Health Partners Plans, Inc. – Individual Plans

Rate request filing ID # HEAL-134081943 – 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 request average rate change:	2.85%
Revised requested average rate change:[1]	2.85%
Range of requested:	-7.53% to 14.71%
Effective date:	January 1, 2025
Mapped members:	9,160
Available in:	Rating Areas 6 and 8

Key Information

Jan. 2023 – Dec. 2023 financial experience

Premiums	$
Claims	$
Administrative Expenses	$
Taxes & Fees	$
Insurer made (after taxes)	$

How insurer plans to spend your premium

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

Claims:	85%
Administrative:	12%
Taxes & Fees:	3%
Profit:	0%

The insurer expects its annual medical costs to increase 0%.

Explanation of Requested Rate Change:

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

Wakely
An HMA Company

May 15, 2024

Lindsi Swartz, MBA, MCM, Director
PA Department of Insurance
1311 Strawberry Square
Harrisburg, PA 17120

RE: Jefferson Health Plans
NAIC Company ID#: 95066
Rate Filing for Individual Health Plans Effective 1/1/2025
HEAL-134081943

Dear Ms. Swartz,

This rate filing contains the requested premium rate information for Jefferson Health Plans' (JHP) ACA-compliant individual health plans. The proposed rates are effective January 1, 2025. This filing has been submitted in SERFF under the tracking number HEAL-134081943.

Attached are the 2025 rate filing documents, per Federal and Pennsylvania guidelines. Included within this filing are the United Rate Review Submissions Parts I and III (Part II is not applicable), Rate Tables, Department Plan Design Summary and Rate Tables, Unique Plan Design Justification and Supporting Documentation, Department Standard Questions, PAAM Exhibits, and public rate filing redaction justification and checklist. JHP has elected to submit a single consolidated actuarial memorandum, which fully meets all the standards of both the Federal URRT instructions and the state instructions laid out in the PA 2025 ACA Final Rate Filing Guidance. We have included a crosswalk in the memorandum appendix that outlines in which sections the Federal requirements are satisfied.

Per guidance from the Pennsylvania Insurance Department (PID), this filing reflects a CSR defunding adjustment factor of 1.30 on all silver on-exchange plans, the prescribed induced demand formula, and an adjustment for reinsurance under the 2024 parameters, as prescribed. JHP intends to resubmit these documents on with updated plan year 2025 reinsurance parameters once received from PID.

As plan year 2025 is JHP's second year in the Pennsylvania Individual Market, we are requesting an overall average rate change of 2.91%.

Information for the Pennsylvania Bulletin:

1.	Company Name and NAIC Number	Jefferson Health Plans 95066

2. Market	Individual
3. On/Off or Off Exchange	On and Off
4. Effective Date of Coverage	January 1, 2025 to December 31, 2025
5. Average Rate Change Requested	2.96%
6. Range of Rate Changes Requested	-7.53% to 14.72%
7. Total Additional Annual Revenue Generated from Proposed Rate Change	$1,697,828
8. Products	HMO
9. Rating Areas and Any Changes from 2024	Rating Areas 6 and 8, Adding Rating Area 6 from 2024
10. Metal Levels and Catastrophic Plans	Gold, Silver, Bronze
11. Current Covered Lives and Policyholders as of February 1, 2024	9,171
12. Number of Plans Offered in 2025 and Change from 2024	18 Plans in 2025 10 Plans in 2024
13. Corresponding Contract Form Number, SERFF and Binder ID Numbers	Form #: HEAL-134051465 SERFF Filing #: HEAL-134081943 Binder ID #: HEAL-PA25-125118373
14. HIOS Issuer ID Number and Submission Tracking Number	HIOS Issuer ID: 93909 State Tracking #: HEAL-134051465

Sincerely,

[REDACTED]

Date: May 15, 2024

Actuarial Memorandum

Jefferson Health Plans

Issuer ID #93909

Pennsylvania Individual Health Insurance 2025 Premium Rate Filing: Public

Date: May 15, 2024
Rates Effective: January 1, 2025

Developed by:

Wakely Consulting Group, LLC, an HMA Company

[REDACTED]

[REDACTED]

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Executive Summary

This actuarial memorandum and the accompanying appendices represent documentation to support the filing of premium rates for Jefferson Health Plans (JHP) individual ACA products effective January 1, 2025. **This actuarial memorandum fulfills the requirements for both the United Rate Review Part III Actuarial Memorandum and the Pennsylvania Actuarial Memorandum.** As such, only one actuarial memorandum has been submitted with this filing. In Appendix A, we provided a crosswalk from the Pennsylvania Actuarial Memorandum to the United Rate Review Part III Actuarial Memorandum to ensure compliance with both sets of instructions and assist with review.

Per Pennsylvania Insurance Department (PID) guidance, the premium rates contained in this memorandum include the impact of the state-based reinsurance program, as defined within the 1332 waiver approved in 2021. Per PID guidance, the 2025 reinsurance parameters to be included in this filing reflect an attachment point of $60,000, a cap of $100,000, and a coinsurance percentage of 50%.

This version of the actuarial memorandum is considered **CONFIDENTIAL** as it contains proprietary information related to JHP and Wakely Consulting Group, LLC, an HMA Company (Wakely). A separate actuarial memorandum was submitted and deemed PUBLIC which excluded all information determined to be confidential, according to PID guidance. Per PID instruction, we have submitted a redaction justification form along with this filing.

We believe the premium rates filed are reasonable in relation to the benefits provided and are not excessive, inadequate, or unfairly discriminatory based on the provisions of the ACA as currently implemented; however, future modifications in legislation, regulation, and/or court decisions may affect the extent to which the premium rates are neither excessive nor deficient. Wakely and JHP would like to reserve the right to change assumptions that were materially impacted due to a change in the regulatory environment or up until filings are approved, in order to ensure our rates are as accurate as possible, to the extent state and federal rules allow.

[REDACTED]

This filing presents premium rates for renewing and new products. To be compliant with the ACA single risk pool regulation, on- and off-Exchange premium rates were developed together. The JHP products include gold, silver, and bronze plans. In total, JHP is filing 18 plans, plus CSR variants for all silver plans. Plans will be offered in Rating Areas 6 and 8. All plans will be offered on- and off-Exchange, as shown in Table 1 below.

Plan designs include 2025 EHBs. Plans do not include pediatric dental as there are standalone pediatric dental plans available in JHP's service area. There are no additional non-EHBs included

in any plan designs. All plans are HMO, with only emergency services to be covered when incurred out of network.

Table 1: 2025 Proposed Plans

Plan ID	Plan Name	Exchange	Rating Areas
93909PA0010005	Jefferson Health Plans + Total + Silver + HMO	On and Off	6, 8
93909PA0010004	Jefferson Health Plans + Balanced + Silver + HMO	On and Off	6, 8
93909PA0010003	Jefferson Health Plans + $0 Deductible + Silver + HMO	On and Off	6, 8
93909PA0010001	Jefferson Health Plans + $0 Deductible + Bronze + HMO	On and Off	6, 8
93909PA0010002	Jefferson Health Plans + Total + Bronze + HMO	On and Off	6, 8
93909PA0010006	Jefferson Health Plans + $0 Deductible + Gold + HMO	On and Off	6, 8
93909PA0010007	Jefferson Health Plans + Total + Gold + HMO	On and Off	6, 8
93909PA0010011	Jefferson Health Plans + Value + Bronze + HMO	On and Off	6, 8
93909PA0010012	Jefferson Health Plans + Value + Gold + HMO	On and Off	6, 8
93909PA0010018	Jefferson Health Plans + Total + Silver + HMO	On and Off	8
93909PA0010017	Jefferson Health Plans + Balanced + Silver + HMO	On and Off	8
93909PA0010016	Jefferson Health Plans + $0 Deductible + Silver + HMO	On and Off	8
93909PA0010013	Jefferson Health Plans + $0 Deductible + Bronze + HMO	On and Off	8
93909PA0010014	Jefferson Health Plans + Total + Bronze + HMO	On and Off	8
93909PA0010019	Jefferson Health Plans + $0 Deductible + Gold + HMO	On and Off	8
93909PA0010020	Jefferson Health Plans + Total + Gold + HMO	On and Off	8
93909PA0010021	Jefferson Health Plans + Value + Gold + HMO	On and Off	8
93909PA0010015	Jefferson Health Plans + Value + Bronze + HMO	On and Off	8

JHP products will be sold through an agency/broker model, through the internet, in direct response to incoming inquiries, and through the Pennsylvania Exchange. Products are guaranteed issue, guaranteed renewable, and issued on an issue age basis.

1. Basic Information and Data

A. COMPANY INFORMATION

Company Legal Name: Jefferson Health Plans

State: PA

HIOS Issuer ID: 93909

Market: Individual

Effective Dates: January 1, 2025 – December 31, 2025

Company Contact Information

Primary Contact Name: **[REDACTED]**

Primary Contact Telephone Number: **[REDACTED]**

Primary Contact Email Address: **[REDACTED]**

Secondary Contact Name: **[REDACTED]**

Secondary Contact Telephone Number: **[REDACTED]**

Secondary Contact Email Address: **[REDACTED]**

Responsible Actuary Information

Responsible Actuary Name: **[REDACTED]**

Company: Wakely Consulting Group, LLC, an HMA Company

Phone Number: **[REDACTED]**

Email Address: **[REDACTED]**

SERFF Rate Review Detail

Projected Earned Premium: $71,883,360.

Projected Incurred Claims: $61,181,872.

Proposed Rate Premium PMPM: Min: $150.21. Max: $1,673.55. Weighted Average: $469.83.

Please note that the premium PMPMs are indicative of age-specific rates and include a blend of tobacco-rate and non-tobacco rate plans.

Other General Information

Type of Filing: Renewal

Type of Plan: HMO On and Off-Exchange; Renewal and New Plans

Months of Rate Guarantee: These rates will be guaranteed until December 31, 2025.

B. RATE HISTORY AND PROPOSED VARIATIONS IN RATE CHANGES

JHP's proposed rate change in 2025 is include in Table 2 below. As JHP was new to the Pennsylvania market in 2024, there are no historical rate increases to report.

Table 2: JHP Rate History

Filing Year	SERFF Filing #	Rate Change (Age 21 non-tobacco)
2025	HEAL-134081943	2.9%

As shown in PAAM Table 10, the proposed rate change varies by plan. The variation in rate change across plans does not reflect variation in plan-specific morbidity. Changes in population morbidity were applied uniformly to the index rate, in accordance with single-risk-pool ACA rating rules. Rather, the variation in rate change by plan is due to changes in plan-level pricing factors such as modifications to the CSR load, administrative expense PMPM, and actuarial values. Variation in plan-level pricing factors can be seen in Table 10.

Quantification of the premium rate drivers are shown in Table 8 and listed below. Per Table 8 there are six main components of the rate change. This breakdown is intended only for explanatory purposes and is distinct from the development of rates.

A. Change in base period allowed claims (before normalization) = 10.1%

B. Change in normalization factors = 6.5%

C. Change in allowed claim adjustment components (trend, morbidity, other, etc.) = 1.1%

D. Change in plan level adjustment components (pricing AV, network, etc.) = 4.2%

E. Change in retention = 2.3%

F. Change in miscellaneous (mix differences) = -3.8%

C. AVERAGE RATE CHANGE

The average rate change in 21-year-old-non-tobacco premium PMPM is 2.9%, as shown in PAAM Table 11. The average rate change, accounting for differences in average age and tobacco usage, is 3.8%, as shown in PAAM Table 10.

D. MEMBERSHIP COUNT

JHP was a new plan in 2024 and, therefore, does not have any experience period membership to report. Current 2024 and projected 2025 membership by age, as well as the average age, is included in Table 1 of the PAAM Exhibits. Actual enrollment is highly dependent on consumer decisions and the competitiveness of rates in the market.

Table 3 shows projected 2025 JHP individual enrollment by plan.

Table 3: Estimated JHP Enrollment by Plan (in Member Months)

Plan ID	Plan Name	2025 Projected Member Months
93909PA0010005	Jefferson Health Plans + Total + Silver + HMO	6,443
93909PA0010004	Jefferson Health Plans + Balanced + Silver + HMO	186
93909PA0010003	Jefferson Health Plans + $0 Deductible + Silver + HMO	276
93909PA0010001	Jefferson Health Plans + $0 Deductible + Bronze + HMO	848
93909PA0010002	Jefferson Health Plans + Total + Bronze + HMO	947
93909PA0010006	Jefferson Health Plans + $0 Deductible + Gold + HMO	896
93909PA0010007	Jefferson Health Plans + Total + Gold + HMO	1,173
93909PA0010011	Jefferson Health Plans + Value + Bronze + HMO	812
93909PA0010012	Jefferson Health Plans + Value + Gold + HMO	918
93909PA0010018	Jefferson Health Plans + Total + Silver + HMO	54
93909PA0010017	Jefferson Health Plans + Balanced + Silver + HMO	54
93909PA0010016	Jefferson Health Plans + $0 Deductible + Silver + HMO	54
93909PA0010013	Jefferson Health Plans + $0 Deductible + Bronze + HMO	14
93909PA0010014	Jefferson Health Plans + Total + Bronze + HMO	14
93909PA0010019	Jefferson Health Plans + $0 Deductible + Gold + HMO	16
93909PA0010020	Jefferson Health Plans + Total + Gold + HMO	16
93909PA0010021	Jefferson Health Plans + Value + Gold + HMO	16
93909PA0010015	Jefferson Health Plans + Value + Bronze + HMO	14

E. BENEFIT CHANGES

JHP's 2025 rates assume no change in covered EHB or non-EHBs relative to those offered in 2024. There were, however, updates to cost sharing that are reflected in the 2025 actuarial values for each plan.

A list of key benefit changes by plan are included in Appendix B.

F. EXPERIENCE PERIOD CLAIMS AND PREMIUM

JHP began offering products effective January 1, 2024; therefore, there is no JHP experience to report. For this reason, Tables 2-4 of the PAAM Exhibits and Worksheet I of the URRT have been left blank. The 2024 rates are based entirely on a manual rate as discussed in the next section of this memorandum, and as shown in Tables 2b-4b of the PAAM Exhibits.

Projection Factors

As mentioned in the prior section, because JHP's premiums are manually rated due to lack of experience, projection factors for purposes of moving the experience forward to the projection period are not applicable. In the Rate Development & Change section of this report, we discuss the development of claim costs used within the base periods and factors applied from the base period to the projection period as a basis for the development of the index rate and base rate.

G. CREDIBILITY OF DATA

Given JHP began offering products in 2024 and there is no JHP experience to report, 100% credibility is assigned to the manual rate. The manual rate source is described below.

Base Period Claims

Allowed PMPM medical and pharmacy claim costs were developed using 2022 PA ACA individual statewide incurred claims from 2024 URRTs. This represents the most recent year of Pennsylvania ACA data available publicly. Pharmacy payments are assumed to be reduced for rebates. Claims have been adjusted to exclude non-EHBs. This data is assumed to be complete.

Wakely believes this data is reasonable and actuarially sound for purposes of the rate development. The data presented in Table 2b of the PAAM exhibits represents the 2022 statewide base period data, as used for the rate development, before the adjustments discussed below were applied.

Adjustments Made to the Base Data

The base period allowed PMPMs were adjusted for items including differences in membership mix by metal, risk, average age, geographic service area, utilization and unit cost trends, provider contracts, COVID-19 impact, [redacted]. Factors to account for these adjustments were applied to the base period total allowed EHB claims to develop the projected index rate in Table 5 of the PAAM Exhibits. Development of these adjustment factors is detailed in the "Rate Development and Change" section of this memorandum.

H. TREND IDENTIFICATION

As JHP does not have experience to calculate trends from, the trends were developed using public data sources and PA insights from JHP; no experience trends were analyzed. Thus, Table 3 has been intentionally left blank.

An explanation of the trend development for values provided in Table 3b of the PAAM exhibits is provided in section 2, Rate Development & Change.

I. HISTORICAL EXPERIENCE

As 2024 was JHP's first year in the market, there is no historical experience. Table 4 has been intentionally left blank.

The historical experience used to fill out Table 4b is from Pennsylvania Individual URRT data from 2022, as described in section 1G. Please note that the data in the URRT is provided on an annual basis only. The monthly splits shown in Table 4b are for illustrative purposes only. The 2023 section is not able to be filled in as that data is not available yet.

2. Rate Development and Change

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

Please see Table 5 of the PAAM exhibits for the development of the projected index rate. The development of the single risk pool adjustment factors is provided in Appendix C.

Total Allowed Claims

Section 1G describes the source for the base period total allowed EHB claims in cell D11 of Table 5. The adjustment factors described below are used to calculate the projected index rate of $485.10 in cell C27 of Table 5.

TREND FACTORS

Trend estimates used in the JHP 2025 rate development were based on a review of prospective claim cost trend information published in the 2024 Pennsylvania URRT individual rate filings. A range of reasonable trend assumptions was identified before selecting the used trends.

While the trend factor displayed in cell D12 of Table 5 is excluding the impact of COVID-19, when developing trend estimates, results were reviewed in tandem with the effect of COVID-19 from the base period to the projection period for reasonability. The value in D12 represents a weighted average trend factor for two years assuming the base period is on a 2022 basis.

CHANGES IN MORBIDITY

The impact of morbidity due to the reinsurance program is 0%, as shown in cell D15 of Table 5.

JHP is not applying any changes in morbidity to the risk pool from the base prior to the projection periods that aren't already accounted for in JHP's projected age, metal, and risk mixes. There is no explicit adjustment applied to account for the influx of Medicaid re-determination members transitioning into the ACA merged market. While assumptions have been modeled regarding demographic shifts, there is significant uncertainty regarding the morbidity of this population and how it will impact both JHP and other carriers within the state, which influences both claims costs and risk adjustment. Given this uncertainty, we are not adjusting the morbidity of the base period to the projection period, and the adjustment factor in cell D16 of Table 5 is 1.0.

CHANGES IN DEMOGRAPHICS (MEMBERSHIP MIX AND GEOGRAPHY)

A two-step approach was taken to account for changes in membership mix by age band, metal tier, and geographic location between the base period Pennsylvania Individual market statewide experience and the 2025 JHP estimated membership. Allowed claims were decreased based on changes in membership mix by age band and metal tier between the base period URRT experience and the 2025 JHP estimated membership in Pennsylvania. We took the following steps using relativities based on allowed claims:

1) Adjusted from the base year (2022) statewide Pennsylvania enrollment mix by rating area to JHP's projected rating area mix in their 2025 service area.

2) Adjusted from the base year statewide Pennsylvania enrollment mix by age band and metal to JHP's projected age band and metal mix in their 2025 service area.

3) Adjusted to reflect JHP having less members with an HCC diagnosis compared to the market, at the same age band and metal mix i.e., healthier population resulting in a claim cost reduction.

Adjustment 1) uses the 2023 Interim Risk Adjustment Report (RAR) relativities released by CMS on March 14th to calculate an average statewide geographic cost factor. The corresponding relativities were then weighted by the estimated membership mix in JHP's service area. The ratio of the average cost factor for JHP's distribution within its service area to that of the statewide distribution represents the geographic adjustments.

Adjustment 2) represents utilization differences based on variance between the starting age and metal distribution and the ending age and metal distribution. Utilization differences by age band and metal tier were derived using Wakely's proprietary database which consists of a nationally-representative sample of approximately 53.7 million member months comprised of individual data for ACA-compliant plans. This data set is considered fully credible at each metal level. The database is subsequently referred to as the "Wakely ACA Database" throughout this memorandum.

These adjustments are illustrated in Appendix C. For Adjustments (2) and (3), we are unable to share the actual data underlying the proprietary database, however the exhibit illustrates our methodology for this adjustment using arbitrary numbers.

The factor shown in D18 of Table 5 within the PAAM exhibits represents the product of the adjustments 1), 2), and 3).

CHANGE IN NETWORK (PROVIDER CONTRACTING)

[REDACTED]

CHANGE IN BENEFITS

A multiplicative factor was applied to reduce the base period claims by the average amount of non-EHB claims in the base periods, as defined in the 2024 URRT submissions. The same methodology was used to remove non-EHB claims from our manual base period. A reduction of $1.78 PMPM is already accounted for in cell D11 of Table 5, so it is not included as an adjustment factor in cells D15:D21.

No other adjustments were made as there have been no changes in EHBs or state mandated benefits in Pennsylvania since before the base period year. JHP is not offering benefits in addition to the EHBs in 2024, so cell C38 of Table 5 is $0.

CHANGE IN OTHER

There are two components built into the “Change in Other” factor in cell D21 of Table 5.

[REDACTED]

PEDIATRIC DENTAL COSTS

No adjustments were made to account for pediatric dental costs.

INCLUSION OF CAPITATION PAYMENT

There are no capitated payments in the projection period to consider for the development of the index rate.

Paid to Allowed Ratio

Plan designs were modeled within the Wakely Pricing Valuation Model (WPVM), based on detailed claim data from the Wakely ACA database (described above), to develop paid-to-allowed pricing estimates (as opposed to the actuarial values from the federal AV calculator). The model uses actuarially sound pricing methods to value the impact of deductibles, copays, coinsurance and maximum out-of-pocket cost sharing parameters. We calibrated the utilization and unit cost assumptions in the model to the plan’s prospective allowed costs, adjusting for induced demand by metal tier. The purpose of this is to calculate variation of actuarial values for pricing based on plan-specific cost-sharing.

The mandated CSR load of 30% for individuals enrolled within silver cost-share reduction variant plans was applied to all silver on-Exchange plan pricing AVs. While PID allows for a range between 22% to 30%, we believe that a load of 30% best aligns with JHP’s projected silver enrollment distributions.

We then applied the pricing actuarial value for each plan to the JHP 2025 index rate for premium rate development.

Wakely used an override in cell C28 of Table 5 to better reflect our pricing methodology. The value in C28 can be calculated by weighting the pricing AVs, Non-Funding of CSR Adjustment, and Benefit Richness (Induced Demand) factors on tab "III Plan Rates".

Projected Risk Adjustment PMPM

The risk adjustment transfer amount was calculated to arrive at an estimated transfer amount for JHP's population. Various adjustments such as risk adjustment model methodology changes, age and metal mix distribution shifts, geographic differences, and statewide average premium increases from the base period to 2025 were incorporated to obtain an estimated 2025 risk adjustment transfer.

We took the following steps to arrive at a projected risk adjustment transfer:

- At the metal level, each factor of the risk transfer formula was calculated separately for JHP's expected population and the statewide Pennsylvania 2025 estimates.
- **ARF** - Age Rating Factors for JHP and Pennsylvania statewide were calculated based on the same enrollment mix by age band as was assumed in the claims buildup.
- **AV** - Actuarial Value for Pennsylvania statewide was based on the same statewide Pennsylvania metal mix as was assumed in the claims buildup.
- **PLRS** - Plan Liability Risk Score for statewide Pennsylvania and JHP started from the average PLRS in the Wakely ACA database data, specifically for members with the same age and metal mix as either statewide Pennsylvania or JHP's expected population in 2025. **[REDACTED]**
- **GCF** – Geographic Cost Factors for JHP reflect their proposed service area.
- Using the above factors and an estimated statewide average premium, an estimated risk transfer for JHP was calculated at the metal level. This transfer amount was then weighted by JHP's expected metal mix in Pennsylvania in 2025.
- Then, a load was added to the risk adjustment transfer to account for the estimated high-cost risk pooling charge in 2025, calculated as a percent of premium.
- Finally, the risk adjustment transfer PMPM was converted from a paid to an allowed amount (dividing by expected actuarial value) necessary to capture sufficient premiums to cover anticipated transfer payments.

[REDACTED]

The 2025 risk adjustment user fee of $0.18 PMPM was included in the taxes and fees section of the rate development.

Projected Exchange User Fees PMPM

The projected exchange user fees were calculated using a 3.0% exchange fee, per PID guidance. JHP is projecting that 99.3% of their 2025 membership will be on the exchange, so the effective exchange user fee is 2.98%. The on-exchange enrollment projection is based on 2024 JHP open enrollment distributions.

Projected ACA Reinsurance Recoveries Net of Reinsurance Premium

Per state guidance, this filing includes an adjustment for the state-based reinsurance program with an attachment point of $60,000, a cap of $100,000, and a coinsurance rate of 50%. Below describes our methodology for quantifying the impact of the state-based reimbursement.

The claims portion of the index rate was reduced to reflect the estimated impact of the state-based reinsurance reimbursement amounts. Because the reinsurance parameters are not projected to vary by region, the geographic factor is not impacted by reinsurance.

The information in Tab IIb was developed using Wakely's ACA database. First, members were assigned to allowed claim buckets based on their total annual allowed spend. Allowed spend from the proprietary database was projected to JHP's projected allowed claims. Paid PMPMs were determined using plan-level cost sharing parameters consistent with the pricing AV development. An effective reinsurance recovery was then calculated for each claim bucket, using the calculated paid PMPMs and the reinsurance program attachment points and coinsurance.

We have intentionally left Tab IIa blank as JHP does not have experience to report.

Market-Adjusted Projected Allowed Total Claims PMPM

As described above, the product of the components above calculates an allowed claims cost estimate for the average age, metal, and risk of JHP's population in the Pennsylvania market. Then, the JHP's risk adjustment transfer estimate is added to the blended allowed claims cost to arrive at a total allowed cost (claims and risk adjustment).

The projected allowed claim costs net of reinsurance was added to the projected risk adjustment transfer and exchange user fees to arrive at the total market-adjusted projected allowed cost PMPM (claims and risk adjustment) equal to $533.81 PMPM. The MAIR presented between the PAAME, URRT, and Appendix of this memorandum should vary by no more than a penny due to rounding.

Please see Appendix E and Table 5 of the PAAM exhibits for more details.

B. RETENTION ITEMS

The retention items described below are illustrated in Table 6 of the PAAM exhibits. Please note that values in Table 6 vary slightly from those mentioned in this memorandum, as the values used in Table 6 represent the straight average of the retention components across all plans, whereas we report total retention on a projected membership weighted average basis.

Administrative Expense Load

We incorporated a retention load for general administrative expenses, commissions, and quality improvement initiatives. These costs in total are equal to $55.00 PMPM in the 2025 rate development, which corresponds to 11.7% of premium in aggregate. It was confirmed with JHP that the assumptions for 2025 administrative costs are reasonable estimates based on the estimation of covered members, although per PID guidance, the flat PMPM does not reflect the allocation methodology by plan in which JHP anticipates administrative costs to be spent.

The administrative expense load is split into three components:

- General and claims: 7.7%
- Agent/Broker Fees and Commissions: 3.2%
- Quality Improvement Initiatives: 0.8%

[REDACTED]

Profit / Contribution to Surplus & Risk Margin

Overall, the profit margin is equal to 0.1% of proposed 2025 premium, prior to federal income taxes. This amount was confirmed with JHP to align with the overall company strategy. After accounting for federal income taxes, this amount decreases to 0.08%.

Taxes and Fees

Taxes and regulatory fees included in the development of 2025 rates include the following:

1. Federal Income Tax = 21.0% of taxable income.
2. Risk Adjustment User Fee = $0.18 PMPM

3. Health Insurance Marketplace User Fee = 3%. We have included this amount in our pricing of premium for all policies sold within the Marketplace. This fee was spread across all plans in the risk pool. We assumed that 99.3% of JHP's individual policies would be sold within the Marketplace, consistent with JHP's 2024 open enrollment. This resulted in a Marketplace User Fee of 2.98% of premiums, applied to policies sold in and outside the Marketplace.
4. Premium tax = 0% of premiums
5. PCORI Fee = $0.28 PMPM

Table 4 below summarizes the non-benefit expenses, regulatory fees, and taxes.

Table 4: Non-Benefit Expenses and Profit & Risk

Component	% of Premium
Commissions	3.2%
Administration	8.5%
Risk Adjustment Fee	0.04%
Exchange User Fee	3.0%
PCORI Fee	0.06%
Profit/Risk Margin	0.10%
Total Retention	14.9%
Target Loss Ratio	85.1%
Federal Loss Ratio	88.7%

Projected Loss Ratio

The Anticipated Loss Ratio (ALR) is defined as being the present value of expected benefits over the present value of expected premiums for the time period that the premiums are effective. Wakely estimates the ALR to be 85.1%. This calculation does not exclude any regulatory fees or taxes from premiums, which is why it is lower than the federal MLR calculation.

Based on the federal MLR methodology, the loss ratio is estimated to be 88.7%; therefore, JHP does not anticipate paying consumer rebates for the 2025 plan year. Regulatory fees and taxes were excluded from premiums in the calculation of this value.

C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS

Age, geographic, tobacco, and network calibration factors are applied uniformly to all plans and illustrated in Table 7 of the PAAM exhibits. The factors described below also match those in the "Calibration" section of Table 10.

The development of the 2025 normalization factors is included within Appendix F.

Age Calibration

Per the instructions, plan adjusted index rates were next calibrated to age 21. To bring the experience to age 21 rate, we divided the plan adjusted index rate by the weighted average age factor. The age factor was calculated using the Federal ACA age factors, as adopted by Pennsylvania, weighted by the estimated enrollment by age for JHP's Pennsylvania population in 2025. The age associated with this factor is between 48 and 49 years. Once calibrated, the standard federal age factors can be applied on a multiplicative basis to get to the rates for other ages.

Tobacco Rating

The plan adjusted index rate must be on a non-tobacco user basis. Wakely looked at the proportion of JHP 2024 open enrollees who admitted to smoking and are paying a tobacco loaded premium rate in 2024. This is 2.6% of total membership. The final factor is intended to convert the rates to a non-tobacco basis. To bring the experience to an age 21 rate, we divided the plan adjusted index rate by the weighted average tobacco usage factor of 1.002.

The tobacco rate-up factor is 1.002. We applied the same factor for all ages (21+) that are allowed to have a smoking factor.

Geographic Factors

Geographic rating area factors are required in the CY2025 premium rates given plans are now offered in Rating Areas 8 and 6. The cost differentials by region, not accounting for morbidity differences, are included in the geographic factors. The 2023 Interim Risk Adjustment Report GCF factors by rating area were used as the basis for the geographic factors. The development of the geographic factors by region are shown in Appendix F.

The geographic factors normalize to a 1.0 in total, so the values in cells K50 of Table 7 and T5 of Table 10 are both 1.0.

Network Factor

A network factor is required in the CY2025 premium rates given Rating Area 8 has a separate network in Delaware compared to the CY2024 Rating Area 8 existing county rates. The differences in provider reimbursement are reflected in the network differences. An exhibit demonstrating this development is shown in Appendix F.

The network factors normalize to a 1.0 in total, so the value in cell K53 of Table 7 is 1.0.

D. COMPONENTS OF RATE CHANGE

Please see Tables 8 and 9 of the PAAM Exhibits for the buildup of the components of rate change.

In Table 9, all values in the "2024" column match what was provided in the corresponding 2024 column in the plan year 2024 filing except the Pricing AV value. The pricing AV value in the 2024 filing of 0.740 represented the straight average of the pricing AVs with the CSR load calculated in cell K15 of Table 10. However, the value calculated in K16 of Table 10, 0.752, was more in-line with our 2024 pricing methodology. Therefore, the value in cell J83 of Table 9 shows 0.752 instead of 0.740.

In Table 8, there is a "Change in Miscellaneous Items" for 2024 in cell C97. The "Change in Miscellaneous Items" accounts for the difference in projected 2024 membership mix and current 2024 membership mix by plan that the calculation is derived from. The table below demonstrates the calculation of the reconciling item that leads row H to approximate row 8 of Table 8. The amounts shown in the 2024 column of Table 9 match those provided in the plan year 2024 rate filing.

Component	Value
Average CPAIR from 2024 Rate Filing, Weighted by 2024 Projected Membership	$264.15
Average CPAIR from 2024 Rate Filing, Weighted by 2024 Current Membership (Cell Z15 of Table 10)	$274.68
Impact of Membership Mix Changes (Cell C97 of Table 8)	$10.53

Additional detail on the drivers of the rate change are included in section 1B.

3. Plan Rate Development

Single Risk Pool

JHP has established a single risk pool for all individual market business. All of JHP's its individual business is non-grandfathered, non-transitional, and ACA-compliant.

Of the 21 plans listed on Table 10, 7 are existing, 11 are new, and 3 are discontinued and not being mapped.

Index Rate for Experience Period

JHP has no experience in Pennsylvania in 2023. Therefore, there is no experience period index rate.

Index Rate for Projection Period

The projection period claims portion of the index rate is estimated to be $485.10 PMPM. This was calculated based on projected allowed claims for essential health benefits for the single risk pool population during the projection period.

Market-Adjusted Index Rate for Projection Period

We then included the impact of risk adjustment, converted to an allowed basis, and the equivalent Marketplace User Fee (as described above), to calculate the 2025 market adjusted index rate. The market adjusted index rate is $533.81 PMPM.

Plan-Adjusted Index Rate for Projection Period

Plan adjusted index rates were developed by applying allowable plan level adjustments to the market adjusted index rate. The section below describes the components included in Table 10 of the PAAM exhibit which build up to the plan adjusted index rate.

AV Metal Levels

The 2025 Federal Actuarial Value Calculator (AVC) was used to generate the AV metal tiers (URRT, Worksheet 2). We have incorporated the 2025 de minimus range to the allowed plans.

The final AV is calculated in the Federal AV Calculator by inputting the cost-sharing components for each plan (deductible, MOOP, coinsurance, etc.). To accommodate certain benefit designs, we made the following adjustments:

1. Tiers of Generic Drugs
    a. On a subset of plans, JHP will offer two generic drug tiers with varying copays. As a result, a blended effective generic copay was input into the

AV calculator to reflect the expected utilization between the two generic tiers.

2. $0 Medical Deductible Plans

    a. A subset of JHP's two-tier plans have a $0 medical deductible and exclusively copays for medical cost sharing on the first tier only. Per CMS guidance provided in the 2025 Federal AV Calculator FAQ page, all plans of this structure may be run using the combined continuance tables. For these plans, we ran tiers one and two separately in the federal AV calculator, and then blended the resulting AVs using a projected utilization split to arrive at our effective federal AV for these plans.

The federal AVs for the plans are shown in Appendix G and in column H of Table 10 of the PAAM exhibits. In the event where both Approach 1 and Approach 2 were made to the Federal AVC inputs for the same plan to accommodate our benefit designs, we input Approach 2 in column I. More information regarding the adjustments have been included in unique plan design justification and documentation.

AV Pricing Values

The methodology for development of the AV Pricing Values is included in the Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims section above. Only allowable modifiers were used in the development of these values.

Differences in morbidity across metal tiers were not included in the pricing development for each metal tier plan.

The pricing AVs differ from the Federal AVC outputs primarily because the estimated allowed PMPMs used in developing pricing AVs are different than those underlying the Federal AV calculator. This is due to a leveraging effect for fixed cost sharing elements (e.g. copays, deductibles and MOOPs). The other variance is differences in the methodology of the pricing models and underlying data of the modeling. AV pricing values, prior to the addition of the CSR defunding adjustments for on exchange silver plans, are presented in column K of Table 10 of the PAAM exhibits.

We have included an adjustment to the filed plans to reflect the impact of cost share reduction subsidies (CSRs) no longer being funded by the federal government. The regulation still requires CSR variant plans to be offered to low-income members, under the same Federal AV requirements (keeping similar plan design and cost sharing structures as the current regulations), but the subsidy amounts will instead be a liability to the insurers and not the government. To reflect the additional cost of the CSRs for all JHP silver plans, we have increased the pricing AVs.

This translates to the mandated increase of 30% (multiplicative) to silver plan pricing AVs offered on the Exchange. The CSR defunding adjustments are shown in column P of Table 10.

Benefit Richness Factors

Per PID guidance, the benefit richness factors in column L of Table 10 of the PAAM exhibits were calculated using the IU formula of (Plan AV)^2 – Plan AV + 1.24. The benefit richness factors shown here are normalized to a 1.0 using projected membership. These values are also shown in Appendix H. The benefit richness factors are calculated using the product of both the pricing AV and the non-funding of the CSR adjustment.

Together, the product of the pricing AV, non-funding of CSR adjustment, and benefit richness factors are equivalent to the "AV and Cost Sharing" line within Worksheet 2 of the URRT. Any minor deviations from URRT Worksheet 2 are due to rounding.

Adjustments for Benefits in Addition to EHB

JHP is not offering any benefits in addition to EHBs, so all factors in column M of Table 10 are 1.0.

Adjustments for Provider Network

[REDACTED]

Adjustments for Catastrophic Eligibility

JHP is not offering catastrophic plans, so all factors in column O of Table 10 are 1.0.

Adjustment for Administrative Costs, Taxes and Fees, and Profit or Contingency

Administrative costs vary by plan as discussed in section 2B above. The retention components are shown in columns R:T in Table 10 and in rows 2.6-2.8 of Worksheet 2 of the URRT. These components are reported as a percent of gross premium, per instructions.

Calibrated Plan Adjusted Index Rate

The calibrated plan adjusted index rates PMPM calculated in row AA use the calibration factors described in section 2C. The values calculated in Table 10 match the values calculated in row 3.14 of Worksheet 2 of the URRT.

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

Consumer Adjusted Index Rate

The consumer adjusted index rates were calculated by multiplying the calibrated plan adjusted index rates by the consumer's specific age factor (subject to maximum allowable rating of 3 dependents under age 21), area factor, and tobacco load as applicable.

We used the Federal ACA age factors, as adopted by Pennsylvania, for all members and geographic factors that were discussed previously. For tobacco factors, we used a level rating factor of 1.100 for all adult ages.

The rating factors are shown in Appendix I and the consumer adjusted index rates are provided in Table 11 of the PAAM Exhibits.

Plans 10-18 in Table 11 (Excel rows 24:32) are offered in Rating Area 8 only, yet rates for these plans are pre-populating in Rating Area 6. Please note that these plan IDs will not be available to Rating Area 6 consumers. With the exception of the plans listed above, the values in column AA of Table 11 match the age 21 non-tobacco rates provided in the federal and state rate tables.

5. Plan Factors

A. AGE AND TOBACCO FACTORS

A description of these factors is included in section 2C. See table 12 of the PAAM exhibits for the age and tobacco factors used in the rate development process.

B. GEOGRAPHIC FACTORS

A description of these factors is included in section 2C. See table 13 of the PAAM exhibits for the geographic factors used in the rate development process.

C. NETWORK FACTORS

A description of these factors is included in section 2C. See table 14 of the PAAM exhibits for the network factors used in the rate development process.

D. RATE CHANGE SUMMARY

See the “Overview” and “Key Information” sections of tab “VI Rate Change Summary” of the PAAM exhibits for a summary of the requested rate change. The requested average rate change is 2.9%, with variation by plan ranging from -7.5% to 14.7%.

We confirm that the information in the “How It Plans to Spend Your Premium” section matches the retention and claims components in Tables 5 and 6, with the exception of the exchange user fees. As mentioned in section 2B above, the retention values shown in these tables are not necessarily reflective of our average projected retention due to enrollment weighting differences.

E. SERVICE AREA COMPOSITION

In addition to their existing service area of Philadelphia, Montgomery, and Bucks counties, JHP will be entering Delaware, Lehigh, and Northampton counties in 2025. This is reflected in the service area map.

F. COMPOSITE RATING

JHP is not using composite rating in 2025.

G. CONNECTIVITY FACTORS

JHP’s 2025 products do not include connectivity features, and as such no connectivity factors are included in this rate filing.

6. Terminated Plans and Products

JHP has 3 terminated plans in 2025. The plan IDs of the terminated plans are 93909PA0010008, 93909PA0010009, and 93909PA0010010. These plans are reflected in URRT Worksheet 2 and Table 10 of the PAAM exhibits.

7. URRT Warnings

There are two warnings appearing in the URRT:
WARNING - Wksh 2 - Plan Product Info - Cell W34 - Section II - Experience Period and Current Plan Level Information - Current Enrollment is typically a whole number greater than 0 for Terminated Plans. Please double check your entry.

WARNING - Wksh 2 - Plan Product Info - Cell W35 - Section II - Experience Period and Current Plan Level Information - Current Premium PMPM is typically a dollar amount greater than 0 for Terminated Plans. Please double check your entry.

These warnings are due to terminated plan 93909PA0010009 having no current experience. We included this plan in Worksheet 2 to be comprehensive and consistent with Table 10. This warning does not affect finalization of the URRT.

8. Effective Rate Review Information

Additional information available upon request.

9. Reliance

Jefferson Partner Plans (JHP) has provided Wakely Consulting Group, LLC, an HMA Company, 8000 South Chester Street, Suite 650, Centennial, CO 80112 (Wakely) with information used to develop the 2025 Pennsylvania individual commercial product premium rates. This information includes, but is not limited to, the following:

- Estimated 2025 enrollment figures by rating area, metal, variant, network, and exchange status; and
- Geographic region to be covered in 2025; and
- Benefit designs illustrating Federal metal level compliance and compliance with Pennsylvania specific regulations; and
- Federal actuarial value calculator (AVC) inputs; and
- General administrative expenses, broker commission schedules and utilization, profit margin, and other retention components, resulting in an estimated federal MLR equal to 88.7%; and
- Quality initiatives (QI) allowed to be treated as QI under regulatory rules; and
- Product design information including a statement that 2025 coverage will only include EHBs, and will not cover pediatric dental, and
- Estimated contract reimbursements for tiers 1 and 2 providers; and
- PBM contracts and assumptions for items not yet determined; and
- Out-of-network (OON) utilization and unit cost assumptions; and

- Proportion of CSR members estimated to be enrolled in JHP plans in 2025; and
- Plan design documentation and the method of plan adjudication; and
- Annual utilization trends for 2022-2025 by category of service.

10. Actuarial Certification

[REDACTED]

We both meet the Qualification Standards of Actuarial Opinion as adopted by the American Academy of Actuaries for preparing premium rate filings for insurers. This actuarial certification applies to the Jefferson Health Plans Individual products.

1. The premium rates filed are in compliance with applicable laws, rules and guidelines of the State of Pennsylvania.
2. The premium rates filed are reasonable in relation to the benefits provided and are not excessive, inadequate, or unfairly discriminatory based on the provisions of the ACA as currently implemented. The actuarial soundness of the block of business is dependent on projected membership distribution by plan, which we received from JHP.
3. The premium rates are calculated on the basis of sound actuarial principles.
4. The premium rates are reasonable when related to the applicable coverage and characteristics of the applicable class of enrollees.
5. The projected index rates are developed in accordance with all applicable State and federal statutes and regulations (45 CFR 156.80 and 147.102) and with allowable modifiers used in the development of plan specific premium rates.
6. The premium rates filed are in compliance with the Actuarial Standards of Practice (ASOPs) promulgated by the Actuarial Standards Board that are listed below:

   ASOP No. 5, Incurred Health and Disability Claims

   ASOP No. 8, Regulatory Filings for Health Plan Entities

   ASOP No. 12, Risk Classification

   ASOP No. 23, Data Quality

   ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages

   ASOP No. 41, Actuarial Communication

   ASOP No. 42, Determining Health and Disability Liabilities Other Than Liabilities for Incurred Claims

ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act

ASOP No. 56, Modeling

In our opinion, the premiums are reasonable in relation to the benefits provided and the population anticipated to be covered. Further, the premiums are not estimated to be either excessive or deficient based on the provisions of the ACA as currently implemented. Actual experience will vary from the estimates given the inherent uncertainty in developing premium rates under the ACA.

The index rate, allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2), and Pennsylvania's mandated CSR load and HHS induced utilization formula 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 ASOPs.

The Federal AV Calculator (with some modification) was used to determine the AV Metal Values shown in Worksheet 2 of the Unified Rate Review Template for all plans.

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

Sincerely,

[REDACTED]

Date: May 15, 2024

Appendices

Appendix A – URRT III Actuarial Memorandum to Pennsylvania Actuarial Memorandum Crosswalk

Appendix B – Key Benefit Changes by Plan

Appendix C – Development of Single Risk Pool Adjustment Factors

Appendix D – Development of the Projected Risk Adjustment Transfer

Appendix E – Development of the 2025 Index Rate

Appendix F – Development of the 2025 Normalization Factors

Appendix G – Federal Actuarial Values

Appendix H – Induced Utilization Factors

Appendix I – Rate Manual and Rate Formula

Appendix J – Projected Reinsurance Impact

Appendix A

URRT III Actuarial Memorandum to Pennsylvania Actuarial Memorandum Crosswalk

Federal Memorandum Requirements	Corresponding Federal Memo Section	Pennsylvania Memo Requirement	Pennsylvania Section Number
General Information	Company Identifying Information	Basic Information and Data - Company	1A
	Company Contact Information		
Proposed Rate Changes	Reason for Rate Increase(s)	Basic Information and Data - Rate History and Proposed Variations in Rate Changes	1B
		Basic Information and Data - Average Rate Change	1C
		Rate Development & Change - Components of Rate Change	2D
		Plan actors - Rate Change Summary	5D
Experience and Current Period Premium, Claims, and Enrollment	Paid through Date	Basic Information and Data - Experience Period Claims and Premium	1F
	Current Date		
	Allowed and Incurred Claims Incurred During the Experience Period		
Benefit Categories	Benefit Categories	Basic Information and Data - Benefit Changes	1E
Projection Factors	Trend Factors (Cost and utilization)	Basic Information and Data - Trend Identification	1H/2A
	Morbidity Adjustment Demographic Shift Plan Design Changes Other Adjustments	Rate Development & Change - Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims	2A
Manual Rate Adjustments	Source and Appropriateness of Experience Data Used	Basic Information and Data - Historical Experience	1G
	Adjustments Made to the Data	Rate Development & Change - Projected Index Rate, Market-	2A
	Inclusion of Capitation Payments		
Credibility of Experience	Description of the credibility methodology used	Basic Information and Data - Credibility of Data	1G
	Resulting credibility level assigned to the base period experience		
Establishing the Index Rate	Establishing the Index Rate	Plan Rate Development	3
	Small Group Quarterly Rate Filings	N/A	N/A
Development of the Market-wide Adjusted Index Rate	Development of the Market-wide Adjusted Index Rate	Rate Development & Change - Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims	2A
	Reinsurance		
	Risk Adjustment Payment/Charge		
	Exchange User Fees		
Plan Level Adjusted Index Rate	Plan Level Adjusted Index Rate	Rate Development & Change - Retention Items	2B
		Plan Rate Development	3
Calibration	Age Curve Calibration	Rate Development & Change - Normalized Market-Adjusted Projected Allowed Total Claims	2C
	Geographic Factor Calibration		
	Tobacco Use Rating Factor Calibration		
	The Calibration Adjustments are to be applied Uniformly to all plans		
Consumer Adjusted Premium Rate Development	Consumer Adjusted Premium Rate Development	Plan Premium Development for 21-Year-Old Non-Tobacco User	4
		Plan Factors	5A-C
Projected Loss Ratio	Projected Loss Ratio	Rate Development & Change - Retention Items	2B
Plan Product Information	AV Metal Values	Plan Rate Development	3
	Membership Projections	Basic Information and Data - Membership Count	1D
	Plan Type	Basic Information and Data - Company Information	1A
Miscellaneous Instructions	Reliance	N/A	9
	Actuarial Certification	Actuarial Certification	10

Appendix B

Key Benefit Changes by Plan

The tables below illustrate key benefit differences for each plan between 2024 and 2025. Benefits that changed are highlighted in yellow. Coinsurance percentages represent the portion paid by the member. Benefits for each plan are presented as Tier 1 / Tier 2.

Base Plans

Plan ID	93909PA0010001		93909PA0010002		93909PA0010003		93909PA0010004		93909PA0010005		93909PA0010006		93909PA0010007	
Plan Name	$0 Deductible + Bronze + HMO		Total + Bronze + HMO		$0 Deductible + Silver + HMO		Balanced + Silver + HMO		Total + Silver + HMO		$0 Deductible + Gold + HMO		Total + Gold + HMO	
Benefit	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
Medical Deductible	$0 / na	na / $2000	n/a	n/a	$0 / $2000	$0 / $2000	$2400 / $6900	$2500 / $6900	$4900 / $8000	$4900 / $8000	n/a	n/a	$500 / $1000	$500 / $1000
Rx Deductible	$5000 / na	na / $5000	n/a	n/a	$5000 / $5000	$5000 / $5000	$500 / $500	$600 / $600	$600 / $600	$600 / $600	n/a	n/a	$1000 / $1000	$1000 / $1000
Integrated Deductible	na / $5000	$5000 / na	$7900 / $9450	$7900 / $9200	n/a	n/a	n/a	n/a	n/a	n/a	$0 / $500	$0 / $500	n/a	n/a
MOOP	$9450 / $9450	$9200 / $9200	$9450 / $9450	$9200 / $9200	$9450 / $9450	$9200 / $9200	$9450 / $9450	$9200 / $9200	$9450 / $9450	$9200 / $9200	$9450 / $9450	$9200 / $9200	$9450 / $9450	$9200 / $9200
Primary Care Visit	$55 / $100	$95 / $150	$45 / $95	$60 / $95	$45 / $100	$50 / $95	$45 / $95	$45 / $90	$35 / $90	$40 / $85	$25 / $60	$25 / $75	$20 / $60	$20 / $60
Specialist Visit	$100 / $150	$150 / $175	$95 / $150	$95 / $150	$95 / $130	$95 / $130	$95 / $130	$90 / $130	$85 / $125	$85 / $125	$70 / $100	$75 / $100	$65 / $100	$65 / $100
ER	$1200 / $1200	$1200 / $1500	50% / 50%	50% / 50%	$975 / $975	$975 / $975	$950 / $950	$950 / $950	$950 / $950	$950 / $950	$450 / $450	$450 / $550	$400 / $400	$400 / $500
Urgent Care	$100 / $150	$150 / $175	$95 / $150	$95 / $150	$95 / $130	$95 / $130	$95 / $130	$90 / $130	$85 / $125	$85 / $125	$70 / $100	$75 / $100	$65 / $100	$65 / $100
Outpatient Surgery	$990 / 50%	$1000 / $1200	$700 / $1000	$750 / $900	$400 / $800	$450 / $800	$250 / $750	$400 / $750	$250 / $750	$400 / $750	$150 / $250	$200 / $300	$150 / $250	$150 / $250
Inpatient Facility	$1800 / $3000	$2000 / $3000	$650 / $900	$850 / $1000	$595 / $1200	$595 / $1000	$550 / $850	$550 / $850	$450 / $800	$500 / $800	$350 / $550	$350 / $550	$300 / $500	$300 / $500
SNF	$1800 / $1800	$2000 / $3000	$650 / $650	$850 / $1000	$595 / $595	$595 / $1000	$550 / $550	$550 / $850	$450 / $450	$500 / $800	$350 / $350	$350 / $550	$300 / $300	$300 / $500
Maternity	$1800 / $3000	$2000 / $3000	$650 / $900	$850 / $1000	$595 / $1200	$595 / $1000	$550 / $850	$550 / $850	$450 / $800	$500 / $800	$350 / $550	$350 / $550	$300 / $500	$300 / $500
PT/OT/ST	$150 / $200	$150 / $250	$150 / $150	$135 / $150	$100 / $100	$100 / $130	$100 / $100	$100 / $100	$100 / $100	$100 / $100	$70 / $80	$75 / $100	$65 / $75	$65 / $100
MH/SA	$100 / $100	$150 / $150	$95 / $95	$95 / $95	$95 / $95	$95 / $95	$95 / $95	$90 / $90	$85 / $85	$85 / $85	$70 / $70	$75 / $75	$65 / $65	$65 / $65
Lab	$350 / $350	$150 / $250	$300 / $300	$75 / $150	$300 / $300	$60 / $100	$300 / $300	$50 / $100	$250 / $250	$50 / $100	$65 / $65	$5 / $65	$60 / $60	0% / $60
X-Rays	$250 / $250	$200 / $350	$250 / $250	$175 / $250	$150 / $150	$175 / $300	$150 / $150	$100 / $300	$150 / $150	$150 / $300	$80 / $80	$80 / $120	$100 / $100	$60 / $80
Chiropractor	$100 / $150	$150 / $175	$95 / $150	$95 / $150	$95 / $130	$95 / $130	$95 / $130	$90 / $130	$85 / $125	$85 / $125	$70 / $100	$75 / $100	$65 / $100	$65 / $100
Rx - Generics Tier 1	$35 / $35	$35 / $35	$30 / $30	$35 / $35	$5 / $5	$5 / $5	$5 / $5	$5 / $5	$5 / $5	$5 / $5	$5 / $5	$5 / $5	$5 / $5	0% / 0%
Rx - Generics Tier 2	$35 / $35	$35 / $35	$30 / $30	$35 / $35	$20 / $20	$20 / $20	$20 / $20	$20 / $20	$20 / $20	$20 / $20	$20 / $20	$20 / $20	$20 / $20	$20 / $20
Rx - Preferred Brand	$200 / $200	$150 / $150	$150 / $150	$150 / $150	$100 / $100	$100 / $100	50% / 50%	50% / 50%	50% / 50%	50% / 50%	$100 / $100	$100 / $100	$100 / $100	$100 / $100
Rx - Non-Preferred Brand	$250 / $250	$250 / $250	50% / 50%	50% / 50%	50% / 50%	50% / 50%	50% / 50%	50% / 50%	50% / 50%	50% / 50%	50% / 50%	50% / 50%	50% / 50%	50% / 50%
Rx - Specialty	50% / 50%	50% / 50%	50% / 50%	50% / 50%	50% / 50%	50% / 50%	50% / 50%	50% / 50%	50% / 50%	50% / 50%	50% / 50%	50% / 50%	50% / 50%	50% / 50%

Appendix B

Key Benefit Changes by Plan

CSR Variants

Plan ID	93909PA0010003-04		93909PA0010003-05		93909PA0010003-06		93909PA0010004-04		93909PA0010004-05		93909PA0010004-06		93909PA0010005-04		93909PA0010005-05		93909PA0010005-06	
Plan Name	$0 Deductible + Silver + HMO + 73%		$0 Deductible + Silver + HMO + 87%		$0 Deductible + Silver + HMO + 94%		Balanced + Silver + HMO + 73%		Balanced + Silver + HMO + 87%		Balanced + Silver + HMO + 94%		Total + Silver + HMO + 73%		Total + Silver + HMO + 87%		Total + Silver + HMO + 94%	
Benefit	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
Medical Deductible	$0 / $2500	na / $2000	$0 / $1000	na / $1500	$0 / $0	n/a	$1600 / $5500	$2400 / $5500	$500 / $1500	$500 / $2000	$0 / $0	n/a	$4000 / $7000	$4500 / $7000	$1000 / $2000	$1500 / $2500	$0 / $0	n/a
Rx Deductible	$5000 / $5000	na / $5000	$500 / $500	na / $500	$500 / $500	n/a	$500 / $500	$500 / $500	$500 / $500	$500 / $500	$500 / $500	n/a	$600 / $600	$600 / $600	$500 / $500	$500 / $500	$500 / $500	n/a
Integrated Deductible	n/a	$5000 / na	n/a	$500 / na	n/a	$500 / $500	n/a	n/a	n/a	n/a	n/a	$500 / $500	n/a	n/a	n/a	n/a	n/a	$500 / $500
MOOP	$7550 / $7550	$7350 / $7350	$3150 / $3150	$3050 / $3050	$1250 / $1250	$1250 / $1250	$7550 / $7550	$7350 / $7350	$3150 / $3150	$3050 / $3050	$1250 / $1250	$1250 / $1250	$7550 / $7550	$7350 / $7350	$3150 / $3150	$3050 / $3050	$1250 / $1250	$1250 / $1250
Primary Care Visit	$45 / $100	$50 / $95	$25 / $60	$25 / $40	$5 / $25	$5 / $20	$45 / $95	$40 / $85	$20 / $55	$15 / $35	0% / $15	$5 / $20	$35 / $90	$40 / $85	$10 / $50	$10 / $25	0% / $10	$5 / $20
Specialist Visit	$95 / $135	$95 / $130	$40 / $85	$40 / $90	$10 / $30	$20 / $40	$90 / $125	$85 / $120	$40 / $80	$35 / $75	$5 / $20	$20 / $40	$80 / $120	$85 / $120	$30 / $80	$25 / $75	0% / $20	$20 / $45
ER	$975 / $975	$975 / $975	$600 / $600	$700 / $850	$250 / $250	$450 / $500	$950 / $950	$950 / $950	$600 / $600	$700 / $850	$200 / $200	$450 / $500	$950 / $950	$950 / $950	$600 / $600	$600 / $750	$150 / $150	$300 / $500
Urgent Care	$95 / $135	$95 / $130	$40 / $85	$40 / $90	$10 / $30	$20 / $40	$90 / $125	$85 / $120	$40 / $80	$35 / $75	$5 / $20	$20 / $40	$80 / $120	$85 / $120	$30 / $80	$25 / $75	0% / $20	$20 / $45
Outpatient Surgery	$400 / $800	$450 / $750	$150 / $650	$300 / $450	$75 / $250	$200 / $250	$250 / $750	$350 / $750	$150 / $650	$300 / $450	$75 / $250	$200 / $250	$250 / $750	$350 / $750	$150 / $650	$300 / $450	$75 / $250	$150 / $300
Inpatient Facility	$595 / $1200	$595 / $1000	$200 / $500	$400 / $500	$100 / $350	$250 / $350	$550 / $850	$500 / $800	$200 / $500	$400 / $500	$50 / $250	$250 / $350	$450 / $800	$500 / $800	$200 / $500	$400 / $550	$50 / $150	$250 / $400
SNF	$595 / $595	$595 / $1000	$200 / $200	$400 / $500	$100 / $100	$250 / $350	$550 / $550	$500 / $800	$200 / $200	$400 / $500	$50 / $50	$250 / $350	$450 / $450	$500 / $800	$200 / $200	$400 / $550	$50 / $50	$250 / $400
Maternity	$595 / $1200	$595 / $1000	$200 / $500	$400 / $500	$100 / $350	$250 / $350	$550 / $850	$500 / $800	$200 / $500	$400 / $500	$50 / $250	$250 / $350	$450 / $800	$500 / $800	$200 / $500	$400 / $550	$50 / $150	$250 / $400
PT/OT/ST	$100 / $100	$100 / $130	$45 / $90	$45 / $90	$15 / $35	$20 / $40	$100 / $100	$100 / $100	$45 / $85	$40 / $75	$10 / $25	$20 / $40	$100 / $100	$100 / $100	$35 / $85	$25 / $75	$5 / $25	$20 / $45
MH/SA	$95 / $95	$95 / $95	$40 / $40	$40 / $40	$10 / $10	$20 / $20	$90 / $90	$85 / $85	$40 / $40	$35 / $35	$5 / $5	$20 / $20	$80 / $80	$85 / $85	$30 / $30	$25 / $25	0% / 0%	$20 / $20
Lab	$300 / $300	$60 / $60	$100 / $100	$50 / $55	$50 / $50	$10 / $50	$300 / $300	$50 / $60	$100 / $100	$50 / $50	$50 / $50	$10 / $50	$250 / $250	$50 / $60	$100 / $100	$50 / $50	$50 / $50	$15 / $50
X-Rays	$150 / $150	$150 / $175	$135 / $135	$150 / $150	$75 / $75	$75 / $125	$150 / $150	$100 / $175	$135 / $135	$100 / $150	$75 / $75	$75 / $125	$150 / $150	$150 / $150	$135 / $135	$150 / $150	$75 / $75	$75 / $125
Chiropractor	$95 / $135	$95 / $130	$40 / $85	$40 / $90	$15 / $30	$20 / $40	$90 / $125	$85 / $120	$40 / $80	$35 / $75	$5 / $20	$20 / $40	$80 / $120	$85 / $120	$30 / $80	$25 / $75	0% / $20	$20 / $45
Rx - Generics Tier 1	$5 / $5	$5 / $5	0% / 0%	0% / 0%	0% / 0%	0% / 0%	$5 / $5	$5 / $5	0% / 0%	0% / 0%	0% / 0%	0% / 0%	$5 / $5	$5 / $5	0% / 0%	0% / 0%	0% / 0%	0% / 0%
Rx - Generics Tier 2	$20 / $20	$20 / $20	$8 / $8	$8 / $8	0% / 0%	0% / 0%	$20 / $20	$20 / $20	$8 / $8	$8 / $8	0% / 0%	0% / 0%	$20 / $20	$20 / $20	$8 / $8	$8 / $8	0% / 0%	0% / 0%
Rx - Preferred Brand	$100 / $100	$100 / $100	$55 / $55	$55 / $55	$30 / $30	$25 / $25	50% / 50%	50% / 50%	$50 / $50	$50 / $50	$25 / $25	$25 / $25	50% / 50%	50% / 50%	$50 / $50	$50 / $50	$20 / $20	$20 / $20
Rx - Non-Preferred Brand	50% / 50%	50% / 50%	$125 / $125	$125 / $125	$60 / $60	$55 / $55	50% / 50%	50% / 50%	$125 / $125	$125 / $125	$55 / $55	$55 / $55	50% / 50%	50% / 50%	$125 / $125	$125 / $125	$50 / $50	$50 / $50
Rx - Specialty	50% / 50%	50% / 50%	25% / 25%	75% / 75%	25% / 25%	75% / 75%	50% / 50%	50% / 50%	25% / 25%	75% / 75%	25% / 25%	75% / 75%	50% / 50%	50% / 50%	25% / 25%	75% / 75%	25% / 25%	75% / 75%

Appendix C

Development of Single Risk Pool Adjustment Factors

CHANGES IN DEMOGRAPHICS (GEOGRAPHIC MIX)

Rating Area	2023 Statewide Distribution	2023 Interim GCF	JHP 2025 Projected Membership
Rating Area 1	4.7%	0.925	0%
Rating Area 2	0.4%	1.286	0%
Rating Area 3	8.3%	1.139	0%
Rating Area 4	23.1%	0.844	0%
Rating Area 5	3.9%	1.015	0%
Rating Area 6	7.5%	1.251	2%
Rating Area 7	9.6%	1.338	0%
Rating Area 8	36.7%	0.978	98%
Rating Area 9	5.8%	1.319	0%
Total Statewide Factor		1.035	0.983

JHP Geographic Adjustment	= 0.983 / 1.035	0.949

Appendix C

Development of Single Risk Pool Adjustment Factors

CHANGES IN DEMOGRAPHICS (MEMBERSHIP MIX)

The allowed claim cost adjustment for demographic shift was calculated using allowed PMPM relativities between the base period and projection periods. We used average allowed PMPM claims by metal and age band from Wakely's proprietary individual ACA database and calculated an effective total allowed PMPM for the base and projection periods using the corresponding metal and age distributions.

While we are unable to share the actual data underlying the proprietary database, we created an exhibit that illustrates our methodology for this adjustment using arbitrary PMPMs.

Change in Demographic Fator

Allowed PMPM from Wakely Proprietary ACA Data										
	Catastrophic	Bronze	Bronze Zero	Bronze Limited	Silver 70%	Silver 73%	Silver 87%	Silver 94%	Gold	Platinum
Age_0_17	$171.85	$106.54	$106.54	$106.54	$209.38	$167.94	$183.87	$146.83	$246.96	$498.32
Age_18_25	$150.77	$100.92	$100.92	$100.92	$257.26	$16.35	$179.67	$165.40	$244.39	$440.61
Age_26_34	$133.30	$132.63	$132.63	$132.63	$393.53	$42.91	$293.28	$288.22	$410.22	$1,122.54
Age_35_44	$375.25	$170.16	$170.16	$170.16	$447.09	$74.07	$373.60	$368.97	$471.66	$1,147.38
Age_45_54	$348.01	$246.25	$246.25	$246.25	$533.10	$125.49	$499.21	$516.97	$605.62	$1,330.58
Age_55_64	$483.82	$430.15	$430.15	$430.15	$836.22	$205.14	$758.08	$733.10	$862.51	$1,665.41
Age_GE65	$422.74	$482.59	$482.59	$482.59	$1,145.98	$252.63	$850.90	$798.27	$1,258.43	$2,403.09

Adjustment Factors	Base Period PMPM	Projection Period PMPM	Adjustment Factor
Membership Mix Adjustm	$474.51	$428.24	0.9025

Please note these factors will not tie to table 5 of the PAAM exhibits. To maintain the confidentiality of Wakely's propriety national ACA database we have used arbitrary numbers for the allowed PMPM amounts in order to illustrate the build up of this factor.

PA Individual Statewide 2022										
	Catastrophic	Bronze	Bronze Zero	Bronze Limited	Silver 70%	Silver 73%	Silver 87%	Silver 94%	Gold	Platinum
Metal Mix	0%	24%	0%	0%	7%	5%	15%	14%	35%	0%
Age_0_17	6%	6%	6%	6%	5%	5%	5%	5%	6%	6%
Age_18_25	7%	7%	7%	7%	7%	7%	7%	7%	6%	6%
Age_26_34	17%	17%	17%	17%	16%	16%	16%	16%	14%	14%
Age_35_44	15%	15%	15%	15%	17%	17%	17%	17%	14%	14%
Age_45_54	18%	18%	18%	18%	20%	20%	20%	20%	17%	17%
Age_55_64	35%	35%	35%	35%	34%	34%	34%	34%	41%	41%
Age_GE65	1%	1%	1%	1%	2%	2%	2%	2%	1%	1%

PA Individual Statewide 2022									
Catastrophic	Bronze	Bronze Zero	Bronze Limited	Silver 70%	Silver 73%	Silver 87%	Silver 94%	Gold	Platinum
$0.05	$1.58	$0.00	$0.00	$0.68	$0.40	$1.38	$0.99	$5.33	$0.00
$0.05	$1.74	$0.00	$0.00	$1.17	$0.05	$1.84	$1.58	$5.27	$0.00
$0.10	$5.48	$0.00	$0.00	$4.16	$0.33	$7.09	$6.36	$20.37	$0.00
$0.25	$6.21	$0.00	$0.00	$5.02	$0.60	$9.41	$8.66	$23.42	$0.00
$0.27	$10.76	$0.00	$0.00	$7.84	$1.21	$14.81	$14.30	$36.45	$0.00
$0.74	$36.42	$0.00	$0.00	$18.86	$3.36	$38.33	$34.57	$124.58	$0.00
$0.02	$1.33	$0.00	$0.00	$1.42	$0.23	$2.36	$2.06	$5.05	$0.00

Allowed PMPM
$474.51

PA Individual JHP Projected 2025										
	Catastrophic	Bronze	Bronze Zero	Bronze Limited	Silver 70%	Silver 73%	Silver 87%	Silver 94%	Gold	Platinum
Metal Mix	0%	21%	0%	0%	1%	2%	11%	42%	24%	0%
Age_0_17	0%	4%	0%	0%	10%	4%	2%	5%	6%	0%
Age_18_25	0%	8%	0%	0%	7%	9%	10%	10%	7%	0%
Age_26_34	0%	27%	0%	0%	14%	8%	15%	18%	23%	0%
Age_35_44	0%	19%	0%	0%	19%	19%	19%	22%	19%	0%
Age_45_54	0%	18%	0%	0%	21%	24%	23%	20%	19%	0%
Age_55_64	0%	23%	0%	0%	28%	33%	27%	20%	25%	0%
Age_GE65	0%	1%	0%	0%	2%	3%	3%	5%	1%	0%

PA Individual JHP Projected 2025									
Catastrophic	Bronze	Bronze Zero	Bronze Limited	Silver 70%	Silver 73%	Silver 87%	Silver 94%	Gold	Platinum
$0.00	$0.87	$0.00	$0.00	$0.23	$0.11	$0.41	$3.21	$3.73	$0.00
$0.00	$1.76	$0.00	$0.00	$0.19	$0.03	$1.95	$7.02	$4.34	$0.00
$0.00	$7.33	$0.00	$0.00	$0.59	$0.06	$4.87	$21.30	$22.03	$0.00
$0.00	$6.71	$0.00	$0.00	$0.93	$0.24	$7.47	$33.61	$21.20	$0.00
$0.00	$9.32	$0.00	$0.00	$1.34	$0.53	$12.28	$42.88	$27.06	$0.00
$0.00	$20.42	$0.00	$0.00	$2.51	$1.19	$21.67	$63.20	$51.47	$0.00
$0.00	$1.02	$0.00	$0.00	$0.19	$0.11	$2.54	$17.62	$2.67	$0.00

Allowed PMPM
$428.24

Appendix C

Development of Single Risk Pool Adjustment Factors

CHANGE IN NETWORK (PROVIDER CONTRACTING)

[REDACTED]

CHANGE IN OTHER (COVID-19 IMPACT)

[REDACTED]

CHANGE IN OTHER [redacted]

Component	[redacted]	Premium [redacted]
Allowed Claims Net of Reinsurance		$465.78
Allowed Risk Adjustment		**[REDACTED]**
Allowed Exchange Fee		3.4%
MAIR with Exchange Fee		$533.80
Average AV		77.5%
Average IU		1.000
Average Network		1.000
Admin PMPM		$55.00
Admin %		0.0%
Taxes & Fees %		0.1%
Profit %		0.1%
Premium		**$469.81**
[redacted]		

Appendix D

Development of the Projected Risk Adjustment Transfer

[REDACTED]

Appendix E

Development of the 2025 Index Rate

Step	Formula	Description	Statewide PA 2022 URRT
1		Base Period Claims Allowed PMPM, with IBNR, Net of Rx Rebates	$614.01
2		Allowed Claim Cost and Geographic Adjustment (to JHP Projected Age, Metal, and Risk, in JHP Service Area)	0.786
3		Mandated Fee Adjustment	1.089
4		Claims COVID Adjustment	
5a		Average Annual Trend, Medical + Rx	6.3%
5b		Number of Years of Trend	3
5c		Final Trend Adjustment	1.202
6		Provider Contracting	
7	= [1] * [2] * [3] * [4] * [5c] * [6]	2025 Allowed Claim Cost PMPM, Gross of State Based Reinsurance	$485.10
8		2025 State Based Reinsurance Recovery on an Allowed Basis	$19.32
9	= [7] - [8]	2025 JHP Allowed Claim Cost and Risk Adjustment Transfer and Reinsurance PMPM (Market Adj Index Rate)	
10		2025 Paid Risk Adjustment Transfer PMPM	
11		High Cost Risk Pool Fee	
12	= [10] + [11]	2025 Risk Adjustment Transfer PMPM Post-HCRP	
13		Projection Period AV	
14	= 1 / [13]	Convert Paid to Allowed	
15	= [12] * [14]	2025 Risk Adjustment Component of Allowed Costs	
0			
16	= [9] + [15]	2025 JHP Allowed Claim Cost and Risk Adjustment Transfer and Reinsurance PMPM (Market Adj Index Rate)	
17		Exchange Fee	**3.4%**
18	= [19] / (1 - [20])	Final Market Adjusted Index Rate	**$533.80**

Appendix F

Development of the 2025 Normalization Factors

Age Calibration

Age	Age Curve	Projected Age
0	0.765	0.2%
1	0.765	0.2%
2	0.765	0.3%
3	0.765	0.2%
4	0.765	0.2%
5	0.765	0.3%
6	0.765	0.3%
7	0.765	0.2%
8	0.765	0.3%
9	0.765	0.2%
10	0.765	0.3%
11	0.765	0.3%
12	0.765	0.3%
13	0.765	0.3%
14	0.765	0.3%
15	0.833	0.4%
16	0.859	0.3%
17	0.885	0.3%
18	0.913	0.5%
19	0.941	0.9%
20	0.970	0.9%
21	1.000	1.4%
22	1.000	1.4%
23	1.000	1.5%
24	1.000	1.4%
25	1.004	1.4%
26	1.024	2.4%
27	1.048	2.0%
28	1.087	2.0%
29	1.119	2.1%
30	1.135	1.9%
31	1.159	2.0%
32	1.183	2.3%
33	1.198	2.4%
34	1.214	2.5%
35	1.222	2.3%
36	1.230	2.2%
37	1.238	2.2%
38	1.246	1.8%
39	1.262	2.3%
40	1.278	1.9%
41	1.302	1.9%
42	1.325	1.9%
43	1.357	1.9%
44	1.397	1.9%
45	1.444	1.9%
46	1.500	1.9%
47	1.563	1.5%
48	1.635	2.1%
49	1.706	1.9%
50	1.786	2.1%
51	1.865	1.7%
52	1.952	2.3%
53	2.040	2.3%
54	2.135	2.1%
55	2.230	2.2%
56	2.333	2.2%
57	2.437	2.3%
58	2.548	2.1%
59	2.603	2.2%
60	2.714	2.5%
61	2.810	2.7%
62	2.873	2.2%
63	2.952	2.2%
64	3.000	2.3%
65+	3.000	3.3%

Average Age Calibration	1.6711

Appendix F

Development of the 2025 Normalization Factors

Tobacco Calibration

Age	Projected Age	Tobacco Factor
0	0.2%	1.000
1	0.2%	1.000
2	0.3%	1.000
3	0.2%	1.000
4	0.2%	1.000
5	0.3%	1.000
6	0.3%	1.000
7	0.2%	1.000
8	0.3%	1.000
9	0.2%	1.000
10	0.3%	1.000
11	0.3%	1.000
12	0.3%	1.000
13	0.3%	1.000
14	0.3%	1.000
15	0.4%	1.000
16	0.3%	1.000
17	0.3%	1.000
18	0.5%	1.000
19	0.9%	1.000
20	0.9%	1.000
21	1.4%	1.100
22	1.4%	1.100
23	1.5%	1.100
24	1.4%	1.100
25	1.4%	1.100
26	2.4%	1.100
27	2.0%	1.100
28	2.0%	1.100
29	2.1%	1.100
30	1.9%	1.100
31	2.0%	1.100
32	2.3%	1.100
33	2.4%	1.100
34	2.5%	1.100
35	2.3%	1.100
36	2.2%	1.100
37	2.2%	1.100
38	1.8%	1.100
39	2.3%	1.100
40	1.9%	1.100
41	1.9%	1.100
42	1.9%	1.100
43	1.9%	1.100
44	1.9%	1.100
45	1.9%	1.100
46	1.9%	1.100
47	1.5%	1.100
48	2.1%	1.100
49	1.9%	1.100
50	2.1%	1.100
51	1.7%	1.100
52	2.3%	1.100
53	2.3%	1.100
54	2.1%	1.100
55	2.2%	1.100
56	2.2%	1.100
57	2.3%	1.100
58	2.1%	1.100
59	2.2%	1.100
60	2.5%	1.100
61	2.7%	1.100
62	2.2%	1.100
63	2.2%	1.100
64	2.3%	1.100
65+	3.3%	1.100

Component	Value
Tobacco rating factor (for smokers only)	1.093
% of people who can be rated for tobacco	2.6%
Total rate-up based on admitted tobacco usage	1.002

Appendix F

Development of the 2025 Normalization Factors

Geographic and Network Calibration

Rating Area	Geographic Factors
Rating Area 6	1.209
Rating Area 8	0.944
Total, Membership Weighted	1.000

[REDACTED]

Appendix G

Federal Actuarial Values

Plan ID	Federal AV
93909PA0010001	64.9%
93909PA0010002	63.8%
93909PA0010003	71.5%
93909PA0010004	70.0%
93909PA0010005	70.2%
93909PA0010006	79.5%
93909PA0010007	78.0%
93909PA0010018	70.2%
93909PA0010011	61.8%
93909PA0010012	78.1%
93909PA0010018	70.2%
93909PA0010017	70.0%
93909PA0010016	71.5%
93909PA0010013	64.9%
93909PA0010014	63.8%
93909PA0010019	79.5%
93909PA0010020	78.0%
93909PA0010021	78.1%
93909PA0010015	61.8%

Appendix H

Induced Utilization Factors

Per PID guidance, the induced demand factors were calculated based on the HHS induced demand formula using the following formula: (Plan AV)^2 – (Plan AV) + 1.24.

The induced demand factors shown below are normalized to JHP's 2025 estimated membership mix by metal, averaging a 1.0 in total, and are applied to the base rate in order to develop member premiums.

Plan ID	Induced Demand Factor	Induced Demand Factor (Normalized)
93909PA0010001	1.001	0.932
93909PA0010002	0.998	0.929
93909PA0010003	1.159	1.080
93909PA0010004	1.110	1.034
93909PA0010005	1.096	1.021
93909PA0010006	1.096	1.021
93909PA0010007	1.076	1.002
93909PA0010018	1.096	1.021
93909PA0010011	0.994	0.926
93909PA0010012	1.068	0.995
93909PA0010018	1.096	1.021
93909PA0010017	1.110	1.034
93909PA0010016	1.159	1.080
93909PA0010013	1.001	0.932
93909PA0010014	0.998	0.929
93909PA0010019	1.096	1.021
93909PA0010020	1.076	1.002
93909PA0010021	1.068	0.995
93909PA0010015	0.994	0.926
Total	1.073	1.000

Appendix I

Rate Manual and Rate Formula

Rates Tables / Manual
HIOS #93909 - Jefferson Health Plan - Individual

Consumer Plan Adjusted Index Rate	
HIOS ID	Rate
93909PA0010001	212.21
93909PA0010002	206.83
93909PA0010003	346.61
93909PA0010004	311.66
93909PA0010005	301.39
93909PA0010006	301.58
93909PA0010007	286.36
93909PA0010011	198.19
93909PA0010012	279.80
93909PA0010013	230.45
93909PA0010014	224.53
93909PA0010015	215.01
93909PA0010016	378.53
93909PA0010017	340.02
93909PA0010018	328.70
93909PA0010019	328.92
93909PA0010020	312.16
93909PA0010021	304.92

Age Factors		
Age	Age Factor	Tobacco Factor
0-14	0.765	1.000
15	0.833	1.000
16	0.859	1.000
17	0.885	1.000
18	0.913	1.000
19	0.941	1.000
20	0.970	1.000
21	1.000	1.100
22	1.000	1.100
23	1.000	1.100
24	1.000	1.100
25	1.004	1.100
26	1.024	1.100
27	1.048	1.100
28	1.087	1.100
29	1.119	1.100
30	1.135	1.100
31	1.159	1.100
32	1.183	1.100
33	1.198	1.100
34	1.214	1.100
35	1.222	1.100
36	1.230	1.100
37	1.238	1.100
38	1.246	1.100
39	1.262	1.100
40	1.278	1.100
41	1.302	1.100
42	1.325	1.100
43	1.357	1.100
44	1.397	1.100
45	1.444	1.100
46	1.500	1.100
47	1.563	1.100
48	1.635	1.100
49	1.706	1.100
50	1.786	1.100
51	1.865	1.100
52	1.952	1.100
53	2.040	1.100
54	2.135	1.100
55	2.230	1.100
56	2.333	1.100
57	2.437	1.100
58	2.548	1.100
59	2.603	1.100
60	2.714	1.100
61	2.810	1.100
62	2.873	1.100
63	2.952	1.100
64+	3.000	1.100

Area Factors	
Area Number	Factor
Rating Area 8	0.991
Rating Area 6	1.463

Appendix I

Rate Manual and Rate Formula

RATE Formula:
CPAIR * Age Factor * Area Factor * Tobacco Factor

Example: 21 year old with plan 93909PA0010001 in Rating Area 8, non-smoker = 212.2060610 * 1.000 * 0.990737 * 1.00 = $210.2405

Family Structure – Family rates can be determined by adding up the rates for an individual. However, when calculating the total family rate, the charge is limited to the first three children under the plan.

Appendix J

Projected Reinsurance Impact

Per PID guidance, this filing should reflect rates with the proposed 2025 reinsurance parameters. The final parameters and our calculated impact are below.

Rating Area	Attachment Point	Cap	Coinsurance	Impact to Market Adjusted Index Rate
All	$60,000	$100,000	50%	-4.0%

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.

Projected membership for plan year 2025 does not significantly differ from current 2/1/2024 membership, aside from the continued growth due to Medicaid unwinding and the inclusion of expansion regions, Rating Area 6 and Delaware County.

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

JHP entered the market in plan year 2024 and does not have a full year of experience period claims. Since the manual claims are based on statewide costs across all ACA individual products, we do not know the proportion of costs that were capitated vs fee for service in the base period. We believe that our base period allowed claims should capture all claims data, as reported on Worksheet 1 of the URRT. Excluding these claims would result in an artificially low allowed base rate. This methodology relies on accurate carrier reporting in the URRTs.

JHP does not have any capitation contracts in 2025, so we are not adjusting further for capitation payments in the projection period.

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

JHP entered the market in plan year 2024 and does not have a full year of experience period claims. We confirm that all non-EHB claims have been removed from the manual claims, based on reported data within the URRT.

    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?

JHP entered the market in plan year 2024 and does not have a full year of experience period claims. We are assuming that JHP's drug rebates will be equivalent to market levels in 2025. For that reason, no adjustment has been applied to the rate development to account for projected drug rebates.

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 are no COVID adjustments in Tables 2-4 of the PAAM Exhibits. We confirm that the COVID adjustment factor is reflected in Table 5 of the PAAM Exhibits.

b. If there is a COVID adjustment factor other than 1.0, please provide a quantitative exhibit supporting the factor.

[REDACTED]

Please see Appendix C of the Actuarial Memorandum for the COVID-19 adjustment. The factor shown in D21 of Table 5 represents the COVID-19 adjustment factors applied to the base period data.

c. Please provide commentary on how the Company believes services such as COVID vaccinations and COVID testing will be handled in PY25. Within your response, please clarify if these services will be considered preventative and covered at 100%.

JHP will be covering 100% of COVID vaccinations and testing.

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

This question is not applicable as JHP is only filing in the individual market.

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.

[REDACTED]

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.

[REDACTED]

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.

[REDACTED]

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

We confirm that the Pricing AVs 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.

The pricing AVs differ from the Federal AVC outputs primarily because the estimated allowed PMPMs used in developing pricing AVs are different than those underlying the Federal AV calculator. This is due to a leveraging effect for fixed cost sharing elements (e.g. copays, deductibles and MOOPs). The other variance is differences in the methodology of the pricing models and underlying data of the modeling, which ultimately results in varying service category distributions and continuance tables. The pricing AV model also includes more detail in cost-sharing inputs compared to the Federal AVC. Finally, due to mandated factors, we have included a 30% load to silver on exchange plans.

7. Expanded Bronze Plans:
    a. Please provide an exhibit which demonstrates that the criteria for expanded bronze plans have been met.

Per our understanding, to qualify as an expanded bronze, a plan must pay for at least one major service before the deductible is met. All three bronze plans that JHP is offering in 2025 offer one free PCP visit before cost sharing begins and cover PCP visits, specialist visits, generic drugs, and preferred brand drugs pre-deductible. Please see the Federal AV screenshots incorporated with this filing for an exhibit of this benefit coverage.

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 CY2024 rates had a 1.0 geographic factor given JHP only filed rates in one region. Geographic rating area factors are required in the CY2025 premium rates given plans are now offered in Rating Areas 8 and 6. The cost differentials by region, not accounting for morbidity differences, are included in the geographic factors. The 2023 Interim Risk Adjustment Report GCF factors by rating area were used as the basis for the geographic factors.

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

[REDACTED]

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. Projected is the information which was projected in the final annual filing for the given year (i.e., 2021 projected information is from the plan year 2021 annual filing submitted in 2020) MLR Member Months Calendar Year Actual Projected Actual Projected 21 2020 2021 2022

	MLR		Member Months	
Calendar Year	Actual	Projected	Actual	Projected
2020	N/A	N/A	N/A	N/A
2021	N/A	N/A	N/A	N/A
2022	N/A	N/A	N/A	N/A

b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.
c. Does the insurer expect to pay MLR rebates for the 3-year period above?

These questions are not applicable as JHP entered the market in 2024.

10. Plan of Withdrawal:
    a. Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.
    b. For further information regarding the Plan of Withdrawal process, click here. Please send all Plan of Withdrawals to Jeff Rohaly, wrohaly@pa.gov.

JHP is not submitting a Plan of Withdrawal as no plans are being withdrawn midway through the filing period.

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.

This question is not applicable as JHP has no transitional plans.

12. Copay Adjustment Programs
    a. Does the company use a copay adjustment program (also known as a copay accumulator program)?
    b. How does the company handle copay assistance coupons? For example, does the coupon apply to the 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.

JHP does not use a copay adjustment program. Assistance coupons do not apply to the MOOP and there is no pricing impact of this program.

PA Rate Template Part I

Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Jefferson Health Plan		
Product(s):	HMO		
Market Segment:	Individual		
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		48.5	48.5
Total	0	9 171	153 000
<18		443	7 435
18-24		696	11,960
25-29		891	15 192
30-34		1 027	16 850
35-39		973	16 363
40-44		882	14 629
45-49		861	14,371
50-54		870	15 987
55-59		1 023	16 898
60-63		871	14 661
64+		534	8 594

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
			-								
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											$ -
Loss Ratio											0.00%

Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

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

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

*** Should 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				#DIV/0!		#DIV/0!				#DIV/0!
Feb-20				#DIV/0!		#DIV/0!				#DIV/0!
Mar-20				#DIV/0!		#DIV/0!				#DIV/0!
Apr-20				#DIV/0!		#DIV/0!				#DIV/0!
May-20				#DIV/0!		#DIV/0!				#DIV/0!
Jun-20				#DIV/0!		#DIV/0!				#DIV/0!
Jul-20				#DIV/0!		#DIV/0!				#DIV/0!
Aug-20				#DIV/0!		#DIV/0!				#DIV/0!
Sep-20				#DIV/0!		#DIV/0!				#DIV/0!
Oct-20				#DIV/0!		#DIV/0!				#DIV/0!
Nov-20				#DIV/0!		#DIV/0!				#DIV/0!
Dec-20				#DIV/0!		#DIV/0!				#DIV/0!
Jan-21				#DIV/0!		#DIV/0!				#DIV/0!
Feb-21				#DIV/0!		#DIV/0!				#DIV/0!
Mar-21				#DIV/0!		#DIV/0!				#DIV/0!
Apr-21				#DIV/0!		#DIV/0!				#DIV/0!
May-21				#DIV/0!		#DIV/0!				#DIV/0!
Jun-21				#DIV/0!		#DIV/0!				#DIV/0!
Jul-21				#DIV/0!		#DIV/0!				#DIV/0!
Aug-21				#DIV/0!		#DIV/0!				#DIV/0!
Sep-21				#DIV/0!		#DIV/0!				#DIV/0!
Oct-21				#DIV/0!		#DIV/0!				#DIV/0!
Nov-21				#DIV/0!		#DIV/0!				#DIV/0!
Dec-21				#DIV/0!		#DIV/0!				#DIV/0!
Jan-22				#DIV/0!		#DIV/0!				#DIV/0!
Feb-22				#DIV/0!		#DIV/0!				#DIV/0!
Mar-22				#DIV/0!		#DIV/0!				#DIV/0!
Apr-22				#DIV/0!		#DIV/0!				#DIV/0!
May-22				#DIV/0!		#DIV/0!				#DIV/0!
Jun-22				#DIV/0!		#DIV/0!				#DIV/0!
Jul-22				#DIV/0!		#DIV/0!				#DIV/0!
Aug-22				#DIV/0!		#DIV/0!				#DIV/0!
Sep-22				#DIV/0!		#DIV/0!				#DIV/0!
Oct-22				#DIV/0!		#DIV/0!				#DIV/0!
Nov-22				#DIV/0!		#DIV/0!				#DIV/0!
Dec-22				#DIV/0!		#DIV/0!				#DIV/0!
Jan-23				#DIV/0!		#DIV/0!				#DIV/0!
Feb-23				#DIV/0!		#DIV/0!				#DIV/0!
Mar-23				#DIV/0!		#DIV/0!				#DIV/0!
Apr-23				#DIV/0!		#DIV/0!				#DIV/0!
May-23				#DIV/0!		#DIV/0!				#DIV/0!
Jun-23				#DIV/0!		#DIV/0!				#DIV/0!
Jul-23				#DIV/0!		#DIV/0!				#DIV/0!
Aug-23				#DIV/0!		#DIV/0!				#DIV/0!
Sep-23				#DIV/0!		#DIV/0!				#DIV/0!
Oct-23				#DIV/0!		#DIV/0!				#DIV/0!
Nov-23				#DIV/0!		#DIV/0!				#DIV/0!
Dec-23				#DIV/0!		#DIV/0!				#DIV/0!

** Express Completion Factor as a percentage*

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

Carrier Name:	**Jefferson Health Plan**
Product(s):	**HMO**
Market Segment:	**Individual**
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
$ 3,034,494,792.17	$ 2,902,383,347.85	$ 2,902,383,347.85	5,119,795	$ 490,604,770.48	$ 3,392,988,118.33	$ 9,088,394.90	$ (240,492,810.71)	$ -	$ -	$ -	$ 156,625,510.71
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											$ 614.01
Loss Ratio											62.56%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	10.64%	1.75%		12.57%	16.34%
Outpatient Hospital	10.01%	2.00%		12.22%	20.93%
Professional	3.69%	1.99%		5.76%	30.45%
Other Medical	3.69%	1.99%		5.76%	0.00%
Capitation				0.00%	0.00%
Prescription Drugs	6.92%	1.73%		8.77%	21.28%
Total Annual Trend				9.62%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.202	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factor*	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				#DIV/0!		#DIV/0!				#DIV/0!
Feb-20				#DIV/0!		#DIV/0!				#DIV/0!
Mar-20				#DIV/0!		#DIV/0!				#DIV/0!
Apr-20				#DIV/0!		#DIV/0!				#DIV/0!
May-20				#DIV/0!		#DIV/0!				#DIV/0!
Jun-20				#DIV/0!		#DIV/0!				#DIV/0!
Jul-20				#DIV/0!		#DIV/0!				#DIV/0!
Aug-20				#DIV/0!		#DIV/0!				#DIV/0!
Sep-20				#DIV/0!		#DIV/0!				#DIV/0!
Oct-20				#DIV/0!		#DIV/0!				#DIV/0!
Nov-20				#DIV/0!		#DIV/0!				#DIV/0!
Dec-20				#DIV/0!		#DIV/0!				#DIV/0!
Jan-21				#DIV/0!		#DIV/0!				#DIV/0!
Feb-21				#DIV/0!		#DIV/0!				#DIV/0!
Mar-21				#DIV/0!		#DIV/0!				#DIV/0!
Apr-21				#DIV/0!		#DIV/0!				#DIV/0!
May-21				#DIV/0!		#DIV/0!				#DIV/0!
Jun-21				#DIV/0!		#DIV/0!				#DIV/0!
Jul-21				#DIV/0!		#DIV/0!				#DIV/0!
Aug-21				#DIV/0!		#DIV/0!				#DIV/0!
Sep-21				#DIV/0!		#DIV/0!				#DIV/0!
Oct-21				#DIV/0!		#DIV/0!				#DIV/0!
Nov-21				#DIV/0!		#DIV/0!				#DIV/0!
Dec-21				#DIV/0!		#DIV/0!				#DIV/0!
Jan-22		$ 208,168,609.20	1.0000	$ 208,168,609.20	426,650	$ 487.91		$ (20,041,067.61)	$ 261,965,177.57	$ 614.01
Feb-22		$ 208,168,609.20	1.0000	$ 208,168,609.20	426,650	$ 487.91		$ (20,041,067.61)	$ 261,965,177.57	$ 614.01
Mar-22		$ 208,168,609.20	1.0000	$ 208,168,609.20	426,650	$ 487.91		$ (20,041,067.61)	$ 261,965,177.57	$ 614.01
Apr-22		$ 208,168,609.20	1.0000	$ 208,168,609.20	426,650	$ 487.91		$ (20,041,067.61)	$ 261,965,177.57	$ 614.01
May-22		$ 208,168,609.20	1.0000	$ 208,168,609.20	426,650	$ 487.91		$ (20,041,067.61)	$ 261,965,177.57	$ 614.01
Jun-22		$ 208,168,609.20	1.0000	$ 208,168,609.20	426,650	$ 487.91		$ (20,041,067.61)	$ 261,965,177.57	$ 614.01
Jul-22		$ 208,168,609.20	1.0000	$ 208,168,609.20	426,650	$ 487.91		$ (20,041,067.61)	$ 261,965,177.57	$ 614.01
Aug-22		$ 208,168,609.20	1.0000	$ 208,168,609.20	426,650	$ 487.91		$ (20,041,067.61)	$ 261,965,177.57	$ 614.01
Sep-22		$ 208,168,609.20	1.0000	$ 208,168,609.20	426,650	$ 487.91		$ (20,041,067.61)	$ 261,965,177.57	$ 614.01
Oct-22		$ 208,168,609.20	1.0000	$ 208,168,609.20	426,650	$ 487.91		$ (20,041,067.61)	$ 261,965,177.57	$ 614.01
Nov-22		$ 208,168,609.20	1.0000	$ 208,168,609.20	426,650	$ 487.91		$ (20,041,067.61)	$ 261,965,177.57	$ 614.01
Dec-22	$ 3,034,494,792.26	$ 208,168,609.20	1.0000	$ 208,168,609.20	426,650	$ 487.91	$ 645,558,820.48	$ (20,041,067.61)	$ 261,965,177.57	$ 614.01
Jan-23				#DIV/0!		#DIV/0!				#DIV/0!
Feb-23				#DIV/0!		#DIV/0!				#DIV/0!
Mar-23				#DIV/0!		#DIV/0!				#DIV/0!
Apr-23				#DIV/0!		#DIV/0!				#DIV/0!
May-23				#DIV/0!		#DIV/0!				#DIV/0!
Jun-23				#DIV/0!		#DIV/0!				#DIV/0!
Jul-23				#DIV/0!		#DIV/0!				#DIV/0!
Aug-23				#DIV/0!		#DIV/0!				#DIV/0!
Sep-23				#DIV/0!		#DIV/0!				#DIV/0!
Oct-23				#DIV/0!		#DIV/0!				#DIV/0!
Nov-23				#DIV/0!		#DIV/0!				#DIV/0!
Dec-23				#DIV/0!		#DIV/0!				#DIV/0!

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

Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Experience Period Information

Carrier Name:	**Jefferson Health Plan**	**Attachment Point:**	**$60,000**
Product(s):	**HMO**	**Reinsurance Cap:**	**$100,000**
Market Segment:	**Individual**	**Coinsurance Rate:**	**50%**
Rate Effective Date:	**1/1/2025**		
Incurred Dates:	**1/1/2023 to 12/31/2023**	**Proj. Incurred Claim Impact:**	**0.0%**

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2023 to 12/31/2023					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
$0	$29,999				$0
$30,000	$34,999				$0
$35,000	$39,999				$0
$40,000	$44,999				$0
$45,000	$49,999				$0
$50,000	$54,999				$0
$55,000	$59,999				$0
$60,000	$64,999				$0
$65,000	$69,999				$0
$70,000	$74,999				$0
$75,000	$79,999				$0
$80,000	$84,999				$0
$85,000	$89,999				$0
$90,000	$94,999				$0
$95,000	$99,999				$0
$100,000	$109,999				$0
$110,000	$119,999				$0
$120,000	$129,999				$0
$130,000	$139,999				$0
$140,000	$149,999				$0
$150,000	$159,999				$0
$160,000	$169,999				$0
$170,000	$179,999				$0
$180,000	$189,999				$0
$190,000	$199,999				$0
$200,000	$209,999				$0
$210,000	$219,999				$0
$220,000	$229,999				$0
$230,000	$239,999				$0
$240,000	$249,999				$0
$250,000	$259,999				$0
$260,000	$269,999				$0
$270,000	$279,999				$0
$280,000	$289,999				$0
$290,000	$299,999				$0
$300,000	$324,999				$0
$325,000	$349,999				$0
$350,000	$374,999				$0
$375,000	$399,999				$0
$400,000	$424,999				$0
$425,000	$449,999				$0
$450,000	$474,999				$0
$475,000	$499,999				$0
$500,000	$599,999				$0
$600,000	$699,999				$0
$700,000	$799,999				$0
$800,000	$899,999				$0
$900,000	$999,999				$0
$1,000,000+					$0
Total		0	0	$0	$0

Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Projection Period Information

Carrier Name:	**Jefferson Health Plan**
Product(s):	**HMO**
Market Segment:	**Individual**
Rate Effective Date:	**1/1/2025**

Attachment Point:	**$60,000**
Reinsurance Cap:	**$100,000**
Coinsurance Rate:	**50%**
Proj. Incurred Claim Impact:	**-4.0%**
Proj. Morbidity Impact:	**0.0%**

Reinsurance Program Impact Continuance Table Development - Plan Year 2025					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
$0	$29,999				$9,457,593,772
$30,000	$34,999				$739,726,265
$35,000	$39,999				$703,251,511
$40,000	$44,999				$629,569,771
$45,000	$49,999				$548,505,565
$50,000	$54,999				$480,814,483
$55,000	$59,999				$450,287,103
$60,000	$64,999				$423,098,419
$65,000	$69,999				$378,885,504
$70,000	$74,999				$340,882,472
$75,000	$79,999				$291,521,160
$80,000	$84,999				$253,871,204
$85,000	$89,999				$233,970,340
$90,000	$94,999				$213,529,181
$95,000	$99,999				$185,834,832
$100,000	$109,999				$339,783,996
$110,000	$119,999				$305,577,708
$120,000	$129,999				$278,107,511
$130,000	$139,999				$275,369,390
$140,000	$149,999				$251,010,049
$150,000	$159,999				$236,902,484
$160,000	$169,999				$223,059,116
$170,000	$179,999				$199,117,288
$180,000	$189,999				$192,169,623
$190,000	$199,999				$184,062,391
$200,000	$209,999				$158,592,071
$210,000	$219,999				$145,446,150
$220,000	$229,999				$152,006,777
$230,000	$239,999				$122,867,726
$240,000	$249,999				$125,886,949
$250,000	$259,999				$115,923,204
$260,000	$269,999				$100,145,938
$270,000	$279,999				$101,340,237
$280,000	$289,999				$99,439,971
$290,000	$299,999				$91,641,467
$300,000	$324,999				$214,031,940
$325,000	$349,999				$184,711,909
$350,000	$374,999				$167,808,060
$375,000	$399,999				$126,009,477
$400,000	$424,999				$124,134,837
$425,000	$449,999				$113,667,869
$450,000	$474,999				$91,194,235
$475,000	$499,999				$78,724,094
$500,000	$599,999				$253,041,454
$600,000	$699,999				$187,158,005
$700,000	$799,999				$139,835,996
$800,000	$899,999				$116,314,112
$900,000	$999,999				$61,638,654
$1,000,000+					$363,603,719
Total		5,911,645	53,725,331	$22,133,279,102	$21,251,665,989

PA Rate Template Part II

Rate Development and Change

Carrier Name:	Jefferson Health Plan
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2026

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 cross-billed virus-related PMPM	$ -	$ 814.01	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two-year trend unit adjustment factor	1.000	1.322	
Unadjusted Projected Allowed EHB Claims PMPM	$ -	$ 757.65	
Risk/Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other		1.000	<- See URRT Instructions
Total Non-Morbidity Changes	0.000	0.937	
Change in Demographics		0.730	<- See URRT Instructions
Change in Network			
Change in Benefits		1.000	<- See URRT Instructions
Change in Other			<- See URRT Instructions
	-	-	
Total Adjusted Projected Allowed EHB Claims PMPM	$ -	$ 488.10	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		$ 488.10	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 488.10		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.779		
Projected Incurred EHB Claims PMPM	$ 379.27		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM			
Projected Incurred Exchange User Fee PMPM	$14.20		
Projected Incurred Reinsurance Recoveries PMPM	$14.56		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 419.85		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 503.81		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	$ -		
Catastrophic Eligibility Adjustment	1.000		
Market-Adjusted Projected Incurred Total Claims PMPM	419.8506384		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 503.81		

For Informational Purposes only - No input required.

Blended Base Per-ref Unadjusted Claims before Normalization	$ 814.01	<- Index Rate of Experience Period on URRT
Blended Earned Premium	$ 2,254,494,765.17	
Blended Loss Ratio	83.84%	

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

Effective Date	1/1/2026	4/1/2026	7/1/2026	10/1/2026	Total Single Risk Pool
# of Member Months Renewing in Quarter	-	-	-	-	-
Adjusted Projected Allowed EHB Claims PMPM	$ 488.10	$ 488.10	$ 488.10	$ 488.10	$ 488.10
Months of Trend	-	3	6	9	
Annual Trend	9.63%	9.63%	9.63%	9.63%	
Single Risk Pool Projected Allowed Claims	$ 488.10	$ 488.87	$ 507.80	$ 518.70	$ -
Quarterly Trend Factor	1.000	1.016	1.047	1.071	0.000

Table 6. Retention

Retention Items - Expense & Gain/Loss	Percentages	PMPM Amounts
Administrative Expenses	11.74%	$59.17
General and Claims	7.69%	$38.12
Agent/Broker Fees and Commissions	3.23%	$16.13
Quality Improvement Initiatives	0.82%	$3.76
Taxes and Fees	0.17%	$0.86
Risk Adjustment User Fee	0.04%	$0.18
PCORI Fee	0.06%	$0.28
HA/Premium & Other Taxes (if applicable)	0.00%	$0.00
Federal Income Tax	0.00%	$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	$0.00
Profit/Contingency (after tax)	0.08%	$0.37
Total Retention	11.94%	$59.10
Projected Required Revenue PMPM	$ 488.93	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2024	2025
Average Age Factor	1.309	1.471
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.010	1.020
Average Benefit Richness Induced Demand	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	$ 378.74	$ 503.81
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 313.72	$ 418.87

Table 8. Components of Rate Change

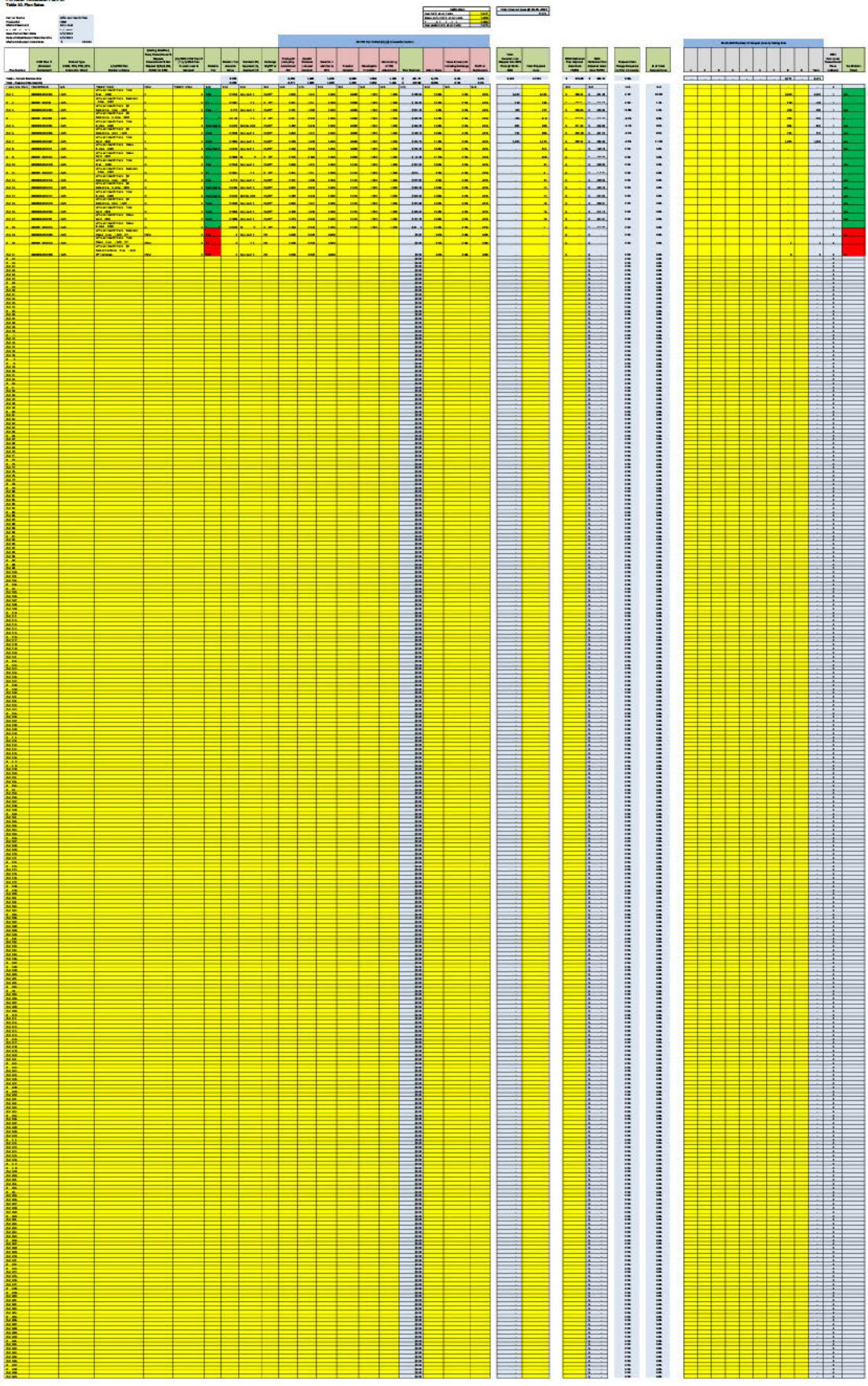
Rate Components	2024	2025	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 274.88	$ 288.19	$ 13.47	4.9%
B. Base period allowed claims before normalization	$ 588.16	$ 814.01	$ 27.85	10.1%
C. Normalization factor component of change	$ (263.16)	$ (247.47)	$ 17.81	6.5%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 320.88	$ 366.54	$ 45.66	16.6%
D2. URRT Trend	$ 63.26	$ 75.81	$ 12.56	4.0%
D3. URRT Morbidity	$ -	$ -	$ -	0.0%
D4. URRT Other	$ (116.13)	$ (250.87)	$ (51.77)	-11.4%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ 53.12	$ 26.85	$ (26.28)	-9.3%
D6. Normalized Exchange User Fee on an allowed basis	$ 7.58	$ 13.78	$ 6.20	1.2%
D7. Normalized Reinsurance Recoveries on an allowed basis	$ (11.85)	$ (11.58)	$ 0.27	0.1%
D8. Subtotal - Sum(D1:D7)	$ 316.73	$ 319.47	$ 2.94	1.1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ -	$ (2.45)	$ (2.45)	-0.2%
E2. Pricing AV	$ (74.19)	$ (68.48)	$ 5.73	0.6%
E3. Benefit Richness	$ (1.90)	$ 1.34	$ 3.24	0.6%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Benefits in Addition to EHB	$ -	$ -	$ -	0.0%
E6. Subtotal - Sum(E1:E5)	$ (76.09)	$ (67.59)	$ 11.48	4.2%
F. Change in Retention Components				
F1. Administrative Expenses	$ 24.68	$ 33.47	$ 8.81	0.2%
F2. Taxes and Fees	$ 0.84	$ 0.84	$ (0.00)	-0.2%
F3. Profit and/or Contingency	$ 3.17	$ 0.28	$ (0.94)	-0.7%
F4. Subtotal - Sum(F1:F3)	$ 27.67	$ 34.04	$ 6.37	2.5%
G. Change in Miscellaneous Items	$ 10.88		$ (10.88)	-6.8%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 274.37	$ 284.81	$ 15.44	5.9%

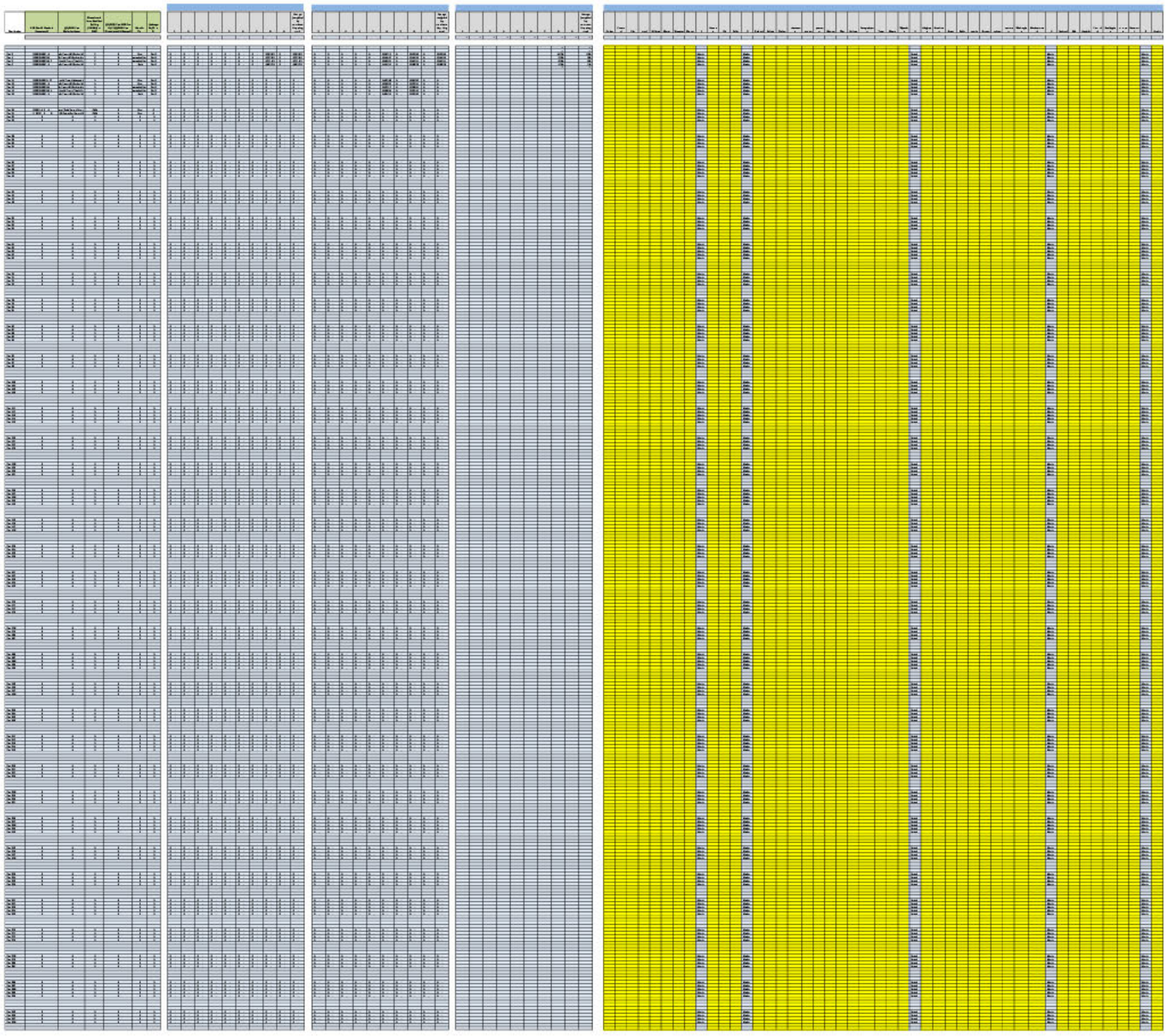
Table 9. Year-over-Year Data to Support Table 8

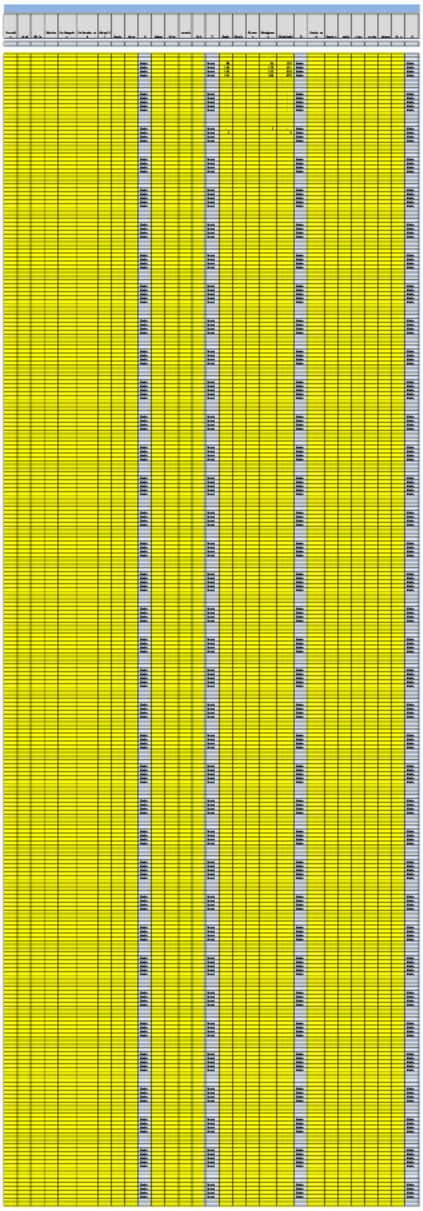
	2024	2025	
Paid-to-Allowed	0.748	0.779	
URRT Trend (Total Applied Trend Factor)	1.199	1.322	<- URRT WS, S3
URRT Morbidity	1.000	1.000	<- URRT WS, S3
URRT "Other"	0.890	0.857	<- URRT WS, S3
Risk Adjustment	$ 79.02		<- URRT WS, S5
Exchange User Fee	$ 13.49	$ 14.20	<- URRT WS, S5
Reinsurance Recoveries	$ 16.26	$ 14.56	<- URRT WS, S5
Capitation	$ -	$ -	<- URRT WS, S3
Network	1.000	0.988	
Pricing AV	0.743	0.788	<- For 2024 it will BL, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	0.990	1.009	
Catastrophic Eligibility	1.000	1.000	
Benefits in Addition to EHB	1.000	1.000	
Administrative Expenses	8.98%	11.74%	
Taxes and Fees	0.91%	0.17%	
Profit and/or Contingency	0.76%	0.08%	

PA Rate Template Part III

Table 33: Plan Rates







PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name:	**Jefferson Health Plan**
Product(s):	**HMO**
Market Segment:	**Individual**
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	1.100
15	0.833			41	1.302	1.100
16	0.859			42	1.325	1.100
17	0.885			43	1.357	1.100
18	0.913			44	1.397	1.100
19	0.941			45	1.444	1.100
20	0.970			46	1.500	1.100
21	1.000	1.100		47	1.563	1.100
22	1.000	1.100		48	1.635	1.100
23	1.000	1.100		49	1.706	1.100
24	1.000	1.100		50	1.786	1.100
25	1.004	1.100		51	1.865	1.100
26	1.024	1.100		52	1.952	1.100
27	1.048	1.100		53	2.040	1.100
28	1.087	1.100		54	2.135	1.100
29	1.119	1.100		55	2.230	1.100
30	1.135	1.100		56	2.333	1.100
31	1.159	1.100		57	2.437	1.100
32	1.183	1.100		58	2.548	1.100
33	1.198	1.100		59	2.603	1.100
34	1.214	1.100		60	2.714	1.100
35	1.222	1.100		61	2.810	1.100
36	1.230	1.100		62	2.873	1.100
37	1.238	1.100		63	2.952	1.100
38	1.246	1.100		64+	3.000	1.100
39	1.262	1.100				

*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	Lehigh, Northampton		1.463
Rating Area 7			
Rating Area 8	Philadelphia, Bucks, Montgomery, Delaware	1.000	0.991
Rating Area 9			

Table 14. Network Factors

Projection Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	Approval Date
JHP Network	Rating Area 8, Service Area PAS001	1.000		1/1/2024
JHP Network	Rating Area 6, Service Area PAS001			1/1/2025
JHP Network	Rating Area 8, Service Area PAS002			1/1/2025

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	0.028507953
Revised Requested Average Rate Change:	2.85%
Minimum Requested Rate Change:	-7.53%
Maximum Requested Rate Change:	14.71%
Mapped Members:	9,160
Available in Rating Areas:	Rating Areas 6 and 8

Carrier Name:	Jefferson Health Plan
Product(s):	HMO
Market Segment:	Individual
Rate Effective Date:	1/1/2025

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

Key Information

Jan. 2023 - Dec. 2023 Financial Experience

Premium	$ -
Claims	$ -
Administrative Expenses	
Taxes & Fees	
Company Made After Taxes	$ -

How It Plans to Spend Your Premium

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

Claims:	85%
Administrative Expenses:	12%
Taxes & Fees:	3%
Profit:	0%

The company expects its annual medical costs to increase: 0.00%

Explanation of requested rate change:

Table 16. Risk Adjustment Calculation			
Component	Statewide	Insurer Specific	
State Average Monthly Premium Before Adjustment	$487.35		
Administrative Cost Adjustment	1.16		
State Average Monthly Premium	566.69		
Actuarial Value (AV)	0.72		
Plan Liability Risk Score (PLRS)	1.25		
Allowable Rating Factor (ARF)	1.82		
Induced Demand Factor (IDF)	1.04		
Geographic Cost Factor (GCF)	1.00		
Factors Including Risk Score	1.31		
Factors Excluding Risk Score	1.37		
Risk Adjustment Transfer PMPM			<-- 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			

RATE PAGES

Company Name: Jefferson Health Plans
Market: Individual
Products: HMO
Effective Date of Rates: January 1, 2020
Ending date of Rates: December 31, 2020

HIOS Plan ID (On Exchange)	[illegible]
HIOS Plan ID (Off Exchange)	[illegible]
Plan Marketing Name	[illegible]
Form #	[illegible]
Rating Area	[illegible]
Network	[illegible]
Metal	[illegible]
Deductible	[illegible]
Coinsurance	[illegible]
Copays	[illegible]
OOP Maximum	[illegible]
Pediatric Dental (Yes/No)	[illegible]
Age Band	Non-Tobacco / Tobacco
0 - 14	[illegible]
15	[illegible]
16	[illegible]
17	[illegible]
18	[illegible]
19	[illegible]
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63	[illegible]
64	[illegible]

Jefferson Health Plans
Individual
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
93909PA0010005	Jefferson Health Plans + Total + Silver + HMO	HMO	Silver	On/Off	JHP Network	Rating Area 6 and 8	Northampton
93909PA0010004	Jefferson Health Plans + Balanced + Silver + HMO	HMO	Silver	On/Off	JHP Network	Rating Area 6 and 8	Philadelphia, Montgomery, Bucks, Lehigh, Northampton
93909PA0010003	Jefferson Health Plans + $0 Deductible + Silver + HMO	HMO	Silver	On/Off	JHP Network	Rating Area 6 and 8	Philadelphia, Montgomery, Bucks, Lehigh, Northampton
93909PA0010001	Jefferson Health Plans + $0 Deductible + Bronze + HMO	HMO	Bronze	On/Off	JHP Network	Rating Area 6 and 8	Philadelphia, Montgomery, Bucks, Lehigh, Northampton
93909PA0010002	Jefferson Health Plans + Total + Bronze + HMO	HMO	Bronze	On/Off	JHP Network	Rating Area 6 and 8	Philadelphia, Montgomery, Bucks, Lehigh, Northampton
93909PA0010006	Jefferson Health Plans + $0 Deductible + Gold + HMO	HMO	Gold	On/Off	JHP Network	Rating Area 6 and 8	Philadelphia, Montgomery, Bucks, Lehigh, Northampton
93909PA0010007	Jefferson Health Plans + Total + Gold + HMO	HMO	Gold	On/Off	JHP Network	Rating Area 6 and 8	Philadelphia, Montgomery, Bucks, Lehigh, Northampton
93909PA0010011	Jefferson Health Plans + Value + Bronze + HMO	HMO	Bronze	On/Off	JHP Network	Rating Area 6 and 8	Philadelphia, Montgomery, Bucks, Lehigh, Northampton
93909PA0010012	Jefferson Health Plans + Value + Gold + HMO	HMO	Gold	On/Off	JHP Network	Rating Area 6 and 8	Philadelphia, Montgomery, Bucks, Lehigh, Northampton
93909PA0010018	Jefferson Health Plans + Total + Silver + HMO	HMO	Silver	On/Off	JHP Network	Rating Area 8	Delaware
93909PA0010017	Jefferson Health Plans + Balanced + Silver + HMO	HMO	Silver	On/Off	JHP Network	Rating Area 8	Delaware
93909PA0010016	Jefferson Health Plans + $0 Deductible + Silver + HMO	HMO	Silver	On/Off	JHP Network	Rating Area 8	Delaware
93909PA0010013	Jefferson Health Plans + $0 Deductible + Bronze + HMO	HMO	Bronze	On/Off	JHP Network	Rating Area 8	Delaware
93909PA0010014	Jefferson Health Plans + Total + Bronze + HMO	HMO	Bronze	On/Off	JHP Network	Rating Area 8	Delaware
93909PA0010019	Jefferson Health Plans + $0 Deductible + Gold + HMO	HMO	Gold	On/Off	JHP Network	Rating Area 8	Delaware
93909PA0010020	Jefferson Health Plans + Total + Gold + HMO	HMO	Gold	On/Off	JHP Network	Rating Area 8	Delaware
93909PA0010021	Jefferson Health Plans + Value + Gold + HMO	HMO	Gold	On/Off	JHP Network	Rating Area 8	Delaware
93909PA0010015	Jefferson Health Plans + Value + Bronze + HMO	HMO	Bronze	On/Off	JHP Network	Rating Area 8	Delaware

Participating Member: Aut Recruit Hand Of Mary
Plan Year: 1
Address Of Plan Sponsor: 1 Main Street

Employer Identification Number	Plan Administrator's Name	Telephone Number	Business Code	Plan Number
000-0000-001-0000	ACTU ADC-Add PROFUTS TOM Rule 0000	1000	10 ttl	10,000*
000-0000-001-0000	Rel Jud Add-PROFUTS Rule Ind Rule 0000	1000	10 ttl	10,000*
000-0000-001-0000	Jud Ind Add-PROFUTS Rel Mag Rule 0000	1000	10 ttl	10,000*
000-0000-001-0000	APU ADC-Add PROFUTS Rule Ind Rule 0000	1000	R ATTN	10,000*
000-0000-001-0000	APU ADC-Add PROFUTS TOM Rule 0000	1000	R ATTN	10,000*
000-0000-001-0000	Jud ADC-Add PROFUTS Rel Add Rule 0000	1000	Add	10,000*
000-0000-001-0000	ACTU ADC-Add PROFUTS Rule Ind Rule 0000	1000	Add	10,000*
000-0000-001-0000	APU ADC-Add PROFUTS Rule Mag Rule 0000	1000	R ATTN	10,000*
000-0000-001-0000	ACTU ADC-Add PROFUTS Rule Add Rule 0000	1000	Add	10,000*
000-0000-001-0000	[illegible]	1000	10 ttl	10,000*
000-0000-001-0000	Jud Ind Add-PROFUTS Rel Mag Rule 0000	1000	10 ttl	10,000*
000-0000-001-0000	Jud Ind Add-PROFUTS Rel Mag Rule 0000	1000	R ATTN	10,000*
000-0000-001-0000	APU ADC-Add PROFUTS TOM Rule 0000	1000	R ATTN	10,000*
000-0000-001-0000	APU ADC-Add PROFUTS Rule Add Rule 0000	1000	Add	10,000*
000-0000-001-0000	[illegible]	1000	Add	10,000*
000-0000-001-0000	APU ADC-Add PROFUTS Rule Mag Rule 0000	1000	R ATTN	10,000*

SCHEDULE 1

A	B	C	D	E	F	G
Employer	Name	Plan	EIN	Year	Address	Telephone

SCHEDULE 2

A	B	C	D	E	F	G
EIN	Name 2	Plan 2	Year 2	Address 2	Telephone 2	Name 2

SCHEDULE 3

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Employer	Name	Plan	EIN	Year	Address	Telephone	Name 3	Plan 3	Year 3	Address 3	Telephone 3	Name 3	Plan 3	Year 3

SCHEDULE A

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Employer	Name	Plan	EIN	Year	Address	Telephone	Name A	Plan A	Year A	Address A	Telephone A	Name A	Plan A	Year A

SCHEDULE C

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Employer	Name	Plan	EIN	Year	Address	Telephone	Name C	Plan C	Year C	Address C	Telephone C	Name C	Plan C	Year C

SCHEDULE D

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Employer	Name	Plan	EIN	Year	Address	Telephone	Name D	Plan D	Year D	Address D	Telephone D	Name D	Plan D	Year D

SCHEDULE E

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Employer	Name	Plan	EIN	Year	Address	Telephone	Name E	Plan E	Year E	Address E	Telephone E	Name E	Plan E	Year E

SCHEDULE H

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Employer	Name	Plan	EIN	Year	Address	Telephone	Name H	Plan H	Year H	Address H	Telephone H	Name H	Plan H	Year H

SCHEDULE I

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Employer	Name	Plan	EIN	Year	Address	Telephone	Name I	Plan I	Year I	Address I	Telephone I	Name I	Plan I	Year I

SCHEDULE R

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Employer	Name	Plan	EIN	Year	Address	Telephone	Name R	Plan R	Year R	Address R	Telephone R	Name R	Plan R	Year R

SCHEDULE T

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Employer	Name	Plan	EIN	Year	Address	Telephone	Name T	Plan T	Year T	Address T	Telephone T	Name T	Plan T	Year T

SCHEDULE A

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Employer	Name	Plan	EIN	Year	Address	Telephone	Name A	Plan A	Year A	Address A	Telephone A	Name A	Plan A	Year A
000000						$100.00								
000000						$100.00								
000000						$400.11								
000000						$400.00								
000000						$400.00								
000000						$411.00								
000000						$400.00								
000000						$400.00								
000000						$400.00								

SCHEDULE A

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Employer	Name	Plan	EIN	Year	Address	Telephone	Name A	Plan A	Year A	Address A	Telephone A	Name A	Plan A	Year A
$466.00						$400.00	$466.00							
$466.67						$401.67	$466.67							
$414.00						$401.00	$414.00							
$414.00						$401.00	$414.00							
$414.00						$401.00	$414.00							
$466.78						$400.78	$466.78							
$466.00						$400.00	$466.00							
$466.00						$400.00	$466.00							
$466.00						$401.00	$466.00							

SCHEDULE 1

A	B	C	D	E	F	G
Employer	Name	Plan	EIN	Year	Address	Telephone

SCHEDULE A-1

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Employer	Name	Plan	EIN	Year	Address	Telephone	Name A-1	Plan A-1	Year A-1	Address A-1	Telephone A-1	Name A-1	Plan A-1	Year A-1
$466.00						$400.00								
$466.67						$401.67								
$414.00						$401.00								
$414.00						$401.00								
$414.00						$401.00								
$466.78						$400.78								
$466.00						$400.00								
$466.00						$401.00								
$466.00						$401.00								

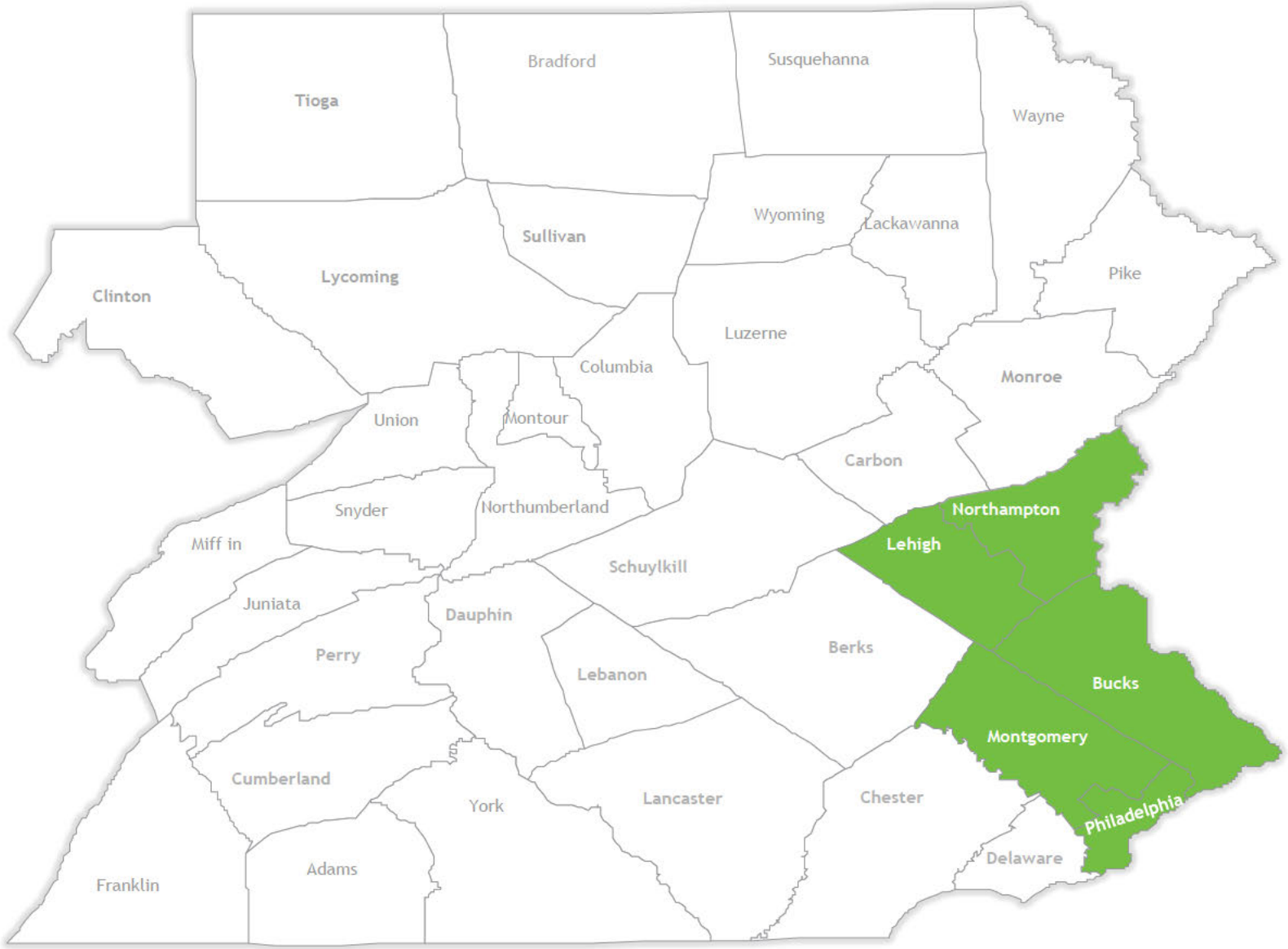
SCHEDULE A-2

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Employer	Name	Plan	EIN	Year	Address	Telephone	Name A-2	Plan A-2	Year A-2	Address A-2	Telephone A-2	Name A-2	Plan A-2	Year A-2

Eyb4 ncv1 aaaaby cdw1 f1 ut1 f1 4ndy 4f1 yfy3 ff 4ff1 y5h 4f1 hdw1 ?? ag 4 ncv1 ut1 y5h1 4ff1 ncv1 ?ut1 ag0000000000 ut1 hdw1 y5ut1 ncv1 y5ut1 ncv1 y5h 4f1 hdw1 y5h1 ut1

ACA HPP1 HMO

Jefferson Health Plans



ACA HPP2 HMO

Jefferson Health Plans

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:	Jefferson Health Plan		
HIOS Issuer ID:	93909	State:	PA
Effective Date of Rate Change(s):	1/1/2025	Market:	Individual

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	$0.00	#DIV/0!
Reinsurance	$0.00	#DIV/0!
Incurred Claims in Experience Period	$0.00	#DIV/0!
Risk Adjustment	$0.00	#DIV/0!
Experience Period Premium	$0.00	#DIV/0!
Experience Period Member Months	0	

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	$0.00	1.000	1.000	1.000	1.000	$0.00
Outpatient Hospital	$0.00	1.000	1.000	1.000	1.000	$0.00
Professional	$0.00	1.000	1.000	1.000	1.000	$0.00
Other Medical	$0.00	1.000	1.000	1.000	1.000	$0.00
Capitation	$0.00	1.000	1.000	1.000	1.000	$0.00
Prescription Drug	$0.00	1.000	1.000	1.000	1.000	$0.00
Total	$0.00					**$0.00**

Morbidity Adjustment	1.000
Demographic Shift	1.000
Plan Design Changes	1.000
Other	1.000
Adjusted Trended EHB Allowed Claims PMPM for **1/1/2025**	**$0.00**

Manual EHB Allowed Claims PMPM	$485.10
Applied Credibility %	0.00%

		Projected Period Totals
Projected Index Rate for **1/1/2025**	**$485.10**	$74,220,300.00
Reinsurance	$19.32	$2,956,370.67
Risk Adjustment Payment/Charge	-$49.97	-$7,646,015.00
Exchange User Fees	3.38%	$2,761,958.65
Market Adjusted Index Rate	**$533.80**	**$81,671,902.98**

Projected Member Months	**153,000**

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Product-Plan Data Collection

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.
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, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Company Legal Name: **Jefferson Health Plan**
HIOS Issuer ID: **93909** State: **PA**
Effective Date of Rate Change(s): **1/1/2025** Market: **Individual**

Product/Plan Level Calculations

Field #	Section I: General Product and Plan Information																								
1.1	Product Name		Individual HMO																						
1.2	Product ID		93909PA001																						
1.3	Plan Name		Plans + Total +	Plans + Balanced +	Plans + $0	Plans + $0	Plans + Total +	Plans + $0	Plans + Total +	Plans + Value +	Plans + Value +	Plans + Total +	Plans + Balanced +	Plans + $0	Plans + $0	Plans + Total +	Plans + $0	Plans + Total +	Plans + Value +	Plans + Value +	Plans + Balanced	Plans + Total	Plans + $0
1.4	Plan ID (Standard Component ID)		93909PA0010005	93909PA0010004	93909PA0010003	93909PA0010001	93909PA0010002	93909PA0010006	93909PA0010007	93909PA0010011	93909PA0010012	93909PA0010018	93909PA0010017	93909PA0010016	93909PA0010013	93909PA0010014	93909PA0010019	93909PA0010020	93909PA0010021	93909PA0010015	93909PA0010009	93909PA0010010	93909PA0010008
1.5	Metal		Silver	Silver	Silver	Bronze	Bronze	Gold	Gold	Bronze	Gold	Silver	Silver	Silver	Bronze	Bronze	Gold	Gold	Gold	Bronze	Silver	Silver	Silver
1.6	AV Metal Value		0.702	0.700	0.715	0.649	0.638	0.795	0.780	0.619	0.781	0.702	0.700	0.715	0.649	0.638	0.795	0.780	0.781	0.619	0.705	0.709	0.711
1.7	Plan Category		Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New	New	New	New	New	New	New	New	New	New	New	Terminated	Terminated	Terminated
1.8	Plan Type		HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO
1.9	Exchange Plan?		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No
1.10	Effective Date of Proposed Rates		1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025
1.11	Cumulative Rate Change % (over 12 mos prior)		5.43%	5.51%	14.72%	-7.53%	-3.03%	-1.15%	-1.22%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.12	Product Rate Increase %		2.96%																				
1.13	Submission Level Rate Increase %		2.96%																				

Worksheet 1 Totals		Section II: Experience Period and Current Plan Level Information																						
	2.1	Plan ID (Standard Component ID)	Total	93909PA0010005	93909PA0010004	93909PA0010003	93909PA0010001	93909PA0010002	93909PA0010006	93909PA0010007	93909PA0010011	93909PA0010012	93909PA0010018	93909PA0010017	93909PA0010016	93909PA0010013	93909PA0010014	93909PA0010019	93909PA0010020	93909PA0010021	93909PA0010015	93909PA0010009	93909PA0010010	93909PA0010008
$0	2.2	Allowed Claims	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	2.3	Reinsurance	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2.4	Member Cost Sharing	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
	2.5	Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	2.6	Incurred Claims	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	2.7	Risk Adjustment Transfer Amount	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
$0	2.8	Premium	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
0	2.9	Experience Period Member Months	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	2.10	Current Enrollment	9,507	5,769	138	220	742	833	773	1,022	0	0	0	0	0	0	0	0	0	0	0	3	7
	2.11	Current Premium PMPM	$459.53	$476.00	$512.34	$492.81	$375.08	$338.60	$492.16	$485.32	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$304.55	$831.15
	2.12	Loss Ratio	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
		Per Member Per Month																						
	2.13	Allowed Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.14	Reinsurance	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.15	Member Cost Sharing	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.16	Cost Sharing Reduction	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.17	Incurred Claims	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.18	Risk Adjustment Transfer Amount	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	2.19	Premium	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

	Section III: Plan Adjustment Factors																							
3.1	Plan ID (Standard Component ID)		93909PA0010005	93909PA0010004	93909PA0010003	93909PA0010001	93909PA0010002	93909PA0010006	93909PA0010007	93909PA0010011	93909PA0010012	93909PA0010018	93909PA0010017	93909PA0010016	93909PA0010013	93909PA0010014	93909PA0010019	93909PA0010020	93909PA0010021	93909PA0010015	93909PA0010009	93909PA0010010	93909PA0010008
3.2	Market Adjusted Index Rate		$533.80																				
3.3	AV and Cost Sharing Design of Plan		0.8426	0.8748	0.9845	0.5627	0.5458	0.8432	0.7954	0.5187	0.7748	0.8426	0.8748	0.9845	0.5627	0.5458	0.8432	0.7954	0.7748	0.5187	0.0000	0.0000	0.0000
3.4	Provider Network Adjustment		0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	0.9980	1.0996	1.0996	1.0996	1.0996	1.0996	1.0996	1.0996	1.0996	1.0996	0.0000	0.0000	0.0000
3.5	Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
	Administrative Costs																							
3.6	Administrative Expense		10.89%	10.54%	9.47%	15.47%	15.87%	10.89%	11.47%	16.57%	11.74%	9.99%	9.66%	8.67%	14.25%	14.62%	9.98%	10.52%	10.77%	15.27%	0.00%	0.00%	0.00%
3.7	Taxes and Fees		0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.00%	0.00%	0.00%
3.8	Profit & Risk Load		0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.00%	0.00%	0.00%
3.9	Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000
3.10	**Plan Adjusted Index Rate**		$504.86	$522.07	$580.62	$355.48	$346.47	$505.19	$479.70	$332.00	$468.70	$550.63	$569.59	$634.10	$386.04	$376.12	$550.99	$522.90	$510.79	$360.17	$0.00	$0.00	$0.00

3.11	Age Calibration Factor	0.5984	0.5984																				
3.12	Geographic Calibration Factor	1.0000	1.0000																				
3.13	Tobacco Calibration Factor	0.9976	0.9976																				
3.14	**Calibrated Plan Adjusted Index Rate**		$301.39	$311.66	$346.61	$212.21	$206.83	$301.58	$286.36	$198.19	$279.80	$328.70	$340.02	$378.53	$230.45	$224.53	$328.92	$312.16	$304.92	$215.01	$0.00	$0.00	$0.00

	Section IV: Projected Plan Level Information																						
4.1	Plan ID (Standard Component ID)	Total	93909PA0010005	93909PA0010004	93909PA0010003	93909PA0010001	93909PA0010002	93909PA0010006	93909PA0010007	93909PA0010011	93909PA0010012	93909PA0010018	93909PA0010017	93909PA0010016	93909PA0010013	93909PA0010014	93909PA0010019	93909PA0010020	93909PA0010021	93909PA0010015	93909PA0010009	93909PA0010010	93909PA0010008
4.2	Allowed Claims	$74 220 171	$38 257 000	$1 118 084	$1 744 889	$4 568 849	$5 090 970	$5 320 959	$6 829 229	$4 344 403	$5 304 982	$354 729	$359 501	$376 436	$82 175	$81 904	$103 100	$101 115	$100 289	$81 558	$0	$0	$0
4.3	Reinsurance	$2,291,888	$1,158,201	$33,397	$49,763	$152,359	$170,334	$161,047	$210,780	$145,977	$165,091	$9,692	$9,692	$9,692	$2,472	$2,472	$2,816	$2,816	$2,816	$2,472	$0	$0	$0
4.4	Member Cost Sharing	$16,673,886	$6,553,322	$166,750	$139,055	$1,869,402	$2,172,145	$909,173	$1,402,313	$1,979,533	$1,171,772	$60,764	$53,660	$30,184	$33,500	$34,814	$17,617	$20,743	$22,123	$37,016	$0	$0	$0
4.5	Cost Sharing Reduction	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
4.6	Incurred Claims	$55,254,397	$30,545,477	$917,936	$1,556,072	$2,547,089	$2,748,491	$4,250,739	$5,216,136	$2,218,893	$3,968,118	$284,273	$296,149	$336,560	$46,203	$44,618	$82,668	$77,556	$75,350	$42,071	$0	$0	$0
4.7	Risk Adjustment Transfer Amount	-$5,927,474	-$2,995,438	-$86,375	-$128,700	-$394,043	-$440,533	-$416,513	-$545,136	-$377,539	-$426,973	-$25,066	-$25,066	-$25,066	-$6,392	-$6,392	-$7,283	-$7,283	-$7,283	-$6,392	$0	$0	$0
4.8	Premium	$71 883 360	$39 035 059	$1 163 958	$1 928 836	$3 615 542	$3 939 747	$5 431 320	$6 749 882	$3 235 317	$5 165 556	$356 256	$368 522	$410 261	$63 696	$62 060	$103 586	$98 306	$96 028	$59 428	$0	$0	$0
4.9	Projected Member Months	153,000	77,318	2,230	3,322	10,171	11,371	10,751	14,071	9,745	11,021	647	647	647	165	165	188	188	188	165	0	0	0
4.10	Loss Ratio	83.77%	84.76%	85.18%	86.44%	79.07%	78.55%	84.76%	84.07%	77.64%	83.74%	85.83%	86.23%	87.37%	80.63%	80.15%	85.84%	85.20%	84.91%	79.32%	#DIV/0!	#DIV/0!	#DIV/0!
	Per Member Per Month																						
4.11	Allowed Claims	$485.10	$494.80	$501.38	$525.25	$449.20	$447.72	$494.93	$485.34	$445.81	$481.35	$548.27	$555.64	$581.82	$498.03	$496.39	$548.41	$537.84	$533.45	$494.29	#DIV/0!	#DIV/0!	#DIV/0!
4.12	Reinsurance	$14.98	$14.98	$14.98	$14.98	$14.98	$14.98	$14.98	$14.98	$14.98	$14.98	$14.98	$14.98	$14.98	$14.98	$14.98	$14.98	$14.98	$14.98	$14.98	#DIV/0!	#DIV/0!	#DIV/0!
4.13	Member Cost Sharing	$108.98	$84.76	$74.78	$41.86	$183.80	$191.02	$84.57	$99.66	$203.13	$106.32	$93.92	$82.94	$46.65	$203.03	$211.00	$93.71	$110.33	$117.67	$224.34	#DIV/0!	#DIV/0!	#DIV/0!
4.14	Cost Sharing Reduction	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	#DIV/0!	#DIV/0!	#DIV/0!
4.15	Incurred Claims	$361.14	$395.06	$411.63	$468.41	$250.43	$241.71	$395.38	$370.70	$227.70	$360.05	$439.37	$457.73	$520.19	$280.02	$270.41	$439.72	$412.53	$400.80	$254.97	#DIV/0!	#DIV/0!	#DIV/0!
4.16	Risk Adjustment Transfer Amount	-$38.74	-$38.74	-$38.73	-$38.74	-$38.74	-$38.74	-$38.74	-$38.74	-$38.74	-$38.74	-$38.74	-$38.74	-$38.74	-$38.74	-$38.74	-$38.74	-$38.74	-$38.74	-$38.74	#DIV/0!	#DIV/0!	#DIV/0!
4.17	Premium	$469.83	$504.86	$521.95	$580.62	$355.48	$346.47	$505.19	$479.70	$332.00	$468.70	$550.63	$569.59	$634.10	$386.04	$376.12	$550.99	$522.90	$510.79	$360.17	#DIV/0!	#DIV/0!	#DIV/0!

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	0.9907
Rating Area 6	1.4631

SERFF Inputs:

153,000 Projected mem

REQUESTED RATE CHANGE INFORMATION		
Change Period:	1/1/2025 - 12/31/2025	
Projected Period Covered Lives:	12,750	
% Rate change requested – Min%, Max%, Weighted Avg%	**BELOW**	*<--- only applied this to in-force premiums*
Min:	-7.53%	
Max:	14.72%	
Wtd Avg:	2.96%	
Written Premium Change:	$1,697,828	
PRIOR RATE:		
Total Earned Premium	$57,393,400	
Total Incurred Claims	$50,423,160	
Annualized PMPM - $ Min, $ Max, $Weighted Avg		
Min:	$161.66	
Max:	$997.52	
Wtd Avg:	$459.53	
REQUESTED RATE		
Projected Earned Premium	$71,883,360	<< matches URRT WS2
Projected Incurred Claims	$61,181,872	
Annualized PMPM - $ Min, $ Max, $Weighted Avg.	**BELOW**	
Min:	$150.21	<< 93909PA0010011, Rating Area 8, Age 0-14, Non-Smoker
Max:	$1,673.55	<< 93909PA0010003, Rating Area 6, Age 64 and Older, Smoker
Wtd Avg:	$469.83	<< Smoker and non-smoker average premium

2025 Rates Table Template v14.0	*All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.*				
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
HIOS Issuer ID*	93909				
Rate Effective Date*	1/1/2025				
Rate Expiration Date*	12/31/2025				
Rating Method*	Age-Based Rates				

Plan ID*	**Rating Area ID***	**Tobacco***	**Age***	**Individual Rate***	**Individual Tobacco Rate***
Required: Enter the 14-character Plan ID	**Required:** Select the Rating Area ID	**Required:** Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	**Required:** Select the age of a subscriber eligible for the rate	**Required:** Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	**Required:** Enter the rate of an Individual tobacco enrollee on a plan
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	228.42	228.42
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	15	248.73	248.73
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	16	256.49	256.49
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	17	264.26	264.26
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	18	272.62	272.62
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	19	280.98	280.98
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	20	289.64	289.64
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	21	298.59	328.45
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	22	298.59	328.45
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	23	298.59	328.45
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	24	298.59	328.45
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	25	299.79	329.77
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	26	305.76	336.34
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	27	312.93	344.22
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	28	324.57	357.03
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	29	334.13	367.54
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	30	338.90	372.79
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	31	346.07	380.68
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	32	353.24	388.56
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	33	357.72	393.49
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	34	362.49	398.74
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	35	364.88	401.37
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	36	367.27	404.00
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	37	369.66	406.63
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	38	372.05	409.26
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	39	376.83	414.51
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	40	381.60	419.76
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	41	388.77	427.65
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	42	395.64	435.20
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	43	405.19	445.71
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	44	417.14	458.85
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	45	431.17	474.29
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	46	447.89	492.68
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	47	466.70	513.37
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	48	488.20	537.02
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	49	509.40	560.34
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	50	533.29	586.62
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	51	556.88	612.57
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	52	582.86	641.15
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	53	609.13	670.04
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	54	637.50	701.25
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	55	665.86	732.45
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	56	696.62	766.28
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	57	727.67	800.44
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	58	760.82	836.90
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	59	777.24	854.96
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	60	810.38	891.42
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	61	839.05	922.96
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	62	857.86	943.65
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	63	881.45	969.60
93909PA0010005	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	895.77	985.35
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	236.21	236.21
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	15	257.21	257.21
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	16	265.23	265.23
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	17	273.26	273.26
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	18	281.91	281.91
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	19	290.55	290.55
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	20	299.51	299.51
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	21	308.77	339.65
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	22	308.77	339.65
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	23	308.77	339.65
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	24	308.77	339.65
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	25	310.01	341.01
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	26	316.18	347.80
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	27	323.59	355.95
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	28	335.63	369.19
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	29	345.51	380.06
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	30	350.45	385.50
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	31	357.87	393.66
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	32	365.28	401.81
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	33	369.91	406.90
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	34	374.85	412.34
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	35	377.32	415.05
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	36	379.79	417.77
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	37	382.26	420.49
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	38	384.73	423.20
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	39	389.67	428.64
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	40	394.61	434.07
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	41	402.02	442.22
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	42	409.12	450.03
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	43	419.00	460.90
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	44	431.35	474.49
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	45	445.87	490.46
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	46	463.16	509.48
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	47	482.61	530.87
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	48	504.84	555.32
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	49	526.76	579.44
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	50	551.46	606.61
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	51	575.86	633.45
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	52	602.72	662.99
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	53	629.89	692.88
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	54	659.23	725.15
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	55	688.56	757.42
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	56	720.36	792.40
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	57	752.47	827.72
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	58	786.75	865.43
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	59	803.73	884.10
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	60	838.00	921.80
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	61	867.65	954.42
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	62	887.10	975.81
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	63	911.49	1002.64
93909PA0010004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	926.31	1018.94
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	262.70	262.70
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	15	286.05	286.05
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	16	294.98	294.98
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	17	303.91	303.91
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	18	313.53	313.53
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	19	323.14	323.14
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	20	333.10	333.10
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	21	343.40	377.74
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	22	343.40	377.74
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	23	343.40	377.74

93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	24	343.40	377.74
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	25	344.78	379.26
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	26	351.64	386.80
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	27	359.88	395.87
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	28	373.28	410.61
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	29	384.27	422.70
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	30	389.76	428.74
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	31	398.00	437.80
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	32	406.24	446.86
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	33	411.40	452.54
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	34	416.89	458.58
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	35	419.64	461.60
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	36	422.38	464.62
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	37	425.13	467.64
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	38	427.88	470.67
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	39	433.37	476.71
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	40	438.87	482.76
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	41	447.11	491.82
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	42	455.01	500.51
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	43	466.00	512.60
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	44	479.73	527.70
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	45	495.87	545.46
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	46	515.10	566.61
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	47	536.74	590.41
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	48	561.46	617.61
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	49	585.84	644.42
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	50	613.32	674.65
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	51	640.44	704.48
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	52	670.32	737.35
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	53	700.54	770.59
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	54	733.16	806.48
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	55	765.79	842.37
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	56	801.16	881.28
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	57	836.87	920.56
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	58	874.99	962.49
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	59	893.87	983.26
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	60	931.99	1025.19
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	61	964.96	1061.46
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	62	986.59	1085.25
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	63	1013.72	1115.09
93909PA0010003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1030.20	1133.22
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	160.83	160.83
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	15	175.13	175.13
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	16	180.60	180.60
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	17	186.06	186.06
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	18	191.95	191.95
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	19	197.84	197.84
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	20	203.93	203.93
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	21	210.24	231.26
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	22	210.24	231.26
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	23	210.24	231.26
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	24	210.24	231.26
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	25	211.08	232.19
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	26	215.29	236.82
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	27	220.33	242.36
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	28	228.53	251.38
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	29	235.26	258.79
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	30	238.62	262.48
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	31	243.67	268.04
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	32	248.71	273.58
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	33	251.87	277.06
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	34	255.23	280.75
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	35	256.91	282.60
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	36	258.60	284.46
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	37	260.28	286.31
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	38	261.96	288.16
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	39	265.32	291.85
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	40	268.69	295.56
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	41	273.73	301.10
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	42	278.57	306.43
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	43	285.30	313.83
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	44	293.71	323.08
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	45	303.59	333.95
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	46	315.36	346.90
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	47	328.61	361.47
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	48	343.74	378.11
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	49	358.67	394.54
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	50	375.49	413.04
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	51	392.10	431.31
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	52	410.39	451.43
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	53	428.89	471.78
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	54	448.86	493.75
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	55	468.84	515.72
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	56	490.49	539.54
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	57	512.36	563.60
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	58	535.69	589.26
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	59	547.26	601.99
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	60	570.59	627.65
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	61	590.78	649.86
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	62	604.02	664.42
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	63	620.63	682.69
93909PA0010001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	630.72	693.79
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	156.76	156.76
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	15	170.70	170.70
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	16	176.02	176.02
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	17	181.35	181.35
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	18	187.09	187.09
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	19	192.83	192.83
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	20	198.77	198.77
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	21	204.92	225.41
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	22	204.92	225.41
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	23	204.92	225.41
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	24	204.92	225.41
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	25	205.74	226.31
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	26	209.83	230.81
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	27	214.75	236.23
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	28	222.74	245.01
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	29	229.30	252.23
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	30	232.58	255.84
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	31	237.50	261.25
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	32	242.42	266.66
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	33	245.49	270.04
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	34	248.77	273.65
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	35	250.41	275.45
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	36	252.05	277.26
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	37	253.69	279.06
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	38	255.33	280.86
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	39	258.60	284.46
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	40	261.88	288.07
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	41	266.80	293.48
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	42	271.51	298.66
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	43	278.07	305.88
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	44	286.27	314.90
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	45	295.90	325.49
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	46	307.37	338.11
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	47	320.28	352.31
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	48	335.04	368.54
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	49	349.59	384.55
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	50	365.98	402.58
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	51	382.17	420.39

93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	52	400.00	440.00
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	53	418.03	459.83
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	54	437.50	481.25
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	55	456.96	502.66
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	56	478.07	525.88
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	57	499.38	549.32
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	58	522.13	574.34
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	59	533.40	586.74
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	60	556.14	611.75
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	61	575.81	633.39
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	62	588.72	647.59
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	63	604.91	665.40
93909PA0010002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	614.75	676.23
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	228.57	228.57
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	15	248.89	248.89
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	16	256.66	256.66
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	17	264.43	264.43
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	18	272.79	272.79
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	19	281.16	281.16
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	20	289.82	289.82
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	21	298.79	328.67
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	22	298.79	328.67
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	23	298.79	328.67
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	24	298.79	328.67
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	25	299.98	329.98
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	26	305.96	336.56
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	27	313.13	344.44
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	28	324.78	357.26
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	29	334.34	367.77
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	30	339.12	373.03
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	31	346.30	380.93
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	32	353.47	388.82
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	33	357.95	393.75
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	34	362.73	399.00
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	35	365.12	401.63
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	36	367.51	404.26
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	37	369.90	406.89
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	38	372.29	409.52
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	39	377.07	414.78
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	40	381.85	420.04
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	41	389.02	427.92
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	42	395.89	435.48
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	43	405.46	446.01
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	44	417.41	459.15
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	45	431.45	474.60
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	46	448.18	493.00
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	47	467.01	513.71
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	48	488.52	537.37
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	49	509.73	560.70
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	50	533.64	587.00
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	51	557.24	612.96
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	52	583.23	641.55
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	53	609.53	670.48
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	54	637.91	701.70
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	55	666.30	732.93
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	56	697.07	766.78
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	57	728.15	800.97
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	58	761.31	837.44
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	59	777.75	855.53
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	60	810.91	892.00
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	61	839.59	923.55
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	62	858.42	944.26
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	63	882.02	970.22
93909PA0010006	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	896.36	986.00
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	217.04	217.04
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	15	236.33	236.33
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	16	243.71	243.71
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	17	251.09	251.09
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	18	259.03	259.03
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	19	266.97	266.97
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	20	275.20	275.20
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	21	283.71	312.08
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	22	283.71	312.08
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	23	283.71	312.08
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	24	283.71	312.08
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	25	284.85	313.34
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	26	290.52	319.57
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	27	297.33	327.06
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	28	308.40	339.24
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	29	317.47	349.22
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	30	322.01	354.21
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	31	328.82	361.70
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	32	335.63	369.19
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	33	339.89	373.88
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	34	344.43	378.87
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	35	346.70	381.37
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	36	348.97	383.87
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	37	351.24	386.36
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	38	353.51	388.86
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	39	358.04	393.84
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	40	362.58	398.84
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	41	369.39	406.33
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	42	375.92	413.51
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	43	385.00	423.50
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	44	396.35	435.99
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	45	409.68	450.65
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	46	425.57	468.13
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	47	443.44	487.78
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	48	463.87	510.26
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	49	484.01	532.41
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	50	506.71	557.38
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	51	529.12	582.03
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	52	553.81	609.19
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	53	578.77	636.65
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	54	605.73	666.30
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	55	632.68	695.95
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	56	661.90	728.09
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	57	691.41	760.55
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	58	722.90	795.19
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	59	738.50	812.35
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	60	769.99	846.99
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	61	797.23	876.95
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	62	815.10	896.61
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	63	837.52	921.27
93909PA0010007	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	851.13	936.24
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	150.21	150.21
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	15	163.56	163.56
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	16	168.67	168.67
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	17	173.77	173.77
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	18	179.27	179.27
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	19	184.77	184.77
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	20	190.46	190.46
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	21	196.35	215.99
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	22	196.35	215.99
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	23	196.35	215.99
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	24	196.35	215.99
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	25	197.14	216.85
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	26	201.07	221.18
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	27	205.78	226.36
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	28	213.44	234.78

93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	29	219.72	241.69
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	30	222.86	245.15
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	31	227.58	250.34
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	32	232.29	255.52
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	33	235.23	258.75
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	34	238.37	262.21
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	35	239.95	263.95
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	36	241.52	265.67
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	37	243.09	267.40
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	38	244.66	269.13
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	39	247.80	272.58
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	40	250.94	276.03
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	41	255.65	281.22
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	42	260.17	286.19
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	43	266.45	293.10
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	44	274.31	301.74
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	45	283.54	311.89
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	46	294.53	323.98
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	47	306.90	337.59
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	48	321.04	353.14
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	49	334.98	368.48
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	50	350.69	385.76
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	51	366.20	402.82
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	52	383.28	421.61
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	53	400.56	440.62
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	54	419.22	461.14
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	55	437.87	481.66
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	56	458.10	503.91
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	57	478.52	526.37
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	58	500.31	550.34
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	59	511.11	562.22
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	60	532.91	586.20
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	61	551.76	606.94
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	62	564.13	620.54
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	63	579.64	637.60
93909PA0010011	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	589.05	647.96
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	212.06	212.06
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	15	230.91	230.91
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	16	238.12	238.12
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	17	245.33	245.33
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	18	253.09	253.09
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	19	260.85	260.85
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	20	268.89	268.89
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	21	277.21	304.93
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	22	277.21	304.93
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	23	277.21	304.93
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	24	277.21	304.93
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	25	278.31	306.14
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	26	283.86	312.25
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	27	290.51	319.56
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	28	301.32	331.45
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	29	310.19	341.21
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	30	314.63	346.09
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	31	321.28	353.41
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	32	327.93	360.72
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	33	332.09	365.30
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	34	336.53	370.18
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	35	338.75	372.63
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	36	340.96	375.06
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	37	343.18	377.50
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	38	345.40	379.94
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	39	349.83	384.81
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	40	354.27	389.70
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	41	360.92	397.01
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	42	367.30	404.03
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	43	376.17	413.79
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	44	387.26	425.99
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	45	400.29	440.32
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	46	415.81	457.39
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	47	433.27	476.60
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	48	453.23	498.55
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	49	472.91	520.20
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	50	495.09	544.60
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	51	516.99	568.69
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	52	541.11	595.22
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	53	565.50	622.05
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	54	591.83	651.01
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	55	618.17	679.99
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	56	646.72	711.39
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	57	675.55	743.11
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	58	706.32	776.95
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	59	721.57	793.73
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	60	752.34	827.57
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	61	778.95	856.85
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	62	796.41	876.05
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	63	818.31	900.14
93909PA0010012	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	831.62	914.78
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	249.13	249.13
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	15	271.27	271.27
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	16	279.74	279.74
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	17	288.21	288.21
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	18	297.33	297.33
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	19	306.45	306.45
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	20	315.89	315.89
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	21	325.66	358.23
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	22	325.66	358.23
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	23	325.66	358.23
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	24	325.66	358.23
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	25	326.96	359.66
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	26	333.48	366.83
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	27	341.29	375.42
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	28	353.99	389.39
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	29	364.41	400.85
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	30	369.62	406.58
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	31	377.44	415.18
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	32	385.26	423.79
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	33	390.14	429.15
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	34	395.35	434.89
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	35	397.96	437.76
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	36	400.56	440.62
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	37	403.17	443.49
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	38	405.77	446.35
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	39	410.98	452.08
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	40	416.19	457.81
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	41	424.01	466.41
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	42	431.50	474.65
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	43	441.92	486.11
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	44	454.95	500.45
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	45	470.25	517.28
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	46	488.49	537.34
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	47	509.01	559.91
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	48	532.45	585.70
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	49	555.58	611.14
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	50	581.63	639.79
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	51	607.36	668.10
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	52	635.69	699.26
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	53	664.35	730.79
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	54	695.28	764.81
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	55	726.22	798.84
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	56	759.76	835.74

93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	57	793.63	872.99
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	58	829.78	912.76
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	59	847.69	932.46
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	60	883.84	972.22
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	61	915.10	1006.61
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	62	935.62	1029.18
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	63	961.35	1057.49
93909PA0010018	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	976.98	1074.68
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	257.71	257.71
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	15	280.61	280.61
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	16	289.37	289.37
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	17	298.13	298.13
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	18	307.56	307.56
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	19	317.00	317.00
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	20	326.77	326.77
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	21	336.87	370.56
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	22	336.87	370.56
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	23	336.87	370.56
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	24	336.87	370.56
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	25	338.22	372.04
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	26	344.96	379.46
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	27	353.04	388.34
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	28	366.18	402.80
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	29	376.96	414.66
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	30	382.35	420.59
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	31	390.44	429.48
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	32	398.52	438.37
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	33	403.57	443.93
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	34	408.96	449.86
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	35	411.66	452.83
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	36	414.35	455.79
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	37	417.05	458.76
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	38	419.74	461.71
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	39	425.13	467.64
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	40	430.52	473.57
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	41	438.61	482.47
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	42	446.36	491.00
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	43	457.14	502.85
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	44	470.61	517.67
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	45	486.44	535.08
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	46	505.31	555.84
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	47	526.53	579.18
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	48	550.79	605.87
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	49	574.70	632.17
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	50	601.65	661.82
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	51	628.27	691.10
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	52	657.58	723.34
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	53	687.22	755.94
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	54	719.22	791.14
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	55	751.23	826.35
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	56	785.92	864.51
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	57	820.96	903.06
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	58	858.35	944.19
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	59	876.88	964.57
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	60	914.27	1005.70
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	61	946.61	1041.27
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	62	967.83	1064.61
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	63	994.45	1093.90
93909PA0010017	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1010.61	1111.67
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	286.90	286.90
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	15	312.40	312.40
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	16	322.15	322.15
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	17	331.90	331.90
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	18	342.40	342.40
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	19	352.90	352.90
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	20	363.78	363.78
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	21	375.03	412.53
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	22	375.03	412.53
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	23	375.03	412.53
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	24	375.03	412.53
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	25	376.53	414.18
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	26	384.03	422.43
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	27	393.03	432.33
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	28	407.65	448.42
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	29	419.66	461.63
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	30	425.66	468.23
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	31	434.66	478.13
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	32	443.66	488.03
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	33	449.28	494.21
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	34	455.28	500.81
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	35	458.28	504.11
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	36	461.28	507.41
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	37	464.28	510.71
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	38	467.28	514.01
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	39	473.28	520.61
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	40	479.28	527.21
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	41	488.29	537.12
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	42	496.91	546.60
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	43	508.91	559.80
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	44	523.91	576.30
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	45	541.54	595.69
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	46	562.54	618.79
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	47	586.17	644.79
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	48	613.17	674.49
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	49	639.80	703.78
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	50	669.80	736.78
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	51	699.43	769.37
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	52	732.05	805.26
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	53	765.06	841.57
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	54	800.68	880.75
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	55	836.31	919.94
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	56	874.94	962.43
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	57	913.94	1005.33
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	58	955.57	1051.13
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	59	976.20	1073.82
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	60	1017.82	1119.60
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	61	1053.83	1159.21
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	62	1077.45	1185.20
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	63	1107.08	1217.79
93909PA0010016	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1125.08	1237.59
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	174.66	174.66
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	15	190.19	190.19
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	16	196.12	196.12
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	17	202.06	202.06
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	18	208.45	208.45
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	19	214.85	214.85
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	20	221.47	221.47
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	21	228.32	251.15
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	22	228.32	251.15
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	23	228.32	251.15
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	24	228.32	251.15
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	25	229.23	252.15
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	26	233.80	257.18
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	27	239.28	263.21
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	28	248.18	273.00
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	29	255.49	281.04
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	30	259.14	285.05
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	31	264.62	291.08
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	32	270.10	297.11
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	33	273.52	300.87

93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	34	277.18	304.90
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	35	279.00	306.90
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	36	280.83	308.91
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	37	282.66	310.93
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	38	284.48	312.93
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	39	288.14	316.95
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	40	291.79	320.97
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	41	297.27	327.00
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	42	302.52	332.77
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	43	309.83	340.81
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	44	318.96	350.86
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	45	329.69	362.66
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	46	342.47	376.72
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	47	356.86	392.55
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	48	373.30	410.63
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	49	389.51	428.46
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	50	407.77	448.55
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	51	425.81	468.39
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	52	445.67	490.24
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	53	465.77	512.35
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	54	487.46	536.21
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	55	509.15	560.07
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	56	532.66	585.93
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	57	556.41	612.05
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	58	581.75	639.93
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	59	594.31	653.74
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	60	619.65	681.62
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	61	641.57	705.73
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	62	655.95	721.55
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	63	673.99	741.39
93909PA0010013	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	684.95	753.45
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	170.17	170.17
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	15	185.30	185.30
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	16	191.08	191.08
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	17	196.87	196.87
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	18	203.10	203.10
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	19	209.33	209.33
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	20	215.78	215.78
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	21	222.45	244.70
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	22	222.45	244.70
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	23	222.45	244.70
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	24	222.45	244.70
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	25	223.34	245.67
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	26	227.79	250.57
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	27	233.13	256.44
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	28	241.80	265.98
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	29	248.92	273.81
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	30	252.48	277.73
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	31	257.82	283.60
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	32	263.16	289.48
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	33	266.50	293.15
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	34	270.05	297.06
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	35	271.83	299.01
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	36	273.61	300.97
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	37	275.39	302.93
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	38	277.17	304.89
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	39	280.73	308.80
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	40	284.29	312.72
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	41	289.63	318.59
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	42	294.75	324.23
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	43	301.87	332.06
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	44	310.76	341.84
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	45	321.22	353.34
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	46	333.68	367.05
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	47	347.69	382.46
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	48	363.71	400.08
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	49	379.50	417.45
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	50	397.30	437.03
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	51	414.87	456.36
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	52	434.22	477.64
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	53	453.80	499.18
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	54	474.93	522.42
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	55	496.06	545.67
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	56	518.98	570.88
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	57	542.11	596.32
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	58	566.80	623.48
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	59	579.04	636.94
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	60	603.73	664.10
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	61	625.09	687.60
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	62	639.10	703.01
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	63	656.67	722.34
93909PA0010014	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	667.35	734.09
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	249.29	249.29
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	15	271.45	271.45
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	16	279.93	279.93
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	17	288.40	288.40
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	18	297.52	297.52
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	19	306.65	306.65
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	20	316.10	316.10
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	21	325.87	358.46
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	22	325.87	358.46
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	23	325.87	358.46
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	24	325.87	358.46
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	25	327.18	359.90
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	26	333.69	367.06
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	27	341.52	375.67
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	28	354.22	389.64
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	29	364.65	401.12
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	30	369.87	406.86
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	31	377.69	415.46
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	32	385.51	424.06
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	33	390.40	429.44
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	34	395.61	435.17
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	35	398.22	438.04
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	36	400.82	440.90
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	37	403.43	443.77
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	38	406.04	446.64
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	39	411.25	452.38
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	40	416.47	458.12
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	41	424.29	466.72
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	42	431.78	474.96
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	43	442.21	486.43
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	44	455.25	500.78
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	45	470.56	517.62
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	46	488.81	537.69
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	47	509.34	560.27
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	48	532.80	586.08
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	49	555.94	611.53
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	50	582.01	640.21
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	51	607.75	668.53
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	52	636.11	699.72
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	53	664.78	731.26
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	54	695.74	765.31
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	55	726.70	799.37
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	56	760.26	836.29
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	57	794.15	873.57
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	58	830.33	913.36
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	59	848.25	933.08
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	60	884.42	972.86
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	61	915.71	1007.28

93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	62	936.24	1029.86
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	63	961.98	1058.18
93909PA0010019	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	977.61	1075.37
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	236.59	236.59
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	15	257.62	257.62
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	16	265.66	265.66
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	17	273.70	273.70
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	18	282.36	282.36
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	19	291.02	291.02
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	20	299.99	299.99
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	21	309.26	340.19
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	22	309.26	340.19
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	23	309.26	340.19
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	24	309.26	340.19
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	25	310.50	341.55
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	26	316.69	348.36
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	27	324.11	356.52
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	28	336.17	369.79
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	29	346.07	380.68
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	30	351.01	386.11
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	31	358.44	394.28
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	32	365.86	402.45
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	33	370.50	407.55
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	34	375.45	413.00
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	35	377.92	415.71
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	36	380.39	418.43
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	37	382.87	421.16
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	38	385.34	423.87
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	39	390.29	429.32
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	40	395.24	434.76
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	41	402.66	442.93
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	42	409.77	450.75
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	43	419.67	461.64
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	44	432.04	475.24
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	45	446.58	491.24
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	46	463.90	510.29
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	47	483.38	531.72
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	48	505.65	556.22
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	49	527.60	580.36
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	50	552.35	607.59
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	51	576.78	634.46
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	52	603.68	664.05
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	53	630.90	693.99
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	54	660.28	726.31
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	55	689.66	758.63
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	56	721.51	793.66
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	57	753.68	829.05
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	58	788.00	866.80
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	59	805.01	885.51
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	60	839.34	923.27
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	61	869.03	955.93
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	62	888.52	977.37
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	63	912.95	1004.25
93909PA0010020	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	927.78	1020.56
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	231.10	231.10
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	15	251.65	251.65
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	16	259.50	259.50
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	17	267.35	267.35
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	18	275.81	275.81
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	19	284.27	284.27
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	20	293.03	293.03
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	21	302.10	332.31
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	22	302.10	332.31
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	23	302.10	332.31
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	24	302.10	332.31
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	25	303.30	333.63
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	26	309.35	340.29
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	27	316.60	348.26
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	28	328.38	361.22
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	29	338.05	371.86
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	30	342.88	377.17
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	31	350.13	385.14
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	32	357.38	393.12
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	33	361.91	398.10
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	34	366.74	403.41
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	35	369.16	406.08
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	36	371.58	408.74
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	37	373.99	411.39
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	38	376.41	414.05
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	39	381.25	419.38
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	40	386.08	424.69
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	41	393.33	432.66
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	42	400.28	440.31
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	43	409.94	450.93
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	44	422.03	464.23
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	45	436.23	479.85
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	46	453.14	498.45
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	47	472.18	519.40
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	48	493.93	543.32
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	49	515.38	566.92
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	50	539.54	593.49
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	51	563.41	619.75
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	52	589.69	648.66
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	53	616.28	677.91
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	54	644.97	709.47
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	55	673.67	741.04
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	56	704.79	775.27
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	57	736.21	809.83
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	58	769.74	846.71
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	59	786.36	865.00
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	60	819.89	901.88
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	61	848.89	933.78
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	62	867.92	954.71
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	63	891.79	980.97
93909PA0010021	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	906.29	996.92
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	162.96	162.96
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	15	177.44	177.44
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	16	182.98	182.98
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	17	188.52	188.52
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	18	194.49	194.49
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	19	200.45	200.45
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	20	206.63	206.63
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	21	213.02	234.32
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	22	213.02	234.32
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	23	213.02	234.32
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	24	213.02	234.32
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	25	213.87	235.26
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	26	218.13	239.94
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	27	223.24	245.56
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	28	231.55	254.71
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	29	238.37	262.21
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	30	241.78	265.96
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	31	246.89	271.58
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	32	252.00	277.20
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	33	255.20	280.72
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	34	258.60	284.46
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	35	260.31	286.34
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	36	262.01	288.21
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	37	263.72	290.09
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	38	265.42	291.96

93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	39	268.83	295.71
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	40	272.24	299.46
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	41	277.35	305.09
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	42	282.25	310.48
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	43	289.07	317.98
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	44	297.59	327.35
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	45	307.60	338.36
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	46	319.53	351.48
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	47	332.95	366.25
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	48	348.28	383.11
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	49	363.41	399.75
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	50	380.45	418.50
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	51	397.28	437.01
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	52	415.81	457.39
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	53	434.56	478.02
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	54	454.79	500.27
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	55	475.03	522.53
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	56	496.97	546.67
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	57	519.12	571.03
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	58	542.77	597.05
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	59	554.49	609.94
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	60	578.13	635.94
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	61	598.58	658.44
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	62	612.00	673.20
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	63	628.83	691.71
93909PA0010015	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	639.05	702.96
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	337.34	337.34
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	15	367.32	367.32
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	16	378.79	378.79
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	17	390.25	390.25
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	18	402.60	402.60
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	19	414.95	414.95
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	20	427.74	427.74
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	21	440.96	485.06
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	22	440.96	485.06
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	23	440.96	485.06
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	24	440.96	485.06
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	25	442.73	487.00
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	26	451.55	496.71
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	27	462.13	508.34
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	28	479.33	527.26
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	29	493.44	542.78
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	30	500.50	550.55
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	31	511.08	562.19
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	32	521.66	573.83
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	33	528.28	581.11
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	34	535.33	588.86
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	35	538.86	592.75
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	36	542.39	596.63
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	37	545.91	600.50
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	38	549.44	604.38
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	39	556.50	612.15
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	40	563.55	619.91
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	41	574.14	631.55
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	42	584.28	642.71
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	43	598.39	658.23
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	44	616.03	677.63
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	45	636.75	700.43
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	46	661.45	727.60
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	47	689.23	758.15
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	48	720.98	793.08
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	49	752.29	827.52
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	50	787.56	866.32
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	51	822.40	904.64
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	52	860.76	946.84
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	53	899.57	989.53
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	54	941.46	1035.61
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	55	983.35	1081.69
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	56	1028.77	1131.65
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	57	1074.63	1182.09
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	58	1123.58	1235.94
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	59	1147.83	1262.61
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	60	1196.78	1316.46
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	61	1239.11	1363.02
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	62	1266.89	1393.58
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	63	1301.73	1431.90
93909PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1322.88	1455.17
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	348.84	348.84
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	15	379.84	379.84
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	16	391.70	391.70
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	17	403.55	403.55
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	18	416.32	416.32
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	19	429.09	429.09
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	20	442.31	442.31
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	21	455.99	501.59
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	22	455.99	501.59
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	23	455.99	501.59
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	24	455.99	501.59
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	25	457.82	503.60
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	26	466.94	513.63
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	27	477.88	525.67
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	28	495.67	545.24
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	29	510.26	561.29
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	30	517.55	569.31
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	31	528.50	581.35
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	32	539.44	593.38
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	33	546.28	600.91
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	34	553.58	608.94
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	35	557.23	612.95
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	36	560.87	616.96
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	37	564.52	620.97
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	38	568.17	624.99
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	39	575.46	633.01
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	40	582.76	641.04
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	41	593.70	653.07
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	42	604.19	664.61
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	43	618.78	680.66
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	44	637.02	700.72
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	45	658.46	724.31
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	46	683.99	752.39
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	47	712.72	783.99
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	48	745.55	820.11
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	49	777.93	855.72
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	50	814.41	895.85
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	51	850.43	935.47
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	52	890.10	979.11
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	53	930.23	1023.25
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	54	973.55	1070.91
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	55	1016.87	1118.56
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	56	1063.83	1170.21
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	57	1111.26	1222.39
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	58	1161.87	1278.06
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	59	1186.95	1305.65
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	60	1237.57	1361.33
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	61	1281.34	1409.47
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	62	1310.07	1441.08
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	63	1346.10	1480.71
93909PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1367.97	1504.77
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	387.96	387.96
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	15	422.45	422.45

93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	16	435.63	435.63
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	17	448.82	448.82
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	18	463.02	463.02
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	19	477.22	477.22
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	20	491.92	491.92
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	21	507.14	557.85
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	22	507.14	557.85
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	23	507.14	557.85
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	24	507.14	557.85
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	25	509.17	560.09
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	26	519.31	571.24
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	27	531.48	584.63
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	28	551.26	606.39
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	29	567.49	624.24
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	30	575.60	633.16
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	31	587.77	646.55
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	32	599.94	659.93
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	33	607.55	668.31
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	34	615.66	677.23
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	35	619.72	681.69
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	36	623.78	686.16
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	37	627.84	690.62
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	38	631.89	695.08
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	39	640.01	704.01
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	40	648.12	712.93
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	41	660.29	726.32
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	42	671.96	739.16
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	43	688.19	757.01
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	44	708.47	779.32
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	45	732.31	805.54
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	46	760.71	836.78
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	47	792.66	871.93
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	48	829.17	912.09
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	49	865.18	951.70
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	50	905.75	996.33
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	51	945.81	1040.39
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	52	989.93	1088.92
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	53	1034.56	1138.02
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	54	1082.74	1191.01
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	55	1130.92	1244.01
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	56	1183.15	1301.47
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	57	1235.89	1359.48
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	58	1292.19	1421.41
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	59	1320.08	1452.09
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	60	1376.37	1514.01
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	61	1425.06	1567.57
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	62	1457.00	1602.70
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	63	1497.07	1646.78
93909PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1521.41	1673.55
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	237.52	237.52
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	15	258.63	258.63
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	16	266.71	266.71
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	17	274.78	274.78
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	18	283.47	283.47
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	19	292.17	292.17
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	20	301.17	301.17
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	21	310.48	341.53
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	22	310.48	341.53
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	23	310.48	341.53
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	24	310.48	341.53
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	25	311.73	342.90
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	26	317.94	349.73
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	27	325.39	357.93
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	28	337.50	371.25
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	29	347.43	382.17
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	30	352.40	387.64
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	31	359.85	395.84
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	32	367.30	404.03
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	33	371.96	409.16
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	34	376.93	414.62
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	35	379.41	417.35
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	36	381.90	420.09
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	37	384.38	422.82
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	38	386.86	425.55
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	39	391.83	431.01
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	40	396.80	436.48
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	41	404.25	444.68
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	42	411.39	452.53
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	43	421.33	463.46
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	44	433.75	477.13
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	45	448.34	493.17
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	46	465.73	512.30
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	47	485.29	533.82
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	48	507.64	558.40
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	49	529.69	582.66
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	50	554.52	609.97
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	51	579.05	636.96
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	52	606.07	666.68
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	53	633.39	696.73
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	54	662.88	729.17
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	55	692.38	761.62
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	56	724.36	796.80
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	57	756.65	832.32
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	58	791.11	870.22
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	59	808.19	889.01
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	60	842.65	926.92
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	61	872.46	959.71
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	62	892.02	981.22
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	63	916.55	1008.21
93909PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	931.44	1024.58
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	231.51	231.51
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	15	252.08	252.08
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	16	259.95	259.95
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	17	267.82	267.82
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	18	276.29	276.29
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	19	284.77	284.77
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	20	293.54	293.54
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	21	302.62	332.88
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	22	302.62	332.88
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	23	302.62	332.88
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	24	302.62	332.88
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	25	303.83	334.21
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	26	309.88	340.87
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	27	317.15	348.87
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	28	328.95	361.85
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	29	338.63	372.49
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	30	343.48	377.83
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	31	350.74	385.81
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	32	358.00	393.80
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	33	362.54	398.79
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	34	367.38	404.12
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	35	369.80	406.78
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	36	372.22	409.44
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	37	374.65	412.12
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	38	377.07	414.78
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	39	381.91	420.10
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	40	386.75	425.43
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	41	394.01	433.41
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	42	400.97	441.07
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	43	410.66	451.73

93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	44	422.76	465.04
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	45	436.99	480.69
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	46	453.93	499.32
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	47	473.00	520.30
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	48	494.79	544.27
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	49	516.27	567.90
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	50	540.48	594.53
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	51	564.39	620.83
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	52	590.72	649.79
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	53	617.35	679.09
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	54	646.10	710.71
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	55	674.85	742.34
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	56	706.02	776.62
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	57	737.49	811.24
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	58	771.08	848.19
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	59	787.72	866.49
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	60	821.31	903.44
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	61	850.37	935.41
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	62	869.43	956.37
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	63	893.34	982.67
93909PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	907.86	998.65
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	337.56	337.56
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	15	367.56	367.56
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	16	379.04	379.04
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	17	390.51	390.51
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	18	402.86	402.86
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	19	415.22	415.22
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	20	428.01	428.01
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	21	441.25	485.38
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	22	441.25	485.38
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	23	441.25	485.38
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	24	441.25	485.38
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	25	443.02	487.32
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	26	451.84	497.02
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	27	462.43	508.67
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	28	479.64	527.60
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	29	493.76	543.14
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	30	500.82	550.90
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	31	511.41	562.55
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	32	522.00	574.20
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	33	528.62	581.48
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	34	535.68	589.25
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	35	539.21	593.13
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	36	542.74	597.01
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	37	546.27	600.90
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	38	549.80	604.78
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	39	556.86	612.55
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	40	563.92	620.31
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	41	574.51	631.96
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	42	584.66	643.13
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	43	598.78	658.66
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	44	616.43	678.07
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	45	637.17	700.89
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	46	661.88	728.07
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	47	689.68	758.65
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	48	721.45	793.60
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	49	752.78	828.06
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	50	788.08	866.89
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	51	822.93	905.22
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	52	861.32	947.45
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	53	900.15	990.17
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	54	942.07	1036.28
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	55	983.99	1082.39
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	56	1029.44	1132.38
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	57	1075.33	1182.86
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	58	1124.31	1236.74
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	59	1148.58	1263.44
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	60	1197.56	1317.32
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	61	1239.92	1363.91
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	62	1267.72	1394.49
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	63	1302.57	1432.83
93909PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1323.75	1456.13
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	320.53	320.53
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	15	349.02	349.02
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	16	359.91	359.91
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	17	370.80	370.80
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	18	382.54	382.54
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	19	394.27	394.27
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	20	406.42	406.42
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	21	418.99	460.89
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	22	418.99	460.89
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	23	418.99	460.89
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	24	418.99	460.89
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	25	420.66	462.73
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	26	429.04	471.94
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	27	439.10	483.01
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	28	455.44	500.98
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	29	468.85	515.74
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	30	475.55	523.11
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	31	485.61	534.17
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	32	495.66	545.23
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	33	501.95	552.15
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	34	508.65	559.52
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	35	512.00	563.20
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	36	515.35	566.89
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	37	518.71	570.58
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	38	522.06	574.27
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	39	528.76	581.64
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	40	535.47	589.02
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	41	545.52	600.07
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	42	555.16	610.68
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	43	568.57	625.43
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	44	585.33	643.86
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	45	605.02	665.52
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	46	628.48	691.33
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	47	654.88	720.37
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	48	685.04	753.54
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	49	714.79	786.27
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	50	748.31	823.14
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	51	781.41	859.55
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	52	817.86	899.65
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	53	854.73	940.20
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	54	894.54	983.99
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	55	934.34	1027.77
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	56	977.50	1075.25
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	57	1021.07	1123.18
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	58	1067.58	1174.34
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	59	1090.62	1199.68
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	60	1137.13	1250.84
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	61	1177.35	1295.09
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	62	1203.75	1324.13
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	63	1236.85	1360.54
93909PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1256.96	1382.66
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	221.83	221.83
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	15	241.55	241.55
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	16	249.09	249.09
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	17	256.63	256.63
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	18	264.75	264.75
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	19	272.87	272.87
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	20	281.28	281.28

93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	21	289.98	318.98
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	22	289.98	318.98
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	23	289.98	318.98
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	24	289.98	318.98
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	25	291.14	320.25
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	26	296.94	326.63
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	27	303.90	334.29
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	28	315.21	346.73
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	29	324.49	356.94
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	30	329.12	362.03
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	31	336.08	369.69
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	32	343.04	377.34
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	33	347.39	382.13
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	34	352.03	387.23
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	35	354.35	389.79
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	36	356.67	392.34
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	37	358.99	394.89
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	38	361.31	397.44
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	39	365.95	402.55
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	40	370.59	407.65
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	41	377.55	415.31
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	42	384.22	422.64
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	43	393.50	432.85
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	44	405.10	445.61
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	45	418.73	460.60
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	46	434.97	478.47
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	47	453.24	498.56
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	48	474.11	521.52
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	49	494.70	544.17
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	50	517.90	569.69
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	51	540.81	594.89
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	52	566.04	622.64
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	53	591.55	650.71
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	54	619.10	681.01
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	55	646.65	711.32
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	56	676.52	744.17
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	57	706.68	777.35
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	58	738.86	812.75
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	59	754.81	830.29
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	60	787.00	865.70
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	61	814.84	896.32
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	62	833.11	916.42
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	63	856.01	941.61
93909PA0010011	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	869.93	956.92
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	313.18	313.18
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	15	341.01	341.01
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	16	351.66	351.66
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	17	362.30	362.30
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	18	373.76	373.76
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	19	385.23	385.23
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	20	397.10	397.10
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	21	409.38	450.32
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	22	409.38	450.32
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	23	409.38	450.32
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	24	409.38	450.32
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	25	411.02	452.12
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	26	419.20	461.12
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	27	429.03	471.93
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	28	445.00	489.50
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	29	458.10	503.91
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	30	464.65	511.12
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	31	474.47	521.92
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	32	484.30	532.73
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	33	490.44	539.48
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	34	496.99	546.69
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	35	500.26	550.29
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	36	503.54	553.89
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	37	506.81	557.49
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	38	510.09	561.10
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	39	516.64	568.30
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	40	523.19	575.51
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	41	533.01	586.31
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	42	542.43	596.67
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	43	555.53	611.08
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	44	571.90	629.09
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	45	591.14	650.25
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	46	614.07	675.48
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	47	639.86	703.85
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	48	669.34	736.27
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	49	698.40	768.24
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	50	731.15	804.27
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	51	763.49	839.84
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	52	799.11	879.02
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	53	835.13	918.64
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	54	874.02	961.42
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	55	912.92	1004.21
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	56	955.08	1050.59
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	57	997.66	1097.43
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	58	1043.10	1147.41
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	59	1065.61	1172.17
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	60	1111.06	1222.17
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	61	1150.36	1265.40
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	62	1176.15	1293.77
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	63	1208.49	1329.34
93909PA0010012	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1228.14	1350.95

FEDERAL AV CALCULATOR SCREENSHOTS

Unique Plan Design Supporting Documentation and Justification

HIOS Issuer ID: 93909

HIOS Product IDS: 93909PA001

Applicable HIOS Plan IDs (standard Component): 93909PA0010001, 93909PA0010003, 93909PA0010004, 93909PA0010005, 93909PA0010006, 93909PA0010007, 93909PA0010012, 93909PA0010013, 93909PA0010016, 93909PA0010017, 93909PA0010018, 93909PA0010019, 93909PA0010020, 93909PA0010021

Reasons the plan design is unique, that is, the reason benefits are incompatible with the parameters of the Actuarial Value Calculator (AVC) and their materiality:

1. JHP is offering two generic drug tiers across select plans, a preferred generic and a non-preferred generic. In the Federal AVC, an effective copay was input to reflect these two tiers. Given JHP does not have experience data, an assumed utilization split was calculated using Wakely's proprietary database of nationally-representative ACA data. This was then applied to the corresponding copays to develop the effective generic copay.

2. Per the CMS 2025 Federal AVC instructions, when a medical deductible is equal to zero dollars and has all copays for medical services, a combined deductible may be applied. This applies to several of JHP's plan designs. Although, we are not considering this adjustment a unique plan design when both Tiers are run under a combined deductibles instead of separate deductibles. We are considering this a unique plan design if there is an inconsistency in how we run each Tier due to varying deductibles and not all cost-sharing being copays.

   The Federal AVC does not allow for functionality in situations where Tier 1 is run as a combined deductible, but separate deductibles on Tier 2. For these plans, we ran Tiers 1 and 2 separately in the Federal AVC, and then blended the resulting AVs outside of the calculator using a projected tier split to arrive at our effective Federal AV for these plans.

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

156.135(b)(2) was used for the generic drug copay adjustment.

156.135(b)(3) was used for the $0 medical deductible two-tier adjustment.

FEDERAL AV CALCULATOR SCREENSHOTS

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

We confirm that only in-network cost sharing, including multitier networks, was considered.

Description of the standardized plan population data used:

Wakely's proprietary database of nationally-representative Individual ACA data was used to calculate the utilization split between the two generic tiers. JHP's emerging experience on tier utilization as well as market intel was used to estimate an appropriate tier split for the $0 medical deductible plans. We did not adjust the backing continuance tables.

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:

Generic Drug Copay Differential

On the following plans, JHP intends to offer two generic drug tiers with different copay amounts. For purposes of fitting this plan design into the Federal AVC, the two copay amounts were weighted by a projected utilization split to arrive at an effective copay for the AV input. Wakely's proprietary ACA data indicates that the Tier 1/Tier 2 generic utilization split based on an analysis using JHP's proposed formulary was 35%/65%. Results were rounded to the nearest dollar.

Any plans not included in the exhibit below only have one generic drug Tier.

Plan ID	Member Cost Sharing		
	Preferred Generic (Tier 1)	Generic (Tier 2)	AV Input
93909PA0010003	$5	$20	$14.75
93909PA0010003-04	$5	$20	$14.75
93909PA0010003-05	$0	$8	$5.20
93909PA0010004	$5	$20	$14.75
93909PA0010004-04	$5	$20	$14.75
93909PA0010004-05	$0	$8	$5.20
93909PA0010005	$5	$20	$14.75
93909PA0010005-04	$5	$20	$14.75
93909PA0010005-05	$0	$8	$5.20
93909PA0010006	$5	$20	$14.75
93909PA0010007	$0	$20	$13.00
93909PA0010012	$0	$20	$13.00
93909PA0010016	$5	$20	$14.75
93909PA0010016-04	$5	$20	$14.75
93909PA0010016-05	$0	$8	$5.20

FEDERAL AV CALCULATOR SCREENSHOTS

Plan ID	Member Cost Sharing		
	Preferred Generic (Tier 1)	Generic (Tier 2)	AV Input
93909PA0010017	$5	$20	$14.75
93909PA0010017-04	$5	$20	$14.75
93909PA0010017-05	$0	$8	$5.20
93909PA0010018	$5	$20	$14.75
93909PA0010018-04	$5	$20	$14.75
93909PA0010018-05	$0	$8	$5.20
93909PA0010019	$5	$20	$14.75
93909PA0010020	$0	$20	$13.00
93909PA0010021	$0	$20	$13.00

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

$0 Medical Deductible tiered plan design

We are blending the tier 1 and tier 2 AVs after the AVs are calculated within the Federal AVC in order to calculate the combined effective AV. The projected utilization split of 90% on tier 1 and 10% on tier 2 is from JHP's emerging experience as well as market intel. The effective AV is the only AV that should be tested for de minimis compliance, not the tier 1 and tier 2 AVs in isolation. The below table represents the plans for which this applies.

Plan ID	Federal AV		
	Tier 1	Tier 2	Blended
93909PA0010001	65.5%	59.1%	64.9%
93909PA0010003-04	74.2%	69.6%	73.7%
93909PA0010003-05	87.1%	85.9%	87.0%
93909PA0010003-06	94.2%	92.9%	94.1%
93909PA0010004-06	94.2%	92.9%	94.1%
93909PA0010005-06	94.3%	92.8%	94.1%
93909PA0010013	65.5%	59.1%	64.9%
93909PA0010016-04	74.2%	69.6%	73.7%
93909PA0010016-05	87.1%	85.9%	87.0%
93909PA0010016-06	94.2%	92.9%	94.1%
93909PA0010017-06	94.2%	92.9%	94.1%
93909PA0010018-06	94.3%	92.8%	94.1%

FEDERAL AV CALCULATOR SCREENSHOTS

Below is a summary of the adjustment methodology used for each plan. On/off-exchange variants are not detailed because the methodology is identical for the on/off-exchange variants of the same plan ID. The far-right column is reflective of the input in column I of Table 10 of the PAAM exhibits for the non-CSR variant plans. In the event where both approach 1 and approach 2 are applicable to a plan, we input approach 2.

Plan ID	Approach 1?	Approach 2?	AV Input for Table 10
93909PA0010001	N	Y	Approach 2
93909PA0010002	N	N	Standard AV
93909PA0010003	Y	N	Approach 1
93909PA0010003-04	Y	Y	Approach 2
93909PA0010003-05	Y	Y	Approach 2
93909PA0010003-06	N	Y	Approach 2
93909PA0010004	Y	N	Approach 1
93909PA0010004-04	Y	N	Approach 1
93909PA0010004-05	Y	N	Approach 1
93909PA0010004-06	N	Y	Approach 2
93909PA0010005	Y	N	Approach 1
93909PA0010005-04	Y	N	Approach 1
93909PA0010005-05	Y	N	Approach 1
93909PA0010005-06	N	Y	Approach 2
93909PA0010006	Y	N	Approach 1
93909PA0010007	Y	N	Approach 1
93909PA0010011	N	N	Standard AV
93909PA0010012	Y	N	Approach 1
93909PA0010013	N	Y	Approach 2
93909PA0010014	N	N	Standard AV
93909PA0010015	N	N	Standard AV
93909PA0010016	Y	N	Approach 1
93909PA0010016-04	Y	Y	Approach 2
93909PA0010016-05	Y	Y	Approach 2
93909PA0010016-06	N	Y	Approach 2
93909PA0010017	Y	N	Approach 1
93909PA0010017-04	Y	N	Approach 1
93909PA0010017-05	Y	N	Approach 1
93909PA0010017-06	N	Y	Approach 2
93909PA0010018	Y	N	Approach 1
93909PA0010018-04	Y	N	Approach 1
93909PA0010018-05	Y	N	Approach 1
93909PA0010018-06	N	Y	Approach 2
93909PA0010019	Y	N	Approach 1
93909PA0010020	Y	N	Approach 1
93909PA0010021	Y	N	Approach 1

FEDERAL AV CALCULATOR SCREENSHOTS

Certification Language:

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

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 methods.

The following pages show the screenshots from the Federal AV calculator of the plan designs. We have only included one screenshot for each respective plan design, with the applicable PLAN IDs listed.

[REDACTED]

Jefferson Health Plans Redaction Justification – May 15th, 2024 filing

Cover Letter

- Redacted names and contact information (page 2)

URRT Part III – Federal Actuarial Memorandum / PA Actuarial Memorandum

- Redacted Name of opining actuary (page 7, 27, 28)
- Redated COVID-19 impact (page 14, 35, 37) – confidential and proprietary information
- Redacted Company Contact Information (page 7) – name, telephone number, email address
- Redacted Projected Risk Adjustment Transfers – confidential and proprietary information specifying a company's anticipated risk level in relation to the state average risk level (page 15, 35, 36, 37)
- Specific provider contracting information (page 5, 13, 23, 35, 37, 40) – confidential and proprietary information
- Commission schedules (page 17) – confidential and proprietary information

PA Actuarial Memo Rate Exhibits

- Redacted column C through E in Tabs "II.a. Reins Table – Exp" and "II.a. Reins Table – Prof" – confidential and proprietary information
- Redacted Network Factors in tabs "II Rate Development & Change" and "V Consumer Factors" – confidential and proprietary information
- Redacted Other Factor in tab "II Rate Development & Change" – confidential and proprietary information
- Redacted Projected Risk Adjustment Transfers and PLRS on tabs "II Rate Development & Change" and "VII Risk Adjustment" – confidential and proprietary information specifying a company's anticipated risk level in relation to the state average risk level

Standard Questions

- Redated question 3b of standard questions, COVID-19 impact (page 47) – confidential and proprietary information
- Redacted question 5 of standard questions, commission schedules (page 47) – confidential and proprietary information
- Redacted question 8b pf standard questions, specific provider contracting information (page 48) – confidential and proprietary information

Unique Plan Design Supporting Documentation and Justification

- Federal AV screenshots (page 85)

Completeness and Redaction Justification Checklist

Issuer Name: Jefferson Health Plans
Market: Individual
SERFF ID: HEAL-134081943

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	3	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	6	Y
D.1.B.	Rate History & Proposed Variation in Rate Changes	X	N	8	NA
D.1.C.	Average Rate Change	X	N	9	NA
D.1.D.	Membership Count	X	N	9	NA
	PA Act. Exhibits Table 1	X	N	50	NA
D.1.E.	Benefit Changes	X	N	10	NA
D.1.F.	Experience Period Claims & Premium	X	N	10	NA
	PA Act. Exhibits Table 2	X	N	50	NA
D.1.G.	Credibility of Data	X	N	10	NA
	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	X	N	51	NA
D.1.H.	Trend Identification	X	N	11	NA
	PA Act. Exhibits Table 3	X	N	50	NA
D.1.I.	Historical Experience	X	N	11	NA
	PA Act. Exhibits Table 4	X	N	50	NA
D.2.A.	Development of PAIR, MAIR and Total Allowed Claims	X	Y	11	Y
	PA Act. Exhibits Table 5	X	Y	54	Y
D.2.B.	Retention Items	X	Y	17	Y
	PA Act. Exhibits Table 6	X	N	54	NA
D.2.C.	Normalized Market-Adjusted Projected Allowed Total Claims	X	N	18	NA
	PA Act. Exhibits Table 7	X	N	54	NA
D.2.D.	Components of Rate Change	X	N	20	NA
	PA Act. Exhibits Table 8	X	N	54	NA
	PA Act. Exhibits Table 9	X	N	54	NA
D.3.	Plan Rate Development	X	N	20	NA
	PA Act. Exhibits Table 10	X	N	55	NA
D.4.	Plan Premium Development for 21-Year-Old Non-Tobacco User	X	N	24	NA
	PA Act. Exhibits Table 11	X	N	56	NA
D.5.A.	Age and Tobacco Factors	X	N	24	NA
	PA Act. Exhibits Table 12	X	N	58	NA
D.5.B.	Geographic Factors	X	N	24	NA
	PA Act. Exhibits Table 13	X	N	58	NA
D.5.C.	Network Factors	X	N	24	NA
	PA Act. Exhibits Table 14	X	Y	58	Y
D.5.D	*Rate Change Request Summary*	X	N	25	NA
	PA Act. Exhibits Table 15	X	N	59	NA
D.5.E.	Service Area Composition	X	N	25	NA
D.5.F	Composite Rating	X	N	25	NA
D.6.	Actuarial Certifications	X	Y	27	Y
Additional Exhibits					
E.	Department Plan Design Summary & Rate Tables	X	N	61	NA
	Service Area Map	X	N	64	NA
Redaction Justification (must be submitted if any information is redacted)		X			Y