08	$289.08	$611.93	$611.93	$590.83	$590.83	$470.80	$470.80	$468.74	$468.74	$384.60	$384.60
21	$603.44	$678.87	$584.58	$657.65	$568.79	$639.89	$581.89	$654.63	$463.72	$521.69	$464.23	$522.26	$370.42	$416.72	$336.56	$378.63	$380.03	$427.53	$284.11	$319.62	$437.15	$491.79	$414.73	$466.57	$313.68	$352.89	$298.02	$335.27	$630.86	$709.72	$609.10	$685.24	$485.36	$546.03	$483.24	$543.65	$396.49	$446.05
22	$603.44	$678.87	$584.58	$657.65	$568.79	$639.89	$581.89	$654.63	$463.72	$521.69	$464.23	$522.26	$370.42	$416.72	$336.56	$378.63	$380.03	$427.53	$284.11	$319.62	$437.15	$491.79	$414.73	$466.57	$313.68	$352.89	$298.02	$335.27	$630.86	$709.72	$609.10	$685.24	$485.36	$546.03	$483.24	$543.65	$396.49	$446.05
23	$603.44	$678.87	$584.58	$657.65	$568.79	$639.89	$581.89	$654.63	$463.72	$521.69	$464.23	$522.26	$370.42	$416.72	$336.56	$378.63	$380.03	$427.53	$284.11	$319.62	$437.15	$491.79	$414.73	$466.57	$313.68	$352.89	$298.02	$335.27	$630.86	$709.72	$609.10	$685.24	$485.36	$546.03	$483.24	$543.65	$396.49	$446.05
24	$603.44	$678.87	$584.58	$657.65	$568.79	$639.89	$581.89	$654.63	$463.72	$521.69	$464.23	$522.26	$370.42	$416.72	$336.56	$378.63	$380.03	$427.53	$284.11	$319.62	$437.15	$491.79	$414.73	$466.57	$313.68	$352.89	$298.02	$335.27	$630.86	$709.72	$609.10	$685.24	$485.36	$546.03	$483.24	$543.65	$396.49	$446.05
25	$605.85	$681.59	$586.92	$660.28	$571.07	$642.45	$584.22	$657.24	$465.57	$523.77	$466.09	$524.35	$371.90	$418.39	$337.91	$380.14	$381.55	$429.24	$285.25	$320.90	$438.90	$493.76	$416.39	$468.44	$314.93	$354.30	$299.21	$336.61	$633.38	$712.56	$611.54	$687.98	$487.30	$548.21	$485.17	$545.82	$398.08	$447.84
26	$617.92	$695.16	$598.61	$673.44	$582.44	$655.25	$595.86	$670.34	$474.85	$534.21	$475.37	$534.79	$379.31	$426.72	$344.64	$387.72	$389.15	$437.79	$290.93	$327.29	$447.64	$503.60	$424.68	$477.77	$321.21	$361.36	$305.17	$343.32	$646.00	$726.75	$623.72	$701.68	$497.01	$559.13	$494.84	$556.69	$406.01	$456.76
27	$632.41	$711.46	$612.64	$689.22	$596.09	$670.60	$609.82	$686.05	$485.98	$546.73	$486.51	$547.33	$388.20	$436.73	$352.71	$396.80	$398.27	$448.06	$297.75	$334.97	$458.13	$515.40	$434.64	$488.97	$328.74	$369.83	$312.32	$351.37	$661.14	$743.78	$638.34	$718.13	$508.66	$572.24	$506.44	$569.74	$415.52	$467.46
28	$655.94	$737.93	$635.44	$714.87	$618.27	$695.56	$632.51	$711.58	$504.06	$567.07	$504.62	$567.70	$402.65	$452.98	$365.84	$411.57	$413.09	$464.73	$308.83	$347.43	$475.18	$534.58	$450.81	$507.16	$340.97	$383.59	$323.95	$364.44	$685.74	$771.46	$662.09	$744.85	$527.59	$593.53	$525.28	$590.94	$430.98	$484.86
29	$675.25	$759.66	$654.15	$735.91	$636.48	$716.04	$651.13	$732.53	$518.90	$583.77	$519.47	$584.41	$414.50	$466.31	$376.61	$423.69	$425.25	$478.41	$317.92	$357.66	$489.17	$550.32	$464.08	$522.09	$351.01	$394.88	$333.48	$375.17	$705.93	$794.17	$681.58	$766.78	$543.12	$611.01	$540.75	$608.34	$443.67	$499.13
30	$684.90	$804.76	$663.50	$779.61	$645.58	$758.55	$660.45	$776.02	$526.32	$618.43	$526.90	$619.11	$420.43	$494.00	$382.00	$448.84	$431.33	$506.82	$322.46	$378.90	$496.17	$582.99	$470.72	$553.09	$356.03	$418.33	$338.25	$397.46	$716.03	$841.33	$691.13	$812.31	$550.88	$647.29	$548.48	$644.46	$450.02	$528.77
31	$699.39	$821.78	$677.53	$796.10	$659.23	$774.59	$674.41	$792.43	$537.45	$631.51	$538.04	$632.20	$429.32	$504.45	$390.07	$458.34	$440.45	$517.53	$329.28	$386.91	$506.66	$595.32	$480.67	$564.79	$363.56	$427.18	$345.41	$405.85	$731.17	$859.12	$705.95	$829.49	$562.53	$660.98	$560.08	$658.09	$459.53	$539.95
32	$713.87	$838.80	$691.56	$812.58	$672.88	$790.63	$688.38	$808.84	$548.58	$644.58	$549.18	$645.29	$438.21	$514.89	$398.15	$467.83	$449.58	$528.25	$336.10	$394.92	$517.15	$607.65	$490.63	$576.49	$371.08	$436.02	$352.56	$414.26	$746.31	$876.91	$720.57	$846.66	$574.18	$674.66	$571.67	$671.72	$469.05	$551.13
33	$722.92	$849.43	$700.33	$822.88	$681.41	$800.66	$697.10	$819.10	$555.54	$652.76	$556.15	$653.47	$443.76	$521.42	$403.20	$473.76	$455.28	$534.95	$340.36	$399.93	$523.71	$615.35	$496.85	$583.79	$375.79	$441.55	$357.03	$419.51	$755.77	$888.09	$729.70	$857.40	$581.46	$683.22	$578.92	$680.23	$475.00	$558.12
34	$732.58	$860.78	$709.68	$833.87	$690.51	$811.35	$706.41	$830.04	$562.96	$661.47	$563.58	$662.20	$449.69	$528.39	$408.58	$480.09	$461.36	$542.09	$344.91	$405.27	$530.70	$623.57	$503.48	$591.59	$380.81	$447.45	$361.80	$425.11	$765.86	$899.89	$739.45	$868.85	$589.23	$692.34	$586.65	$689.32	$481.34	$565.57
35	$737.40	$866.45	$714.36	$839.37	$695.06	$816.70	$711.07	$835.51	$566.67	$665.83	$567.20	$666.56	$452.65	$531.87	$411.28	$483.25	$464.40	$545.67	$347.18	$407.94	$534.20	$627.68	$506.80	$595.49	$383.32	$450.40	$364.18	$427.91	$770.91	$905.82	$744.32	$874.58	$593.11	$696.90	$590.52	$693.86	$484.51	$569.30
36	$742.23	$872.12	$719.05	$844.86	$699.61	$822.04	$715.72	$840.98	$570.38	$670.19	$571.00	$670.93	$455.62	$535.35	$413.97	$486.41	$467.44	$549.24	$349.46	$410.61	$537.69	$631.79	$510.12	$599.39	$385.83	$453.35	$366.56	$430.71	$775.96	$911.75	$749.19	$880.30	$596.99	$701.47	$594.39	$698.40	$487.68	$573.03
37	$747.06	$877.79	$723.71	$850.36	$704.16	$827.39	$720.38	$846.45	$574.09	$674.55	$574.72	$675.29	$458.58	$538.83	$416.66	$489.58	$470.48	$552.81	$351.73	$413.28	$541.19	$635.90	$513.44	$603.29	$388.34	$456.29	$368.95	$433.51	$781.00	$917.68	$754.07	$886.03	$600.88	$706.03	$598.25	$702.95	$490.85	$576.75
38	$751.89	$883.47	$728.39	$855.85	$708.71	$832.74	$725.03	$851.92	$577.80	$678.91	$578.43	$679.66	$461.54	$542.31	$419.35	$492.74	$473.52	$556.38	$354.00	$415.95	$544.69	$640.01	$516.75	$607.19	$390.85	$459.24	$371.33	$436.32	$786.05	$923.61	$758.94	$891.75	$604.76	$710.59	$602.12	$707.49	$494.03	$580.48
39	$761.54	$894.81	$737.74	$866.84	$717.81	$843.43	$734.35	$862.86	$585.21	$687.63	$585.86	$688.38	$467.47	$549.28	$424.74	$499.07	$479.60	$563.53	$358.55	$421.29	$551.68	$648.23	$523.39	$614.98	$395.86	$465.14	$376.10	$441.92	$796.15	$935.47	$768.68	$903.20	$612.52	$719.72	$609.85	$716.57	$500.37	$587.94
40	$771.20	$944.72	$747.09	$915.19	$726.91	$890.47	$743.66	$910.98	$592.63	$725.98	$593.29	$726.78	$473.40	$579.91	$430.12	$526.90	$485.68	$594.96	$363.09	$444.79	$558.68	$684.38	$530.02	$649.28	$400.88	$491.08	$380.87	$466.57	$806.24	$987.64	$778.43	$953.58	$620.29	$759.86	$617.58	$756.54	$506.71	$620.72
41	$785.68	$962.46	$761.12	$932.38	$740.56	$907.19	$757.62	$928.09	$603.76	$739.61	$604.43	$740.42	$482.29	$590.80	$438.20	$536.80	$494.80	$606.13	$369.91	$453.14	$569.17	$697.23	$539.98	$661.47	$408.41	$500.30	$388.02	$475.33	$821.38	$1,006.19	$793.05	$971.48	$631.94	$774.12	$629.18	$770.74	$516.23	$632.38
42	$799.56	$979.46	$774.57	$948.85	$753.65	$923.22	$771.00	$944.48	$614.43	$753.68	$615.10	$753.50	$490.81	$601.24	$445.94	$546.28	$503.54	$616.84	$376.45	$461.15	$579.22	$709.55	$549.52	$673.16	$415.63	$509.14	$394.88	$483.72	$835.89	$1,023.96	$807.06	$988.65	$643.10	$787.80	$640.29	$784.36	$525.35	$643.55
43	$818.87	$1,003.11	$793.28	$971.76	$771.85	$945.51	$789.62	$967.29	$629.27	$770.85	$629.96	$771.70	$502.66	$615.76	$456.71	$559.47	$515.70	$631.73	$385.54	$472.28	$593.21	$726.69	$562.79	$689.42	$425.66	$521.44	$404.41	$495.41	$856.08	$1,048.69	$826.55	$1,012.52	$658.63	$806.83	$655.76	$803.30	$538.04	$659.10
44	$843.01	$1,032.68	$816.66	$1,000.41	$794.60	$973.38	$812.90	$995.80	$647.82	$793.58	$648.53	$794.45	$517.48	$633.91	$470.17	$575.96	$530.90	$650.35	$396.90	$486.20	$610.70	$748.11	$579.38	$709.74	$438.21	$536.81	$416.33	$510.01	$881.31	$1,079.61	$850.91	$1,042.37	$678.05	$830.61	$675.09	$826.98	$553.90	$678.52
45	$871.37	$1,067.43	$844.13	$1,034.06	$821.33	$1,006.13	$840.25	$1,029.31	$669.61	$820.27	$670.35	$821.18	$534.89	$655.24	$485.99	$595.34	$548.76	$672.24	$410.25	$502.56	$631.24	$773.27	$598.87	$733.62	$452.95	$554.87	$430.34	$527.17	$910.96	$1,115.93	$879.54	$1,077.44	$700.86	$858.55	$697.80	$854.80	$572.53	$701.35
46	$905.16	$1,108.82	$876.87	$1,074.17	$853.19	$1,045.15	$872.84	$1,069.22	$695.58	$852.09	$696.35	$853.02	$555.63	$680.65	$504.84	$618.43	$570.05	$698.31	$426.17	$522.05	$655.73	$803.26	$622.10	$762.07	$470.52	$576.39	$447.03	$547.61	$946.29	$1,159.21	$913.65	$1,119.22	$728.04	$891.85	$724.86	$887.95	$594.74	$728.55
47	$943.18	$1,155.39	$913.70	$1,119.28	$889.02	$1,089.05	$909.49	$1,114.13	$724.79	$887.87	$725.50	$888.85	$578.97	$709.23	$526.04	$644.40	$593.99	$727.63	$444.06	$543.98	$683.27	$837.00	$648.22	$794.07	$490.28	$600.60	$465.81	$570.61	$986.03	$1,207.89	$952.02	$1,166.23	$758.62	$929.31	$755.30	$925.26	$619.71	$759.15
48	$986.62	$1,208.61	$955.79	$1,170.84	$929.97	$1,139.22	$951.39	$1,165.45	$758.18	$928.77	$759.02	$929.79	$605.64	$741.90	$550.28	$674.09	$621.35	$761.15	$464.52	$569.04	$714.74	$875.56	$678.08	$830.65	$512.87	$628.26	$487.26	$596.90	$1,031.46	$1,263.53	$995.88	$1,219.95	$793.56	$972.12	$790.10	$967.87	$648.26	$794.12
49	$1,029.47	$1,261.10	$997.29	$1,221.68	$970.36	$1,188.69	$992.70	$1,216.06	$791.11	$969.11	$791.98	$970.17	$631.94	$774.12	$574.17	$703.36	$648.33	$794.21	$484.69	$593.75	$745.78	$913.58	$707.53	$866.72	$535.14	$655.54	$508.42	$622.82	$1,076.25	$1,318.40	$1,039.12	$1,272.93	$828.02	$1,014.33	$824.41	$1,009.90	$676.41	$828.60
50	$1,077.74	$1,481.90	$1,044.06	$1,435.58	$1,015.86	$1,396.81	$1,039.26	$1,428.98	$828.20	$1,138.78	$829.11	$1,140.03	$661.57	$909.66	$601.10	$826.51	$678.73	$933.26	$507.42	$697.70	$780.75	$1,073.53	$740.71	$1,018.47	$560.23	$770.32	$532.26	$731.86	$1,126.72	$1,549.23	$1,087.85	$1,495.80	$866.85	$1,191.92	$863.07	$1,186.72	$708.13	$973.68
51	$1,125.42	$1,547.45	$1,090.24	$1,499.08	$1,060.79	$1,458.59	$1,085.22	$1,492.18	$864.84	$1,189.15	$865.79	$1,190.46	$690.83	$949.90	$627.68	$863.07	$708.76	$974.54	$529.87	$728.56	$815.28	$1,121.02	$773.47	$1,063.52	$585.01	$804.39	$555.81	$764.24	$1,176.55	$1,617.76	$1,135.97	$1,561.96	$905.20	$1,244.65	$901.24	$1,239.21	$739.45	$1,016.75
52	$1,177.91	$1,619.63	$1,141.10	$1,569.01	$1,110.28	$1,526.63	$1,135.85	$1,561.79	$905.18	$1,244.62	$906.18	$1,245.99	$723.06	$994.21	$656.97	$903.33	$741.82	$1,020.00	$554.58	$762.55	$853.32	$1,173.31	$809.55	$1,113.14	$612.30	$841.92	$581.74	$799.89	$1,231.44	$1,693.23	$1,188.96	$1,634.82	$947.42	$1,302.71	$943.28	$1,297.02	$773.95	$1,064.18
53	$1,231.02	$1,692.65	$1,192.54	$1,639.75	$1,160.33	$1,595.46	$1,187.06	$1,632.20	$945.99	$1,300.73	$947.03	$1,302.17	$755.66	$1,039.03	$686.58	$944.05	$775.26	$1,065.98	$579.58	$796.93	$891.79	$1,226.21	$846.05	$1,163.32	$639.91	$879.87	$607.96	$835.95	$1,286.95	$1,769.56	$1,242.56	$1,708.53	$990.13	$1,361.43	$985.81	$1,355.49	$808.84	$1,112.15
54	$1,288.34	$1,771.47	$1,248.08	$1,716.11	$1,214.37	$1,669.75	$1,242.34	$1,708.21	$990.04	$1,361.31	$991.13	$1,362.81	$790.85	$1,087.41	$718.56	$988.01	$811.36	$1,115.63	$606.57	$834.04	$933.32	$1,283.31	$885.46	$1,217.49	$669.71	$920.85	$636.27	$874.87	$1,346.89	$1,851.97	$1,300.43	$1,788.09	$1,036.24	$1,424.83	$1,031.72	$1,418.61	$846.51	$1,163.95
55	$1,345.67	$1,850.30	$1,303.61	$1,792.47	$1,268.40	$1,744.05	$1,297.61	$1,784.22	$1,034.10	$1,421.88	$1,035.23	$1,423.45	$826.04	$1,135.80	$750.53	$1,031.98	$847.47	$1,165.27	$633.57	$871.15	$974.84	$1,340.41	$924.85	$1,271.67	$699.51	$961.82	$664.58	$913.80	$1,406.82	$1,934.37	$1,358.29	$1,867.65	$1,082.35	$1,488.24	$1,077.63	$1,481.73	$884.17	$1,215.74
56	$1,407.83	$1,935.76	$1,363.83	$1,875.26	$1,326.99	$1,824.61	$1,357.55	$1,866.63	$1,081.86	$1,487.56	$1,083.05	$1,489.19	$864.19	$1,188.26	$785.19	$1,079.64	$886.61	$1,219.09	$662.83	$911.39	$1,019.87	$1,402.32	$967.57	$1,330.40	$731.82	$1,006.25	$695.28	$956.01	$1,471.80	$2,023.72	$1,421.03	$1,953.92	$1,132.34	$1,556.97	$1,127.40	$1,550.17	$925.01	$1,271.89
57	$1,470.58	$2,022.05	$1,424.62	$1,958.85	$1,386.14	$1,905.94	$1,418.07	$1,949.84	$1,130.09	$1,553.87	$1,131.33	$1,555.58	$902.71	$1,241.23	$820.20	$1,127.77	$926.13	$1,273.43	$692.38	$952.02	$1,065.33	$1,464.84	$1,010.70	$1,389.71	$764.44	$1,051.10	$726.27	$998.63	$1,537.41	$2,113.93	$1,484.38	$2,041.02	$1,182.82	$1,626.38	$1,177.66	$1,619.28	$966.25	$1,328.59
58	$1,537.57	$2,114.15	$1,489.51	$2,048.08	$1,449.28	$1,992.76	$1,482.66	$2,038.65	$1,181.56	$1,624.64	$1,182.86	$1,626.43	$943.83	$1,297.77	$857.55	$1,179.14	$968.32	$1,331.44	$723.91	$995.38	$1,113.86	$1,531.56	$1,056.73	$1,453.01	$799.26	$1,098.98	$759.35	$1,044.11	$1,607.43	$2,210.22	$1,551.99	$2,133.98	$1,236.70	$1,700.46	$1,231.30	$1,693.03	$1,010.26	$1,389.10
59	$1,570.75	$2,159.79	$1,521.66	$2,092.28	$1,480.56	$2,035.77	$1,514.66	$2,082.66	$1,207.06	$1,659.71	$1,208.39	$1,661.54	$964.20	$1,325.78	$876.07	$1,204.59	$989.22	$1,360.17	$739.54	$1,016.87	$1,137.90	$1,564.61	$1,079.54	$1,484.37	$816.51	$1,122.70	$775.75	$1,066.65	$1,642.13	$2,257.91	$1,585.49	$2,180.05	$1,263.39	$1,737.16	$1,257.87	$1,729.58	$1,032.06	$1,419.09
60	$1,637.74	$2,251.80	$1,586.55	$2,181.51	$1,543.70	$2,122.58	$1,579.25	$2,171.47	$1,258.54	$1,730.49	$1,259.92	$1,732.39	$1,005.32	$1,382.31	$913.42	$1,255.96	$1,031.40	$1,418.18	$771.07	$1,060.23	$1,186.43	$1,631.33	$1,125.58	$1,547.67	$851.33	$1,170.58	$808.83	$1,112.14	$1,712.15	$2,354.21	$1,653.10	$2,273.01	$1,317.27	$1,811.24	$1,311.51	$1,803.33	$1,076.07	$1,479.60
61	$1,695.67	$2,331.54	$1,642.67	$2,258.67	$1,598.30	$2,197.66	$1,635.11	$2,248.28	$1,303.05	$1,791.70	$1,304.49	$1,793.67	$1,040.88	$1,431.21	$945.73	$1,300.38	$1,067.88	$1,468.34	$798.35	$1,097.73	$1,228.39	$1,689.04	$1,165.39	$1,602.41	$881.44	$1,211.98	$837.44	$1,151.47	$1,772.72	$2,437.49	$1,711.57	$2,353.41	$1,363.86	$1,875.31	$1,357.90	$1,867.12	$1,114.14	$1,531.94
62	$1,733.68	$2,383.81	$1,679.50	$2,309.31	$1,634.13	$2,246.93	$1,671.77	$2,298.68	$1,332.27	$1,831.87	$1,333.73	$1,833.88	$1,064.22	$1,463.30	$966.94	$1,329.54	$1,091.83	$1,501.26	$816.25	$1,122.34	$1,255.93	$1,726.91	$1,191.52	$1,638.34	$901.30	$1,239.15	$856.21	$1,177.29	$1,812.46	$2,492.11	$1,749.94	$2,406.17	$1,394.44	$1,917.35	$1,388.35	$1,908.98	$1,139.12	$1,566.28
63	$1,781.16	$2,440.36	$1,725.68	$2,372.81	$1,679.07	$2,308.72	$1,717.74	$2,361.89	$1,368.90	$1,882.24	$1,370.41	$1,884.31	$1,093.48	$1,503.53	$993.53	$1,366.10	$1,121.85	$1,542.54	$838.69	$1,153.20	$1,290.47	$1,774.39	$1,224.28	$1,683.39	$925.98	$1,273.23	$879.76	$1,209.66	$1,862.30	$2,560.66	$1,798.06	$2,472.34	$1,432.78	$1,970.08	$1,426.52	$1,961.47	$1,170.44	$1,609.35
64+	$1,810.32	$2,489.19	$1,753.74	$2,411.39	$1,706.37	$2,346.26	$1,745.67	$2,400.30	$1,391.16	$1,912.85	$1,392.69	$1,914.95	$1,111.26	$1,527.98	$1,009.68	$1,388.31	$1,140.09	$1,567.62	$852.33	$1,171.95	$1,311.45	$1,803.24	$1,244.19	$1,710.76	$941.04	$1,293.93	$894.06	$1,229.33	$1,892.58	$2,602.30	$1,827.30	$2,512.54	$1,456.08	$2,002.11	$1,449.72	$1,993.37	$1,189.47	$1,635.52

Keystone Health Plan East, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33871PA0100055	Keystone HMO Platinum Preferred $10/$20/$200	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100056	Keystone HMO Platinum Preferred $20/$40/$250	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100057	Keystone HMO Platinum Preferred $25/$50/$400	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100058	Keystone HMO Platinum Preferred $5/$15/$500	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100059	Keystone HMO Gold Preferred $40/$80/$650	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100060	Keystone HMO Gold Classic $1,500/$30/$60/90%	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100062	Keystone HMO Silver Classic $4,750/$40/$80/70%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100063	Keystone HMO Silver Secure $5,000/$50/$100/$600	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100064	Keystone HMO Silver Classic $3,750/$40/$80/50%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100065	Keystone HMO Bronze Essential $7,500/$70/$140/$700	HMO	Bronze	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100066	Keystone HMO Gold Proactive	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100067	Keystone HMO Gold Proactive Value	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100068	Keystone HMO Silver Proactive	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100069	Keystone HMO Silver Proactive Value	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110021	Keystone DPOS Platinum Preferred $10/$20/$200	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110022	Keystone DPOS Platinum Preferred $20/$40/$250	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110023	Keystone DPOS Gold Preferred $40/$80/$650	POS	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110024	Keystone DPOS Gold Classic $1,500/$30/$60/90%	POS	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110025	Keystone DPOS Silver Classic $3,750/$40/$80/50%	POS	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name: Keystone Health Plan East, Inc.
Market: Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

				RATE AREA 1								RATE AREA 2			RATE AREA 3												RATE AREA 4								RATE AREA 5									RATE AREA 6												RATE AREA 7								RATE AREA 8						RATE AREA 9						
				1	2	3	4	5	6	7	8	1	2	3	1	2	3	4	5	6	7	8	9	10	11	12	1	2	3	4	5	6	7	8	9	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	1	2	3	4	5	6	1	2	3	4	5	6
				Bradford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren	Blair	Cameron	Elk	Bedford	Fulton	Huntingdon	Juniata	Mifflin	Perry	Snyder	Union					Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Westmoreland			Bucks	Carbon	Lehigh	Monroe	Northampton	Schuylkill				Adams	Berks	Lancaster	York					Dauphin	Lebanon	Lycoming	Northumberland	Snyder	Union				Cumberland	Franklin	Huntingdon	Fulton	Juniata	Mifflin	Perry
HIOS Plan ID	Plan Marketing Name	Product	Metal	Network																																																																											
39879HA0060001	Keystone HMO Platinum Preferred $20/$40/$70	HMO	Platinum	HP																																																																							
39879HA0060002	Keystone HMO Platinum Preferred $30/$60/$90	HMO	Platinum	HP																																																																					
39879HA0060003	Keystone HMO Platinum Preferred $40/$80/$120	HMO	Platinum	HP																																																																					
39879HA0060004	Keystone HMO Platinum Preferred $50/$100/$150	HMO	Platinum	HP																																																																					
39879HA0060005	Keystone HMO Gold Preferred $30/$60/$90	HMO	Gold	HP																																																																					
39879HA0060006	Keystone HMO Gold Preferred $40/$80/$120	HMO	Gold	HP																																																																					
39879HA0060007	Keystone HMO Silver Classic $1,750/$3,500/$5,250	HMO	Silver	HP																																																																					
39879HA0060008	Keystone HMO Silver Spouse $3,500/$7,000/$10,500	HMO	Silver	HP																																																																					
39879HA0060009	Keystone HMO Silver Classic $1,750/$3,500/$5,250	HMO	Silver	HP																																																																					
39879HA0060010	Keystone HMO Silver Classic $1,750/$3,500/$5,250	HMO	Silver	HP																																																																					
39879HA0060011	Keystone HMO Gold Preventive	HMO	Gold	HP																																																																					
39879HA0060007	Keystone HMO Gold Preventive Select	HMO	Gold	HP																																																																					
39879HA0060001	Keystone HMO Silver Preventive	HMO	Silver	HP																																																																					
39879HA0060002	Keystone HMO Silver Preventive Select	HMO	Silver	HP																																																																					
39879HA0160001	Keystone SHOS Platinum Preferred $20/$40/$70	POS	Platinum	HP																																																																					
39879HA0160002	Keystone SHOS Platinum Preferred $30/$60/$90	POS	Platinum	HP																																																																					
39879HA0160003	Keystone SHOS Platinum Preferred $40/$80/$120	POS	Platinum	HP																																																																					
39879HA0160004	Keystone SHOS Gold Classic $1,500/$3,000/$4,500	POS	Gold	HP																																																																					
39879HA0160005	Keystone SHOS Silver Classic $2,750/$5,500/$8,250	POS	Silver	HP																																																																					

Company Name: Keystone Health Plan East, Inc
Market: Small Group
Product: HMO
Effective Date of Rates: July 1, 2025
Ending date of Rates: September 30, 2025

HIOS Plan ID (On Exchange)=>																																		
HIOS Plan ID (Off Exchange)=>	33871PA0000055		33871PA0100056		33871PA0100057		33871PA0100058		33871PA0100059		33871PA0100060		33871PA0100062		33871PA0100063		33871PA0100064		33871PA0100065		33871PA0100066		33871PA0100067		33871PA0100068		33871PA0100069		33871PA0110021		33871PA0110022		33871PA0110023		33871PA0110024		33871PA0110025	
Plan Marketing Name =>	HMO Platinum Preferred $10(		HMO Platinum Preferred $20(		HMO Platinum Preferred $25(		HMO Platinum Preferred $5(		HMO Gold Preferred $40/5(		HMO Gold Classic $1,500/$30(		HMO Silver Classic $4,750/$45(		HMO Silver Secure $5,000/$50(		HMO Silver Classic $3,750/$40(		HDO Bronze Essential $7,350/$7(		Keystone HMO Gold Proactive		Keystone HMO Gold Proactive Va		Keystone HMO Silver Proactive		Keystone HMO Silver Proactive Vi		DPOS Platinum Preferred $10(		DPOS Platinum Preferred $20(		DPOS Gold Preferred $40/5(		DPOS Gold Classic $1,500/$30(		DPOS Silver Classic $3,750/$40(	
Form # =>	KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF.Tier Rev. 1.2		KE 670 SG EXC-OFF.Tier Rev. 1.2		KE 670 SG EXC-OFF.Tier Rev. 1.2		KE 670 SG EXC-OFF.Tier Rev. 1.2		KE 670 SG EXC-OFF.Direct Rev. 1.		KE 670 SG EXC-OFF.Direct Rev. 1		KE 670 SG EXC-OFF.Direct Rev. 1		KE 670 SG EXC-OFF.Direct Rev. 1		KE 670 SG EXC-OFF.Direct Rev. 1	
Rating Area =>	8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8		8	
Network =>	stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		Proactive Network		Proactive Network		Proactive Network		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold		Gold		Silver		Silver		Silver		Bronze		Gold		Gold		Silver		Silver		Platinum		Platinum		Gold		Gold		Silver	
Deductible =>	$0		$0		$0		$0		$0		$1,500		$4,750		$5,000		$3,750		$7,500		$0		$0/$2000/$2000		$0/$6000/$6000		$1500/$5000/$6000		$0		$0		$0		$1,500		$3,750	
Coinsurance =>	0%		0%		0%		0%		0%		10%		30%		0%		50%		50%		0%/20%/30%		0%/20%/30%		0%/25/10%		0%/5/10%		0%		0%		0%		10%		50%	
Copays =>	$10/520		$20/540		$25/550		$5/515		$40/580		$30 no ded/$60 no ded		$45 no ded/$90 no ded		$50 no ded/$100 no ded		$40 no ded/$80 no ded		$70 no ded/$140 no ded		$15/$40, $30/$60, $45/$80		$15/$40, $30/$60, $45/$80		$ ded/$140 no ded, $80 no ded		$ ded/$140 no ded, $80 no de		$10/520		$20/$40		$40/$80		$30 no ded/$60 no ded		$40 no ded/$80 no ded	
OOP Maximum =>	$3,500		$4,000		$4,500		$5,500		$9,200		$8,000		$9,200		$9,200		$9,200		$9,200		$9,200		$9,200		$9,200		$9,200		$3,500		$4,000		$9,200		$8,000		$9,200	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$468.55	$468.55	$453.91	$453.91	$441.66	$441.66	$451.82	$451.82	$360.07	$360.07	$360.46	$360.46	$287.62	$287.62	$261.33	$261.33	$295.08	$295.08	$220.60	$220.60	$339.44	$339.44	$322.03	$322.03	$243.57	$243.57	$231.40	$231.40	$489.84	$489.84	$472.95	$472.95	$376.87	$376.87	$375.22	$375.22	$307.87	$307.87
15	$510.20	$510.20	$494.26	$494.26	$480.92	$480.92	$491.99	$491.99	$392.08	$392.08	$392.50	$392.50	$313.18	$313.18	$284.56	$284.56	$321.31	$321.31	$240.21	$240.21	$369.63	$369.63	$350.65	$350.65	$265.22	$265.22	$251.97	$251.97	$533.39	$533.39	$514.99	$514.99	$410.37	$410.37	$408.57	$408.57	$335.23	$335.23
16	$526.13	$526.13	$509.69	$509.69	$495.93	$495.93	$507.34	$507.34	$404.31	$404.31	$404.75	$404.75	$322.96	$322.96	$293.44	$293.44	$331.34	$331.34	$247.71	$247.71	$381.15	$381.15	$361.60	$361.60	$273.50	$273.50	$259.84	$259.84	$550.03	$550.03	$531.07	$531.07	$423.18	$423.18	$421.32	$421.32	$345.70	$345.70
17	$542.05	$542.05	$525.11	$525.11	$510.94	$510.94	$522.70	$522.70	$416.55	$416.55	$417.00	$417.00	$332.73	$332.73	$302.32	$302.32	$341.37	$341.37	$255.21	$255.21	$392.68	$392.68	$372.54	$372.54	$281.78	$281.78	$267.70	$267.70	$566.68	$566.68	$547.14	$547.14	$435.99	$435.99	$434.07	$434.07	$356.16	$356.16
18	$559.30	$559.30	$541.73	$541.73	$527.10	$527.10	$539.24	$539.24	$429.73	$429.73	$430.20	$430.20	$343.26	$343.26	$311.89	$311.89	$352.17	$352.17	$263.28	$263.28	$405.11	$405.11	$384.33	$384.33	$290.69	$290.69	$276.17	$276.17	$584.61	$584.61	$564.45	$564.45	$449.78	$449.78	$447.81	$447.81	$367.43	$367.43
19	$576.35	$576.35	$558.34	$558.34	$543.27	$543.27	$555.77	$555.77	$442.91	$442.91	$443.39	$443.39	$353.79	$353.79	$321.46	$321.46	$362.97	$362.97	$271.36	$271.36	$417.53	$417.53	$396.11	$396.11	$299.60	$299.60	$284.64	$284.64	$602.54	$602.54	$581.76	$581.76	$463.57	$463.57	$461.54	$461.54	$378.70	$378.70
20	$594.12	$594.12	$575.55	$575.55	$560.01	$560.01	$572.80	$572.80	$456.56	$456.56	$457.05	$457.05	$364.69	$364.69	$331.36	$331.36	$374.16	$374.16	$279.72	$279.72	$430.40	$430.40	$408.32	$408.32	$308.84	$308.84	$293.42	$293.42	$621.11	$621.11	$599.69	$599.69	$477.86	$477.86	$475.77	$475.77	$390.37	$390.37
21	$612.49	$689.05	$593.35	$667.52	$577.33	$649.50	$590.62	$664.45	$470.68	$529.52	$471.19	$530.09	$375.97	$422.97	$341.61	$384.31	$385.73	$433.95	$288.37	$324.42	$443.71	$499.17	$420.95	$473.57	$318.39	$358.19	$302.49	$340.30	$640.32	$720.36	$618.24	$695.52	$492.64	$554.22	$490.48	$551.79	$402.44	$452.75
22	$612.49	$689.05	$593.35	$667.52	$577.33	$649.50	$590.62	$664.45	$470.68	$529.52	$471.19	$530.09	$375.97	$422.97	$341.61	$384.31	$385.73	$433.95	$288.37	$324.42	$443.71	$499.17	$420.95	$473.57	$318.39	$358.19	$302.49	$340.30	$640.32	$720.36	$618.24	$695.52	$492.64	$554.22	$490.48	$551.79	$402.44	$452.75
23	$612.49	$689.05	$593.35	$667.52	$577.33	$649.50	$590.62	$664.45	$470.68	$529.52	$471.19	$530.09	$375.97	$422.97	$341.61	$384.31	$385.73	$433.95	$288.37	$324.42	$443.71	$499.17	$420.95	$473.57	$318.39	$358.19	$302.49	$340.30	$640.32	$720.36	$618.24	$695.52	$492.64	$554.22	$490.48	$551.79	$402.44	$452.75
24	$612.49	$689.05	$593.35	$667.52	$577.33	$649.50	$590.62	$664.45	$470.68	$529.52	$471.19	$530.09	$375.97	$422.97	$341.61	$384.31	$385.73	$433.95	$288.37	$324.42	$443.71	$499.17	$420.95	$473.57	$318.39	$358.19	$302.49	$340.30	$640.32	$720.36	$618.24	$695.52	$492.64	$554.22	$490.48	$551.79	$402.44	$452.75
25	$614.94	$691.81	$595.72	$670.19	$579.64	$652.09	$592.98	$667.11	$472.56	$531.63	$473.07	$532.21	$377.47	$424.66	$342.98	$385.85	$387.27	$435.68	$289.52	$325.71	$445.48	$501.17	$422.63	$475.46	$319.66	$359.62	$303.70	$341.66	$642.88	$723.24	$620.71	$698.30	$494.61	$556.44	$492.44	$554.00	$404.05	$454.56
26	$627.19	$705.59	$607.59	$683.54	$591.19	$665.08	$604.79	$680.39	$481.98	$542.22	$482.50	$542.81	$384.99	$433.12	$349.81	$393.53	$394.99	$444.36	$295.29	$332.20	$454.36	$511.15	$431.05	$484.93	$326.03	$366.79	$309.75	$348.47	$655.69	$737.65	$633.08	$712.21	$504.46	$567.52	$502.25	$565.03	$412.10	$463.61
27	$641.89	$722.13	$621.83	$699.56	$605.04	$680.67	$618.97	$696.34	$493.27	$554.93	$493.81	$555.53	$394.02	$443.27	$358.01	$402.76	$404.25	$454.78	$302.21	$339.99	$465.03	$523.13	$441.16	$496.30	$333.67	$375.38	$317.01	$356.64	$671.06	$754.94	$647.92	$728.90	$516.29	$580.82	$514.02	$578.28	$421.76	$474.48
28	$665.78	$749.00	$644.97	$725.59	$627.56	$706.00	$642.00	$722.25	$511.63	$575.58	$512.18	$576.21	$408.68	$459.76	$371.33	$417.75	$419.29	$471.70	$313.46	$352.64	$482.31	$542.60	$457.57	$514.77	$346.09	$389.35	$328.81	$369.91	$696.03	$783.03	$672.03	$756.03	$535.50	$602.44	$533.15	$599.80	$437.45	$492.13
29	$685.38	$771.05	$663.96	$746.95	$646.03	$726.79	$660.90	$743.52	$526.69	$592.53	$527.26	$593.17	$420.71	$473.30	$382.26	$430.04	$431.63	$485.59	$322.69	$363.02	$496.51	$558.58	$471.04	$529.92	$356.28	$400.81	$338.49	$380.80	$716.52	$806.08	$691.81	$778.29	$551.26	$620.17	$548.85	$617.45	$450.33	$506.62
30	$695.18	$816.83	$673.45	$791.31	$655.27	$769.94	$670.35	$787.67	$534.22	$627.71	$534.80	$628.39	$426.73	$501.40	$387.73	$455.58	$437.80	$514.42	$327.30	$384.58	$503.61	$591.74	$477.78	$561.39	$361.37	$424.61	$343.33	$403.41	$726.76	$853.95	$701.70	$824.50	$559.15	$657.00	$556.69	$654.12	$456.77	$536.70
31	$709.88	$834.10	$687.69	$808.04	$669.13	$786.22	$684.53	$804.32	$545.52	$640.98	$546.11	$641.68	$435.75	$512.01	$395.93	$465.21	$447.06	$525.30	$334.22	$392.71	$514.26	$604.26	$487.88	$573.26	$369.01	$433.59	$350.59	$411.94	$742.13	$872.00	$716.54	$841.93	$570.97	$670.89	$568.47	$667.95	$466.43	$548.05
32	$724.58	$851.38	$701.93	$824.77	$682.98	$802.50	$698.70	$820.98	$556.81	$654.26	$557.42	$654.97	$444.77	$522.61	$404.12	$474.85	$456.32	$536.17	$341.14	$400.84	$524.91	$616.77	$497.98	$585.13	$376.66	$442.57	$357.85	$420.47	$757.50	$890.06	$731.38	$859.37	$582.79	$684.78	$580.24	$681.78	$476.09	$559.40
33	$733.76	$862.17	$710.83	$835.23	$691.64	$812.68	$707.56	$831.39	$563.87	$662.55	$564.49	$663.27	$450.41	$529.23	$409.25	$480.87	$462.10	$542.97	$345.47	$405.92	$531.56	$624.59	$504.30	$592.55	$381.43	$448.18	$362.38	$425.80	$767.10	$901.35	$740.65	$870.27	$590.18	$693.46	$587.60	$690.42	$482.12	$566.49
34	$743.56	$873.69	$720.33	$846.38	$700.88	$823.53	$717.01	$842.49	$571.41	$671.40	$572.02	$672.13	$456.43	$536.30	$414.71	$487.29	$468.28	$550.22	$350.08	$411.35	$538.66	$632.93	$511.03	$600.46	$386.53	$454.17	$367.22	$431.40	$777.35	$913.38	$750.54	$881.89	$598.06	$702.73	$595.44	$699.65	$488.56	$574.06
35	$748.46	$879.44	$725.07	$851.96	$705.50	$828.96	$721.74	$848.04	$575.17	$675.83	$575.79	$676.56	$459.44	$539.84	$417.45	$490.50	$471.36	$553.85	$352.39	$414.06	$542.21	$637.10	$514.40	$604.42	$389.07	$457.16	$369.64	$434.33	$782.47	$919.40	$755.49	$887.70	$602.01	$707.36	$599.37	$704.26	$491.78	$577.84
36	$753.36	$885.20	$729.82	$857.54	$710.12	$834.39	$726.46	$853.59	$578.94	$680.25	$579.56	$680.99	$462.44	$543.37	$420.18	$493.71	$474.45	$557.48	$354.70	$416.77	$545.76	$641.27	$517.77	$608.38	$391.62	$460.15	$372.06	$437.17	$787.59	$925.42	$760.44	$893.51	$605.95	$711.99	$603.29	$708.87	$495.00	$581.63
37	$758.26	$890.96	$734.57	$863.12	$714.73	$839.81	$731.19	$859.15	$582.70	$684.67	$583.33	$685.42	$465.45	$546.90	$422.91	$496.92	$477.53	$561.10	$357.00	$419.48	$549.31	$645.44	$521.14	$612.33	$394.17	$463.15	$374.48	$440.02	$792.72	$931.44	$765.38	$899.32	$609.89	$716.62	$607.21	$713.48	$498.22	$585.41
38	$763.16	$896.72	$739.31	$868.69	$719.35	$845.24	$735.91	$864.70	$586.47	$689.10	$587.10	$689.85	$468.46	$550.44	$425.65	$500.13	$480.62	$564.73	$359.31	$422.19	$552.86	$649.61	$524.50	$616.29	$396.71	$466.14	$376.90	$442.86	$797.84	$937.46	$770.33	$905.13	$613.83	$721.25	$611.14	$718.09	$501.44	$589.19
39	$772.96	$908.23	$748.81	$879.85	$728.59	$856.09	$746.36	$875.80	$594.00	$697.95	$594.64	$698.70	$474.47	$557.51	$431.11	$506.56	$486.79	$571.98	$363.92	$427.61	$559.96	$657.96	$531.24	$624.21	$401.81	$472.12	$381.74	$448.55	$808.08	$949.50	$780.22	$916.76	$621.71	$730.51	$618.99	$727.31	$507.88	$596.76
40	$782.76	$958.88	$758.30	$928.92	$737.83	$903.84	$754.81	$924.65	$601.53	$736.87	$602.18	$737.67	$480.49	$588.60	$436.58	$534.81	$492.96	$603.88	$368.54	$451.46	$567.06	$694.65	$537.97	$659.02	$406.90	$498.46	$386.58	$473.56	$818.33	$1,002.45	$790.11	$967.89	$629.59	$771.25	$626.83	$767.87	$514.32	$630.04
41	$797.46	$976.89	$772.54	$946.36	$751.68	$920.81	$768.98	$942.01	$612.83	$750.71	$613.49	$751.52	$489.51	$599.65	$444.78	$544.85	$502.22	$615.22	$375.46	$459.94	$577.71	$707.70	$548.08	$671.39	$414.54	$507.82	$393.84	$482.46	$833.70	$1,021.28	$804.95	$986.06	$641.42	$785.74	$638.60	$782.29	$523.98	$641.87
42	$811.55	$994.15	$786.19	$963.08	$764.96	$937.08	$782.57	$958.65	$623.65	$763.97	$624.33	$764.80	$498.16	$610.25	$452.63	$554.48	$511.09	$626.09	$382.09	$468.06	$587.92	$720.20	$557.76	$683.25	$421.87	$516.79	$400.80	$490.98	$848.42	$1,039.32	$819.17	$1,003.48	$652.75	$799.62	$649.89	$796.11	$533.23	$653.21
43	$831.15	$1,018.16	$805.18	$986.34	$783.44	$959.71	$801.47	$981.80	$638.71	$782.42	$639.40	$783.27	$510.19	$624.98	$463.56	$567.87	$523.44	$641.21	$391.32	$479.36	$602.11	$737.59	$571.23	$699.76	$432.06	$529.27	$410.48	$502.84	$868.91	$1,064.42	$838.95	$1,027.72	$668.51	$818.93	$665.58	$815.34	$546.11	$668.99
44	$855.65	$1,048.17	$828.91	$1,015.41	$806.53	$988.00	$825.10	$1,010.74	$657.54	$805.49	$658.25	$806.36	$525.23	$643.41	$477.23	$584.61	$538.86	$660.11	$402.85	$493.49	$619.86	$759.33	$588.07	$720.38	$444.79	$544.87	$422.58	$517.66	$894.53	$1,095.80	$863.68	$1,058.01	$688.22	$843.07	$685.20	$839.37	$562.21	$688.71
45	$884.44	$1,083.43	$856.80	$1,049.58	$833.66	$1,021.24	$852.86	$1,044.75	$679.66	$832.59	$680.40	$833.49	$542.90	$665.05	$493.28	$604.27	$556.99	$682.32	$416.41	$510.10	$640.72	$784.88	$607.85	$744.62	$459.76	$563.20	$436.80	$535.07	$924.62	$1,132.66	$892.74	$1,093.60	$711.37	$871.43	$708.25	$867.61	$581.12	$711.88
46	$918.74	$1,125.45	$890.03	$1,090.28	$866.00	$1,060.84	$885.93	$1,085.26	$706.02	$864.87	$706.79	$865.81	$563.96	$690.84	$512.42	$627.71	$578.60	$708.78	$432.56	$529.88	$665.57	$815.32	$631.43	$773.50	$477.59	$585.04	$453.74	$555.83	$960.48	$1,176.59	$927.36	$1,136.02	$738.96	$905.23	$735.72	$901.26	$603.66	$739.48
47	$957.32	$1,172.72	$927.41	$1,136.07	$902.37	$1,105.40	$923.14	$1,130.85	$735.67	$901.20	$736.47	$902.18	$587.64	$719.86	$533.94	$654.07	$602.90	$738.55	$450.72	$552.13	$693.52	$849.56	$657.94	$805.98	$497.64	$609.61	$472.79	$579.17	$1,000.82	$1,226.00	$966.31	$1,183.73	$770.00	$943.25	$766.62	$939.11	$629.01	$770.54
48	$1,001.42	$1,226.74	$970.13	$1,188.41	$944.93	$1,156.32	$965.66	$1,182.94	$769.56	$942.71	$770.40	$943.73	$614.71	$753.02	$558.53	$684.20	$630.67	$772.57	$471.48	$577.57	$725.47	$888.70	$688.25	$843.11	$520.57	$637.70	$494.57	$605.85	$1,046.92	$1,282.48	$1,010.82	$1,238.26	$805.47	$986.70	$801.93	$982.37	$657.99	$806.04
49	$1,044.91	$1,280.01	$1,012.26	$1,240.01	$984.92	$1,206.53	$1,007.60	$1,234.31	$802.98	$983.65	$803.85	$984.72	$641.40	$785.72	$582.79	$713.91	$658.06	$806.12	$491.96	$602.65	$756.97	$927.29	$718.14	$879.72	$543.17	$665.39	$516.05	$632.16	$1,092.39	$1,338.17	$1,054.72	$1,292.03	$840.44	$1,029.54	$836.76	$1,025.03	$686.56	$841.04
50	$1,093.91	$1,504.12	$1,059.72	$1,457.12	$1,031.11	$1,417.78	$1,054.85	$1,450.42	$840.63	$1,155.87	$841.55	$1,157.12	$671.48	$923.29	$610.12	$838.91	$688.91	$947.26	$515.03	$708.16	$792.47	$1,089.64	$751.82	$1,033.75	$568.64	$781.89	$540.25	$742.84	$1,143.61	$1,572.47	$1,104.18	$1,518.24	$879.86	$1,209.80	$876.00	$1,204.50	$718.76	$988.29
51	$1,142.29	$1,570.65	$1,106.60	$1,521.57	$1,076.72	$1,480.49	$1,101.51	$1,514.57	$877.82	$1,207.00	$878.77	$1,208.31	$701.18	$964.13	$637.10	$876.02	$719.39	$989.16	$537.81	$739.49	$827.52	$1,137.84	$785.07	$1,079.47	$593.80	$816.47	$564.14	$775.70	$1,194.20	$1,642.02	$1,153.02	$1,585.40	$918.77	$1,263.31	$914.75	$1,257.77	$750.55	$1,032.01
52	$1,195.58	$1,643.92	$1,158.22	$1,592.55	$1,126.95	$1,549.55	$1,152.89	$1,585.22	$918.77	$1,263.31	$919.76	$1,264.67	$733.89	$1,009.10	$666.82	$916.88	$752.94	$1,035.30	$562.90	$773.99	$866.12	$1,190.92	$821.69	$1,129.83	$621.50	$854.56	$590.46	$811.88	$1,249.90	$1,718.62	$1,206.80	$1,659.36	$961.63	$1,322.25	$957.42	$1,316.45	$785.56	$1,080.15
53	$1,249.48	$1,718.03	$1,210.43	$1,664.35	$1,177.75	$1,619.41	$1,204.86	$1,656.69	$960.19	$1,320.26	$961.23	$1,321.69	$766.98	$1,054.60	$696.88	$958.22	$786.89	$1,081.97	$588.27	$808.88	$905.17	$1,244.61	$858.74	$1,180.76	$649.52	$893.08	$617.08	$848.48	$1,306.25	$1,796.10	$1,261.21	$1,734.16	$1,004.99	$1,381.86	$1,000.58	$1,375.80	$820.98	$1,128.84
54	$1,307.67	$1,798.04	$1,266.80	$1,741.85	$1,232.60	$1,694.82	$1,260.97	$1,733.84	$1,004.90	$1,381.74	$1,005.99	$1,383.24	$802.70	$1,103.71	$729.34	$1,002.84	$823.53	$1,132.36	$615.67	$846.55	$947.32	$1,302.57	$898.73	$1,235.75	$679.76	$934.67	$645.82	$888.08	$1,367.08	$1,879.74	$1,319.94	$1,814.92	$1,051.79	$1,446.21	$1,047.17	$1,439.87	$859.21	$1,181.41
55	$1,365.85	$1,878.05	$1,323.17	$1,819.36	$1,287.45	$1,770.24	$1,317.08	$1,810.99	$1,049.62	$1,443.22	$1,050.75	$1,444.79	$838.41	$1,152.82	$761.79	$1,047.46	$860.18	$1,182.74	$643.07	$884.21	$989.47	$1,360.53	$938.72	$1,290.74	$710.01	$976.26	$674.55	$927.51	$1,427.91	$1,963.38	$1,378.68	$1,895.68	$1,098.59	$1,510.56	$1,093.77	$1,503.93	$897.44	$1,233.98
56	$1,428.94	$1,964.79	$1,384.29	$1,903.39	$1,346.91	$1,852.00	$1,377.92	$1,894.64	$1,098.10	$1,509.88	$1,099.29	$1,511.52	$877.14	$1,206.06	$796.98	$1,095.84	$899.91	$1,237.37	$672.77	$925.05	$1,035.18	$1,423.37	$982.08	$1,350.35	$742.80	$1,021.36	$705.71	$970.35	$1,493.87	$2,054.07	$1,442.35	$1,983.24	$1,149.31	$1,580.33	$1,144.29	$1,573.40	$938.89	$1,290.98
57	$1,492.64	$2,052.38	$1,445.99	$1,988.24	$1,406.95	$1,934.56	$1,439.34	$1,979.09	$1,147.05	$1,577.19	$1,148.29	$1,578.90	$916.24	$1,259.83	$832.50	$1,144.69	$940.02	$1,292.53	$702.76	$966.29	$1,081.32	$1,486.82	$1,025.86	$1,410.55	$775.92	$1,066.89	$737.17	$1,013.61	$1,560.46	$2,145.63	$1,506.65	$2,071.64	$1,200.56	$1,650.78	$1,195.30	$1,643.54	$980.75	$1,348.53
58	$1,560.62	$2,145.86	$1,511.86	$2,078.80	$1,471.04	$2,022.68	$1,504.90	$2,069.24	$1,199.29	$1,649.03	$1,200.59	$1,650.81	$957.97	$1,317.21	$870.42	$1,196.83	$982.84	$1,351.41	$734.77	$1,010.30	$1,130.57	$1,554.54	$1,072.58	$1,474.80	$811.26	$1,115.48	$770.74	$1,059.77	$1,631.54	$2,243.36	$1,575.28	$2,166.00	$1,255.25	$1,725.96	$1,249.74	$1,718.40	$1,025.42	$1,409.95
59	$1,594.31	$2,192.18	$1,544.49	$2,123.67	$1,502.79	$2,066.34	$1,537.38	$2,113.90	$1,225.18	$1,684.62	$1,226.51	$1,686.45	$978.65	$1,345.64	$889.21	$1,222.66	$1,004.06	$1,380.58	$750.63	$1,032.11	$1,154.98	$1,588.09	$1,095.73	$1,506.63	$828.77	$1,139.56	$787.38	$1,082.65	$1,666.75	$2,291.79	$1,609.28	$2,212.76	$1,282.34	$1,763.22	$1,276.72	$1,755.49	$1,047.55	$1,440.38
60	$1,662.30	$2,285.66	$1,610.35	$2,214.23	$1,566.87	$2,154.45	$1,602.94	$2,204.05	$1,277.43	$1,756.46	$1,278.81	$1,758.36	$1,020.38	$1,403.03	$927.13	$1,274.80	$1,046.87	$1,439.45	$782.64	$1,076.12	$1,204.23	$1,655.81	$1,142.46	$1,570.88	$864.11	$1,188.15	$820.96	$1,128.82	$1,737.83	$2,389.51	$1,677.90	$2,307.12	$1,337.02	$1,838.41	$1,331.16	$1,830.35	$1,092.22	$1,501.81
61	$1,721.10	$2,366.51	$1,667.31	$2,292.56	$1,622.30	$2,230.66	$1,659.64	$2,282.01	$1,322.61	$1,818.59	$1,324.04	$1,820.56	$1,056.48	$1,452.65	$959.92	$1,319.90	$1,083.90	$1,490.36	$810.32	$1,114.19	$1,246.83	$1,714.38	$1,182.87	$1,626.45	$894.68	$1,230.18	$850.00	$1,168.75	$1,799.30	$2,474.04	$1,737.25	$2,388.72	$1,384.32	$1,903.44	$1,378.25	$1,895.09	$1,130.86	$1,554.93
62	$1,759.68	$2,419.57	$1,704.69	$2,343.96	$1,658.67	$2,280.67	$1,696.85	$2,333.17	$1,352.26	$1,859.36	$1,353.73	$1,861.38	$1,080.16	$1,485.22	$981.45	$1,349.49	$1,108.20	$1,523.78	$828.49	$1,139.17	$1,274.78	$1,752.82	$1,209.39	$1,662.91	$914.73	$1,257.76	$869.05	$1,194.95	$1,839.64	$2,529.50	$1,776.20	$2,442.28	$1,415.35	$1,946.11	$1,409.15	$1,937.58	$1,156.21	$1,589.79
63	$1,808.07	$2,486.10	$1,751.57	$2,408.41	$1,704.28	$2,343.38	$1,743.51	$2,397.33	$1,389.45	$1,910.49	$1,390.95	$1,912.56	$1,109.86	$1,526.06	$1,008.43	$1,386.59	$1,138.67	$1,565.68	$851.27	$1,170.49	$1,309.83	$1,801.02	$1,242.64	$1,708.64	$939.89	$1,292.35	$892.95	$1,227.81	$1,890.22	$2,599.06	$1,825.04	$2,508.44	$1,454.27	$1,999.63	$1,447.90	$1,990.86	$1,188.00	$1,633.50
64+	$1,837.47	$2,526.52	$1,780.05	$2,447.57	$1,731.99	$2,381.49	$1,771.86	$2,436.31	$1,412.04	$1,941.56	$1,413.57	$1,943.66	$1,127.91	$1,550.88	$1,024.83	$1,409.14	$1,157.19	$1,591.14	$865.11	$1,189.53	$1,331.13	$1,830.30	$1,262.85	$1,736.42	$955.17	$1,313.36	$907.47	$1,247.77	$1,920.96	$2,641.32	$1,854.72	$2,550.24	$1,477.92	$2,032.14	$1,471.44	$2,023.23	$1,207.32	$1,660.07

Keystone Health Plan East, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33871PA0100055	Keystone HMO Platinum Preferred $10/$20/$200	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100056	Keystone HMO Platinum Preferred $20/$40/$250	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100057	Keystone HMO Platinum Preferred $25/$50/$400	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100058	Keystone HMO Platinum Preferred $5/$15/$500	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100059	Keystone HMO Gold Preferred $40/$80/$650	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100060	Keystone HMO Gold Classic $1,500/$30/$60/90%	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100062	Keystone HMO Silver Classic $4,750/$40/$80/70%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100063	Keystone HMO Silver Secure $5,000/$50/$100/$600	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100064	Keystone HMO Silver Classic $3,750/$40/$80/50%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100065	Keystone HMO Bronze Essential $7,500/$70/$140/$700	HMO	Bronze	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100066	Keystone HMO Gold Proactive	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100067	Keystone HMO Gold Proactive Value	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100068	Keystone HMO Silver Proactive	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100069	Keystone HMO Silver Proactive Value	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110021	Keystone DPOS Platinum Preferred $10/$20/$200	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110022	Keystone DPOS Platinum Preferred $20/$40/$250	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110023	Keystone DPOS Gold Preferred $40/$80/$650	POS	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110024	Keystone DPOS Gold Classic $1,500/$30/$60/90%	POS	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110025	Keystone DPOS Silver Classic $3,750/$40/$80/50%	POS	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name: Keystone Health Plan East, Inc.
Market: Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	Plan Marketing Name	Product	Metal	Level of Coverage	RATING AREA 1								RATING AREA 2			RATING AREA 3									RATING AREA 4								RATING AREA 5								RATING AREA 6									RATING AREA 7				RATING AREA 8					RATING AREA 9							
					1	2	3	4	5	6	7	8	1	2	3	1	2	3	4	5	6	7	8	9	1	2	3	4	5	6	7	8	1	2	3	4	5	6	7	8	1	2	3	4	5	6	7	8	9	1	2	3	1	2	3	4	5	1	2	3	4	5	6	7	8
					Bradford	Clarion	Fay	Fayette	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Washington	Westmoreland	Bedford	Blair	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lycoming	Montour	Northumberland	Schuylkill	Snyder	Union	Adams	Dauphin	Lancaster	York	Franklin	Lebanon	Perry	Berks	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
39875HA0040001	Keystone HMO Platinum Preferred EA2/5A0/CS4	HMO	Platinum	GP								

Company Name: Keystone Health Plan East, Inc
Market: Small Group
Product: HMO
Effective Date of Rates: October 1, 2025
Ending date of Rates: December 31, 2025

HIOS Plan ID (On Exchange)=>																														
HIOS Plan ID (Off Exchange)=>	33871PA0100055		33871PA0100056		33871PA0100057		33871PA0100058		33871PA0100059		33871PA0100060		33871PA0100062		33871PA0100063		33871PA0100064		33871PA0100065		33871PA0100066		33871PA0100067		33871PA0100068		33871PA0100069		33871PA0110021		33871PA0110022	
Plan Marketing Name =>	HMO Platinum Preferred $10(		HMO Platinum Preferred $20(		HMO Platinum Preferred $25(		HMO Platinum Preferred $5(		he HMO Gold Preferred $40/5(		HMO Gold Classic $1,500/$30(		HMO Silver Classic $4,750/$45(		HMO Silver Secure $5,000/$50(		HMO Silver Classic $3,750/$40(		HMO Bronze Essential $7,500/$5(		eystone HMO Gold Proactive		stone HMO Gold Proactive Va		eystone HMO Silver Proactive		stone HMO Silver Proactive V		DPOS Platinum Preferred $10(		DPOS Platinum Preferred $20(	
Form # =>	KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		KE 670 SG EXC-OFF Rev. 1.25		670 SG EXC-OFF.Tier Rev. 1.2		670 SG EXC-OFF.Tier Rev. 1.2		670 SG EXC-OFF.Tier Rev. 1.2		670 SG EXC-OFF.Tier Rev. 1.2		670 SG EXC-OFF.Direct Rev. 1.		670 SG EXC-OFF.Direct Rev. 1.	
Rating Area =>	8		8		8		8		8		8		8		8		8		8		8		8		8		8		8	
Network =>	stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		stone Health Plan East Netwo		Proactive Network		Proactive Network		Proactive Network		Proactive Network		stone Health Plan East Netwo		stone Health Plan East Netwo	
Metal =>	Platinum		Platinum		Platinum		Platinum		Gold		Gold		Silver		Silver		Silver		Bronze		Gold		Gold		Silver		Silver		Platinum		Platinum	
Deductible =>	$0		$0		$0		$0		$0		$1,500		$4,750		$5,000		$3,750		$7,500		$0		$0/$2000/$2000		$0/$6000/$6000		$1500/$6000/$6000		$0		$0	
Coinsurance =>	0%		0%		0%		0%		0%		10%		30%		0%		0%		50%		0%/20%/30%		0%/20%/30%		0%/5%/10%		0%/5%/10%		0%		0%	
Copays =>	$10/$20		$20/$40		$25/$50		$5/$15		$40/$80		$30 no ded/$60 no ded		$45 no ded/$90 no ded		$50 no ded/$100 no ded		$40 no ded/$80 no ded		$70 no ded/$140 no ded		$15/$40, $30/$60, $45/$80		$15/$40, $30/$60, $45/$80		o ded/$140 no ded, $80 no de		o ded/$140 no ded, $80 no de		$10/$20		$20/$40	
OOP Maximum =>	$3,500		$4,000		$4,500		$5,500		$9,200		$8,000		$9,200		$9,200		$9,200		$9,200		$9,200		$9,200		$9,200		$9,200		$3,500		$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$475.59	$475.59	$460.72	$460.72	$448.28	$448.28	$458.59	$458.59	$365.47	$365.47	$365.87	$365.87	$291.93	$291.93	$265.26	$265.26	$299.51	$299.51	$223.92	$223.92	$344.53	$344.53	$326.85	$326.85	$247.22	$247.22	$234.88	$234.88	$497.20	$497.20	$480.05	$480.05	$382.52	$382.52	$380.85	$380.85	$312.49	$312.49
15	$517.86	$517.86	$501.67	$501.67	$488.13	$488.13	$499.36	$499.36	$397.96	$397.96	$398.39	$398.39	$317.88	$317.88	$288.83	$288.83	$326.14	$326.14	$243.82	$243.82	$375.15	$375.15	$355.91	$355.91	$269.19	$269.19	$255.76	$255.76	$541.39	$541.39	$522.72	$522.72	$416.52	$416.52	$414.70	$414.70	$340.26	$340.26
16	$534.02	$534.02	$517.33	$517.33	$503.37	$503.37	$514.94	$514.94	$410.38	$410.38	$410.83	$410.83	$327.80	$327.80	$297.85	$297.85	$336.32	$336.32	$251.43	$251.43	$386.86	$386.86	$367.02	$367.02	$277.59	$277.59	$263.74	$263.74	$558.29	$558.29	$539.03	$539.03	$429.53	$429.53	$427.64	$427.64	$350.88	$350.88
17	$550.19	$550.19	$532.99	$532.99	$518.60	$518.60	$530.53	$530.53	$422.80	$422.80	$423.26	$423.26	$337.72	$337.72	$306.86	$306.86	$346.50	$346.50	$259.04	$259.04	$398.57	$398.57	$378.13	$378.13	$286.00	$286.00	$271.72	$271.72	$575.19	$575.19	$555.35	$555.35	$442.53	$442.53	$440.59	$440.59	$361.50	$361.50
18	$567.59	$567.59	$549.85	$549.85	$535.01	$535.01	$547.32	$547.32	$436.18	$436.18	$436.65	$436.65	$348.41	$348.41	$316.57	$316.57	$357.46	$357.46	$267.24	$267.24	$411.18	$411.18	$390.09	$390.09	$295.05	$295.05	$280.32	$280.32	$593.39	$593.39	$572.92	$572.92	$456.53	$456.53	$454.53	$454.53	$372.94	$372.94
19	$585.00	$585.00	$566.72	$566.72	$551.42	$551.42	$564.10	$564.10	$449.55	$449.55	$450.04	$450.04	$359.10	$359.10	$326.28	$326.28	$368.42	$368.42	$275.43	$275.43	$423.79	$423.79	$402.05	$402.05	$304.09	$304.09	$288.92	$288.92	$611.58	$611.58	$590.49	$590.49	$470.53	$470.53	$468.47	$468.47	$384.38	$384.38
20	$603.03	$603.03	$584.18	$584.18	$568.41	$568.41	$581.49	$581.49	$463.41	$463.41	$463.91	$463.91	$370.16	$370.16	$336.34	$336.34	$379.77	$379.77	$283.92	$283.92	$436.85	$436.85	$414.44	$414.44	$313.47	$313.47	$297.82	$297.82	$630.43	$630.43	$608.68	$608.68	$485.03	$485.03	$482.90	$482.90	$396.23	$396.23
21	$621.68	$699.39	$602.25	$677.53	$585.99	$659.24	$599.47	$674.40	$477.74	$537.46	$478.26	$538.04	$381.61	$429.31	$346.74	$390.08	$391.52	$440.46	$292.70	$329.29	$450.36	$506.66	$427.26	$480.67	$323.16	$363.56	$307.03	$345.41	$649.93	$731.17	$627.51	$705.95	$500.03	$562.53	$497.84	$560.07	$408.48	$459.54
22	$621.68	$699.39	$602.25	$677.53	$585.99	$659.24	$599.47	$674.40	$477.74	$537.46	$478.26	$538.04	$381.61	$429.31	$346.74	$390.08	$391.52	$440.46	$292.70	$329.29	$450.36	$506.66	$427.26	$480.67	$323.16	$363.56	$307.03	$345.41	$649.93	$731.17	$627.51	$705.95	$500.03	$562.53	$497.84	$560.07	$408.48	$459.54
23	$621.68	$699.39	$602.25	$677.53	$585.99	$659.24	$599.47	$674.40	$477.74	$537.46	$478.26	$538.04	$381.61	$429.31	$346.74	$390.08	$391.52	$440.46	$292.70	$329.29	$450.36	$506.66	$427.26	$480.67	$323.16	$363.56	$307.03	$345.41	$649.93	$731.17	$627.51	$705.95	$500.03	$562.53	$497.84	$560.07	$408.48	$459.54
24	$621.68	$699.39	$602.25	$677.53	$585.99	$659.24	$599.47	$674.40	$477.74	$537.46	$478.26	$538.04	$381.61	$429.31	$346.74	$390.08	$391.52	$440.46	$292.70	$329.29	$450.36	$506.66	$427.26	$480.67	$323.16	$363.56	$307.03	$345.41	$649.93	$731.17	$627.51	$705.95	$500.03	$562.53	$497.84	$560.07	$408.48	$459.54
25	$624.17	$702.19	$604.66	$680.24	$588.33	$661.88	$601.87	$677.10	$479.65	$539.61	$480.17	$540.19	$383.14	$431.03	$348.13	$391.64	$393.09	$442.22	$293.87	$330.60	$452.16	$508.68	$428.97	$482.59	$324.45	$365.01	$308.26	$346.79	$652.53	$734.10	$630.02	$708.77	$502.03	$564.78	$499.83	$562.31	$410.11	$461.38
26	$636.60	$716.18	$616.70	$693.79	$600.05	$675.06	$613.86	$690.59	$489.21	$550.36	$489.74	$550.96	$390.77	$439.61	$355.06	$399.44	$400.92	$451.03	$299.72	$337.19	$461.17	$518.81	$437.51	$492.20	$330.92	$372.28	$314.40	$353.70	$665.53	$748.72	$642.57	$722.89	$512.03	$576.03	$509.79	$573.51	$418.28	$470.57
27	$651.52	$732.96	$631.16	$710.05	$614.12	$690.88	$628.24	$706.78	$500.67	$563.26	$501.22	$563.87	$399.93	$449.92	$363.38	$408.81	$410.31	$461.60	$306.75	$345.09	$471.98	$530.97	$447.77	$503.74	$338.67	$381.01	$321.77	$361.99	$681.13	$766.27	$657.63	$739.83	$524.03	$589.54	$521.74	$586.95	$428.09	$481.60
28	$675.77	$760.24	$654.65	$736.48	$636.97	$716.59	$651.62	$733.08	$519.30	$584.22	$519.87	$584.85	$414.81	$466.66	$376.91	$424.02	$425.58	$478.78	$318.16	$357.94	$489.54	$550.73	$464.43	$522.49	$351.27	$395.18	$333.74	$375.46	$706.47	$794.78	$682.10	$767.37	$543.53	$611.47	$541.15	$608.80	$444.02	$499.52
29	$695.66	$782.62	$673.92	$758.16	$655.72	$737.69	$670.81	$754.66	$534.59	$601.41	$535.17	$602.07	$427.02	$480.40	$388.00	$436.50	$438.11	$492.87	$327.53	$368.47	$503.95	$566.95	$478.10	$537.87	$361.62	$406.82	$343.57	$386.51	$727.27	$818.18	$702.18	$780.96	$559.53	$629.48	$557.08	$626.72	$457.09	$514.23
30	$705.61	$829.09	$683.55	$803.18	$665.10	$781.49	$680.40	$799.47	$542.23	$637.13	$542.83	$637.82	$433.13	$508.92	$393.55	$462.42	$444.38	$522.14	$332.21	$390.35	$511.16	$600.61	$484.94	$569.80	$366.79	$430.97	$348.48	$409.46	$737.67	$866.76	$712.22	$836.86	$567.53	$666.85	$565.05	$663.93	$463.62	$544.76
31	$720.53	$846.62	$698.01	$820.16	$679.16	$798.02	$694.79	$816.37	$553.70	$650.60	$554.30	$651.31	$442.29	$519.69	$401.87	$472.20	$453.77	$533.18	$339.24	$398.61	$521.97	$613.31	$495.19	$581.85	$374.54	$440.09	$355.85	$418.12	$753.27	$885.09	$727.28	$854.56	$579.53	$680.95	$577.00	$677.97	$473.43	$556.28
32	$735.45	$864.15	$712.46	$837.14	$693.23	$814.54	$709.17	$833.28	$565.17	$664.07	$565.76	$664.79	$451.44	$530.45	$410.19	$481.98	$463.17	$544.22	$346.26	$406.86	$532.78	$626.01	$505.45	$593.90	$382.30	$449.20	$363.22	$426.78	$768.87	$903.42	$742.34	$872.25	$591.54	$695.05	$588.94	$692.01	$483.23	$567.80
33	$744.77	$875.11	$721.50	$847.76	$702.02	$824.87	$718.17	$843.84	$572.33	$672.49	$572.96	$673.22	$457.17	$537.17	$415.39	$488.09	$469.04	$551.12	$350.65	$412.02	$539.53	$633.95	$511.86	$601.43	$387.15	$454.90	$367.82	$432.19	$778.62	$914.87	$751.76	$883.31	$599.04	$703.87	$596.41	$700.78	$489.36	$575.00
34	$754.72	$886.80	$731.13	$859.08	$711.39	$835.89	$727.76	$855.11	$579.98	$681.47	$580.61	$682.21	$463.27	$544.35	$420.94	$494.61	$475.31	$558.48	$355.34	$417.52	$546.74	$642.42	$518.69	$609.47	$392.32	$460.97	$372.73	$437.96	$789.02	$927.09	$761.80	$895.11	$607.04	$713.27	$604.38	$710.14	$495.89	$582.68
35	$759.69	$892.64	$735.95	$864.74	$716.08	$841.39	$732.55	$860.75	$583.80	$685.96	$584.43	$686.71	$466.33	$547.93	$423.72	$497.87	$478.44	$562.16	$357.68	$420.27	$550.34	$646.65	$522.11	$613.48	$394.90	$464.01	$375.19	$440.85	$794.21	$933.20	$766.82	$901.01	$611.04	$717.97	$608.36	$714.82	$499.16	$586.52
36	$764.67	$898.48	$740.77	$870.40	$720.77	$846.90	$737.35	$866.38	$587.62	$690.45	$588.26	$691.21	$469.38	$551.52	$426.49	$501.13	$481.57	$565.84	$360.02	$423.02	$553.94	$650.88	$525.53	$617.50	$397.49	$467.05	$377.65	$443.74	$799.41	$939.31	$771.84	$906.91	$615.04	$722.67	$612.34	$719.50	$502.43	$590.36
37	$769.64	$904.33	$745.59	$876.06	$725.46	$852.41	$742.14	$872.02	$591.44	$694.94	$592.09	$695.70	$472.43	$555.11	$429.26	$504.39	$484.70	$569.52	$362.36	$425.78	$557.55	$655.12	$528.95	$621.51	$400.07	$470.08	$380.10	$446.62	$804.61	$945.42	$776.86	$912.81	$619.04	$727.37	$616.33	$724.18	$505.70	$594.20
38	$774.61	$910.17	$750.40	$881.72	$730.14	$857.92	$746.94	$877.65	$595.26	$699.44	$595.91	$700.20	$475.49	$558.70	$432.04	$507.64	$487.83	$573.20	$364.70	$428.53	$561.15	$659.35	$532.37	$625.53	$402.66	$473.12	$382.56	$449.51	$809.81	$951.53	$781.88	$918.71	$623.04	$732.07	$620.31	$728.86	$508.97	$598.04
39	$784.56	$921.86	$760.04	$893.05	$739.52	$868.94	$756.53	$888.92	$602.91	$708.42	$603.56	$709.19	$481.59	$565.87	$437.59	$514.16	$494.10	$580.57	$369.39	$434.03	$568.35	$667.82	$539.20	$633.56	$407.83	$479.20	$387.47	$455.28	$820.21	$963.75	$791.92	$930.50	$631.04	$741.47	$628.27	$738.22	$515.50	$605.71
40	$794.51	$973.27	$769.68	$942.85	$748.90	$917.40	$766.12	$938.50	$610.55	$747.93	$611.22	$748.74	$487.70	$597.43	$443.13	$542.84	$500.36	$612.94	$374.07	$458.24	$575.56	$705.06	$546.04	$668.90	$413.00	$505.92	$392.38	$480.67	$830.61	$1,017.50	$801.96	$982.40	$639.04	$782.82	$636.24	$779.39	$522.04	$639.50
41	$809.43	$991.55	$784.13	$960.56	$762.96	$934.62	$780.51	$956.12	$622.02	$761.97	$622.69	$762.80	$496.86	$608.65	$451.46	$553.03	$509.76	$624.45	$381.10	$466.84	$586.37	$718.30	$556.29	$681.46	$420.75	$515.42	$399.75	$489.70	$846.21	$1,036.61	$817.02	$1,000.85	$651.04	$797.52	$648.19	$794.03	$531.84	$651.51
42	$823.73	$1,009.06	$797.98	$977.53	$776.44	$951.14	$794.30	$973.01	$633.01	$775.43	$633.69	$776.28	$505.63	$619.40	$459.43	$562.80	$518.76	$635.49	$387.83	$475.09	$596.73	$730.99	$566.12	$693.50	$428.19	$524.53	$406.81	$498.35	$861.16	$1,054.92	$831.45	$1,018.53	$662.54	$811.61	$659.64	$808.06	$541.24	$663.01
43	$843.62	$1,033.43	$817.25	$1,001.14	$795.19	$974.11	$813.48	$996.51	$648.29	$794.16	$649.00	$795.02	$517.84	$634.36	$470.53	$576.39	$531.29	$650.83	$397.19	$486.56	$611.14	$748.64	$579.79	$710.24	$438.53	$537.20	$416.64	$510.38	$881.96	$1,080.39	$851.53	$1,043.13	$678.54	$831.21	$675.57	$827.57	$554.31	$679.03
44	$868.49	$1,063.90	$841.34	$1,030.65	$818.63	$1,002.82	$837.46	$1,025.89	$667.40	$817.57	$668.13	$818.46	$533.11	$653.06	$484.40	$593.38	$546.95	$670.02	$408.90	$500.90	$629.15	$770.71	$596.88	$731.18	$451.45	$553.03	$428.92	$525.43	$907.95	$1,112.24	$876.63	$1,073.87	$698.54	$855.71	$695.48	$851.97	$570.65	$699.04
45	$897.71	$1,099.69	$869.65	$1,065.32	$846.17	$1,036.56	$865.63	$1,060.40	$689.86	$845.07	$690.61	$845.99	$551.04	$675.03	$500.69	$613.35	$565.35	$692.56	$422.66	$517.76	$650.32	$796.64	$616.96	$755.78	$466.64	$571.64	$443.35	$543.11	$938.50	$1,149.66	$906.12	$1,110.00	$722.04	$884.50	$718.88	$880.63	$589.85	$722.56
46	$932.52	$1,142.34	$903.38	$1,106.63	$878.99	$1,076.76	$899.21	$1,101.53	$716.61	$877.85	$717.39	$878.80	$572.42	$701.21	$520.11	$637.13	$587.28	$719.42	$439.05	$537.84	$675.54	$827.54	$640.89	$785.09	$484.74	$593.81	$460.55	$564.17	$974.90	$1,194.25	$941.27	$1,153.05	$750.05	$918.81	$746.76	$914.78	$612.72	$750.58
47	$971.69	$1,190.32	$941.32	$1,153.11	$915.90	$1,121.98	$936.97	$1,147.79	$746.71	$914.72	$747.52	$915.71	$596.46	$730.66	$541.95	$663.89	$611.95	$749.63	$457.49	$560.43	$703.91	$862.29	$667.81	$818.06	$505.10	$618.75	$479.89	$587.86	$1,015.84	$1,244.40	$980.80	$1,201.48	$781.55	$957.30	$778.12	$953.20	$638.45	$782.11
48	$1,016.45	$1,245.15	$984.68	$1,206.23	$958.09	$1,173.66	$980.13	$1,200.66	$781.10	$956.85	$781.96	$957.89	$623.93	$764.32	$566.92	$694.48	$640.14	$784.17	$478.56	$586.24	$736.34	$902.01	$698.57	$855.75	$528.37	$647.25	$501.99	$614.94	$1,062.64	$1,301.73	$1,025.98	$1,256.82	$817.55	$1,001.50	$813.97	$997.11	$667.86	$818.13
49	$1,060.59	$1,299.22	$1,027.44	$1,258.61	$999.70	$1,224.63	$1,022.70	$1,252.80	$815.02	$998.40	$815.91	$999.49	$651.03	$797.51	$591.54	$724.63	$667.93	$818.22	$499.35	$611.70	$768.31	$941.18	$728.91	$892.91	$551.31	$675.36	$523.79	$641.65	$1,108.78	$1,358.26	$1,070.53	$1,311.40	$853.05	$1,044.99	$849.32	$1,040.41	$696.87	$853.66
50	$1,110.32	$1,526.69	$1,075.62	$1,478.98	$1,046.58	$1,439.04	$1,070.65	$1,472.15	$853.24	$1,173.21	$854.17	$1,174.49	$681.56	$937.14	$619.28	$851.51	$699.25	$961.48	$522.76	$718.80	$804.34	$1,105.97	$763.09	$1,049.24	$577.16	$793.60	$548.36	$753.99	$1,160.77	$1,596.07	$1,120.73	$1,541.01	$893.05	$1,227.95	$889.14	$1,222.57	$729.55	$1,003.12
51	$1,159.43	$1,594.22	$1,123.20	$1,544.39	$1,092.87	$1,502.70	$1,118.01	$1,537.27	$890.99	$1,225.10	$891.95	$1,226.44	$711.70	$978.59	$646.67	$889.17	$730.18	$1,004.00	$545.89	$750.59	$839.92	$1,154.89	$796.84	$1,095.65	$602.69	$828.70	$572.61	$787.34	$1,212.12	$1,666.66	$1,170.31	$1,609.17	$932.56	$1,282.26	$928.47	$1,276.65	$761.82	$1,047.50
52	$1,213.52	$1,668.59	$1,175.59	$1,616.44	$1,143.85	$1,572.80	$1,170.17	$1,608.98	$932.55	$1,282.25	$933.56	$1,283.65	$744.90	$1,024.24	$676.84	$930.65	$764.25	$1,050.84	$571.35	$785.61	$879.10	$1,208.77	$834.01	$1,146.77	$630.81	$867.36	$599.32	$824.07	$1,268.66	$1,744.41	$1,224.90	$1,684.24	$976.06	$1,342.08	$971.78	$1,336.20	$797.35	$1,096.36
53	$1,268.23	$1,743.81	$1,228.59	$1,689.31	$1,195.42	$1,643.70	$1,222.92	$1,681.51	$974.59	$1,340.06	$975.65	$1,341.52	$778.48	$1,070.42	$707.35	$972.61	$798.70	$1,098.21	$597.11	$821.02	$918.73	$1,263.26	$871.61	$1,198.46	$659.25	$906.46	$626.34	$861.22	$1,325.86	$1,823.05	$1,280.12	$1,760.17	$1,020.06	$1,402.58	$1,015.59	$1,396.44	$833.30	$1,145.79
54	$1,327.28	$1,825.02	$1,285.80	$1,767.98	$1,251.09	$1,720.25	$1,279.87	$1,759.82	$1,019.97	$1,402.47	$1,021.09	$1,403.99	$814.74	$1,120.26	$740.29	$1,017.90	$835.90	$1,149.36	$624.91	$859.26	$961.52	$1,322.09	$912.20	$1,254.28	$689.95	$948.68	$655.51	$901.32	$1,387.60	$1,907.95	$1,339.73	$1,842.13	$1,067.56	$1,467.90	$1,062.89	$1,461.47	$872.10	$1,199.14
55	$1,386.35	$1,906.23	$1,343.02	$1,846.65	$1,306.76	$1,796.79	$1,336.82	$1,838.12	$1,065.36	$1,464.87	$1,066.52	$1,466.46	$850.99	$1,170.11	$773.23	$1,063.19	$873.09	$1,200.50	$652.72	$897.49	$1,004.30	$1,380.92	$952.79	$1,310.09	$720.65	$990.89	$684.68	$941.43	$1,449.34	$1,992.85	$1,399.35	$1,924.10	$1,115.07	$1,533.22	$1,110.18	$1,526.50	$910.91	$1,252.50
56	$1,450.38	$1,994.27	$1,405.05	$1,931.94	$1,367.11	$1,879.78	$1,398.56	$1,923.02	$1,114.57	$1,532.53	$1,115.78	$1,534.20	$890.30	$1,224.16	$808.94	$1,112.30	$913.42	$1,255.95	$682.87	$938.95	$1,050.69	$1,444.70	$996.80	$1,370.60	$753.93	$1,036.66	$716.30	$984.91	$1,516.29	$2,084.89	$1,463.98	$2,012.97	$1,166.57	$1,604.03	$1,161.46	$1,597.01	$952.98	$1,310.35
57	$1,515.03	$2,083.17	$1,467.68	$2,018.06	$1,428.06	$1,963.58	$1,460.91	$2,008.75	$1,164.25	$1,600.85	$1,165.52	$1,602.59	$929.98	$1,278.73	$845.01	$1,161.88	$954.13	$1,311.93	$713.31	$980.80	$1,097.53	$1,509.10	$1,041.25	$1,431.69	$787.54	$1,082.87	$748.23	$1,028.82	$1,583.88	$2,177.83	$1,529.24	$2,102.71	$1,218.57	$1,675.54	$1,213.24	$1,668.20	$995.47	$1,368.77
58	$1,584.04	$2,178.06	$1,534.53	$2,109.98	$1,493.10	$2,053.02	$1,527.45	$2,100.24	$1,217.28	$1,673.76	$1,218.61	$1,675.58	$972.34	$1,336.97	$883.49	$1,214.80	$997.59	$1,371.69	$745.80	$1,025.47	$1,147.52	$1,577.84	$1,088.66	$1,496.91	$823.41	$1,132.19	$782.31	$1,075.68	$1,656.02	$2,277.03	$1,598.90	$2,198.48	$1,274.08	$1,751.86	$1,268.50	$1,744.18	$1,040.81	$1,431.11
59	$1,618.23	$2,225.07	$1,567.66	$2,155.53	$1,525.33	$2,097.33	$1,560.42	$2,145.58	$1,243.56	$1,709.89	$1,244.91	$1,711.75	$993.33	$1,365.83	$902.56	$1,241.03	$1,019.13	$1,401.30	$761.90	$1,047.61	$1,172.29	$1,611.89	$1,112.16	$1,529.22	$841.19	$1,156.63	$799.20	$1,098.90	$1,691.77	$2,326.18	$1,633.41	$2,245.94	$1,301.58	$1,789.67	$1,295.88	$1,781.83	$1,063.27	$1,462.00
60	$1,687.24	$2,319.95	$1,634.51	$2,247.45	$1,590.38	$2,186.77	$1,626.96	$2,237.07	$1,296.59	$1,782.81	$1,298.00	$1,784.75	$1,035.69	$1,424.07	$941.05	$1,293.95	$1,062.58	$1,461.05	$794.39	$1,092.28	$1,222.28	$1,680.63	$1,159.58	$1,594.43	$877.06	$1,205.95	$833.26	$1,145.76	$1,763.91	$2,425.38	$1,703.06	$2,341.71	$1,357.08	$1,865.99	$1,351.14	$1,857.81	$1,108.61	$1,524.35
61	$1,746.92	$2,402.02	$1,692.32	$2,326.94	$1,646.63	$2,264.12	$1,684.51	$2,316.20	$1,342.45	$1,845.87	$1,343.91	$1,847.88	$1,072.32	$1,474.45	$974.34	$1,339.72	$1,100.17	$1,512.74	$822.49	$1,130.92	$1,265.51	$1,740.08	$1,200.60	$1,650.83	$908.08	$1,248.61	$862.75	$1,186.29	$1,826.30	$2,511.17	$1,763.30	$2,424.54	$1,405.08	$1,931.99	$1,398.93	$1,923.53	$1,147.83	$1,578.26
62	$1,786.09	$2,455.87	$1,730.26	$2,379.11	$1,683.55	$2,314.88	$1,722.28	$2,368.13	$1,372.55	$1,887.25	$1,374.04	$1,889.31	$1,096.37	$1,507.50	$996.18	$1,369.75	$1,124.84	$1,546.65	$840.93	$1,156.27	$1,293.88	$1,779.09	$1,227.52	$1,687.84	$928.44	$1,276.60	$882.10	$1,212.88	$1,867.25	$2,567.47	$1,802.84	$2,478.90	$1,436.59	$1,975.31	$1,430.29	$1,966.65	$1,173.56	$1,613.65
63	$1,835.20	$2,523.40	$1,777.84	$2,444.53	$1,729.84	$2,378.53	$1,769.64	$2,433.25	$1,410.29	$1,939.15	$1,411.82	$1,941.26	$1,126.51	$1,548.95	$1,023.58	$1,407.42	$1,155.77	$1,589.18	$864.05	$1,188.07	$1,329.46	$1,828.01	$1,261.27	$1,734.25	$953.97	$1,311.71	$906.35	$1,246.23	$1,918.59	$2,638.07	$1,852.41	$2,547.06	$1,476.09	$2,029.62	$1,469.62	$2,020.73	$1,205.83	$1,658.02
64+	$1,865.04	$2,564.43	$1,806.75	$2,484.28	$1,757.97	$2,417.21	$1,798.41	$2,472.81	$1,433.22	$1,970.68	$1,434.78	$1,972.82	$1,144.83	$1,574.14	$1,040.22	$1,430.30	$1,174.58	$1,615.02	$878.10	$1,207.39	$1,351.08	$1,857.74	$1,281.78	$1,762.45	$969.48	$1,333.04	$921.09	$1,266.50	$1,949.79	$2,680.96	$1,882.53	$2,588.48	$1,500.09	$2,062.62	$1,493.52	$2,053.59	$1,225.44	$1,684.98

Keystone Health Plan East, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33871PA0100055	Keystone HMO Platinum Preferred $10/$20/$200	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100056	Keystone HMO Platinum Preferred $20/$40/$250	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100057	Keystone HMO Platinum Preferred $25/$50/$400	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100058	Keystone HMO Platinum Preferred $5/$15/$500	HMO	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100059	Keystone HMO Gold Preferred $40/$80/$650	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100060	Keystone HMO Gold Classic $1,500/$30/$60/90%	HMO	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100062	Keystone HMO Silver Classic $4,750/$40/$80/70%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100063	Keystone HMO Silver Secure $5,000/$50/$100/$600	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100064	Keystone HMO Silver Classic $3,750/$40/$80/50%	HMO	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100065	Keystone HMO Bronze Essential $7,500/$70/$140/$700	HMO	Bronze	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100066	Keystone HMO Gold Proactive	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100067	Keystone HMO Gold Proactive Value	HMO	Gold	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100068	Keystone HMO Silver Proactive	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0100069	Keystone HMO Silver Proactive Value	HMO	Silver	Off	Proactive	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110021	Keystone DPOS Platinum Preferred $10/$20/$200	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110022	Keystone DPOS Platinum Preferred $20/$40/$250	POS	Platinum	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110023	Keystone DPOS Gold Preferred $40/$80/$650	POS	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110024	Keystone DPOS Gold Classic $1,500/$30/$60/90%	POS	Gold	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
33871PA0110025	Keystone DPOS Silver Classic $3,750/$40/$80/50%	POS	Silver	Off	Keystone	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Company Name: Keystone Health Plan East, Inc.
Market: Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

| | | | | | 1/1/22 - 12/31/22 Number of Covered Lives by Rating County | | | | |

Unified Rate Review v6.0

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

Company Legal Name:	Keystone Health Plan East		
HIOS Issuer ID:	33871	State:	PA
Effective Date of Rate Change(s):	1/1/2025	Market:	Small Group

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 1/1/2023 to 12/31/2023

	Total	PMPM
Allowed Claims	$594,036,997.16	$545.95
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$513,197,211.82	$471.65
Risk Adjustment	-$26,952,254.17	-$24.77
Experience Period Premium	$642,240,288.26	$590.25
Experience Period Member Months	1,088,079	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	$83.05	1.056	1.043	1.056	1.043	$100.75
Outpatient Hospital	$117.98	1.048	1.043	1.048	1.043	$140.96
Professional	$145.49	1.029	1.043	1.029	1.043	$167.58
Other Medical	$0.00	1.029	1.043	1.029	1.043	$0.00
Capitation	$59.66	1.000	1.035	1.000	1.035	$63.91
Prescription Drug	$134.13	0.995	1.043	0.995	1.043	$144.46
Total	$540.31					**$617.66**

Morbidity Adjustment	1.000
Demographic Shift	0.999
Plan Design Changes	1.000
Other	0.999
Adjusted Trended EHB Allowed Claims PMPM for **1/1/2025**	**$616.43**

Manual EHB Allowed Claims PMPM	$627.40
Applied Credibility %	0.00%

		Projected Period Totals
Projected Index Rate for **1/1/2025**	**$627.40**	$663,422,798.40
Reinsurance	$0.00	$0.00
Risk Adjustment Payment/Charge	-$26.64	-$28,169,562.24
Exchange User Fees	0.00%	$0.00
Market Adjusted Index Rate	**$654.04**	**$691,592,360.64**

Projected Member Months	**1,057,416**

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Product-Plan Data Collection

Category Legal Name: **Keystone Health Plan East**

HIOS Issuer ID: **31871** State: **PA**

Effective Date of Rate Change(s): **1/1/2025** Market: **Small Group**

To add a product to Worksheet 2 - Plan Product Info, select the Add Product Button or Ctrl + Shift + P.

To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan Button or Ctrl + Shift + L.

To validate, select the Validate button or Ctrl + Shift + V.

To finalize, select the Finalize button or Ctrl + Shift + F.

To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product Button or Ctrl + Shift + Q.

To remove a plan, equivalent to the corresponding Plan Name/Plan ID field and select the Remove Plan Button or Ctrl + Shift + R.

Product/Plan Level Calculations

Table 2 **Section 1: General Product and Plan Information**

| | | |

Rating Area Data Collection

Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.
Select only the Rating Areas you are offering plans within and add a factor for each area.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.

Rating Area	Rating Factor
Rating Area 8	1.0000

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 small group market health care insurance underwritten by Keystone Health Plan East 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: Keystone Health Plan East ("KHPE")
State: Pennsylvania
HIOS Issuer ID (5-digit): 33871
Market: Small Group
Effective Date(s): 1/1/2025 – 3/31/2025, 4/1/2025 – 6/30/2025, 7/1/2025 – 9/30/2025, 10/1/2025 – 12/31/2025

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 small group market for KHPE. 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 2023 to calendar year 2025 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 Federal government ended the Health Insurance Providers Fee beginning with premiums due in 2021.

We are projecting that claims will increase by 6.9% in 2025. More than half of the change in health care service costs is driven by changes to health care provider fees.

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.

The weighted average increase across KHPE plans based on projected membership, inclusive of the impact of benefit and cost sharing changes, is 7.0%. The minimum increase is 2.8% and the maximum increase is 7.7%.

WORKSHEET 1: MARKET EXPERIENCE

SECTION I: EXPERIENCE PERIOD DATA

SINGLE RISK POOL

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

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 2023 and paid through February 2024. Earned premiums and member months are for January through December 2023. The data are for all direct-written small group business of KHPE in the Commonwealth of Pennsylvania.

PREMIUMS IN EXPERIENCE PERIOD

Earned Premiums in the Experience Period are developed by summing the earned premium reported in the company's internal data warehouse.

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 2023 through December 2023 and paid through February 2024 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 2023 period. Capitation amounts are also sourced from the internal data warehouse for the January through December 2023 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 2023 paid through February 2024.

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: PROJECTIONS

BENEFIT CATEGORIES

Experience Period Index Rate PMPM Data is 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.

PROJECTION FACTORS

The estimated incurred claims experience on an allowed basis for January 2023 through December 2023 is projected to the future rating period by several factors.

Morbidity Adjustment
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 small group market-wide morbidity.

Demographic Shift
This factor reflects the projected change in the average age, rating area, and tobacco utilization of the single risk pool.

Plan Design Changes
This factor reflects any changes in EHB allowed claims due to plan design changes.

Other Changes
This factor reflects changes in cost related to items other than changes in Morbidity, Demographic Shift, or Plan Design.

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.

c. Quarterly Premium Trend
Rates for second, third and fourth quarters increase by 1.5% each quarter.

CREDIBILITY MANUAL RATE DEVELOPMENT

We combined the experience period data for KHPE with the experience period data for QCC Insurance Company ("QCC"). This should provide a more stable basis for projecting the Index Rate. We consider the combined experience data to be fully credible.

RISK ADJUSTMENT AND REINSURANCE

Projected Risk Adjustment PMPM

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

The projected risk adjustment amounts for KHPE and Independence Blue Cross (QCC) are consistent with the projection made in the respective submissions. We also considered preliminary 2023 risk transfer results.

MARKET ADJUSTED INDEX RATE

The template calculates a MAIR by subtracting the amounts entered for reinsurance and risk adjustment and dividing by 1 minus the exchange user fee percentage. The MAIR calculation flows into Worksheet 2.

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.

WORKSHEET 2: PRODUCT-PLAN DATA COLLECTION

SECTION I: GENERAL PRODUCT AND PLAN INFORMATION

All products and plans included in the single risk pool are shown in Worksheet 2.

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.

SECTION II: EXPERIENCE PERIOD AND CURRENT PLAN LEVEL INFORMATION

Experience Period data is shown for each plan included in the single risk pool.

SECTION III: PLAN ADJUSTMENT FACTORS

The MAIR is adjusted for each plan based on its plan design, provider network, and non-EHBs. Administrative costs are added to calculate the Plan Adjusted Index Rate. The Plan Adjusted Index Rate is multiplied by the Age Calibration Factor, Geographic Calibration Factor, and Tobacco Calibration Factor to calculate the Calibrated Plan Adjusted Index Rate.

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.

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.

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 small group risk pool population is 37.

The Average Age factor is the reciprocal of the weighted average age factor based on the projected membership. The Tobacco Factor is calculated as the reciprocal of 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.

Small differences result between the Calibrated Plan Adjusted Index rates and the Age 21 non-tobacco rates in the Rate Template due to rounding restrictions required in the URRT Part 1.

When rounded to the nearest dollar, the Calibrated Plan Adjusted Index Rates match the Age 21 non-tobacco rates in the Rate Template as required in the DIT.

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 guarantee issue requirements and the individual mandate changes. The enrollment is our February 2024 enrollment.

LOSS RATIO

The loss ratio calculated in Section IV is generated within the template and is not based on the MLR formula. The projected loss ratio for the single risk pool is estimated to exceed 80% reflecting premium adjustments permitted by the federal MLR calculation.

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 KHPE Small Group Plans in Pennsylvania. The Index Rate reflects the twelve month projection for calendar year 2025. It has been developed following the specifications of 45 CFR § 156.80(d)(1).

TERMINATED PLANS

The following plans are being terminated during 2025:

33871PA0100020	Keystone HMO Platinum Preferred $10/$20/$200
33871PA0100021	Keystone HMO Platinum Preferred $20/$40/$250
33871PA0100022	Keystone HMO Gold Preferred $40/$80/$650
33871PA0100023	Keystone HMO Gold Classic $1,500/$30/$60/90%
33871PA0100024	Keystone HMO Silver Classic $4,750/$40/$80/70%

33871PA0100025	Keystone HMO Silver Classic $3,750/$40/$80/50%
33871PA0100026	Keystone HMO Bronze Essential $7,500/$70/$140/$700
33871PA0100044	Keystone HMO Gold Proactive
33871PA0100045	Keystone HMO Silver Proactive
33871PA0100049	Keystone HMO Silver Secure $5,000/$50/$100/$600
33871PA0100050	Keystone HMO Platinum Preferred $30/$60/$400
33871PA0100052	Keystone HMO Silver Proactive Value
33871PA0100053	Keystone HMO Platinum Preferred $5/$15/$500
33871PA0110011	Keystone DPOS Platinum Preferred $10/$20/$200
33871PA0110012	Keystone DPOS Platinum Preferred $20/$40/$250
33871PA0110013	Keystone DPOS Gold Preferred $40/$80/$650
33871PA0110014	Keystone DPOS Gold Classic $1,500/$30/$60/90%
33871PA0110019	Keystone DPOS Silver Classic $3,750/$40/$80/50%

WORKSHEET 3: RATING AREAS

There are nine rating areas in Pennsylvania. These plans are offered only in Rating Area 8, which consists of Bucks, Chester, Delaware, Montgomery, and Philadelphia counties.

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 in good standing 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 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 156.80 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.
- 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. When an alternate methodology was used to calculate the AV Metal Value a copy of the actuarial certification required by 45 CFR Part 156, §156.135 was included.

[redacted]

May 15, 2024

Data Rules Table Template v1.0

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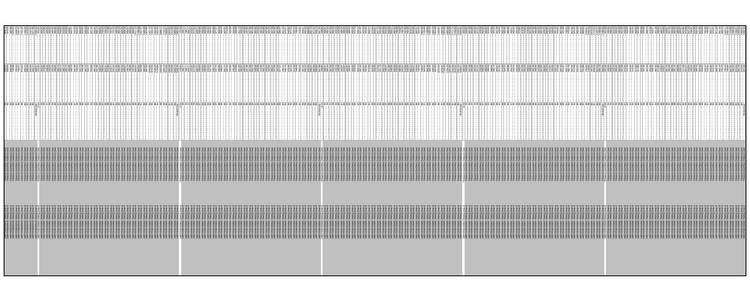
	Provide a description of the purpose of this data rules table. Describe the data rules that are contained in this table. Describe the data rules that are not contained in this table. Describe the data rules that are not applicable.						
	Enter any comments, notes, and other information that you want.						
Data Rules Table Author	Author						
Data Rules Table Version	Version						
Data Rules Table Date	Date						

Data Set		Entity Level Data		Product		Age		Characteristic		Individual Product Data	
Business Name of the Business Data Set		Business Name of the Business Entity		Business Name of the Business Product	Business Key Name of the Business Product Key	Business Key Name of the Business Age Key	Business Age Name of the Business Age	Business Key Name of the Business Characteristic Key	Business Characteristic Name of the Business Characteristic	Business Key Name of the Business Individual Product Key	Business Individual Product Name of the Business Individual Product



Data Rules Table Template v1.0

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	Enter any additional information that may be helpful to the reader of the data rules table						
	Enter any assumptions that have been made when defining the data rules in this table						
	Enter any other clear, useful information here. If "Yes" or "Other", an explanation must be provided. Refer to Sheet 2 for help						
Data Rules Table Author	Author's name						
Data Rules Table Version	Version number						
Date Data Rules Table Last Updated	Date						

Data Set		Entity Level Data		Attribute		Data Rule		Attribute Domain		Attribute Data Rule	
Business Name of the data set as it is known to the business	Technical Name of the data set as it is known to the system	Business Name of the entity as it is known to the business	Technical Name of the entity as it is known to the system	Business Name of the attribute as it is known to the business	Technical Name of the attribute as it is known to the system	Data Rule Number Unique identifier for each data rule	Data Rule Description Description of the data rule	Attribute Domain Name of the attribute domain	Attribute Domain Description Description of the attribute domain	Attribute Data Rule Name of the attribute data rule	Attribute Data Rule Description Description of the attribute data rule
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HMRC Data Assets	Trade & Customs Statistical Data	Trade & Customs Statistical Data	Trade & Customs Statistical Data	Trade & Customs Statistical Data	Trade & Customs Statistical Data	68	NA				
HMRC Data Assets	Trade & Customs Statistical Data	Trade & Customs Statistical Data	Trade & Customs Statistical Data	Trade & Customs Statistical Data	Trade & Customs Statistical Data	69	NA				
HMRC Data Assets	Trade & Customs Statistical Data	Trade & Customs Statistical Data	Trade & Customs Statistical Data	Trade & Customs Statistical Data	Trade & Customs Statistical Data	70	NA				
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HMRC Data Assets	Trade & Customs Statistical Data	Trade & Customs Statistical Data	Trade & Customs Statistical Data	Trade & Customs Statistical Data	Trade & Customs Statistical Data	163	NA				
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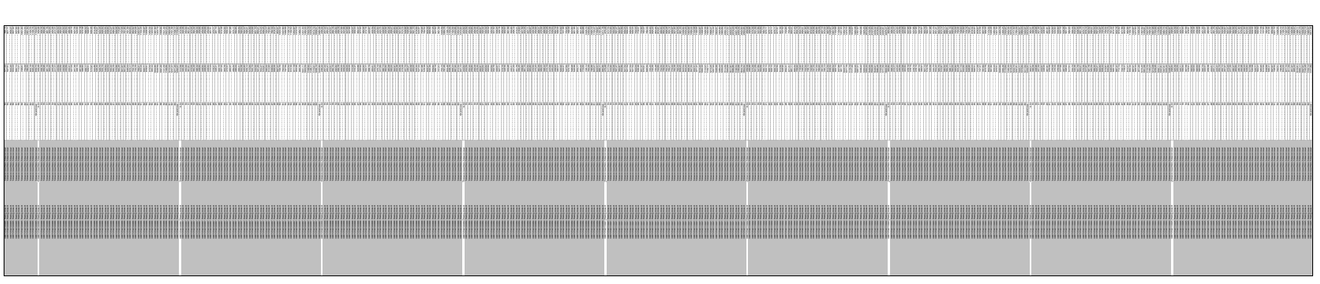
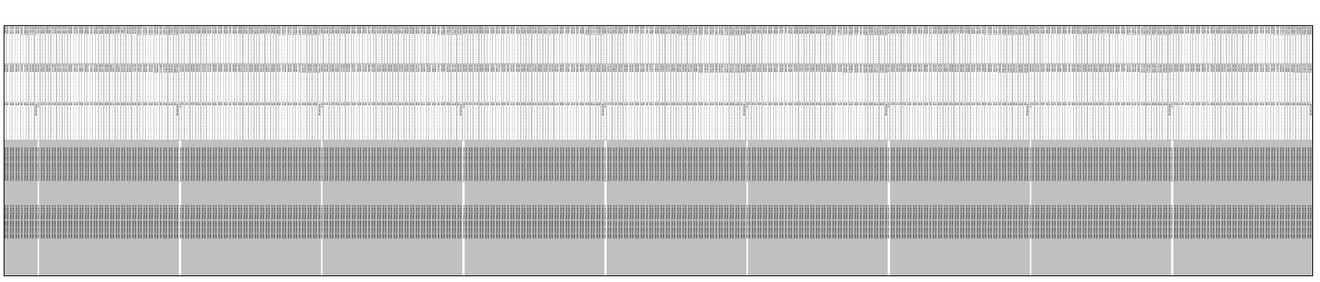
HMRC Data Assets	Trade & Customs Statistical Data	Trade & Customs Statistical Data	Trade & Customs Statistical Data	Trade & Customs Statistical Data	Trade & Customs Statistical Data	165	NA				
HMRC Data Assets	Trade & Customs Statistical Data	Trade & Customs Statistical Data	Tr



Data Fields, Table Thresholds, & Key

Data Fields	Year, Month, Day of Week, Date, Hour, Minute, Second, Time Zone, Latitude, Longitude, Altitude, Speed, Course, Horizontal Accuracy, Vertical Accuracy, Activity Type, Activity Type Confidence, Battery State, Battery Level, Wi-Fi, Pressure, Relative Altitude, Floor, Heart Rate, Heart Rate Motion Context, Steps, Hour Steps, Flights Ascended, Hour Flights Ascended, Flights Descended, Hour Flights Descended, Distance, Hour Distance, Active Energy Burned, Hour Active Energy Burned, Basal Energy Burned, Hour Basal Energy Burned, Physical Effort, Hour Physical Effort, Stand Hour, Hour Stand Hour, Apple Exercise Time, Hour Apple Exercise Time, Sleep Analysis, Hour Sleep Analysis, Environmental Audio Exposure, Hour Environmental Audio Exposure, Headphone Audio Exposure, Hour Headphone Audio Exposure, Walking Heart Rate Average, Hour Walking Heart Rate Average, Heart Rate Variability, Hour Heart Rate Variability, Resting Heart Rate, Hour Resting Heart Rate, Walking Double Support Percentage, Hour Walking Double Support Percentage, Walking Asymmetry Percentage, Hour Walking Asymmetry Percentage, Walking Step Length, Hour Walking Step Length, Walking Speed, Hour Walking Speed, Walking Steadiness, Hour Walking Steadiness, Six-Minute Walking Test Distance, Hour Six-Minute Walking Test Distance, Stair Ascent Speed, Hour Stair Ascent Speed, Stair Descent Speed, Hour Stair Descent Speed, Apple Sleeping Wrist Temperature, Hour Apple Sleeping Wrist Temperature, Blood Oxygen Saturation, Hour Blood Oxygen Saturation, Respiratory Rate, Hour Respiratory Rate, Forced Vital Capacity, Hour Forced Vital Capacity, Forced Expiratory Volume 1, Hour Forced Expiratory Volume 1, Peak Expiratory Flow Rate, Hour Peak Expiratory Flow Rate, Inhaler Usage, Hour Inhaler Usage, Blood Glucose, Hour Blood Glucose, Insulin Delivery, Hour Insulin Delivery, Number of Times Fallen, Hour Number of Times Fallen, Electrodermal Activity, Hour Electrodermal Activity, High Heart Rate Event, Hour High Heart Rate Event, Low Heart Rate Event, Hour Low Heart Rate Event, Irregular Heart Rhythm Event, Hour Irregular Heart Rhythm Event, Mindful Minutes, Hour Mindful Minutes, Water, Hour Water, Caffeine, Hour Caffeine, Dietary Energy Consumed, Hour Dietary Energy Consumed, Carbohydrates, Hour Carbohydrates, Fiber, Hour Fiber, Total Fat, Hour Total Fat, Saturated Fat, Hour Saturated Fat, Monounsaturated Fat, Hour Monounsaturated Fat, Polyunsaturated Fat, Hour Polyunsaturated Fat, Cholesterol, Hour Cholesterol, Protein, Hour Protein, Sodium, Hour Sodium, Vitamin A, Hour Vitamin A, Vitamin B6, Hour Vitamin B6, Vitamin B12, Hour Vitamin B12, Vitamin C, Hour Vitamin C, Vitamin D, Hour Vitamin D, Vitamin E, Hour Vitamin E, Vitamin K, Hour Vitamin K, Calcium, Hour Calcium, Iron, Hour Iron, Thiamin, Hour Thiamin, Riboflavin, Hour Riboflavin, Niacin, Hour Niacin, Folate, Hour Folate, Biotin, Hour Biotin, Pantothenic Acid, Hour Pantothenic Acid, Phosphorus, Hour Phosphorus, Iodine, Hour Iodine, Magnesium, Hour Magnesium, Zinc, Hour Zinc, Selenium, Hour Selenium, Copper, Hour Copper, Manganese, Hour Manganese, Chromium, Hour Chromium, Molybdenum, Hour Molybdenum, Chloride, Hour Chloride, Potassium, Hour Potassium, Caffeine, Hour Caffeine, Water, Hour Water, Alcoholic Beverages, Hour Alcoholic Beverages, Blood Alcohol Content, Hour Blood Alcohol Content, Number of Alcoholic Beverages, Hour Number of Alcoholic Beverages, Uncategorized, Hour Uncategorized
Table Thresholds	Year: 2000 to 2100 (integer); Month: 1 to 12 (integer); Day: 1 to 31 (integer); Day of Week: 1 to 7 (integer); Date: 1/1/2000 to 12/31/2100 (date); Hour: 0 to 23 (integer); Minute: 0 to 59 (integer); Second: 0 to 59 (integer); Time Zone: -12:00 to +14:00 (time); Latitude: -90 to 90 (float); Longitude: -180 to 180 (float); Altitude: -1,000 to 10,000 (integer); Speed: 0 to 100 (integer); Course: 0 to 360 (integer); Horizontal Accuracy: 0 to 100 (integer); Vertical Accuracy: 0 to 100 (integer); Activity Type: "Stationary", "Walking", "Running", "Automotive", "Cycling", "Swimming", "Workout", "Unknown"; Activity Type Confidence: "Low", "Medium", "High"; Battery State: "Charging", "Full", "Unplugged", "Unknown"; Battery Level: 0 to 100 (integer); Wi-Fi: "Connected", "Disconnected"; Pressure: 900 to 1,100 (integer); Relative Altitude: -100 to 1,000 (integer); Floor: -10 to 100 (integer); Heart Rate: 30 to 220 (integer); Heart Rate Motion Context: "Sedentary", "Active", "Unknown"; Steps: 0 to 1,000 (integer); Hour Steps: 0 to 1,000 (integer); Flights Ascended: 0 to 100 (integer); Hour Flights Ascended: 0 to 100 (integer); Flights Descended: 0 to 100 (integer); Hour Flights Descended: 0 to 100 (integer); Distance: 0 to 10,000 (integer); Hour Distance: 0 to 10,000 (integer); Active Energy Burned: 0 to 1,000 (integer); Hour Active Energy Burned: 0 to 1,000 (integer); Basal Energy Burned: 0 to 1,000 (integer); Hour Basal Energy Burned: 0 to 1,000 (integer); Physical Effort: 0 to 100 (integer); Hour Physical Effort: 0 to 100 (integer); Stand Hour: 0 to 1 (integer); Hour Stand Hour: 0 to 1 (integer); Apple Exercise Time: 0 to 60 (integer); Hour Apple Exercise Time: 0 to 60 (integer); Sleep Analysis: "In Bed", "Asleep", "Awake"; Hour Sleep Analysis: "In Bed", "Asleep", "Awake"; Environmental Audio Exposure: 0 to 100 (integer); Hour Environmental Audio Exposure: 0 to 100 (integer); Headphone Audio Exposure: 0 to 100 (integer); Hour Headphone Audio Exposure: 0 to 100 (integer); Walking Heart Rate Average: 30 to 220 (integer); Hour Walking Heart Rate Average: 30 to 220 (integer); Heart Rate Variability: 0 to 100 (integer); Hour Heart Rate Variability: 0 to 100 (integer); Resting Heart Rate: 30 to 100 (integer); Hour Resting Heart Rate: 30 to 100 (integer); Walking Double Support Percentage: 0 to 100 (integer); Hour Walking Double Support Percentage: 0 to 100 (integer); Walking Asymmetry Percentage: 0 to 100 (integer); Hour Walking Asymmetry Percentage: 0 to 100 (integer); Walking Step Length: 0 to 100 (integer); Hour Walking Step Length: 0 to 100 (integer); Walking Speed: 0 to 10 (integer); Hour Walking Speed: 0 to 10 (integer); Walking Steadiness: 0 to 100 (integer); Hour Walking Steadiness: 0 to 100 (integer); Six-Minute Walking Test Distance: 0 to 1,000 (integer); Hour Six-Minute Walking Test Distance: 0 to 1,000 (integer); Stair Ascent Speed: 0 to 100 (integer); Hour Stair Ascent Speed: 0 to 100 (integer); Stair Descent Speed: 0 to 100 (integer); Hour Stair Descent Speed: 0 to 100 (integer); Apple Sleeping Wrist Temperature: 0 to 100 (integer); Hour Apple Sleeping Wrist Temperature: 0 to 100 (integer); Blood Oxygen Saturation: 0 to 100 (integer); Hour Blood Oxygen Saturation: 0 to 100 (integer); Respiratory Rate: 0 to 100 (integer); Hour Respiratory Rate: 0 to 100 (integer); Forced Vital Capacity: 0 to 100 (integer); Hour Forced Vital Capacity: 0 to 100 (integer); Forced Expiratory Volume 1: 0 to 100 (integer); Hour Forced Expiratory Volume 1: 0 to 100 (integer); Peak Expiratory Flow Rate: 0 to 100 (integer); Hour Peak Expiratory Flow Rate: 0 to 100 (integer); Inhaler Usage: 0 to 100 (integer); Hour Inhaler Usage: 0 to 100 (integer); Blood Glucose: 0 to 100 (integer); Hour Blood Glucose: 0 to 100 (integer); Insulin Delivery: 0 to 100 (integer); Hour Insulin Delivery: 0 to 100 (integer); Number of Times Fallen: 0 to 100 (integer); Hour Number of Times Fallen: 0 to 100 (integer); Electrodermal Activity: 0 to 100 (integer); Hour Electrodermal Activity: 0 to 100 (integer); High Heart Rate Event: 0 to 100 (integer); Hour High Heart Rate Event: 0 to 100 (integer); Low Heart Rate Event: 0 to 100 (integer); Hour Low Heart Rate Event: 0 to 100 (integer); Irregular Heart Rhythm Event: 0 to 100 (integer); Hour Irregular Heart Rhythm Event: 0 to 100 (integer); Mindful Minutes: 0 to 100 (integer); Hour Mindful Minutes: 0 to 100 (integer); Water: 0 to 100 (integer); Hour Water: 0 to 100 (integer); Caffeine: 0 to 100 (integer); Hour Caffeine: 0 to 100 (integer); Dietary Energy Consumed: 0 to 1,000 (integer); Hour Dietary Energy Consumed: 0 to 1,000 (integer); Carbohydrates: 0 to 100 (integer); Hour Carbohydrates: 0 to 100 (integer); Fiber: 0 to 100 (integer); Hour Fiber: 0 to 100 (integer); Total Fat: 0 to 100 (integer); Hour Total Fat: 0 to 100 (integer); Saturated Fat: 0 to 100 (integer); Hour Saturated Fat: 0 to 100 (integer); Monounsaturated Fat: 0 to 100 (integer); Hour Monounsaturated Fat: 0 to 100 (integer); Polyunsaturated Fat: 0 to 100 (integer); Hour Polyunsaturated Fat: 0 to 100 (integer); Cholesterol: 0 to 100 (integer); Hour Cholesterol: 0 to 100 (integer); Protein: 0 to 100 (integer); Hour Protein: 0 to 100 (integer); Sodium: 0 to 100 (integer); Hour Sodium: 0 to 100 (integer); Vitamin A: 0 to 100 (integer); Hour Vitamin A: 0 to 100 (integer); Vitamin B6: 0 to 100 (integer); Hour Vitamin B6: 0 to 100 (integer); Vitamin B12: 0 to 100 (integer); Hour Vitamin B12: 0 to 100 (integer); Vitamin C: 0 to 100 (integer); Hour Vitamin C: 0 to 100 (integer); Vitamin D: 0 to 100 (integer); Hour Vitamin D: 0 to 100 (integer); Vitamin E: 0 to 100 (integer); Hour Vitamin E: 0 to 100 (integer); Vitamin K: 0 to 100 (integer); Hour Vitamin K: 0 to 100 (integer); Calcium: 0 to 100 (integer); Hour Calcium: 0 to 100 (integer); Iron: 0 to 100 (integer); Hour Iron: 0 to 100 (integer); Thiamin: 0 to 100 (integer); Hour Thiamin: 0 to 100 (integer); Riboflavin: 0 to 100 (integer); Hour Riboflavin: 0 to 100 (integer); Niacin: 0 to 100 (integer); Hour Niacin: 0 to 100 (integer); Folate: 0 to 100 (integer); Hour Folate: 0 to 100 (integer); Biotin: 0 to 100 (integer); Hour Biotin: 0 to 100 (integer); Pantothenic Acid: 0 to 100 (integer); Hour Pantothenic Acid: 0 to 100 (integer); Phosphorus: 0 to 100 (integer); Hour Phosphorus: 0 to 100 (integer); Iodine: 0 to 100 (integer); Hour Iodine: 0 to 100 (integer); Magnesium: 0 to 100 (integer); Hour Magnesium: 0 to 100 (integer); Zinc: 0 to 100 (integer); Hour Zinc: 0 to 100 (integer); Selenium: 0 to 100 (integer); Hour Selenium: 0 to 100 (integer); Copper: 0 to 100 (integer); Hour Copper: 0 to 100 (integer); Manganese: 0 to 100 (integer); Hour Manganese: 0 to 100 (integer); Chromium: 0 to 100 (integer); Hour Chromium: 0 to 100 (integer); Molybdenum: 0 to 100 (integer); Hour Molybdenum: 0 to 100 (integer); Chloride: 0 to 100 (integer); Hour Chloride: 0 to 100 (integer); Potassium: 0 to 100 (integer); Hour Potassium: 0 to 100 (integer); Caffeine: 0 to 100 (integer); Hour Caffeine: 0 to 100 (integer); Water: 0 to 100 (integer); Hour Water: 0 to 100 (integer); Alcoholic Beverages: 0 to 100 (integer); Hour Alcoholic Beverages: 0 to 100 (integer); Blood Alcohol Content: 0 to 100 (integer); Hour Blood Alcohol Content: 0 to 100 (integer); Number of Alcoholic Beverages: 0 to 100 (integer); Hour Number of Alcoholic Beverages: 0 to 100 (integer); Uncategorized: 0 to 100 (integer); Hour Uncategorized: 0 to 100 (integer)
Key	
Table Name	
Data Field	
Table Threshold	

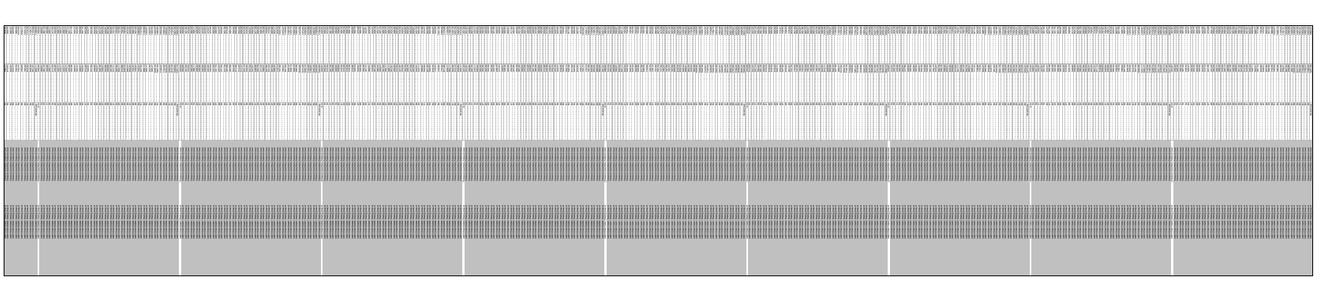
| Year | Month | Day of Week | Date | Hour | Minute | Second | Time Zone | Latitude | Longitude | Altitude | Speed | Course | Horizontal Accuracy | Vertical Accuracy | Activity Type | Activity Type Confidence | Battery State | Battery Level | Wi-Fi | Pressure | Relative Altitude | Floor | Heart Rate | Heart Rate Motion Context | Steps | Hour Steps | Flights Ascended | Hour Flights Ascended | Flights Descended | Hour Flights Descended | Distance | Hour Distance | Active Energy Burned | Hour Active Energy Burned | Basal Energy Burned | Hour Basal Energy Burned | Physical Effort | Hour Physical Effort | Stand Hour | Hour Stand Hour | Apple Exercise Time | Hour Apple Exercise Time | Sleep Analysis | Hour Sleep Analysis | Environmental Audio Exposure | Hour Environmental Audio Exposure | Headphone Audio Exposure | Hour Headphone Audio Exposure | Walking Heart Rate Average | Hour Walking Heart Rate Average | Heart Rate Variability | Hour Heart Rate Variability | Resting Heart Rate | Hour Resting Heart Rate | Walking Double Support Percentage | Hour Walking Double Support Percentage | Walking Asymmetry Percentage | Hour Walking Asymmetry Percentage | Walking Step Length | Hour Walking Step Length | Walking Speed | Hour Walking Speed | Walking Steadiness | Hour Walking Steadiness | Six-Minute Walking Test Distance | Hour Six-Minute Walking Test Distance | Stair Ascent Speed | Hour Stair Ascent Speed | Stair Descent Speed | Hour Stair Descent Speed | Apple Sleeping Wrist Temperature | Hour Apple Sleeping Wrist Temperature | Blood Oxygen Saturation | Hour Blood Oxygen Saturation | Respiratory Rate | Hour Respiratory Rate | Forced Vital Capacity | Hour Forced Vital Capacity | Forced Expiratory Volume 1 | Hour Forced Expiratory Volume 1 | Peak Expiratory Flow Rate | Hour Peak Expiratory Flow Rate | Inhaler Usage | Hour Inhaler Usage | Blood Glucose | Hour Blood Glucose | Insulin Delivery | Hour Insulin Delivery | Number of Times Fallen | Hour Number of Times Fallen | Electrodermal Activity | Hour Electrodermal Activity | High Heart Rate Event | Hour High Heart Rate Event | Low Heart Rate Event | Hour Low Heart Rate Event | Irregular Heart Rhythm Event | Hour Irregular Heart Rhythm Event | Mindful Minutes | Hour Mindful Minutes | Water | Hour Water | Caffeine | Hour Caffeine | Dietary Energy Consumed | Hour Dietary Energy Consumed | Carbohydrates | Hour Carbohydrates | Fiber | Hour Fiber | Total Fat | Hour Total Fat | Saturated Fat | Hour Saturated Fat | Monounsaturated Fat | Hour Monounsaturated Fat | Polyunsaturated Fat | Hour Polyunsaturated Fat | Cholesterol | Hour Cholesterol | Protein | Hour Protein | Sodium | Hour Sodium | Vitamin A | Hour Vitamin A | Vitamin B6 | Hour Vitamin B6 | Vitamin B12 | Hour Vitamin B12 | Vitamin C | Hour Vitamin C | Vitamin D | Hour Vitamin D | Vitamin E | Hour Vitamin E | Vitamin K | Hour Vitamin K | Calcium | Hour Calcium | Iron | Hour Iron | Thiamin | Hour Thiamin | Riboflavin | Hour Riboflavin | Niacin | Hour Niacin | Folate | Hour Folate | Biotin | Hour Biotin | Pantothenic Acid | Hour Pantothenic Acid | Phosphorus | Hour Phosphorus | Iodine | Hour Iodine | Magnesium | Hour Magnesium | Zinc | Hour Zinc | Selenium | Hour Selenium | Copper | Hour Copper | Manganese | Hour Manganese | Chromium | Hour Chromium | Molybdenum | Hour Molybdenum | Chloride | Hour Chloride | Potassium | Hour Potassium | Caffeine | Hour Caffeine | Water | Hour Water | Alcoholic Beverages | Hour Alcoholic Beverages | Blood Alcohol Content | Hour Blood Alcohol Content | Number of Alcoholic Beverages | Hour Number of Alcoholic Beverages | Uncategorized | Hour Uncategorized |
|---|---|---



Data Rules Table Template v1.0

Table Name		Table Description					
Table Owner							
Data Steward							
Data Custodian							
Data Source(s)							

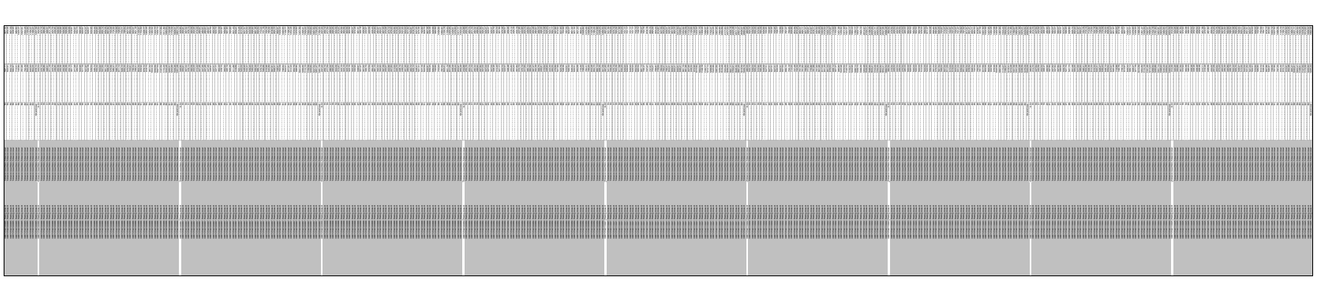
Field	Primary Key/FK	Validity	Null	Consistency	Uniqueness/Data Risk
Standard Name of the field as it should be	Standard Indicate if the field is a primary key or foreign key	Standard Expected format, data type, or valid range of values for the field	Standard Indicate if the field can be null or not	Standard Rules to ensure consistency of data across the field	Standard Indicate if the field should contain unique values



Data Rules Table Template v1.0

Data Rules Table Name	Enter an uncompromising short name, describing the data rules that will be defined in this table						
	Enter any additional comments that may be useful to describe the data rules that will be defined in this table						
	Enter any Excel formula that may be useful to define the data rules that will be defined in this table						
	Enter any VBA code that may be useful to define the data rules that will be defined in this table						
	Enter any other comments that may be useful to define the data rules that will be defined in this table						
Data Rules Table Owner	Enter the name of the owner of this table						
Data Rules Table Author	Enter the name of the author of this table						
Data Rules Table Version	Enter the version of this table						

Data Set	Entity Level Set	Variable	Set	Constraint Data Set	Individual Value Data Set
Mandatory Enter the name of the data set	Optional Enter the name of the data set	Mandatory Enter the name of the variable	Optional Enter the name of the set	Mandatory Enter the name of the data set	Optional Enter the name of the data set



Cover Page

HIOS Issuer ID: 33871

HIOS Product ID: 33871PA010, 33871PA011

Unique Plan Design Supporting Documentation and Justification

ACTUARIAL MEMORANDUM

HIOS Issuer ID: 33871

HIOS Product IDs: 33871PA010, 33871PA011

Applicable HIOS Plan IDs (Standard Component): 33871PA0100055, 33871PA0110021, 33871PA0100056, 33871PA0110022, 33871PA0100057, 33871PA0100058, 33871PA0100059, 33871PA0110023, 33871PA0100060, 33871PA0110024, 33871PA0100066, 33871PA0100067, 33871PA0100062, 33871PA0100063, 33871PA0100064, 33871PA0110025, 33871PA0100068, 33871PA0100069, 33871PA0100065

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 1/1/2025. 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 inpatient hospital services for a subset of these plans differs by facility and professional claims. Inpatient hospital services account for about 16% of allowed costs in the AV calculation.

The outpatient facility fee cost-sharing for a subset of these plans varies by site of service. Services have different copays or coinsurances for a free-standing facility setting and a hospital setting. Outpatient facility fee accounts for about 13% of allowed costs in the AV calculation.

The cost-sharing for primary care for these plans is a combination of copays for office visits in person and virtual care. Primary care services account for about 3% of allowed costs in the AV calculation.

The cost-sharing for specialist care for these plans is a combination of copays for office visits in person and virtual care. Specialist services account for about 8% of allowed costs in the AV calculation.

The cost-sharing for Outpatient Mental Health and Substance Abuse for these plans varies between

Office visits and All Other services. Outpatient Mental Health and Substance Abuse accounts for about 4% of allowed costs in the AV calculation.

The cost-sharing for Generic Drugs for these plans varies between low-cost Generics and normal Generics. Generic Drugs accounts for about 4% of allowed costs in the AV calculation.

A subset of these plans has a three-tier benefit design structure. Plans 33871PA0100066 and 33871PA0100067 have expected utilization of 45% in the third tier. Plans 33871PA0100068 and 33871PA0100069 have expected utilization of 40% in the third tier.

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

Method 156.135(b)(2) was used for inpatient hospital, outpatient facility, primary care, specialist care, outpatient mental health and substance abuse, and generic drugs cost-sharing.

Method 156.135(b)(3) was used to accommodate the three-tier design.

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 inpatient hospital utilization, we considered our commercial PPO and HMO data incurred between January 2023 and December 2023.

For the freestanding and hospital utilization data for outpatient facility, we considered our commercial PPO and HMO data incurred between January 2023 and December 2023.

For the primary care and specialist utilization, we used our commercial PPO and HMO data incurred between January 2023 and December 2023.

For the outpatient mental health and substance abuse utilization, we used our commercial HMO data incurred between January 2023 and December 2023. For average cost per unit, we used our commercial PPO and HMO data incurred between January 2023 and December 2023.

For the generic drugs utilization, we used our commercial PPO and HMO data incurred between January 2023 and December 2023.

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 85% of the cost was from facility claims and the remaining 15% 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 to determine the equivalent overall IP hospital copay amount. The exhibit below details this calculation.

HIOS IDs	33871PA0100065	33871PA0100066, 33871PA0100067	33871PA0100066, 33871PA0100067	33871PA0100068, 33871PA0100069	33871PA0100068, 33871PA0100069
IP Cost Sharing					
Facility	$700	$700	$1,100	$900	$1,300
Professional	50%	20%	30%	5%	10%
AVC Continuance Table	Bronze	Gold	Gold	Silver	Silver
PMPY for IP	$855	$1,321	$1,321	$1,057	$1,057
Admit PMPY	0.03	0.05	0.05	0.04	0.04
Claim per Admit	$26,054	$27,080	$27,080	$26,960	$26,960
Average LOS (days)	1.6	1.6	1.6	1.6	1.6
Effective Copay Factor for 5 days	0.43	0.41	0.41	0.43	0.43
Assumption from Data					
% Facility Cost	85%	85%	85%	85%	85%
% Professional Cost	15%	15%	15%	15%	15%
Calculations					
Professional Claim per Admit	$3,908	$4,062	$4,062	$4,044	$4,044
Professional Claim per Day	$2,426	$2,476	$2,476	$2,578	$2,578
Equiv. Copay per Day no max	$1,213	$495	$743	$129	$258
Equiv. Copay per Day, 5-day max	$2,831	$1,217	$1,826	$299	$598
Total Copay per Day, 5-day max	**$3,531**	**$1,917**	**$2,926**	**$1,199**	**$1,898**

Primary Care Copay Differential

For primary care, our recent data indicated that 85% of utilization came from office visits in person and 15% from virtual care. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

	Cost - sharing		
HIOS_ID	**PCP**	**Virtual PCP**	**AV Input**
33871PA0100055, 33871PA0110021	$10	$5	$ 9.25
33871PA0100056, 33871PA0110022	$20	$15	$ 19.25
33871PA0100057	$25	$20	$ 24.25
33871PA0100058	$5	$0	$ 4.25
33871PA0100059, 33871PA0110023	$40	$30	$ 38.50
33871PA0100060, 33871PA0110024	$30	$20	$ 28.50
Tier 1: 33871PA0100066	$15	$10	$ 14.25
Tier 2: 33871PA0100066	$30	$20	$ 28.50
Tier 3: 33871PA0100066	$45	$30	$ 42.75
Tier 1: 33871PA0100067	$15	$10	$ 14.25
Tier 2: 33871PA0100067	$30	$20	$ 28.50
Tier 3: 33871PA0100067	$45	$30	$ 42.75
33871PA0100062	$45	$30	$ 42.75
33871PA0100063	$50	$35	$ 47.75
33871PA0100064, 33871PA0110025	$40	$30	$ 38.50
Tier 1: 33871PA0100068	$40	$30	$ 38.50
Tier 2: 33871PA0100068	$70	$50	$ 67.00
Tier 3: 33871PA0100068	$80	$55	$ 76.25
Tier 1: 33871PA0100069	$40	$30	$ 38.50
Tier 2: 33871PA0100069	$70	$50	$ 67.00
Tier 3: 33871PA0100069	$80	$55	$ 76.25
33871PA0100065	$70	$50	$ 67.00

Specialist Copay Differential

For specialist visits, our recent data indicated that 95% of utilization came from office visits in person and 5% from virtual care. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

	Cost - sharing		
HIOS_ID	**SP**	**Virtual SP**	**AV Input**
33871PA0100055, 33871PA0110021	$20	$10	$ 19.50
33871PA0100056, 33871PA0110022	$40	$25	$ 39.25
33871PA0100057	$50	$35	$ 49.25
33871PA0100058	$15	$10	$ 14.75
33871PA0100059, 33871PA0110023	$80	$55	$ 78.75
33871PA0100060, 33871PA0110024	$60	$40	$ 59.00
Tier 1: 33871PA0100066	$40	$30	$ 39.50
Tier 2: 33871PA0100066	$60	$40	$ 59.00
Tier 3: 33871PA0100066	$80	$55	$ 78.75
Tier 1: 33871PA0100067	$40	$30	$ 39.50
Tier 2: 33871PA0100067	$60	$40	$ 59.00
Tier 3: 33871PA0100067	$80	$55	$ 78.75
33871PA0100062	$90	$55	$ 88.25
33871PA0100063	$100	$70	$ 98.50
33871PA0100064, 33871PA0110025	$80	$55	$ 78.75
Tier 1: 33871PA0100068	$90	$65	$ 88.75
Tier 2: 33871PA0100068	$140	$100	$ 138.00
Tier 3: 33871PA0100068	$150	$105	$ 147.75
Tier 1: 33871PA0100069	$90	$65	$ 88.75
Tier 2: 33871PA0100069	$140	$100	$ 138.00
Tier 3: 33871PA0100069	$150	$105	$ 147.75
33871PA0100065	$140	$95	$ 137.75

Combination of Cost-sharing for Outpatient Facility Fee

For the outpatient facility site of service cost-sharing, our recent data indicated that 55% of outpatient facility utilization came from the hospital setting. This assumption was used for plans with copay cost-sharing for outpatient facility. Our recent data indicated that 80% of outpatient facility claims came from the hospital setting. This assumption was used for plans with coinsurance cost-sharing for outpatient facility. The cost-sharing entered into the AV calculator is a blend of the copay or coinsurance in a hospital setting and the copay or coinsurance in an ambulatory surgery center.

		Cost-sharing		
HIOS ID	Service Type	ASC	Hospital	AV Input
33871PA0100055, 33871PA0110021	OP Fac.	$50	$100	$77.50
33871PA0100056, 33871PA0110022	OP Fac.	$50	$100	$77.50
33871PA0100057	OP Fac.	$50	$100	$77.50
33871PA0100058	OP Fac.	$80	$160	$124.00
33871PA0100059, 33871PA0110023	OP Fac.	$400	$750	$592.50
33871PA0100060, 33871PA0110024	OP Fac.	$400	$750	$592.50
33871PA0100062	OP Fac.	$500	$1,000	$775.00

Combination of Cost-sharing for Outpatient Mental Health and Substance Abuse

For the outpatient mental health and substance abuse cost-sharing, our recent data indicated that 75% of outpatient mental health utilization came from office visits. The cost-sharing entered into the AV calculator is a blend of the cost-sharing for outpatient mental health office visits and the cost-sharing for all other outpatient mental health services.

	Cost - sharing		
HIOS_ID	MH/SA Office	MH/SA Other	AV Input
33871PA0100055, 33871PA0110021	$20	$20	$ 20.00
33871PA0100056, 33871PA0110022	$40	$40	$ 40.00
33871PA0100057	$50	$50	$ 50.00
33871PA0100058	$15	$15	$ 15.00
33871PA0100059, 33871PA0110023	$80	$80	$ 80.00
33871PA0100060, 33871PA0110024	$60	$60	$ 60.00
33871PA0100066	$40	$40	$ 40.00
33871PA0100067	$40	$40	$ 40.00
33871PA0100062	$90	$90	$ 90.00
33871PA0100063	$100	$100	$ 100.00
33871PA0100064, 33871PA0110025	$80	$80	$ 80.00
33871PA0100068	$90	$90	$ 90.00
33871PA0100069	$90	$90	$ 90.00
33871PA0100065	$140	$140	$ 140.00

Generic Drugs Copay Differential

For generic drugs, our recent data indicated that 40% of utilization came from low-cost generic drugs. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization for low-cost generic drugs and normal generic drugs.

	Cost - sharing		
HIOS_ID	**Low-Cost Generic**	**Generic**	**AV Input**
33871PA0100055, 33871PA0110021	$3	$10	$ 7.20
33871PA0100056, 33871PA0110022	$3	$10	$ 7.20
33871PA0100057	$3	$10	$ 7.20
33871PA0100058	$3	$10	$ 7.20
33871PA0100059, 33871PA0110023	$3	$15	$ 10.20
33871PA0100060, 33871PA0110024	$3	$20	$ 13.20
33871PA0100066	$3	$25	$ 16.20
33871PA0100067	$5	$25	$ 17.00
33871PA0100062	$5	$25	$ 17.00
33871PA0100063	$5	$25	$ 17.00
33871PA0100064, 33871PA0110025	$5	$25	$ 17.00
33871PA0100068	$7	$30	$ 20.80
33871PA0100069	$7	$30	$ 20.80
33871PA0100065	$7	$30	$ 20.80

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

Using the AV calculator and the methods described above, we calculated the AV for each tier in each plan, as follows. Based on the average actual tier utilization experience over the past three years of data (2021, 2022, and 2023), we projected expected utilization by tier for the plans. The final AV for the plan was then calculated by taking the weighted average of the tier AVs using the utilization by tier. The following exhibits details this calculation.

Utilization	Tier 1	Tier 2	Tier 3	**Total**
33871PA0100066, 33871PA0100067	45%	10%	45%	**100%**
33871PA0100068, 33871PA0100069	50%	10%	40%	**100%**

	Actuarial Value			
HIOS ID	Tier 1	Tier 2	Tier 3	**Average**
33871PA0100066	83.66%	79.06%	77.71%	**80.52%**
33871PA0100067	83.57%	78.77%	77.85%	**80.51%**
33871PA0100068	72.08%	68.67%	68.25%	**70.21%**
33871PA0100069	70.61%	68.67%	68.25%	**69.47%**

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: 4/29/2024

AV screenshots redacted.

No adjustment was made for the impact of COVID in the Experience Period that we do not expect to recur in the Projection Period.

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 2024 enrollments, to the average age factor calculated for the prior annual filing.

	2024 Filing	2025 Filing	Change
Age Factor	1.520	1.507	0.991
Geographic Factor	1.000	1.000	1.000
Tobacco Factor	1.008	1.008	1.000
Total change			0.991

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 Keystone HMO was 1.100.
The network factor used for Proactive was 1.000.

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:	HMO	1.053
	Proactive	0.958

REDACTION JUSTIFICATION – KHPE SMALL GROUP

DOCUMENT

URRT Part III – Federal Actuarial Memorandum

Redacted Name of opining actuary (pages 8 and 9)
Redacted Company Contact Information (page 1) – name, telephone number, email address

PA Actuarial Memorandum

Redacted Name of opining actuary (pages 8 and 9)
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

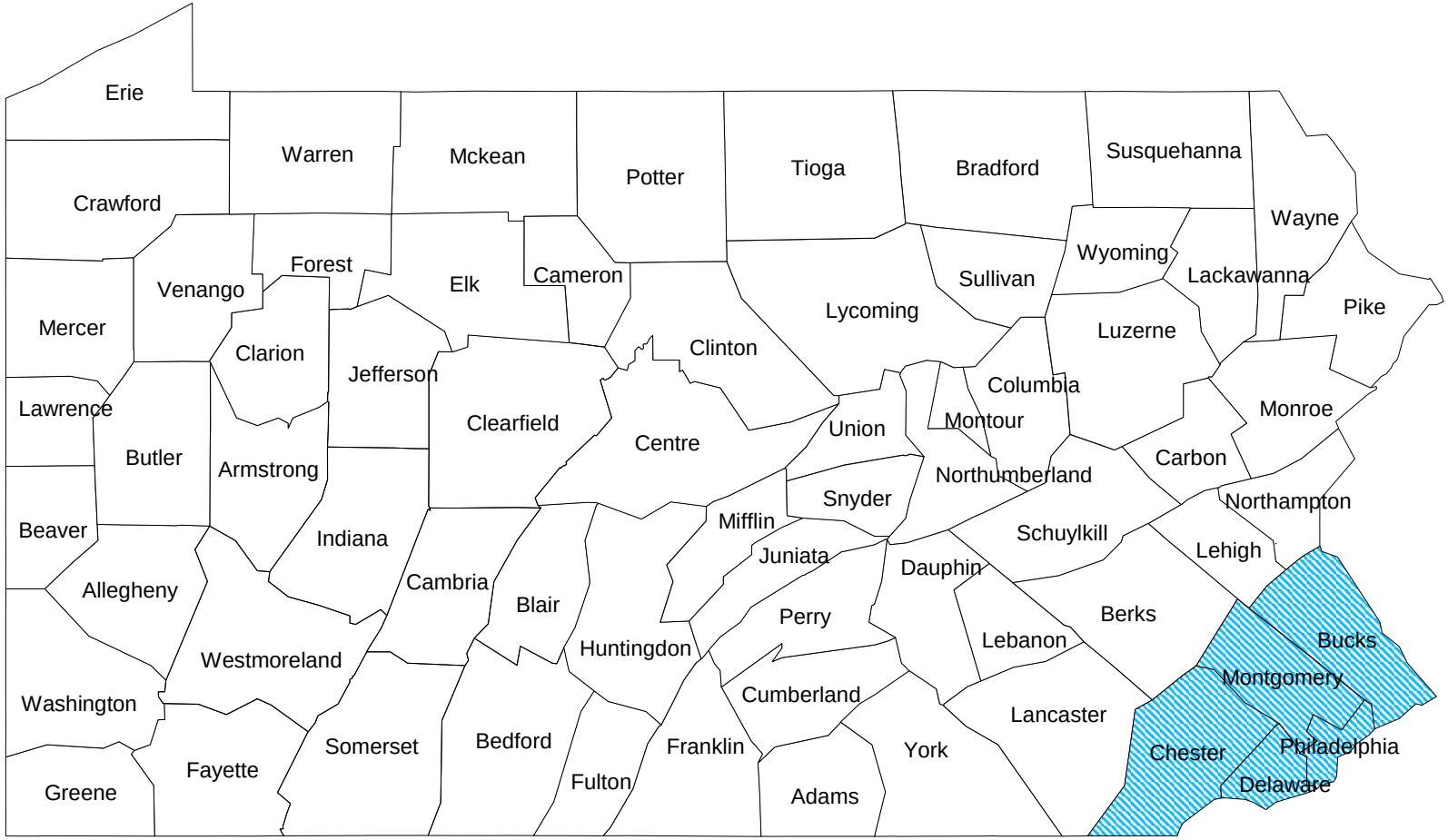
Unique AV Justification file

Redacted name of opining actuary (page 12)
Redacted AV Screenshots (all)

2024 and 2025 Service Area

Issuer: Keystone Health Plan East

Market: Small Group



Key *(modify as needed)*

: On-exchange service area

: Off-exchange only service area

Responses to Section E, Standard Questions

1. Membership: a. If the projected membership for plan year 2025 significantly differs from the current 2/1/2024 membership, please explain why.

   We do not project that 2025 membership will differ significantly from the current membership.

2. a. Experience Period Claims: a. Please confirm that all claims which are capitated have been removed from the experience period claims.

   We confirm that capitated claims have been removed.

   b. Please confirm that all non-EHB claims have been removed from the experience period claims.

   We confirm that non-EHB claims have been removed.

   c. How are drug rebates projected to change from the base period to the rating period? How has this change been reflected in the rate development?

   We work with our PBM to forecast rx rebate increases from the base period to the rating period. These projected increases are fully reflected in the trend component of the rate development.

3. COVID: a. Please confirm that Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. Additionally, please confirm that any COVID adjustment factor in the filing is reflected in Table 5 of the PAAM Exhibits.

   We confirm there is no COVID adjustment in Tables 2-4. No COVID adjustment was made in Table 5.

4. Trend
   a. [SG. Only] If the Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate quarterly rates in Table 5A differ, please provide an explanation and exhibit in support of the variation.

   We have used a quarterly trend of 1.5% in Table 5A which is slightly below the Annual Trend in Table 3. We believe that this more moderate trend will be reflective of trend going from 2025 to 2026.

   b. [SG. Only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.

   These cells are equal to cell J32. We are anticipating relatively smooth increases to the Index rate going from 2025 to 2026 for these plans.

5. Table 6 – Retention
   a. Please confirm that the federal income tax is calculated using a Federal Income Tax Rate of 21%. If other adjustments were made in Table 6, cell C57, please provide a demonstration of how this number was calculated and an explanation of the other adjustments included in the calculation.

   We confirm that we used a Federal Income Tax rate of 21% in this calculation.

   b. Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2025.

   We confirm that these factors are consistent.

   c. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – Renewing, Open Enrollment Enrollee – New, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please provide a detailed explanation as to the reason for the difference.

   We confirm that the commission PMPM is consistent between the four options. Open Enrollment and Special Enrollment are consumer concepts and do not apply to small group business.

6. Pricing AVs
   a. Please confirm that the Pricing AVs were calculated using a single risk pool (i.e., claims experience is not separated by metal level).

   We confirm that the Pricing AV's were calculated using a single risk pool.

   b. Please identify and support any differences between the company's metallic AV calculator results and the corresponding Pricing AVs.

   Metal AV is a national average AV which is not intended for pricing purposes per CMS Guidance (noted below). Please see attached model for Pricing AV calculation. The metal AV is based on the AV calculator which is calibrated to national average costs. The Philadelphia market is significantly more expensive than the national average from a cost of services standpoint. The same deductible or copay is worth significantly less as a percentage of total allowed cost in the Philadelphia market compared to the national average. This leads to different Pricing AVs for the same metal level.

   Pricing based on local data should give a more accurate result than pricing using national data. Our pricing model is using data that is more aligned with of how members buying these plans in this area will use them than another model which relies on national data.

   In addition, CMS continues to state that "the AV Calculator is intended to establish a comparison tool and was not developed for pricing purposes" in its Actuarial Calculator Methodology.

This is further supported by the Society of Actuaries paper, "A Summary of the 2020 Actuarial Value Calculator", which states " It is important to remember that the AV calculator was designed to determine if specific benefit designs meet the de minimis criteria and not for plan pricing."

7. Expanded Bronze Plans

a. Please provide an exhibit which demonstrates that the criteria for expanded bronze plans have been met.

Please see the attached “EBP” exhibit.

8. PAAM Exhibits – Consumer Factors

a. Please provide quantitative and qualitative support for the proposed geographic rating area factors, if different from the previous year.

The proposed geographic area rating factors shown in Tab V are the same as those used in the previous year.

b. Please provide quantitative and qualitative support for the proposed network factors, if different from the previous year.

The proposed network factors shown in Tab V are the same as those used in the previous year. Within Table 10, they are normalized using the membership in Table 10 to result in a composite factor of 1.000.

9. MLR Exhibit

a. Please complete table below which summarizes the most recent three years of complete MLR information. i. Actual is the final information which was filed for the specified calendar year

ii. Pricing is the information which was projected in the final annual filing for the given year (i.e., 2021 pricing information is from the plan year 2021 annual filing submitted in 2020)

a. Please complete table below which summarizes the most recent three years of complete MLR information.

i. Actual is the final information which was filed for the specified calendar year

ii. Pricing is the information which was projected in the final annual filing for the given year (i.e., 2020 pricing information is from the plan year 2020 annual filing submitted in 2019)

	MLR		Member Months	
Calendar Year	**Actual**	**Pricing**	**Actual**	**Pricing**
2020	77.9%	82.3%	1,285,783	1,316,820
2021	77.2%	82.9%	1,211,793	1,323,036
2022	75.9%	83.4%	1,153,076	1,239,816

10. Plan of Withdrawal:

a. Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.

The plan has been submitted.

11. Transitional Plans:

a. Starting in October 2024, the PID will discontinue the non-enforcement policy for individual transitional plans (the non-enforcement policy for small group transitional plans will continue until further notice, or until the federal government discontinues its non-enforcement policy). If applicable, please discuss the migration of individual transitional members into ACA-compliant plans effective January 1, 2025.

   There are no transitional plans.

12. Copay Adjustment Programs

a. Does the company use a copay adjustment program (also known as a copay accumulator program)?

   Yes, IBX has copay card maximizer and accumulator adjustment programs in place.

b. How does the company handle copay assistance coupons? For example, does the coupon apply to the MOOP?

   The manufacturer coupon programs are used to reduce/eliminate the member cost share and save on the cost of the medication. Because they are not an out of pocket expense for the member they do not count towards MOOP.

c. If any change to such a program has resulted in a pricing impact, please include a detailed quantitative exhibit supporting the pricing impact.

   We reduced our pharmacy trend by 0.7%. This was based on guidance provided to us by our PBM rather than an internal study.

Please provide an exhibit which demonstrates that the criteria for the expanded bronze plans have been met.

These plans satisfy the requirements by providing first dollar coverage (before deductible) as follows:

	HIOS IDs	Plan Marketing Name	FDC Primary Care Services	FDC Specialist Visit
KHPE	33871PA0100065	Keystone HMO Bronze Essential $7,500/$70/$140/$700	X	X

Completeness and Redaction Justification Checklist

Issuer Name: Keystone Health Plan East
Market: Small Group HMO
SERFF ID: INAC-134056078

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				
	RFJ Part III – Actuarial Memorandum	X	Y	37-45	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			
PA Actuarial Memorandum and Rate Exhibits					
D.1.A.	Company Information	X	Y	4	Y
D.1.B.	Rate History & Proposed Variation in Rate Changes	X	N	5	N/A
D.1.C.	Average Rate Change	X	N	5	N/A
D.1.D.	Membership Count	X	N	5	N/A
	PA Act. Exhibits Table 1	X	N	13	N/A
D.1.E.	Benefit Changes	X	N	5	N/A
D.1.F.	Experience Period Claims & Premium	X	N	5-6	N/A
	PA Act. Exhibits Table 2	X	N	13	N/A
D.1.G.	Credibility of Data	X	N	6	N/A
	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	X	N	14	N/A
D.1.H.	Trend Identification	X	N	7	N/A
	PA Act. Exhibits Table 3	X	N	13	N/A
D.1.I.	Historical Experience	X	N	7	N/A
	PA Act. Exhibits Table 4	X	N	13	N/A
D.2.A.	Development of PAIR, MAIR and Total Allowed Claims	X	N	8	N/A
	PA Act. Exhibits Table 5	X	N	15	N/A
D.2.B.	Retention Items	X	N	9	N/A
	PA Act. Exhibits Table 6	X	N	15	N/A
D.2.C.	Normalized Market-Adjusted Projected Allowed Total Claims	X	N	9	N/A
	PA Act. Exhibits Table 7	X	N	15	N/A
D.2.D.	Components of Rate Change	X	N	10	N/A
	PA Act. Exhibits Table 8	X	N	15	N/A
	PA Act. Exhibits Table 9	X	N	15	N/A
D.3.	Plan Rate Development	X	N	10	N/A
	PA Act. Exhibits Table 10	X	N	16	N/A
D.4.	Plan Premium Development for 21-Year-Old Non-Tobacco User	X	N	10	N/A
	PA Act. Exhibits Table 11	X	N	17-18	N/A
D.5.A.	Age and Tobacco Factors	X	N	10	N/A
	PA Act. Exhibits Table 12	X	N	19	N/A
D.5.B.	Geographic Factors	X	N	10	N/A
	PA Act. Exhibits Table 13	X	N	19	N/A
D.5.C.	Network Factors	X	N	10	N/A
	PA Act. Exhibits Table 14	X	N	19	N/A
D.5.D	*Rate Change Request Summary*	X	N	20	N/A
	PA Act. Exhibits Table 15	X	N	20	N/A
D.5.E.	Service Area Composition	X	N	11	N/A
D.5.F	Composite Rating	X	N	11	N/A
D.6.	Actuarial Certifications	X	Y	11-12	Y
Additional Exhibits					
E.	Department Plan Design Summary & Rate Tables	X	N	23-34	N/A
	Service Area Map	X	N	74	N/A
Summary Documents/Confirmation of HIOS & SERFF Submissions		X			Y

State:Pennsylvania
TOI:HOrg02G Group Health Organizations - Health Maintenance (HMO)
Sub-TOI:HOrg02G.004F Small Group Only - HMO
Filing Type:Rate - G.I. (Guaranteed Issue)
Filing Company:Keystone Health Plan East, Inc.
SERFF Tracking Number:INAC-134056078
State Tracking Number:INAC-134056078
Company Tracking Number:KHPE SG 1-1-2025
Product Name:KHPE Small Group HMO eff 1-1-2025
Project Name:
Destruction Date:

Objection Letter Status:Data Request Sent

Objection Letter Date:06/05/2024

Respond By Date:06/19/2024

Submitted Date:06/05/2024 04:28 PM
Dear David Walker,

Introduction:

The Pennsylvania Insurance Department has received and conducted a review of the above captioned filing. To complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided by June 19. If you have any questions or difficulties in providing the information within this time frame, please call me.

Please note, each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandum and Pennsylvania Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to question number 5.

(1) Please provide quantitative and qualitative support for the assumed trends, which are substantially higher that the trends that can be derived from the monthly data in Table 4b. Also, provide specific support for the assumed utilizations, which are driving the overall trend, for the negative cost trend pharmacy benefits, and for the weighting of capitated claims.

(2) The answer to Standard Question 5 indicates that the filing incorporates the final Risk Adjustment User Fee of $0.18. Please revise the entry in PAAME Table 6 cell C54 to generate 18 cents in cell D54, and make no offsetting adjustments in the filing.

(3) Regarding the Pricing AVs

a. Please describe the process used to develop the pricing AVs for the plans.

b. Please describe the data underlying the model used to develop pricing AVs.
c. Please explain how the model used to develop pricing AVs was calibrated and the allowed PMPM to which the model is calibrated.
d. Please explain any changes that were applied to the model used to develop pricing AVs for varying metal tiers.

(4) The exhibit showing actual vs. pricing MLRs indicates that the actual MLR has historically been consistently lower than the pricing MLR, as well as below expected levels. In addition, the company's MLR reports have resulted in substantial rebates owed, for both entities and in all three markets. Please provide responses Parts b and c of standard question #9, as well as responding to the following:
a. What is the history of rebates paid for this entity and market?
b. How was this history of rebates considered in the current rate filing?
c. Given this history what considerations lead the company to believe the projected MLR will be achieved in 2025?
d.What action(s) has the company taken or does the company anticipate taking to mitigate the possibility and magnitude of future rebate indications?
e. What are the top 3 pricing assumptions that the company sees as driving the difference between the projected and actual MLR results?

(5) Section 2E of the actuarial memorandum shows the development of the MLR for the projection period. Please show these same data values for the experience period, and show how the projection period values were based on and informed by these experience period values.

(6) Please verify that the projected premium shown in the MLR development exhibit matches the Required Revenue shown in Table 6 of the PAAME, or explain the reason for any differential.

(7) Please support and providing an exhibit quantifying each of the factors listed in the actuarial memorandum that combine to result in the Change In Other Factor shown in Exhibit 5, or indicate that there is no change in any of the listed factors.

(8) Please describe and show the development of the assumed Change in Network Factor as well as any underlying network factors, and clarify why the HMO and PPO factors do not normalize to 1.0 given that the rate development is based on the combined experience of both entities.

(9) Please verify that the trend shown in Table 1b, the Rate Change Summary and the actuarial memorandum are consistent, or indicate why this should not be the case.

(10) Please reconcile the figures shown the How It Plans To Spend Your Money box in Table 15 with the percentages shown in Table 6.

(11) Please compare the projected 2025 risk adjustment transfer amount PMPM to the anticipated 2023 risk adjustment transfer amount PMPM, identifying the specific driver(s) of any differences between the two values and providing detailed support for those differences.

(12) Please provide the actual observed trends based on historical allowed claims experience for the combined QCC and KHPE individual population for each benefit category as well as in aggregate for years 2021, 2022, and 2023, and 2024 (year to date, with the understanding that 2024 trends will be partially based on estimated claim costs. In providing your response, for each calendar year, provide the total member months, allowed claims, and any normalization adjustments applied to the claims experience. Provide both raw and COVID-19 adjusted values as applicable.

(13) Please compare the proposed total annual trend rate to the actual observed trend rates per your response above as well as to the trends indicated by the monthly data provided in Table 4b. To the extent that these trends are significantly different, please explain and justify the reasons that this is the case.

(14) Please discuss why the company anticipates a negative prescription drug cost trend in its total trend determination.

(15) Please provide the rationale for the direction and magnitude of the differences between the pricing AVs and the metal AVs for each plan included in the 'III Plan Rates' tab of the PA Rate Template.

(16) Given that the combined QCC and KHPE experience is used as the manual rate, please demonstrate the adjustments applied to the blended experience to reflect the expected morbidity of the KHPE population in the projection period. Similarly, please demonstrate the adjustments applied to the blended experience to reflect the expected risk adjustment of the specific entity's population in the projection period.

(17) The company has shared CMS's position that the AV Calculator is intended to establish a comparison tool and was not developed for pricing purposes, and states that 1) its pricing model is using data that is more aligned with of how members buying these plans in this area will use them than another model which relies on national data and that 2) the Philadelphia market is significantly more expensive than the national average from a cost of services standpoint. This would seem to lead to pricing AVs that exceed the AV calculator values for all metal levels; please clarify why the pricing AVs are generally higher than the AV calculator values for platinum and gold plans, and lower than the AV calculator values for all other plans.

(18) Please provide an explanation of and support for the level of the General & Claims Administrative Expenses as shown in Table 6, as well as the reasons for any changes in the level of these expenses from the plan year 2023 filing. I note that the total expenses are relatively high on a percentage basis.

(19) Please discuss the difference between the Allowed Claims reported in Table 2 and those reported in Table 4.

(20) Please identify and show the development of the Projected Allowed Non-EHB Claims PMPM as shown in Table

(21) Please identify the drivers of the proposed aggregate rate change (base experience, trend, risk adjustment, demographics, metal mix, etc.) referenced in Section 1(C) of the PA actuarial memorandum.

(22) Please provide actual 2024 member months and experience data for the first 3 or 4 months of the 2024, in the format of Table 2, so that the Department can consider this emerging data in light of past MLR results, and comment on any aspects of the data that are significantly deviating from expectations.

(23) Please confirm that you have tested to ensure that the rates in Table 11 of the PAAM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.

(24) Please note that aggregate rate adjustment percentages are derived from Table 11, rather than Table 10 which was the source of this figure in past years.

(25) Please revise the actuarial memorandum to show actual numerical assumptions where possible, such as the trend referenced in Section 1(H).

(26) Please verify that the Retention Items section of the PA Actuarial Memorandum matches the 'II Rate Development & Change' tab of the PA Rate Template, or make any necessary corrections to the memorandum.

(27) Please note that a Plan of Withdrawal is required for all plans that were available in 2024 but are not being offered in 2025.

Please be advised that there may be additional questions based on the Department's ongoing review as well as the company's responses to the above.

Responses to this data request should be provided via SERFF in Microsoft Excel worksheets. Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at (717) 783-2115 or mgurgiolo@pa.gov.

Conclusion:

Although this objection letter constitutes an official action taken by the Department on your filing pursuant to 40 P.S. § 3801.304, this filing cannot be deemed approved. Please also note that these objections do not constitute a formal disapproval. The Department remains willing to work with you to bring this form into compliance with all of Pennsylvania's applicable insurance laws and regulations. Although every effort is made to raise any and all defects identified in the initial review of the filing, please understand that revisions to the form or your responses to the objections below might prompt additional objections that could not have been raised previously.

Sincerely, Michael Gurgiolo

Cover Letter for Responses to June 5 Objection Letter – KHPE Small Group INAC-134056078
Response Date June 19, 2024

1. **Please provide quantitative and qualitative support for the assumed trends, which are substantially higher that the trends that can be derived from the monthly data in Table 4b. Also, provide specific support for the assumed utilizations, which are driving the overall trend, for the negative cost trend pharmacy benefits, and for the weighting of capitated claims.**

   Please see the response to question 12 and 13, which addresses this question as well.

2. **The answer to Standard Question 5 indicates that the filing incorporates the final Risk Adjustment User Fee of $0.18. Please revise the entry in PAAME Table 6 cell C54 to generate 18 cents in cell D54, and make no offsetting adjustments in the filing.**

   We acknowledge that the correct amount is $0.18.

3. **Regarding the Pricing AVs**

a. Please describe the process used to develop the pricing AVs for the plans.
b. Please describe the data underlying the model used to develop pricing AVs.
c. Please explain how the model used to develop pricing AVs was calibrated and the allowed PMPM to which the model is calibrated.
d. Please explain any changes that were applied to the model used to develop pricing AVs for varying metal tiers.

Because IBX's relativity pricing methodology is proprietary and confidential, IBX is submitting the responses to these questions in a separate document. IBX requests that the separate document containing IBX's confidential and proprietary pricing methodology not be disclosed or made publicly available because doing so would put IBX at an unfair competitive disadvantage. If the Department intends to make IBX's proprietary and confidential relative pricing methodology publicly available, IBX respectfully requests that the Department notify IBX and its Legal Department before the release of any confidential and proprietary information.

Please refer to the "Response to KHPE Small Group Q3 AVs 06_14_2024" excel worksheet for the rebate history.

4. **The exhibit showing actual vs. pricing MLRs indicates that the actual MLR has historically been consistently lower than the pricing MLR, as well as below expected levels. In addition, the company's MLR reports have resulted in substantial rebates owed, for both entities and in all three markets. Please provide responses Parts b and c of standard question #9, as well as responding to the following:**

a. What is the history of rebates paid for this entity and market?
b. How was this history of rebates considered in the current rate filing?
c. Given this history what considerations lead the company to believe the projected MLR will be achieved in 2025?
d. What action(s) has the company taken or does the company anticipate taking to mitigate the possibility and magnitude of future rebate indications?
e. What are the top 3 pricing assumptions that the company sees as driving the difference between the projected and actual MLR results?

Please refer to Tab Q4 of the "KHPE Small Group Response to June 5 Obj" excel worksheet for the rebate history.

During the period of 2020 through 2022, IBX MLR rebates were primarily affected by:

- COVID: impact of lower utilization from deferred/avoided care
- PBM compensation (difference between what IBX paid IBX's PBM, and what the PBM pays the pharmacy). PBM compensation was not included in the projected MLR calculation at time of pricing, however PBM compensation was reflected as a claims expense in the MLR filing as instructed in a 2011 CMS technical notice on this topic. This difference increased the rebate that IBX issued to customers.
- General favorability in trends vs expectations

These drivers will continue to influence the 3-year calculation for several more years. For the 2025 projection period, COVID is not expected to be a material trend driver and IBX has moved to a pass through pricing arrangement with our PBM (effective beginning 1/1/23). These items are not expected to drive a variance to pricing in 2025+.

5. **Section 2E of the actuarial memorandum shows the development of the MLR for the projection period. Please show these same data values for the experience period, and show how the projection period values were based on and informed by these experience period values.**

   Pricing for 2025 begins with the experience period claims (2023 in this case) being trended forward to the projection period. We then add retention items that are already on a 2025 basis and then we calculate the 2025 MLR and ensure that it is above the threshold. The experience period MLR is not needed for this calculation.

6. **Please verify that the projected premium shown in the MLR development exhibit matches the Required Revenue shown in Table 6 of the PAAME, or explain the reason for any differential.**

   We used the projected premium from the URRT Part I for this calculation. There are different rounding rules between the URRT Part I and the PAAM Exhibit resulting in small differences in the values. Specifically, the URRT projected premium (cell D82 of Worksheet 2) is $610.32, while Table 6 of the PAAM Exhibit shows $601.58 in cell C64. Using either of these values does not affect our MLR compliance.

7. **Please support and providing an exhibit quantifying each of the factors listed in the actuarial memorandum that combine to result in the Change In Other Factor shown in Exhibit 5, or indicate that there is no change in any of the listed factors.**

   The value of 1.000 in cells C21 and D21 are projecting no change for this rate filing specifically for factors not separately shown above them.

8. **Please describe and show the development of the assumed Change in Network Factor as well as any underlying network factors, and clarify why the HMO and PPO factors do not normalize to 1.0 given that the rate development is based on the combined experience of both entities.**

   To be more consistent with our pricing methodology we have created Manual Data by pooling the experience of QCC with KHPE, as our companies were offering coverage to exactly the same populations geographically and customers may choose to enroll in plans from either entity. The pooling results in less difference and volatility in the claim trend rates between IAC To be more consistent with our pricing methodology we have created Manual Data by pooling the experience of QCC with KHPE, as our companies were offering coverage to exactly the same populations geographically and customers may choose to enroll in plans from either entity. The pooling results in

less difference and volatility in the claim trend rates between IAC and KHPE when kept separate. The network factor includes an adjustment that results in the appropriate rate differential between IAC and KHPE plans.

It is unlikely that this factor will remain constant over time, due to the impact of Risk Adjustment, as well as the mixes of the different provider networks offered by the two entities. A summary of the factors is shown on Tab Q8 of the "KHPE Small Group Response to June 5 Obj" excel worksheet.

The "Change in Network Factor" is applied prior to the consideration of Risk Adjustment in the calculations which would not allow us to maintain the proper rating relationships between KHPE and IAC if that factor were required to composite to 1.000.

9. **Please verify that the trend shown in Table 1b, the Rate Change Summary and the actuarial memorandum are consistent, or indicate why this should not be the case.**

   The trends are consistent. We did not change the formula in the Rate Change Summary from what was originally written.

10. **Please reconcile the figures shown the How It Plans To Spend Your Money box in Table 15 with the percentages shown in Table 6.**

    How It Plans To Spend Your Money Exhibit does not incorporate all of the aspects of the MLR calculation for the MLR threshold purposes, e.g. QI and 3-year rolling average. This is included in our pricing methodology.

11. **Please compare the projected 2025 risk adjustment transfer amount PMPM to the anticipated 2023 risk adjustment transfer amount PMPM, identifying the specific driver(s) of any differences between the two values and providing detailed support for those differences.**

    We request that this response be deferred until the updated 2023 risk adjustment is released.

12. **Please provide the actual observed trends based on historical allowed claims experience for the combined QCC and KHPE individual population for each benefit category as well as in aggregate for years 2021, 2022, and 2023, and 2024 (year to date, with the understanding that 2024 trends will be partially based on estimated claim costs. In providing your response, for each calendar year, provide the total member months, allowed claims, and any normalization adjustments applied to the claims experience. Provide both raw and COVID-19 adjusted values as applicable.**

    Please refer to Tab Q12&Q13 of the "KHPE Small Group Response to June 5 Obj" excel worksheet.

13. **Please compare the proposed total annual trend rate to the actual observed trend rates per your response above as well as to the trends indicated by the monthly data provided in Table 4b. To the extent that these trends are significantly different, please explain and justify the reasons that this is the case.**

    Please refer to Tab Q12&Q13 of the "KHPE Small Group Response to June 5 Obj" excel worksheet.

14. **Please discuss why the company anticipates a negative prescription drug cost trend in its total trend determination.**

IBX renegotiated our rates with our PBM and have passed that savings through the pricing. The savings had not become effective until after the experience period and was not effective for those claims. We are also removing coverage for GLP1 drugs for weight loss purposes effective 2025. This produced savings relative to 2024.

15. **Please provide the rationale for the direction and magnitude of the differences between the pricing AVs and the metal AVs for each plan included in the 'III Plan Rates' tab of the PA Rate Template.**

    Please see the response to question 17, which addresses this question as well.

16. **Given that the combined QCC and KHPE experience is used as the manual rate, please demonstrate the adjustments applied to the blended experience to reflect the expected morbidity of the KHPE population in the projection period. Similarly, please demonstrate the adjustments applied to the blended experience to reflect the expected risk adjustment of the specific entity's population in the projection period.**

    We request that this response be deferred until the updated 2023 risk adjustment is released.

17. **The company has shared CMS's position that the AV Calculator is intended to establish a comparison tool and was not developed for pricing purposes, and states that 1) its pricing model is using data that is more aligned with of how members buying these plans in this area will use them than another model which relies on national data and that 2) the Philadelphia market is significantly more expensive than the national average from a cost of services standpoint. This would seem to lead to pricing AVs that exceed the AV calculator values for all metal levels; please clarify why the pricing AVs are generally higher than the AV calculator values for platinum and gold plans, and lower than the AV calculator values for all other plans.**

    Because IBX's relativity pricing methodology is proprietary and confidential, IBX is submitting the responses to these questions in a separate document. IBX requests that the separate document containing IBX's confidential and proprietary pricing methodology not be disclosed or made publicly available because doing so would put IBX at an unfair competitive disadvantage. If the Department intends to make IBX's proprietary and confidential relative pricing methodology publicly available, IBX respectfully requests that the Department notify IBX and its Legal Department before the release of any confidential and proprietary information.

    Please refer to the "Response to KHPE Small Group Q17 AVs 06_14_2024" excel worksheet for the rebate history.

18. **Please provide an explanation of and support for the level of the General & Claims Administrative Expenses as shown in Table 6, as well as the reasons for any changes in the level of these expenses from the plan year 2023 filing. I note that the total expenses are relatively high on a percentage basis.**

    General and claims administrative expenses for 2025 include operational expenses such as customer service, enrollment and billing functions, claims processing, clinical, sales and marketing expenses, and corporate services such as Finance and HR support. Expenses have increased year-over-year on a PMPM basis due to inflationary pressures and increasing staffing costs, as well as membership mix across Independence impacting cost allocations.

19. Please discuss the difference between the Allowed Claims reported in Table 2 and those reported in Table 4.

Allowed Claims in Cell G36 of Table 2 = the sum of claims in cells K97 through K108 less the sum of cells J97 through J108, taken from Table 4.

20. Please identify and show the development of the Projected Allowed Non-EHB Claims PMPM as shown in Table 5.

This rate filing does not include any plan withdrawal or transition pursuant to 45 CFR 146.152(d)(3)(i) and 45 CFR 147.106(d)3)(i). While the form filing with which this rate filing is associated does include a change in dental vendor, there is no YOY change in dental benefits that would necessitate a Plan of Withdrawal under either the above-referenced federal requirements or the Department's own guidance as clarified for Independence in a March 14, 2024 call with Department counsel. The projected cost for the adult vision benefit comes from our vendor.

21. Please identify the drivers of the proposed aggregate rate change (base experience, trend, risk adjustment, demographics, metal mix, etc.) referenced in Section 1(C) of the PA actuarial memorandum.

Please see table below for a summary of the impact for combined QCC, IAC, and KHPE Small Group business. (Rounded to the nearest 0.1%)

Trend (unit cost + utilization)	8.1%
Prior years claims favorability relative to pricing	-2.7%
Changes in Admin and other factors	1.7%
Overall Rate change	7.1%

22. Please provide actual 2024 member months and experience data for the first 3 or 4 months of the 2024, in the format of Table 2, so that the Department can consider this emerging data in light of past MLR results, and comment on any aspects of the data that are significantly deviating from expectations.

Please refer to Tab Q22 of the "KHPE Small Group Response to June 5 Obj" excel worksheet.

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

We tested the rates in the exhibits and rate tables to assure that they were identical.

24. Please note that aggregate rate adjustment percentages are derived from Table 11, rather than Table 10 which was the source of this figure in past years.

Our actuarial memorandum cited both percentages, which are the same in this filing.

25. Please revise the actuarial memorandum to show actual numerical assumptions where possible, such as the trend referenced in Section 1(H).

Our standard practice is to include numbers in the Excel-based AM Exhibits which are supporting documentation to the Word-based memo. Insomuch as the Word-based memo contains a narrative description of the pricing process, we feel it would be redundant and inappropriate to include numbers in the Actuarial Memorandum.

26. **Please verify that the Retention Items section of the PA Actuarial Memorandum matches the 'II Rate Development & Change' tab of the PA Rate Template, or make any necessary corrections to the memorandum.**

    After reviewing the retention information we confirmed that the items match. No revisions were made.

27. **Please note that a Plan of Withdrawal is required for all plans that were available in 2024 but are not being offered in 2025.**

    This rate filing does not include any plan withdrawal or transition pursuant to 45 CFR 146.152(d)(3)(i) and 45 CFR 147.106(d)3)(i). While the form filing with which this rate filing is associated does include a change in dental vendor, there is no YOY change in dental benefits that would necessitate a Plan of Withdrawal under either the above-referenced federal requirements or the Department's own guidance as clarified for Independence in a March 14, 2024 call with Department counsel.

State:Pennsylvania
TOI:HOrg02G Group Health Organizations - Health Maintenance (HMO)
Sub-TOI:HOrg02G.004F Small Group Only - HMO
Filing Type:Rate - G.I. (Guaranteed Issue)
Filing Company:Keystone Health Plan East, Inc.
SERFF Tracking Number:INAC-134056078
State Tracking Number:INAC-134056078
Company Tracking Number:KHPE SG 1-1-2025
Product Name:KHPE Small Group HMO eff 1-1-2025
Project Name:
Destruction Date:

Objection Letter Status:Data Request Sent

Objection Letter Date:07/04/2024

Respond By Date:07/17/2024

Submitted Date:07/04/2024 10:16 AM
Dear David Walker,

Introduction:

The Pennsylvania Insurance Department has received and conducted a review of the company's responses to the Department's data call concerning the subject filing. In order to complete this review, the Department requests the following information. To facilitate the review process, we request this information be provided by July 17; if you have any questions or difficulties in providing the information within this time frame, please contact me.

Please note that each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to the Department's objection 5.

1) As trend is the primary driver of the proposed rate increase, please address the following concerns:

i) The 12-month moving average trend is higher for the most recent months than for the months immediately prior;

(a) How does the company anticipate that this is the result of cost and utilization differences between 2021, a year when care was still being deferred, and 2023, when conditions were reverting to the norm and some deferred care was being sought?

(b) How does the company anticipate that trends will develop in the post-Covid era relative to the historical

claim costs and trends, in light of the previously mentioned considerations and past experience?

ii) The utilization trend is uniformly 4.29%; please provide the rationale and data that supports the expectation of significantly increasing utilization year after year, in addition to the assumed cost trend, as well as the increase for 3.79% in the prior filing.

iii) Please support the component weightings in Table 3, including Other Medical to which a 0% weight is assigned.

iv) Please clarify and support the magnitude of the Projected Service Mix/Intensity Trend.

2) Regarding prior objection 2, please incorporate the $0.18 Risk Adjustment User Fee into the PAAME in cell C54 of Table 6. Please include this revision in the update requested in Objection 1.

3) Regarding objection 6, please clarify the rounding rules that result in the cited values.

4) Round 1 objection questions 11 and 16 remain outstanding.

5) Regarding objection 8, to clarify, does the Change in Network factor not normalize to 1.0 as a result of the risk adjustment payments/receipts for the HMO/PPO also not normalizing to 1.0 (i.e. the magnitude of the aggregate Change in Network factor offsets the aggregate risk adjustment payment/receipt)?

6) Objection 20 of my previous correspondence references non-EHB claims; please respond to this question.

7) I note that the historical Medical Loss Ratios are consistently and significantly below expected levels as well as below minimum allowable levels, resulting in rebate payments. The company cites three factors in response to prior objection 4 that have driven these results in recent years, and indicates that Covid and PBM will not impact the claims and rebate calculations in 2025 and subsequent years. Given that the third factor was favorable trends vs expectations, independent of Covid, and in light of the proposed trend levels, please quantify the impact of the first two factors, i.e. unanticipated Covid impact and PBM compensation (which the explanation appears to indicate would increase the actual MLR relative to the projected level).

8) Regarding objection 14, given the indication that the removal of coverage of GLP1 drugs for weight loss will have a material impact on projected claims relative to the experience period, please support the assumption of no favorable Change in Benefits adjustment in Table 5?

9) Please support the assumption that Philadelphia is a high cost area with regarding to medical costs, in light of the Risk Adjustment GCF factors that consider rating area 8 to be near the statewide average.

10) In regard to objection 22, please comment on any aspects of the emerging data that are deviating from expectations.

Please be advised that there may be additional questions based on the responses to the above. However, it is our hope to avoid 3rd round data calls. Towards this end, please provide complete, detailed and thorough responses including supporting data and narrative.

Responses to this request should be provided via SERFF with supporting data in Microsoft Excel spreadsheets. Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at (717) 783-2115 or email me at mgurgiolo@pa.gov.

Conclusion:
Although this objection letter constitutes an official action taken by the Department on your filing pursuant to 40 P.S. § 3801.304, this filing cannot be deemed approved. Please also note that these objections do not constitute a formal disapproval. The Department remains willing to work with you to bring this form into compliance with all of Pennsylvania's applicable insurance laws and regulations. Although every effort is made to raise any and all defects identified in the initial review of the filing, please understand that revisions to the form or your responses to the objections below might prompt additional objections that could not have been raised previously.
Sincerely, Michael Gurgiolo

Cover Letter for Responses to July 4 Objection Letter – KHPE Small Group INAC-134056078
Response Date July 17, 2024

1. **As trend is the primary driver of the proposed rate increase, please address the following concerns:**

i) **The 12-month moving average trend is higher for the most recent months than for the months immediately prior;**

   a. **How does the company anticipate that this is the result of cost and utilization differences between 2021, a year when care was still being deferred, and 2023, when conditions were reverting to the norm and some deferred care was being sought?**

   We do not believe that 2023 had significant COVID impact, rather we believe that 2023 is more in line with normal utilization levels and that 2025 will have increased utilization relative to 2023 as reflected in our utilization trends.

   b. **How does the company anticipate that trends will develop in the post-Covid era relative to the historical claim costs and trends, in light of the previously mentioned considerations and past experience?**

   It is our anticipation that we will see increased and accelerated unit cost and utilization trends in the future time periods relative to what we have seen historically. This is driven by a few key factors:
   1) Providers in our geography are requiring significantly higher unit cost increases than they have in the past few years and we expect this trend to continue.
   2) The average utilization per thousand of services continues to increase even after adjusting for the COVID utilization spike noted above.
   3) Mix of services continues to change as well e.g. more high cost drugs and new drugs being created at a faster rate. This also impacts the utilization trend.

ii) **The utilization trend is uniformly 6.8% (4.29%), which is consistent with prior years; please provide the rationale for and data that supports the expectation of significantly increasing utilization year after year, in addition to the assumed cost trend.**

   The response for this question is included in Part 1. Note regarding pharmacy, there were some drugs that we expected to come to market that did not materialize in the experience period. WE still expect that these drugs will eventually come to market by the projection period and that is reflected in our trend. Specific examples are gene therapy drugs which were recently approved (E.g. Roctavian). These were anticipated in the experience period, but were not approved until after the experience period.

iii) **Please support the component weightings in Table 3, including Other Medical to which a 0% weight is assigned.**

   The component weightings are based on the percentage that each of these medical service categories make up in the experience period. Please refer to the URRT Part 1 for a numeric demonstration of this. Regarding Other Medical, we do not have any services in this category as all services were classified in one of the other categories e.g. Inpatient, Outpatient, Professional.

iv) **Please clarify and support the magnitude of the Projected Service Mix/Intensity Trend.**

   Exhibit F was created based on our New Jersey market requirements. Please see link below for the Exhibit and instructions on the DOBI website.

https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fwww.nj.gov%2Fdo%2Fdivision_insurance%2Fihcseh%2Fratefilings%2FExhibitFTrendComponentsPY2025.xlsx&wdOrigin=BROWSELINK

2. **Regarding prior objection 2, please incorporate the $0.18 Risk Adjustment User Fee into the PAAME in cell C54 of Table 6. Please include this revision in the update requested in Objection 1.**

   We have made this change in the PAAME.

3. **Regarding objection 6, please clarify the rounding rules that result in the cited values.**

   Our previous response incorrectly referred to the calculations we used for another state's filings.

   The premium used in the MLR Exhibit is equal to the 2025 Calibrated Plan Adjusted Index Rate PMPM in Cell AA15 of Table 10 in the PAAME multiplied by the Aggregate Calibration Factor in cell T7 of Table 10. This is representative of the premium we expect to receive.

4. **Round 1 objection questions 11 and 16 remain outstanding.**

   We acknowledge that these questions have not been answered yet. We will provide answers to these questions once CMS releases the final 2023 Risk Adjustment Report.

5. **Regarding objection 8, to clarify, does the Change in Network factor not normalize to 1.0 as a result of the risk adjustment payments/receipts for the HMO/PPO also not normalizing to 1.0 (i.e. the magnitude of the aggregate Change in Network factor offsets the aggregate risk adjustment payment/receipt)?**

   Yes, that makes sense.

6. **Objection 20 of my previous correspondence references non-EHB claims; please respond to this question.**

   Please refer to Tab Q6 of the "Response to KHPE Small Group Obj July 4" Excel worksheet for the development of the Projected Allowed Non-EHB Claims PMPM.

7. **I note that the historical Medical Loss Ratios are consistently and significantly below expected levels as well as below minimum allowable levels, resulting in rebate payments. The company cites three factors in response to prior objection 4 that have driven these results in recent years, and indicates that Covid and PBM will not impact the claims and rebate calculations in 2025 and subsequent years. Given that the third factor was favorable trends vs expectations, independent of Covid, and in light of the proposed trend levels, please quantify the impact of the first two factors, i.e. unanticipated Covid impact and PBM compensation (which the explanation appears to indicate would increase the actual MLR relative to the projected level).**

   Of the three factors that affected Independence's Medical Loss Ratio calculations over the past several years, the most significant factor is the reclassification of the PBM compensation (difference between what Independence paid IBX's PBM, and what the PBM pays the pharmacy). Because of a 2011 CMS technical notice on Medical Loss Calculation, for many years PBM compensation was included as claims expense in the projected MLR calculation at the time of pricing. In 2023, CMS

issued guidance that PBM compensation should be treated as administrative expense which resulted in a recalculation of the Medical Loss Ratio for numerous years. Because of the change in CMS' guidance, the recalculated Medical Loss Ratios were below the Medical Loss Ratio levels expected at the time of pricing.

Specifically, the PBM compensation represents about 3% of expected claims cost in the years where it was treated as a claims cost.

The COVID impact was relatively small for the 2022 and 2023 time periods. It was significant in 2020 and 2021.

8. **Regarding objection 14, given the indication that the removal of coverage of GLP1 drugs for weight loss will have a material impact on projected claims relative to the experience period, please support the assumption of no favorable Change in Benefits adjustment in Table 5?**

   We have removed coverage for GLP1 drugs for weight loss. Note that they are still covered for other diagnoses, such as for diabetes. We define a change in benefit as something that impacts member cost share, so for example changes to deductible, coinsurance, or copay would be a change in benefit. The removal of GLP1 we would consider to be a change in medical policy and that is covered under the utilization trend.

9. **Please support the assumption that Philadelphia is a high cost area with regarding to medical costs, in light of the Risk Adjustment GCF factors that consider rating area 8 to be near the statewide average.**

   When stating that Philadelphia is a high-cost area, Independence is specifically referring to allowed amounts e.g. the average cost per day of admission. Because the allowed amounts are higher than the rest of the state, member cost sharing as a percentage will be lower in Philadelphia. The GCF factors include both these unit cost items as well as utilization items. It is Independence's belief that Independence's GCF is close to the statewide average because Independence's customers purchase only a small number of non-ACA qualified plans, e.g. limited duration plans and health sharing ministries. These types of plans are far more popular throughout the state than in Independence's service area. It is Independence's belief that these non-ACA plans are siphoning off the better risk in other parts of the state leading to worse risk being in ACA insured plans. Independence further believes, the GCF for the rest of the state is higher than it would be if ACA insured plans were more popular throughout the state. Independence believes that this phenomenon is impacting risk adjustment, given that the non-ACA plans are not subject to risk adjustment payments. As a result, Independence is paying far more for risk adjustment than is fair and appropriate under the federal guidance. Independence welcomes the Insurance Department support in addressing this vitally important issue.

10. **In regard to objection 22, please comment on any aspects of the emerging data that are deviating from expectations.**

    The emerging experience is still very immature and members may also be in their deductible periods for plans with deductibles, which depresses emerging experience relative to the ultimate level.

State:Pennsylvania

TOI:HOrg02G Group Health Organizations - Health Maintenance (HMO)

Sub-TOI:HOrg02G.004F Small Group Only - HMO

Filing Type:Rate - G.I. (Guaranteed Issue)

Filing Company:Keystone Health Plan East, Inc.

SERFF Tracking Number:INAC-134056078

State Tracking Number:INAC-134056078

Company Tracking Number:KHPE SG 1-1-2025

Product Name:KHPE Small Group HMO eff 1-1-2025

Project Name:

Destruction Date:

Objection Letter Status:Data Request Sent

Objection Letter Date:07/24/2024

Respond By Date:07/31/2024

Submitted Date:07/24/2024 03:49 PM

Dear David Walker,

Introduction:

The Pennsylvania Insurance Department has received and conducted a review of the company's responses to the Department's data call concerning the subject filing. In order to complete this review, the Department requests the following information. To facilitate the review process, we request this information be provided by July 31; if you have any questions or difficulties in providing the information within this time frame, please contact me.

Please note that each response to a Department data call must contain a cover letter that details the changes made to the Actuarial Memorandums and PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to the Department's objection 5.

1) Please provide the relevant information included in the link provided, which was not functional; include the purpose and development of the Service Mix/Intensity trend, and indicate why this trend is included in this Pennsylvania rate filing.

2) Please compare the projected 2025 risk adjustment transfer amount PMPM to the anticipated 2023 risk adjustment transfer amount PMPM, identifying the specific driver(s) of any differences between the two values and providing detailed support for those differences.

3) Given that the combined QCC and KHPE experience is used as the manual rate, please demonstrate the adjustments applied to the blended experience to reflect the expected morbidity of the KHPE population in the projection period. Similarly, please demonstrate the adjustments applied to the blended experience to reflect the expected risk adjustment of the specific entity's population in

the projection period.

4) A comparison of Table 4 ultimate 2021 claims as shown in the final version of the PAAM Exhibits from the Plan Year 2023 filing against ultimate incurred claims for the same period as provided in the final Plan Year 2024 PAAM exhibits indicates that the ultimate claims were overstated in the earlier filing by approximately 25%. Please provide a detailed narrative discussing what factors led to this of this overstatement of claim run-out and describe any adjustments that were made as a result.
(HPP) Please provide the requested revised service area map.

5) Please update the 2023 experience period risk adjustment amount in Table 2 to reflect the final CMS risk adjustment amount released on July 22.

6) If the projected risk adjustment transfer amount in Table 5 will be modified due to the final CMS transfer amount published on July 22nd, please provide narrative and detailed supporting data to justify the proposed changes.

7) 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, and Federal Rate Templates are identical.

8) Please ensure that the 7/31/24 versions of the following items are posted in SERFF with your July 31st response to this data call.

a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.
b. PA Actuarial Memorandum
c. PA Actuarial Memorandum Exhibits
d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no "NA")
e. URRT
f. Federal Rate Template
g. Part III: Actuarial Memorandum
h. Rate Change Summary information included on the VI Rate Change Summary tab of the PA Actuarial Memorandum Exhibits
i. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

Please be advised that there may be additional questions based on the responses to the above. Please provide complete, detailed, and thorough responses including supporting data and narrative. Responses to this data request should be provided via SERFF with supporting data in Microsoft Excel spreadsheets. Please retain all formulas.

Should you have any questions regarding this correspondence, please contact me at (717) 783-2115 or email me at mgurgiolo@pa.gov.

Conclusion:

Although this objection letter constitutes an official action taken by the Department on your filing pursuant to 40 P.S. § 3801.304, this filing cannot be deemed approved. Please also note that these objections do not constitute a formal disapproval. The Department remains willing to work with you to bring this form into compliance with all of Pennsylvania's applicable insurance laws and regulations. Although every effort is made to raise any and all defects identified in the initial review of the filing, please understand that revisions to the form or your responses to the objections below might prompt additional objections that could not have been raised previously.

Sincerely, Michael Gurgiolo

Cover Letter for Responses to July 24 Objection Letter – KHPE Small Group INAC-134056078
Response Date August 2, 2024

1. **Please provide the relevant information included in the link provided, which was not functional; include the purpose and development of the Service Mix/Intensity trend, and indicate why this trend component is included in this Pennsylvania rate filing.**

   The exhibit was provided in response to this question from the June 5, 2024 objection letter:
   - Please compare the proposed total annual trend rate to the actual observed trend rates per your response above as well as to the trends indicated by the monthly data provided in Table 4b.

   We attempted to use a format from New Jersey rate filing requirements as a template. The Service Mix/Intensity trend is representative of items such as mix of services withing a category (e.g., moving from OP facility to standalone APC).

2. **Please compare the projected 2025 risk adjustment transfer amount PMPM to the anticipated 2023 risk adjustment transfer amount PMPM, identifying the specific driver(s) of any differences between the two values and providing detailed support for those differences.**

   We are not revising our projections for 2025 risk adjustment.

3. **Given that the combined QCC and KHPE experience is used as the manual rate, please demonstrate the adjustments applied to the blended experience to reflect the expected morbidity of the KHPE population in the projection period. Similarly, please demonstrate the adjustments applied to the blended experience to reflect the expected risk adjustment of the specific entity's population in the projection period.**

   We are pricing to the average risk of our combined population since members can pick between KHPE and QCC when shopping.

4. **A comparison of Table 4 ultimate 2021 claims as shown in the final version of the PAAM Exhibits from the Plan Year 2023 filing against ultimate incurred claims for the same period as provided in the final Plan Year 2024 PAAM exhibits indicates that the ultimate claims were overstated in the earlier filing by approximately 25%. Please provide a detailed narrative discussing what factors led to this of this overstatement of claim run-out and describe any adjustments that were made as a result.**

   Prior to our 2023 rate filing we had been populating Table 2 with the sums of the 12 months' data for the Experience Period from Table 4 for Incurred Claims, Ultimate Incurred Claims, and Allowed Claims. Following an objection during the review period for those filings, we added the capitation costs to those columns. Because the formula in table 2 separately adds in total capitation, we realized later that the change made in the 2023 rate filing overstated the incurred claims for the Experience Period by double counting capitation. We revised the Table 4 entries to remove that overstatement.

5. **Please update the 2023 experience period risk adjustment amount in Table 2 to reflect the final CMS risk adjustment amount released on July 22.**

   We have updated the 2023 risk adjustment consistent with the CMS 2023 Risk Adjustment Summary Report released recently.

6. **If the projected risk adjustment transfer amount in Table 5 will be modified due to the final CMS transfer amount published on July 22nd, please provide narrative and detailed supporting data to justify the proposed changes.**

   We are not revising our projections for 2025 risk adjustment.

7. **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, and Federal Rate Templates are identical.**

   We confirm that we tested the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rate Templates and concluded that they are identical.

8. **Please ensure that the 7/31/24 versions of the following items are posted in SERFF with your July 31st response to this data call.**

   a. **Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.**
   b. **PA Actuarial Memorandum**
   c. **PA Actuarial Memorandum Exhibits**
   d. **Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no "NA")**
   e. **URRT**
   f. **Federal Rate Template**
   g. **Part III: Actuarial Memorandum**
   h. **Rate Change Summary information included on the VI Rate Change Summary tab of the PA Actuarial Memorandum Exhibits**
   i. **Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).**

   We have posted these in SERFF.