

## Partners Insurance Company, Inc. – Individual Plans

Rate request filing ID # PIC1-134098077 – 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:  
Revised requested average rate change:<sup>1</sup>  
Range of requested: 0.00% to 0.00%  
Effective date: January 1, 2025  
Mapped members: 0  
Available in: Rating Area 6

### 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:	91%
Administrative:	7%
Taxes & Fees:	3%
Profit:	0%

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

### Explanation of Requested Rate Change:

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



May 15, 2024

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

**RE: Partners Insurance Company, dba Jefferson Health Plans**  
**NAIC Company ID#: 17416**  
**Rate Filing for Individual Health Plans Effective 1/1/2025**  
**PICI-134098077**

Dear Ms. Swartz,

This rate filing contains the requested premium rate information for Partners Insurance Company, dba 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 PICI-134098077.

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 1.22 on all silver on-exchange plans, the prescribed induced demand formula, and an adjustment for reinsurance using the prescribed 2024 parameters. JHP intends to resubmit these documents with updated plan year 2025 reinsurance parameters once received from PID.

As plan year 2025 is JHP's first year offering a PPO plan in the Pennsylvania Individual Market, there is no rate change to report.

Information for the Pennsylvania Bulletin:

1. Company Name and NAIC Number	Partners Insurance Company, dba Jefferson Health Plans 17416
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	N/A
6. Range of Rate Changes Requested	N/A
7. Total Additional Annual Revenue Generated from Proposed Rate Change	N/A
8. Products	PPO
9. Rating Areas and Any Changes from 2024	Rating Area 6
10. Metal Levels and Catastrophic Plans	Gold, Silver, Bronze
11. Current Covered Lives and Policyholders as of February 1, 2024	0
12. Number of Plans Offered in 2025 and Change from 2024	9 Plans in 2025 0 Plans in 2024
13. Corresponding Contract Form Number, SERFF and Binder ID Numbers	Form #: PICI-134094722 SERFF Filing #: PICI-134098077 Binder ID #: PICI-PA25-125118554
14. HIOS Issuer ID Number and Submission Tracking Number	HIOS Issuer ID: 19702 State Tracking #: PICI-134094722

Sincerely,

**[REDACTED]**

Date: May 15, 2024

# Actuarial Memorandum

## **Partners Insurance Company, dba Jefferson Health Plans**

Issuer ID #19702

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 Partners Insurance Company, dba 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]

JHP is entering the PA market in 2025; therefore, this filing presents premium rates for 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 9 plans, plus CSR variants for all silver plans. Plans will be offered in Rating Area 6. 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 already. There are no additional non-EHBs included in any plan designs. All plans are PPO with benefits offered in and out of network.

**Table 1: 2025 Proposed Plans**

Plan ID	Plan Name	Exchange	Service Area
19702PA0010006	Jefferson Health Plans + Total + Silver + PPO	On and Off	Rating Area 6
19702PA0010005	Jefferson Health Plans + Balanced + Silver + PPO	On and Off	Rating Area 6
19702PA0010004	Jefferson Health Plans + \$0 Deductible + Silver + PPO	On and Off	Rating Area 6
19702PA0010001	Jefferson Health Plans + \$0 Deductible + Bronze + PPO	On and Off	Rating Area 6
19702PA0010002	Jefferson Health Plans + Total + Bronze + PPO	On and Off	Rating Area 6
19702PA0010007	Jefferson Health Plans + \$0 Deductible + Gold + PPO	On and Off	Rating Area 6
19702PA0010008	Jefferson Health Plans + Total + Gold + PPO	On and Off	Rating Area 6
19702PA0010009	Jefferson Health Plans + Value + Gold + PPO	On and Off	Rating Area 6
19702PA0010003	Jefferson Health Plans + Value + Bronze + PPO	On and Off	Rating Area 6

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: Partners Insurance Company, dba Jefferson Health Plans

State: PA

HIOS Issuer ID: 19702

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: \$5,055,517.

Projected Incurred Claims: \$4,581,158.

Proposed Rate Premium PMPM: Min: \$278.47. Max: \$1,862.65. Weighted Average: \$842.59.

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: New

Type of Plan: PPO On and Off-Exchange; New Business

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

## B. RATE HISTORY AND PROPOSED VARIATIONS IN RATE CHANGES

JHP is a new plan in 2025 and, therefore, does not have a rate increase from 2024 to 2025.

## C. AVERAGE RATE CHANGE

JHP is a new plan in 2025 and, therefore, does not have a rate increase from 2024 to 2025.

## D. MEMBERSHIP COUNT

JHP is a new plan in 2025 and, therefore, does not have any experience period or current membership to report. Projected 2025 membership by metal 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 2 shows 2025 JHP individual enrollment projections by plan.

**Table 2: Estimated JHP Enrollment by Plan (in Member Months)**

Plan ID	Plan Name	Member Months
19702PA0010006	Jefferson Health Plans + Total + Silver + PPO	779
19702PA0010005	Jefferson Health Plans + Balanced + Silver + PPO	779
19702PA0010004	Jefferson Health Plans + \$0 Deductible + Silver + PPO	779
19702PA0010001	Jefferson Health Plans + \$0 Deductible + Bronze + PPO	483
19702PA0010002	Jefferson Health Plans + Total + Bronze + PPO	483
19702PA0010007	Jefferson Health Plans + \$0 Deductible + Gold + PPO	738
19702PA0010008	Jefferson Health Plans + Total + Gold + PPO	738
19702PA0010009	Jefferson Health Plans + Value + Gold + PPO	738
19702PA0010003	Jefferson Health Plans + Value + Bronze + PPO	483

## E. BENEFIT CHANGES

JHP is a new plan in 2025 and, therefore, does not have any benefit changes from 2024 to 2025.



## **F. EXPERIENCE PERIOD CLAIMS AND PREMIUM**

JHP will begin offering products effective January 1, 2025; 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 2025 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**

Initial products will be effective January 1, 2025; therefore, 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 will begin offering products effective January 1, 2025, and has no 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 2025 is JHP's first year in the market, 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 2025 is 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 B.

#### **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 \$994.35 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***

Per PID guidance, 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 more members with an HCC diagnosis compared to the market, at the same age band and metal mix i.e., less healthy population resulting in a claim cost increase.

Adjustment 1) uses the 2023 Interim Risk Adjustment Report (RAR) relativities released by CMS on March 14<sup>th</sup> 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 B. 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 22% 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 22% 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 90% of their 2025 membership will be on the exchange, so the effective exchange user fee is 2.7%.

### **Projected ACA Reinsurance Recoveries Net of Reinsurance Premium**

Per state guidance, this refiling 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 \$935.91 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 D 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 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 6.5% 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: 3.9%
- Agent/Broker Fees and Commissions: 1.8%
- Quality Improvement Initiatives: 0.8%

[REDACTED]

### **Profit / Contribution to Surplus & Risk Margin**

Overall, the profit margin is equal to 0.1% of proposed 2025, 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 90% of JHP's individual policies would be sold within the Marketplace. This resulted in a Marketplace User Fee of 2.7% of premiums, applied to policies sold in and outside the Marketplace.

4. Premium tax = 0% of premiums
5. PCORI Fee = \$0.28 PMPM

Table 3 below summarizes the non-benefit expenses, regulatory fees, and taxes.

**Table 3: Non-Benefit Expenses and Profit & Risk**

Component	% of Premium
Commissions	1.8%
Administration	4.7%
Risk Adjustment Fee	0.02%
Exchange User Fee	2.7%
PCORI Fee	0.03%
Profit/Risk Margin	0.1%
Total Retention	9.4%
Target Loss Ratio	90.6%
Federal Loss Ratio	94.0%

### **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 90.6%. 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 94.0%; 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 E.

### **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 49 and 50 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**

JHP will only be in one rating area therefore, we assumed a 1.000 geographic factor for all plans.

### **Network Factor**

JHP will only have one network, therefore, we assumed a 1.000 network factor for all plans.

## **D. COMPONENTS OF RATE CHANGE**

JHP is a new plan in 2025, therefore, there is no rate change from 2024 to 2025.

For this reason, Table 8 of the PAAM exhibits is left mostly incomplete. Per PID rate filing guidance, the values in row H should approximate the values in row A. For JHP, the values in row A are producing errors, as the Total Calibrated Plan Adjusted Index Rate (PMPM) calculated in AA15 on “III Plan Rates” is based on current membership as of 02-01-2024, which JHP does not have. If we instead weight based on projected membership, the values in rows A and H do tie.

Table 9 is also not applicable since JHP is a new plan in 2025.

## **3. Plan Rate Development**

### **Single Risk Pool**

JHP has established a single risk pool for all individual market business. Since JHP will be new to the individual market, all its individual business will be non-grandfathered, non-transitional, and ACA-compliant.

### **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 \$994.35 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 \$935.91 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 adjustment:

- Tiers of Generic Drugs
  - 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.

The federal AVs for the plans are shown in Appendix F and in column H of Table 10 of the PAAM exhibits. Column I of Table 10, as well as the UPD, lists which plan IDs this adjustment applies to. 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 22% (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  $(\text{Plan AV})^2 - \text{Plan AV} + 1.24$ . The benefit richness factors shown here are normalized to a 1.0 using projected membership. These values are also shown in Appendix G. 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***

JHP is only offering one network, so all factors in column N of Table 10 are 1.0.

### ***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 H and the consumer adjusted index rates are provided in Table 11 of the PAAM Exhibits. 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. As JHP is only entering rating area 8 in 2025, the geographic factor is 1.0.

### **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. As JHP only has one network in 2025, the network factor is 1.0.

## **D. RATE CHANGE SUMMARY**

2025 is JHP's first year in the Individual ACA market. For that reason, the "Overview" and "Key Information" sections of tab "VI Rate Change Summary" of the PAAM exhibits have been left blank.

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**

JHP will only be entering Lehigh and Northampton counties within rating area 6 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**

There will be no plans terminated in 2025 since JHP is filing all new plans.

## **7. URRT Warnings**

There are no warnings appearing in 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, profit margin, and other retention components, resulting in an estimated federal MLR equal to 94.0%; 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 in-network 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 – Development of Single Risk Pool Adjustment Factors**

**Appendix C – Development of the Projected Risk Adjustment Transfer**

**Appendix D – Development of the 2025 Index Rate**

**Appendix E – Development of the 2025 Normalization Factors**

**Appendix F – Federal Actuarial Values**

**Appendix G – Induced Demand Factors**

**Appendix H – Rate Manual and Rate Formula**

**Appendix I – 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	Rate Development & Change - Projected Index Rate, Market-Adjusted Index Rate & Total Allowed Claims	2A
	Demographic Shift		
	Plan Design Changes		
Manual Rate Adjustments	Other 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
Credibility of Experience	Inclusion of Capitation Payments		
	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

### 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	100%
Rating Area 7	9.6%	1.338	0%
Rating Area 8	36.7%	0.978	0%
Rating Area 9	5.8%	1.319	0%
Total Statewide Factor		1.035	1.251
JHP Geographic Adjustment		= 1.251 / 1.035	1.209

## Appendix B

### 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 Factor

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	\$187.94	\$189.87	\$146.83	\$246.36	\$498.32
Age 18-25	\$150.77	\$100.32	\$100.32	\$100.32	\$257.26	\$16.35	\$175.67	\$165.40	\$244.39	\$440.61
Age 26-34	\$123.30	\$132.63	\$132.63	\$132.63	\$393.85	\$42.31	\$299.23	\$288.22	\$410.22	\$1122.54
Age 35-44	\$375.25	\$170.16	\$170.16	\$170.16	\$447.09	\$74.07	\$373.60	\$368.97	\$471.58	\$1147.98
Age 45-54	\$348.01	\$246.25	\$246.25	\$246.25	\$593.10	\$125.49	\$499.21	\$516.97	\$605.62	\$1330.59
Age 55-64	\$483.82	\$430.15	\$430.15	\$430.15	\$536.22	\$205.14	\$756.08	\$733.10	\$982.51	\$1665.41
Age 65+	\$422.74	\$482.99	\$482.99	\$482.99	\$1145.90	\$252.83	\$950.90	\$798.27	\$1,269.43	\$2,403.09

Adjustment Factors	Base Period PMPM	Projection Period PMPM	Adjustment Factor
Membership Mix Adjustment	\$474.51	\$464.97	0.9799

Please note these factors will not tie to table 5 of the PAAdi exhibits. To maintain the confidentiality of Wakely's proprietary individual 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%	0%	5%	15%	14%	95%	0%
Age 0-17	6%	6%	6%	6%	6%	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	16%	16%	16%	16%	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 65+	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	
\$0.06	\$1.74	\$0.00	\$0.00	\$1.17	\$0.05	\$1.84	\$1.58	\$5.27	\$0.00	
\$0.00	\$5.48	\$0.00	\$0.00	\$4.16	\$0.33	\$7.09	\$6.36	\$20.37	\$0.00	
\$0.25	\$5.21	\$0.00	\$0.00	\$5.02	\$0.60	\$5.41	\$5.88	\$23.42	\$0.00	
\$0.27	\$10.76	\$0.00	\$0.00	\$7.84	\$1.21	\$14.81	\$14.30	\$36.46	\$0.00	
\$0.74	\$36.42	\$0.00	\$0.00	\$18.86	\$1.36	\$38.32	\$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%	24%	0%	0%	0%	6%	4%	15%	37%	0%
Age 0-17	0%	7%	0%	0%	0%	6%	6%	6%	7%	0%
Age 18-25	0%	7%	0%	0%	0%	8%	8%	8%	7%	0%
Age 26-34	0%	17%	0%	0%	16%	16%	16%	16%	15%	0%
Age 35-44	0%	16%	0%	0%	18%	18%	18%	18%	15%	0%
Age 45-54	0%	17%	0%	0%	19%	19%	19%	19%	17%	0%
Age 55-64	0%	34%	0%	0%	30%	30%	30%	30%	37%	0%
Age 65+	0%	1%	0%	0%	2%	2%	2%	2%	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	\$1.84	\$0.00	\$0.00	\$0.79	\$0.40	\$1.54	\$1.43	\$6.51	\$0.00	
\$0.00	\$1.74	\$0.00	\$0.00	\$1.28	\$0.05	\$1.93	\$2.13	\$6.44	\$0.00	
\$0.00	\$5.49	\$0.00	\$0.00	\$3.88	\$0.27	\$6.36	\$7.37	\$22.93	\$0.00	
\$0.00	\$6.64	\$0.00	\$0.00	\$4.95	\$0.51	\$8.93	\$10.60	\$26.36	\$0.00	
\$0.00	\$10.20	\$0.00	\$0.00	\$6.93	\$0.92	\$12.69	\$15.97	\$38.32	\$0.00	
\$0.00	\$36.48	\$0.00	\$0.00	\$18.38	\$2.37	\$30.10	\$34.99	\$118.23	\$0.00	
\$0.00	\$1.33	\$0.00	\$0.00	\$1.50	\$0.21	\$2.40	\$2.71	\$5.31	\$0.00	

Allowed PMPM
\$464.97

## Appendix B

### 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	Premium
Allowed Claims Net of Reinsurance	\$948.76
Allowed Risk Adjustment	[REDACTED]
Allowed Exchange Fee	2.9%
MAIR with Exchange Fee	\$935.95
Average AV	84.0%
Average IU	1.000
Average Network	1.000
Admin PMPM	\$55.00
Admin %	0.0%
Taxes & Fees %	0.1%
Profit %	0.1%
<b>Premium</b>	<b>\$842.55</b>

## **Appendix C**

### **Development of the Projected Risk Adjustment Transfer**

**[REDACTED]**

## Appendix D

### 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)	1.259
3		Mandated Fee Adjustment	1.038
4		COVID Adjustment	
5a		Average Annual Trend, Medical + Rx	6.6%
5b		Number of Years of Trend	3
5c		Final Trend Adjustment	1.210
6		Provider Contracting	
7	= [1] * [2] * [3] * [4] * [5c] * [6]	2025 Allowed Claim Cost PMPM, Gross of State Based Reinsurance	\$994.35
8		2025 State Based Reinsurance Recovery on an Allowed Basis	\$45.59
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	
16	= [9] + [15]	2025 JHP Allowed Claim Cost and Risk Adjustment Transfer and Reinsurance PMPM (Market Adj Index Rate)	
17		Exchange Fee	2.9%
18	= [16] / (1 - [17])	Final Market Adjusted Index Rate	\$935.95

## Appendix E

### Development of the 2025 Normalization Factors

#### Age Calibration

Age	Age Curve	Projected Age	Average Age Calibration
0	0.765	0.4%	1.7749
1	0.765	0.4%	
2	0.765	0.4%	
3	0.765	0.4%	
4	0.765	0.4%	
5	0.765	0.4%	
6	0.765	0.4%	
7	0.765	0.4%	
8	0.765	0.4%	
9	0.765	0.4%	
10	0.765	0.4%	
11	0.765	0.4%	
12	0.765	0.4%	
13	0.765	0.4%	
14	0.765	0.4%	
15	0.833	0.4%	
16	0.859	0.4%	
17	0.885	0.4%	
18	0.913	0.9%	
19	0.941	0.9%	
20	0.970	0.9%	
21	1.000	0.9%	
22	1.000	0.9%	
23	1.000	0.9%	
24	1.000	0.9%	
25	1.004	0.9%	
26	1.024	1.8%	
27	1.048	1.8%	
28	1.087	1.8%	
29	1.119	1.8%	
30	1.135	1.8%	
31	1.159	1.8%	
32	1.183	1.8%	
33	1.198	1.8%	
34	1.214	1.8%	
35	1.222	1.7%	
36	1.230	1.7%	
37	1.238	1.7%	
38	1.246	1.7%	
39	1.262	1.7%	
40	1.278	1.7%	
41	1.302	1.7%	
42	1.325	1.7%	
43	1.357	1.7%	
44	1.397	1.7%	
45	1.444	1.8%	
46	1.500	1.8%	
47	1.563	1.8%	
48	1.635	1.8%	
49	1.706	1.8%	
50	1.786	1.8%	
51	1.865	1.8%	
52	1.952	1.8%	
53	2.040	1.8%	
54	2.135	1.8%	
55	2.230	3.4%	
56	2.333	3.4%	
57	2.437	3.4%	
58	2.548	3.4%	
59	2.603	3.4%	
60	2.714	3.4%	
61	2.810	3.4%	
62	2.873	3.4%	
63	2.952	3.4%	
64	3.000	3.4%	
65+	3.000	1.5%	

## Appendix E

### Development of the 2025 Normalization Factors

#### Tobacco Calibration

Age	Projected Age	Tobacco Factor
0	0.4%	1.000
1	0.4%	1.000
2	0.4%	1.000
3	0.4%	1.000
4	0.4%	1.000
5	0.4%	1.000
6	0.4%	1.000
7	0.4%	1.000
8	0.4%	1.000
9	0.4%	1.000
10	0.4%	1.000
11	0.4%	1.000
12	0.4%	1.000
13	0.4%	1.000
14	0.4%	1.000
15	0.4%	1.000
16	0.4%	1.000
17	0.4%	1.000
18	0.9%	1.000
19	0.9%	1.000
20	0.9%	1.000
21	0.9%	1.100
22	0.9%	1.100
23	0.9%	1.100
24	0.9%	1.100
25	0.9%	1.100
26	1.8%	1.100
27	1.8%	1.100
28	1.8%	1.100
29	1.8%	1.100
30	1.8%	1.100
31	1.8%	1.100
32	1.8%	1.100
33	1.8%	1.100
34	1.8%	1.100
35	1.7%	1.100
36	1.7%	1.100
37	1.7%	1.100
38	1.7%	1.100
39	1.7%	1.100
40	1.7%	1.100
41	1.7%	1.100
42	1.7%	1.100
43	1.7%	1.100
44	1.7%	1.100
45	1.8%	1.100
46	1.8%	1.100
47	1.8%	1.100
48	1.8%	1.100
49	1.8%	1.100
50	1.8%	1.100
51	1.8%	1.100
52	1.8%	1.100
53	1.8%	1.100
54	1.8%	1.100
55	3.4%	1.100
56	3.4%	1.100
57	3.4%	1.100
58	3.4%	1.100
59	3.4%	1.100
60	3.4%	1.100
61	3.4%	1.100
62	3.4%	1.100
63	3.4%	1.100
64	3.4%	1.100
65+	1.5%	1.100

Component	Value
Tobacco rating factor (for smokers only)	1.090
% of people who can be rated for tobacco	2.6%
Total rate-up based on admitted tobacco usage	1.002



## Appendix E

### Development of the 2025 Normalization Factors

#### Geographic Calibration

Rating Area	Geographic Factors
Rating Area 6	1.000
Total, Membership Weighted	1.000

#### Network Calibration

Network	Network Factor
JHP Network	1.000
Total, Membership Weighted	1.000

## Appendix F

### Federal Actuarial Values

Plan ID	Federal AV
19702PA0010001	65.0%
19702PA0010002	64.0%
19702PA0010004	70.6%
19702PA0010005	70.0%
19702PA0010006	70.3%
19702PA0010007	79.2%
19702PA0010008	78.0%
19702PA0010009	79.5%
19702PA0010003	63.0%

## Appendix G

### Induced Utilization Factors

Per PID guidance, the induced demand factors were calculated based on the HHS induced demand formula using the following formula:  $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$ .

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)
19702PA0010006	1.157	1.042
19702PA0010005	1.159	1.044
19702PA0010004	1.189	1.071
19702PA0010001	1.033	0.931
19702PA0010002	1.031	0.929
19702PA0010007	1.113	1.002
19702PA0010008	1.098	0.989
19702PA0010009	1.096	0.987
19702PA0010003	1.024	0.923
Total	1.110	1.000

## Appendix H

### Rate Manual and Rate Formula

Rates Tables / Manual	
HIOS #19702 - Partners Insurance Company, dba Jefferson Health Plans - Individual	

Consumer Plan Adjusted Index Rate	
HIOS ID	Factor
19702PA0010001	378.38
19702PA0010002	375.12
19702PA0010003	364.02
19702PA0010004	564.44
19702PA0010005	531.84
19702PA0010006	529.76
19702PA0010007	479.81
19702PA0010008	462.26
19702PA0010009	460.75

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 6	1.000

## Appendix H

### Rate Manual and Rate Formula

**RATE Formula:**

**CPAIR \* Age Factor \* Area Factor \* Tobacco Factor**

Example: 21 year old with plan 19702PA0010001 in Rating Area 6, non-smoker = $378.3757963 * 1.000 * 1.000000 * 1.00$ = \$378.3758
---

**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 I

### 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
Rating Area 6	\$60,000	\$100,000	50%	-4.6%

## 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.

The JHP PPO product will be new to the market in 2025, and therefore does not have experience.

### 2. Experience Period Claims:

- a. Please confirm that all claims which are capitated have been removed from the experience period claims.

The JHP PPO product will be new to the market in 2025, and therefore does not have experience. 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.

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?

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]

- 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 22% 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.

JHP is only filing in one rating area, therefore, the geographic factor is 1.0.

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

JHP does not have more than one network, therefore, the network factor is 1.0.

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

Calendar Year	MLR		Member Months	
	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 this JHP entity will be new in the market in 2025.

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](mailto:wrohaly@pa.gov).

This question is not applicable as JHP is entering the market in plan year 2025.

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: Procter&K	Partners Insurance Company, the Jefferson Health Plan		
Product(s):	IND		
Market Segment:	Individual		
Rate Effective Date:	1/1/2025	50	12/31/2025
Rate Period Start Date:	1/1/2023	50	12/31/2023
Date of Most Recent Membership:	1/1/2024		

Table 1. Number of Members

	Member months Experience Period	Members Current Period (as of 12/31/2024)	Member months Projected Rating Period
Average Age			45.9
Total	0	0	6,000
<18			605
18-24			227
25-29			684
30-34			334
35-39			607
40-44			677
45-49			134
50-54			138
55-59			1,011
60-64			309
65+			234

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & RIS)	Allowed Claims (Non-Capitated)	Non-ERB portion of Allowed Claims	Total Prescription Drug Rebate*	Total ERB Capitation	Total Non-ERB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
				-							
Experience Period Total Allowed ERB Claims + DRB Capitation (Net of prescription drug rebates)											-
Less Rebts											0.00%

\*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Indexed Denials*	Composite Trend	Weight*
Emergency Hospital				0.00%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Capitation				0.00%	
Prescription Drugs				0.00%	
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.00%	

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

\*\* Should equal 0.00% Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factor*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + RIS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-20				000/00		000/00				000/00
Feb-20				000/00		000/00				000/00
Mar-20				000/00		000/00				000/00
Apr-20				000/00		000/00				000/00
May-20				000/00		000/00				000/00
Jun-20				000/00		000/00				000/00
Jul-20				000/00		000/00				000/00
Aug-20				000/00		000/00				000/00
Sep-20				000/00		000/00				000/00
Oct-20				000/00		000/00				000/00
Nov-20				000/00		000/00				000/00
Dec-20				000/00		000/00				000/00
Jan-21				000/00		000/00				000/00
Feb-21				000/00		000/00				000/00
Mar-21				000/00		000/00				000/00
Apr-21				000/00		000/00				000/00
May-21				000/00		000/00				000/00
Jun-21				000/00		000/00				000/00
Jul-21				000/00		000/00				000/00
Aug-21				000/00		000/00				000/00
Sep-21				000/00		000/00				000/00
Oct-21				000/00		000/00				000/00
Nov-21				000/00		000/00				000/00
Dec-21				000/00		000/00				000/00
Jan-22				000/00		000/00				000/00
Feb-22				000/00		000/00				000/00
Mar-22				000/00		000/00				000/00
Apr-22				000/00		000/00				000/00
May-22				000/00		000/00				000/00
Jun-22				000/00		000/00				000/00
Jul-22				000/00		000/00				000/00
Aug-22				000/00		000/00				000/00
Sep-22				000/00		000/00				000/00
Oct-22				000/00		000/00				000/00
Nov-22				000/00		000/00				000/00
Dec-22				000/00		000/00				000/00
Jan-23				000/00		000/00				000/00
Feb-23				000/00		000/00				000/00
Mar-23				000/00		000/00				000/00
Apr-23				000/00		000/00				000/00
May-23				000/00		000/00				000/00
Jun-23				000/00		000/00				000/00
Jul-23				000/00		000/00				000/00
Aug-23				000/00		000/00				000/00
Sep-23				000/00		000/00				000/00
Oct-23				000/00		000/00				000/00
Nov-23				000/00		000/00				000/00
Dec-23				000/00		000/00				000/00

\* Express Completion Factor as a percentage

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

Carrier Name: Partners Insurance Company, the Jefferson Health Plan  
Product ID: PNC  
Market Segment: Individual  
Rate Effective Date: 1/1/2025

Table 2b. Manual Experience Period Claims and Premiums

Period	Estimated Cost Sharing (Member & 50%)	Allowed Claims (Non-Capitated)	Non-DRB portion of Allowed Claims	Total Prescription Drug Rebate**	Total DRB Capitation	Total Non-DRB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
2024	1,034,454,750.77	2,401,353,347.81	2,401,353,347.81	5,116,791	495,894,750.46	2,406,185,116.33	0.000,000.00	(240,450,810.71)
Reinsurance Period Total (Allowed DRB Claims + DRB Capitation - PMPM Cost of some/claims due allowed)								240,450,810.71
Loss Ratio								81.64%

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

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Indexed Demand*	Composite Trend	Weight*
Inpatient Hospital	7.89%	0.00%		7.89%	16.36%
Outpatient Hospital	4.50%	3.02%		7.49%	20.84%
Professional	6.37%	3.85%		5.37%	36.45%
Other Medical	6.77%	3.85%		5.37%	0.00%
Capitation				0.00%	0.00%
Prescription Drugs	11.95%	3.45%		15.85%	21.36%
Total Annual Trend				10.00%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.268	

\* Express Cost, Utilization, Indexed 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 + 50%)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-20				\$50,001		\$50,001				\$50,001
Feb-20				\$50,001		\$50,001				\$50,001
Mar-20				\$50,001		\$50,001				\$50,001
Apr-20				\$50,001		\$50,001				\$50,001
May-20				\$50,001		\$50,001				\$50,001
Jun-20				\$50,001		\$50,001				\$50,001
Jul-20				\$50,001		\$50,001				\$50,001
Aug-20				\$50,001		\$50,001				\$50,001
Sep-20				\$50,001		\$50,001				\$50,001
Oct-20				\$50,001		\$50,001				\$50,001
Nov-20				\$50,001		\$50,001				\$50,001
Dec-20				\$50,001		\$50,001				\$50,001
Jan-21				\$50,001		\$50,001				\$50,001
Feb-21				\$50,001		\$50,001				\$50,001
Mar-21				\$50,001		\$50,001				\$50,001
Apr-21				\$50,001		\$50,001				\$50,001
May-21				\$50,001		\$50,001				\$50,001
Jun-21				\$50,001		\$50,001				\$50,001
Jul-21				\$50,001		\$50,001				\$50,001
Aug-21				\$50,001		\$50,001				\$50,001
Sep-21				\$50,001		\$50,001				\$50,001
Oct-21				\$50,001		\$50,001				\$50,001
Nov-21				\$50,001		\$50,001				\$50,001
Dec-21				\$50,001		\$50,001				\$50,001
Jan-22		\$ 208,168,026.30	1.000%	\$ 208,168,026.30	426,000	\$ 487.81	\$ 120,345,087.61	\$ 241,965,177.92	\$ 616.01	
Feb-22		\$ 208,168,026.30	1.000%	\$ 208,168,026.30	426,000	\$ 487.81	\$ 120,345,087.61	\$ 241,965,177.92	\$ 616.01	
Mar-22		\$ 208,168,026.30	1.000%	\$ 208,168,026.30	426,000	\$ 487.81	\$ 120,345,087.61	\$ 241,965,177.92	\$ 616.01	
Apr-22		\$ 208,168,026.30	1.000%	\$ 208,168,026.30	426,000	\$ 487.81	\$ 120,345,087.61	\$ 241,965,177.92	\$ 616.01	
May-22		\$ 208,168,026.30	1.000%	\$ 208,168,026.30	426,000	\$ 487.81	\$ 120,345,087.61	\$ 241,965,177.92	\$ 616.01	
Jun-22		\$ 208,168,026.30	1.000%	\$ 208,168,026.30	426,000	\$ 487.81	\$ 120,345,087.61	\$ 241,965,177.92	\$ 616.01	
Jul-22		\$ 208,168,026.30	1.000%	\$ 208,168,026.30	426,000	\$ 487.81	\$ 120,345,087.61	\$ 241,965,177.92	\$ 616.01	
Aug-22		\$ 208,168,026.30	1.000%	\$ 208,168,026.30	426,000	\$ 487.81	\$ 120,345,087.61	\$ 241,965,177.92	\$ 616.01	
Sep-22		\$ 208,168,026.30	1.000%	\$ 208,168,026.30	426,000	\$ 487.81	\$ 120,345,087.61	\$ 241,965,177.92	\$ 616.01	
Oct-22		\$ 208,168,026.30	1.000%	\$ 208,168,026.30	426,000	\$ 487.81	\$ 120,345,087.61	\$ 241,965,177.92	\$ 616.01	
Nov-22		\$ 208,168,026.30	1.000%	\$ 208,168,026.30	426,000	\$ 487.81	\$ 120,345,087.61	\$ 241,965,177.92	\$ 616.01	
Dec-22	\$ 1,034,454,750.77	\$ 208,168,026.30	1.000%	\$ 208,168,026.30	426,000	\$ 487.81	\$ 120,345,087.61	\$ 241,965,177.92	\$ 616.01	
Jan-23				\$50,001		\$50,001				\$50,001
Feb-23				\$50,001		\$50,001				\$50,001
Mar-23				\$50,001		\$50,001				\$50,001
Apr-23				\$50,001		\$50,001				\$50,001
May-23				\$50,001		\$50,001				\$50,001
Jun-23				\$50,001		\$50,001				\$50,001
Jul-23				\$50,001		\$50,001				\$50,001
Aug-23				\$50,001		\$50,001				\$50,001
Sep-23				\$50,001		\$50,001				\$50,001
Oct-23				\$50,001		\$50,001				\$50,001
Nov-23				\$50,001		\$50,001				\$50,001
Dec-23				\$50,001		\$50,001				\$50,001

\* 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:	Partners Insurance Company, dba Jefferson Health Plans	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinurance 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 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



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

Carrier Name:	Partners Insurance Company, dba Jefferson Health Plans	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	50%
Rate Effective Date:	1/1/2025	Proj. Incurred Claim Impact:	-4.6%
		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 with Reinsurance
\$0	\$29,999			\$11,538,732,796
\$30,000	\$34,999			\$943,999,109
\$35,000	\$39,999			\$855,696,538
\$40,000	\$44,999			\$793,168,670
\$45,000	\$49,999			\$745,509,387
\$50,000	\$54,999			\$730,016,274
\$55,000	\$59,999			\$666,745,598
\$60,000	\$64,999			\$601,950,985
\$65,000	\$69,999			\$525,902,251
\$70,000	\$74,999			\$456,410,295
\$75,000	\$79,999			\$426,374,419
\$80,000	\$84,999			\$391,727,962
\$85,000	\$89,999			\$371,928,094
\$90,000	\$94,999			\$343,164,434
\$95,000	\$99,999			\$316,246,818
\$100,000	\$109,999			\$580,353,500
\$110,000	\$119,999			\$500,021,088
\$120,000	\$129,999			\$465,838,236
\$130,000	\$139,999			\$409,136,848
\$140,000	\$149,999			\$389,342,729
\$150,000	\$159,999			\$342,984,847
\$160,000	\$169,999			\$325,137,354
\$170,000	\$179,999			\$309,202,838
\$180,000	\$189,999			\$300,889,418
\$190,000	\$199,999			\$295,668,860
\$200,000	\$209,999			\$262,359,915
\$210,000	\$219,999			\$260,182,275
\$220,000	\$229,999			\$244,333,779
\$230,000	\$239,999			\$236,042,154
\$240,000	\$249,999			\$213,734,726
\$250,000	\$259,999			\$200,672,438
\$260,000	\$269,999			\$203,105,751
\$270,000	\$279,999			\$199,664,762
\$280,000	\$289,999			\$176,037,035
\$290,000	\$299,999			\$149,491,519
\$300,000	\$324,999			\$398,630,972
\$325,000	\$349,999			\$325,962,758
\$350,000	\$374,999			\$282,935,927
\$375,000	\$399,999			\$264,420,935
\$400,000	\$424,999			\$253,755,095
\$425,000	\$449,999			\$219,132,943
\$450,000	\$474,999			\$214,148,990
\$475,000	\$499,999			\$188,934,782
\$500,000	\$599,999			\$556,407,933
\$600,000	\$699,999			\$390,677,853
\$700,000	\$799,999			\$275,631,537
\$800,000	\$899,999			\$203,137,472
\$900,000	\$999,999			\$202,786,739
\$1,000,000+				\$951,215,574
Total		5,911,650	53,725,365	\$31,965,118,469
				\$30,499,553,212



Carrier Name:  
Product(s):  
Market Segment:  
Key Offerings:

44/202

[illegible]

**For Informational Purposes only - No input required**

Standard Line Ratio

\_\_\_\_\_

Variable	Mean	SD	Min	Max
Age	35.5	10.5	20	65
Gender	0.5	0.5	0	1
Marital status	0.5	0.5	0	1
Education	12.5	1.5	10	15
Income	1500	500	1000	2500
Health status	0.5	0.5	0	1
Smoking status	0.5	0.5	0	1
Alcohol consumption	0.5	0.5	0	1
Exercise frequency	0.5	0.5	0	1
Stress level	0.5	0.5	0	1
Depression score	0.5	0.5	0	1
Life satisfaction	0.5	0.5	0	1
Overall health	0.5	0.5	0	1

100

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PA State Template Part III  
Table 35: New Rules

Table 25. Plans Index

[illegible]



[illegible]

[illegible]

**PA Rate Quarterly Template Part V**  
**Consumer Factors**

Carrier Name:	Partners Insurance Company, dba Jefferson Health Plans
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2025

Table 12. 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		1.000
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

[illegible]

PA Rate Template Part VI - Rate Change Summary  
Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:	
Revised Requested Average Rate Change:	NDIV/01
Minimum Requested Rate Change:	0.00%
Maximum Requested Rate Change:	0.00%
Mapped Members:	0
Available In Rating Areas:	Rating Area 6

Key Information

Jan. 2023 - Dec. 2023 Financial Experience	
Premium	\$ -
Claims	\$ -
Administrative Expenses	
Taxes & Fees	
Company Made After Taxes	\$ -

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

Explanation of requested rate change:

Carrier Name:	Partners Insurance Company, dba Jefferson Health Plans
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2025

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2025:	
Claims:	91%
Administrative Expenses:	7%
Taxes & Fees:	3%
Profit:	0%

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

**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		
Insurer Specific Manual Adjustment PMPM		
High Cost Risk Pool Adjustment PMPM		
Total Risk Adjustment Transfer		

<-- Negative implies payer of RA

<-- Please provide explanation and calculation if value provided.



Company Name: Insurance Company, dba Jefferson  
 Market: Individual  
 Product: PPO  
 Effective Date of Rates: January 1, 2025

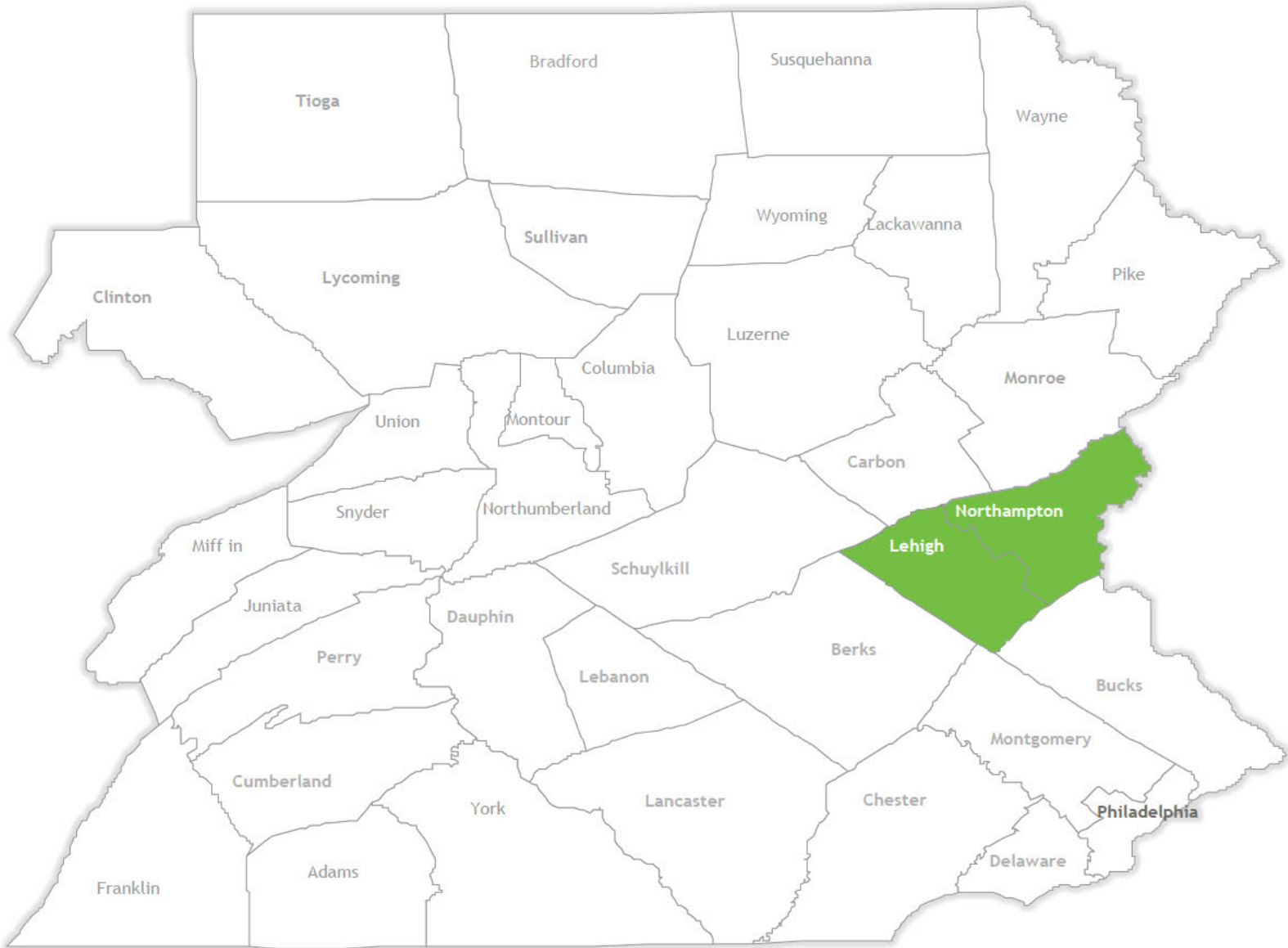
Ending date of Rates: December 31, 2025

HIOS Plan ID (On Exchange) =>	19702PA0010006	19702PA0010005	19702PA0010004	19702PA0010001	19702PA0010002	19702PA0010007	19702PA0010008	19702PA0010009	19702PA0010003	
HIOS Plan ID (Off Exchange) =>	19702PA0010006	19702PA0010005	19702PA0010004	19702PA0010001	19702PA0010002	19702PA0010007	19702PA0010008	19702PA0010009	19702PA0010003	
Plan Marketing Name =>	on Health Plans + Total + Silver	Health Plans + Balanced + Silver	Health Plans + \$0 Deductible + Silver	Health Plans + \$0 Deductible + Bronze	Health Plans + Total + Bronze	Health Plans + \$0 Deductible + Gold	Health Plans + Total + Gold	Health Plans + Value + Gold	Health Plans + Value + Bronze	
Form # =>	PICI-134094722	PICI-134094722	PICI-134094722	PICI-134094722	PICI-134094722	PICI-134094722	PICI-134094722	PICI-134094722	PICI-134094722	
Rating Area =>	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	
Network =>	JHP Network	JHP Network	JHP Network	JHP Network	JHP Network	JHP Network	JHP Network	JHP Network	JHP Network	
Metal =>	Silver	Silver	Silver	Bronze	Bronze	Gold	Gold	Gold	Bronze	
Deductible =>	\$5,500	\$3,500	\$5,000	\$5,000	\$7,450	\$0	\$1,500	\$2,000	\$8,000	
Coinsurance =>	50%	50%	50%	50%	50%	50%	50%	50%	0%	
Copays =>	40, 90	45, 90	55, 95	100, 150	60, 95	25, 65	20, 50	15, 45	0, 0	
OOP Maximum =>	\$9,200	\$9,200	\$9,200	\$9,200	\$9,200	\$9,200	\$9,200	\$9,200	\$8,000	
Pediatric Dental (Yes/No) =>	No	No	No	No	No	No	No	No	No	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$405.26	\$405.26	\$406.86	\$406.86	\$431.80	\$431.80	\$289.46	\$289.46	\$286.96	\$286.96
15	\$441.29	\$441.29	\$443.02	\$443.02	\$470.18	\$470.18	\$315.19	\$315.19	\$312.47	\$312.47
16	\$455.06	\$455.06	\$456.85	\$456.85	\$484.86	\$484.86	\$325.02	\$325.02	\$322.22	\$322.22
17	\$468.83	\$468.83	\$470.68	\$470.68	\$499.53	\$499.53	\$334.86	\$334.86	\$331.98	\$331.98
18	\$483.67	\$483.67	\$485.57	\$485.57	\$515.34	\$515.34	\$345.46	\$345.46	\$342.48	\$342.48
19	\$498.50	\$498.50	\$500.46	\$500.46	\$531.14	\$531.14	\$356.05	\$356.05	\$352.98	\$352.98
20	\$513.86	\$513.86	\$515.89	\$515.89	\$547.51	\$547.51	\$367.02	\$367.02	\$363.86	\$363.86
21	\$529.76	\$582.74	\$531.84	\$585.02	\$564.44	\$620.88	\$378.38	\$416.22	\$375.12	\$412.63
22	\$529.76	\$582.74	\$531.84	\$585.02	\$564.44	\$620.88	\$378.38	\$416.22	\$375.12	\$412.63
23	\$529.76	\$582.74	\$531.84	\$585.02	\$564.44	\$620.88	\$378.38	\$416.22	\$375.12	\$412.63
24	\$529.76	\$582.74	\$531.84	\$585.02	\$564.44	\$620.88	\$378.38	\$416.22	\$375.12	\$412.63
25	\$531.88	\$585.07	\$533.97	\$587.37	\$566.70	\$623.37	\$379.89	\$417.88	\$376.62	\$414.28
26	\$542.47	\$596.72	\$544.60	\$599.06	\$577.99	\$635.79	\$387.46	\$426.21	\$384.12	\$422.53
27	\$555.18	\$610.70	\$557.37	\$613.11	\$591.53	\$650.68	\$396.54	\$436.19	\$393.12	\$432.43
28	\$575.85	\$633.44	\$578.11	\$635.92	\$613.55	\$674.91	\$411.29	\$452.42	\$407.75	\$448.53
29	\$592.80	\$652.08	\$595.13	\$654.64	\$631.61	\$694.77	\$423.40	\$465.74	\$419.76	\$461.74
30	\$601.27	\$661.00	\$603.64	\$664.00	\$640.64	\$704.70	\$429.46	\$472.41	\$425.76	\$466.34
31	\$613.99	\$675.39	\$616.40	\$678.04	\$654.19	\$719.61	\$438.54	\$482.39	\$434.76	\$478.24
32	\$626.70	\$689.37	\$629.17	\$692.09	\$667.73	\$734.50	\$447.62	\$492.38	\$443.76	\$488.14
33	\$634.65	\$698.12	\$637.14	\$700.85	\$676.20	\$743.82	\$453.29	\$498.62	\$449.39	\$494.33
34	\$643.12	\$707.43	\$645.65	\$710.22	\$685.23	\$753.75	\$459.35	\$505.29	\$455.39	\$500.93
35	\$647.36	\$712.10	\$649.91	\$714.90	\$689.75	\$758.73	\$462.38	\$508.62	\$458.39	\$504.23
36	\$651.60	\$716.76	\$654.16	\$719.58	\$694.26	\$763.69	\$465.40	\$511.94	\$461.99	\$507.53
37	\$655.84	\$721.42	\$658.42	\$724.26	\$698.78	\$768.66	\$468.43	\$515.27	\$464.39	\$510.83
38	\$660.08	\$726.09	\$662.67	\$728.94	\$703.29	\$773.62	\$471.46	\$518.61	\$467.40	\$514.14
39	\$664.32	\$731.18	\$666.93	\$733.30	\$707.80	\$778.36	\$474.49	\$521.26	\$473.40	\$520.74
40	\$668.55	\$736.49	\$671.18	\$738.61	\$712.33	\$783.36	\$477.51	\$525.26	\$476.50	\$524.74
41	\$672.79	\$741.73	\$675.44	\$743.69	\$716.86	\$788.50	\$480.54	\$529.26	\$479.40	\$527.34
42	\$677.03	\$746.98	\$679.69	\$748.66	\$721.39	\$793.50	\$483.56	\$533.92	\$482.39	\$531.92
43	\$681.27	\$752.23	\$683.96	\$754.91	\$725.92	\$798.50	\$486.59	\$538.92	\$485.40	\$536.24
44	\$685.51	\$757.48	\$688.22	\$760.06	\$729.45	\$803.44	\$489.62	\$543.92	\$488.40	\$540.24
45	\$689.75	\$762.73	\$691.91	\$765.31	\$733.98	\$808.39	\$492.65	\$548.92	\$491.80	\$545.24
46	\$694.00	\$767.98	\$696.74	\$770.56	\$738.51	\$813.34	\$495.68	\$553.92	\$494.83	\$550.24
47	\$698.24	\$773.23	\$699.69	\$775.81	\$743.04	\$818.29	\$498.71	\$558.92	\$497.86	\$555.24
48	\$702.48	\$778.48	\$704.99	\$781.06	\$747.57	\$823.24	\$501.74	\$563.92	\$499.03	\$560.24
49	\$706.72	\$783.73	\$709.24	\$786.30	\$752.09	\$828.19	\$504.77	\$568.92	\$502.06	\$565.24
50	\$710.96	\$788.98	\$713.77	\$791.55	\$756.63	\$833.14	\$507.80	\$573.92	\$505.09	\$570.24
51	\$715.20	\$794.23	\$718.03	\$796.80	\$761.16	\$838.09	\$510.83	\$578.92	\$508.11	\$575.24
52	\$719.44	\$799.48	\$722.29	\$802.05	\$765.69	\$843.04	\$513.86	\$583.92	\$511.13	\$580.24
53	\$723.68	\$804.73	\$726.55	\$807.22	\$770.22	\$848.00	\$516.89	\$588.92	\$514.15	\$585.24
54	\$727.92	\$809.98	\$731.80	\$812.47	\$774.75	\$852.95	\$519.92	\$593.92	\$517.17	\$590.24
55	\$732.16	\$815.23	\$736.03	\$817.72	\$779.28	\$857.90	\$522.95	\$598.92	\$520.19	\$595.24
56	\$736.40	\$820.48	\$740.28	\$822.97	\$783.81	\$862.85	\$525.98	\$603.92	\$523.21	\$600.24
57	\$740.64	\$825.73	\$745.01	\$828.22	\$788.34	\$867.80	\$529.01	\$608.92	\$526.23	\$605.24
58	\$744.88	\$830.98	\$749.26	\$833.47	\$792.87	\$872.75	\$532.04	\$613.92	\$529.25	\$610.24
59	\$749.12	\$836.23	\$754.51	\$838.72	\$797.40	\$877.70	\$535.07	\$618.92	\$532.27	\$615.24
60	\$753.36	\$841.48	\$759.76	\$843.97	\$801.93	\$882.65	\$538.10	\$623.92	\$535.29	\$620.24
61	\$757.60	\$846.73	\$764.01	\$849.22	\$806.46	\$887.60	\$541.13	\$628.92	\$538.31	\$625.24
62	\$761.84	\$851.98	\$769.26	\$854.47	\$810.99	\$892.55	\$544.16	\$633.92	\$541.33	\$630.24
63	\$766.08	\$857.23	\$774.51	\$859.72	\$815.52	\$897.50	\$547.19	\$638.92	\$544.35	\$635.24
64+	\$770.32	\$862.48	\$779.76	\$864.97	\$820.05	\$902.45	\$550.22	\$643.92	\$547.37	\$640.24

**Partners Insurance Company, dba Jefferson Health Plans**  
**Individual**  
**Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
19702PA0010006	Jefferson Health Plans + Total + Silver + PPO	PPO	Silver	On/Off	JHP Network	Rating Area 6	Lehigh, Northampton
19702PA0010005	Jefferson Health Plans + Balanced + Silver + PPO	PPO	Silver	On/Off	JHP Network	Rating Area 6	Lehigh, Northampton
19702PA0010004	Jefferson Health Plans + \$0 Deductible + Silver + PPO	PPO	Silver	On/Off	JHP Network	Rating Area 6	Lehigh, Northampton
19702PA0010001	Jefferson Health Plans + \$0 Deductible + Bronze + PPO	PPO	Bronze	On/Off	JHP Network	Rating Area 6	Lehigh, Northampton
19702PA0010002	Jefferson Health Plans + Total + Bronze + PPO	PPO	Bronze	On/Off	JHP Network	Rating Area 6	Lehigh, Northampton
19702PA0010007	Jefferson Health Plans + \$0 Deductible + Gold + PPO	PPO	Gold	On/Off	JHP Network	Rating Area 6	Lehigh, Northampton
19702PA0010008	Jefferson Health Plans + Total + Gold + PPO	PPO	Gold	On/Off	JHP Network	Rating Area 6	Lehigh, Northampton
19702PA0010009	Jefferson Health Plans + Value + Gold + PPO	PPO	Gold	On/Off	JHP Network	Rating Area 6	Lehigh, Northampton
19702PA0010003	Jefferson Health Plans + Value + Bronze + PPO	PPO	Bronze	On/Off	JHP Network	Rating Area 6	Lehigh, Northampton

GENERAL INFORMATION		PROJECT INFORMATION		CLIENT INFORMATION		PROJECT LOCATION		PROJECT STATUS		PROJECT COST		PROJECT RISK		PROJECT IMPACT	
NAME	DESCRIPTION	PROJECT ID	PROJECT TYPE	CLIENT NAME	CLIENT ADDRESS	PROJECT ADDRESS	PROJECT COORDINATES	PROJECT PHASE	PROJECT STATUS	PROJECT BUDGET	PROJECT ACTUAL COST	PROJECT VARIANCE	PROJECT RISK LEVEL	PROJECT IMPACT LEVEL	PROJECT IMPACT DESCRIPTION
PROJECT 001	Construction of a new building	001	Construction	ABC Company	123 Main St, New York, NY	123 Main St, New York, NY	40.7128, -74.0060	Design	On Track	\$1,000,000	\$800,000	\$200,000	Low	High	Positive impact on the local economy
PROJECT 002	Renovation of an existing building	002	Renovation	DEF Company	456 Main St, New York, NY	456 Main St, New York, NY	40.7128, -74.0060	Construction	Delayed	\$500,000	\$600,000	-\$100,000	Medium	Medium	Neutral impact on the local economy
PROJECT 003	Construction of a new bridge	003	Construction	GHI Company	789 Main St, New York, NY	789 Main St, New York, NY	40.7128, -74.0060	Design	On Track	\$2,000,000	\$1,500,000	\$500,000	Low	High	Positive impact on the local economy
PROJECT 004	Renovation of an existing bridge	004	Renovation	JKL Company	101 Main St, New York, NY	101 Main St, New York, NY	40.7128, -74.0060	Construction	Delayed	\$1,500,000	\$1,800,000	-\$300,000	Medium	Medium	Neutral impact on the local economy
PROJECT 005	Construction of a new road	005	Construction	MNO Company	202 Main St, New York, NY	202 Main St, New York, NY	40.7128, -74.0060	Design	On Track	\$3,000,000	\$2,500,000	\$500,000	Low	High	Positive impact on the local economy
PROJECT 006	Renovation of an existing road	006	Renovation	PQR Company	303 Main St, New York, NY	303 Main St, New York, NY	40.7128, -74.0060	Construction	Delayed	\$2,500,000	\$3,000,000	-\$500,000	Medium	Medium	Neutral impact on the local economy
PROJECT 007	Construction of a new airport	007	Construction	STU Company	404 Main St, New York, NY	404 Main St, New York, NY	40.7128, -74.0060	Design	On Track	\$5,000,000	\$4,000,000	\$1,000,000	Low	High	Positive impact on the local economy
PROJECT 008	Renovation of an existing airport	008	Renovation	VWX Company	505 Main St, New York, NY	505 Main St, New York, NY	40.7128, -74.0060	Construction	Delayed	\$4,000,000	\$4,500,000	-\$500,000	Medium	Medium	Neutral impact on the local economy
PROJECT 009	Construction of a new stadium	009	Construction	YZA Company	606 Main St, New York, NY	606 Main St, New York, NY	40.7128, -74.0060	Design	On Track	\$6,000,000	\$5,000,000	\$1,000,000	Low	High	Positive impact on the local economy
PROJECT 010	Renovation of an existing stadium	010	Renovation	BCD Company	707 Main St, New York, NY	707 Main St, New York, NY	40.7128, -74.0060	Construction	Delayed	\$5,000,000	\$5,500,000	-\$500,000	Medium	Medium	Neutral impact on the local economy





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Unified Rate Review v6.0

Company Legal Name:Partners Insurance Company, dba Jefferson Health Plans

HIOS Issuer ID:19702State:PA

Effective Date of Rate Change(s):1/1/2025Market:Individual

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:1/1/2023to12/31/2023PMPM

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 for1/1/2025	\$0.00
Manual EHB Allowed Claims PMPM	\$994.36
Applied Credibility %	0.00%

Projected Period Totals

Projected Index Rate for1/1/2025	\$994.36	\$5,966,160.00
Reinsurance	\$45.59	\$273,540.00
Risk Adjustment Payment/Charge	\$39.89	\$239,340.00
Exchange User Fees	2.89%	\$162,289.97
Market Adjusted Index Rate	\$935.93	\$5,615,569.97

Projected Member Months	6,000
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Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

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.

1 of 1

Product-Plan Data Collection

Company Legal Name: Partners Insurance Company, dba Jefferson Health Plans  
HIOS Issuer ID: 19702 State: PA  
Effective Date of Rate Change(s): 1/1/2025 Market: Individual

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.

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name	Individual PPO									
1.2 Product ID	19702PA001									
1.3 Plan Name	Plans + Total +	Plans + Balanced +	Plans + S0	Plans + S0	Plans + Total +	Plans + S0	Plans + Total +	Plans + Value +	Plans + Value +	
1.4 Plan ID (Standard Component ID)	19702PA0010006	19702PA0010005	19702PA0010004	19702PA0010001	19702PA0010002	19702PA0010007	19702PA0010008	19702PA0010009	19702PA0010003	
1.5 Metal	Silver	Silver	Silver	Bronze	Bronze	Gold	Gold	Gold	Bronze	
1.6 AV Metal Value	0.703	0.700	0.706	0.650	0.640	0.780	0.795	0.795	0.630	
1.7 Plan Category	New	New	New	New	New	New	New	New	New	
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	
1.9 Exchange Plan?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
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	
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
1.12 Product Rate Increase %										
1.13 Submission Level Rate Increase %										

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

2.1 Plan ID (Standard Component ID)	Total	19702PA0010006	19702PA0010005	19702PA0010004	19702PA0010001	19702PA0010002	19702PA0010007	19702PA0010008	19702PA0010009	19702PA0010003
2.2 Allowed Claims	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.3 Reinsurance	\$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
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$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
2.8 Premium	\$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
2.10 Current Enrollment	0	0	0	0	0	0	0	0	0	0
2.11 Current Premium PMPM	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.12 Loss Ratio	#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!
2.14 Reinsurance	#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!
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!
2.17 Incurred Claims	#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!
2.19 Premium	#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)	19702PA0010006	19702PA0010005	19702PA0010004	19702PA0010001	19702PA0010002	19702PA0010007	19702PA0010008	19702PA0010009	19702PA0010003
3.2 Market Adjusted Index Rate					\$935.93				
3.3 AV and Cost Sharing Design of Plan	0.9465	0.9506	1.0124	0.6593	0.6531	0.8518	0.8185	0.8156	0.6321
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
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
Administrative Costs									
3.6 Administrative Expense	5.84%	5.81%	5.48%	8.17%	8.24%	6.44%	6.69%	6.71%	8.49%
3.7 Taxes and Fees	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%
3.8 Profit & Risk Load	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate	\$942.43	\$946.13	\$1,004.13	\$673.12	\$667.32	\$853.57	\$822.36	\$819.67	\$647.58
3.11 Age Calibration Factor	0.5634				0.5634				
3.12 Geographic Calibration Factor	1.0000				1.0000				
3.13 Tobacco Calibration Factor	0.9977				0.9977				
3.14 Calibrated Plan Adjusted Index Rate	\$529.74	\$531.83	\$564.43	\$378.37	\$375.11	\$479.80	\$462.25	\$460.74	\$364.01

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	19702PA0010006	19702PA0010005	19702PA0010004	19702PA0010001	19702PA0010002	19702PA0010007	19702PA0010008	19702PA0010009	19702PA0010003
4.2 Allowed Claims	\$5,966,172	\$804,288	\$805,493	\$824,551	\$449,866	\$449,021	\$735,188	\$726,140	\$725,371	\$446,253
4.3 Reinsurance	\$229,386	\$29,834	\$29,834	\$29,834	\$16,498	\$16,498	\$28,264	\$28,264	\$28,264	\$16,498
4.4 Member Cost Sharing	\$954,172	\$777,989	\$767,389	\$51,556	\$125,905	\$122,781	\$110,817	\$134,149	\$125,309	\$134,278
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$4,782,212	\$696,465	\$699,270	\$743,161	\$305,463	\$302,743	\$596,107	\$573,727	\$571,798	\$293,478
4.7 Risk Adjustment Transfer Amount	\$201,054	\$26,109	\$26,103	\$26,303	\$16,185	\$16,185	\$24,730	\$24,730	\$24,730	\$16,185
4.8 Premium	\$5,055,517	\$734,171	\$737,058	\$782,239	\$325,127	\$322,327	\$629,955	\$606,918	\$604,932	\$312,790
4.9 Projected Member Months	6,000	779	779	779	483	483	738	738	738	483
4.10 Loss Ratio	90.98%	91.61%	91.63%	91.94%	89.50%	89.43%	91.05%	90.83%	90.81%	89.21%
Per Member Per Month										
4.11 Allowed Claims	\$994.36	\$1,032.46	\$1,034.01	\$1,058.47	\$931.40	\$929.65	\$996.19	\$983.93	\$982.89	\$923.92
4.12 Reinsurance	\$38.30	\$38.30	\$38.30	\$38.30	\$38.30	\$38.30	\$38.30	\$38.30	\$38.30	\$38.30
4.13 Member Cost Sharing	\$159.03	\$100.11	\$98.06	\$66.18	\$260.67	\$264.56	\$150.16	\$168.22	\$169.80	\$278.01
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
4.15 Incurred Claims	\$797.04	\$894.05	\$897.65	\$953.99	\$632.43	\$626.80	\$807.73	\$777.41	\$774.79	\$607.61
4.16 Risk Adjustment Transfer Amount	\$33.51	\$33.51	\$33.51	\$33.51	\$33.51	\$33.51	\$33.51	\$33.51	\$33.51	\$33.51
4.17 Premium	\$842.59	\$942.45	\$946.16	\$1,004.16	\$673.14	\$667.34	\$853.60	\$822.38	\$819.69	\$647.60

Rating Area Data Collection

*Specify the total number of Rating  
Select only the Rating Areas you ar  
To validate, select the Validate but  
To finalize, select the Finalize butt*

Rating Area	Rating Factor
Rating Area 6	1.0000

SERFF Inputs:

6,000 Projected member months

REQUESTED RATE CHANGE INFORMATION

Change Period: 1/1/2025 - 12/31/2025

Projected Period Covered Lives: 500

% Rate change requested – Min%, Max%, Weighted Avg%	BELOW	<--- only applied this to in-force premiums
Min:	0.00%	
Max:	0.00%	
Wtd Avg:	0.00%	
Written Premium Change:	\$0	

PRIOR RATE:

Total Earned Premium	\$0
Total Incurred Claims	\$0
Annualized PMPM - \$ Min, \$ Max, \$Weighted Avg	
Min:	\$0.00
Max:	\$0.00
Wtd Avg:	#DIV/0!

REQUESTED RATE

Projected Earned Premium	\$5,055,517	<< matches URRT WS2
Projected Incurred Claims	\$4,581,158	
Annualized PMPM - \$ Min, \$ Max, \$Weighted Avg.	BELOW	
Min:	\$278.47	<< 19702PA0010003, Rating Area 6, Age 0-14, Non-Smoker
Max:	\$1,862.65	<< 19702PA0010004, Rating Area 6, Age 64 and Older, Smoker
Wtd Avg:	\$842.59	<< 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*	19702				
	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
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	405.26	405.26
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	15	441.29	441.29
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	16	455.06	455.06
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	17	468.83	468.83
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	18	483.67	483.67
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	19	498.50	498.50
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	20	513.86	513.86
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	21	529.76	582.74
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	22	529.76	582.74
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	23	529.76	582.74
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	24	529.76	582.74
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	25	531.88	585.07
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	26	542.47	596.72
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	27	555.18	610.70
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	28	575.85	633.44
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	29	592.80	652.08
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	30	601.27	661.40
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	31	613.99	675.39
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	32	626.70	689.37
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	33	634.65	698.12
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	34	643.12	707.43
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	35	647.36	712.10
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	36	651.60	716.76
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	37	655.84	721.42
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	38	660.08	726.09
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	39	668.55	735.41
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	40	677.03	744.73
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	41	689.74	758.71
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	42	701.93	772.12
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	43	718.88	790.77
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	44	740.07	814.08
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	45	764.97	841.47
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	46	794.63	874.09
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	47	828.01	910.81
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	48	866.15	952.77
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	49	903.76	994.14
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	50	946.15	1040.77
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	51	988.00	1086.80
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	52	1034.08	1137.49
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	53	1080.70	1188.77
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	54	1131.03	1244.13
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	55	1181.36	1299.50
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	56	1235.92	1359.51
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	57	1291.02	1420.12
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	58	1349.82	1484.80
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	59	1378.96	1516.86
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	60	1437.76	1581.54
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	61	1488.62	1637.48
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	62	1521.99	1674.19
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	63	1563.84	1720.22
19702PA0010006	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1589.27	1748.20
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	406.86	406.86
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	15	443.02	443.02
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	16	456.85	456.85
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	17	470.68	470.68
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	18	485.57	485.57
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	19	500.46	500.46
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	20	515.89	515.89
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	21	531.84	585.02
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	22	531.84	585.02
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	23	531.84	585.02
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	24	531.84	585.02
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	25	533.97	587.37
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	26	544.60	599.06
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	27	557.37	613.11
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	28	578.11	635.92
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	29	595.13	654.64
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	30	603.64	664.00
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	31	616.40	678.04
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	32	629.17	692.09
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	33	637.14	700.85
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	34	645.65	710.22
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	35	649.91	714.90
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	36	654.16	719.58
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	37	658.42	724.26
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	38	662.67	728.94
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	39	671.18	738.30
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	40	679.69	747.66
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	41	692.46	761.71
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	42	704.69	775.16
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	43	721.71	793.88
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	44	742.98	817.28
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	45	767.98	844.78
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	46	797.76	877.54
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	47	831.27	914.40
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	48	869.56	956.52
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	49	907.32	998.05
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	50	949.87	1044.86
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	51	991.88	1091.07
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	52	1038.15	1141.97
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	53	1084.95	1193.45
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	54	1135.48	1249.03
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	55	1186.00	1304.60
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	56	1240.78	1364.86
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	57	1296.09	1425.70
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	58	1355.13	1490.64
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	59	1384.38	1522.82
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	60	1443.41	1587.75
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	61	1494.47	1643.92
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	62	1527.98	1680.78
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	63	1569.99	1726.99
19702PA0010005	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1595.52	1755.07
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	431.80	431.80
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	15	470.18	470.18
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	16	484.86	484.86
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	17	499.53	499.53
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	18	515.34	515.34
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	19	531.14	531.14
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	20	547.51	547.51
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	21	564.44	620.88
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	22	564.44	620.88
19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	23	564.44	620.88



19702PA0010004	Rating Area 6	Tobacco User/Non-Tobacco User	24	564.44	620.88
	Rating Area 6	Tobacco User/Non-Tobacco User	25	566.70	623.37
	Rating Area 6	Tobacco User/Non-Tobacco User	26	577.99	635.79
	Rating Area 6	Tobacco User/Non-Tobacco User	27	591.53	650.68
	Rating Area 6	Tobacco User/Non-Tobacco User	28	613.55	674.91
	Rating Area 6	Tobacco User/Non-Tobacco User	29	631.61	694.77
	Rating Area 6	Tobacco User/Non-Tobacco User	30	640.64	704.70
	Rating Area 6	Tobacco User/Non-Tobacco User	31	654.19	719.61
	Rating Area 6	Tobacco User/Non-Tobacco User	32	667.73	734.50
	Rating Area 6	Tobacco User/Non-Tobacco User	33	676.20	743.82
	Rating Area 6	Tobacco User/Non-Tobacco User	34	685.23	753.75
	Rating Area 6	Tobacco User/Non-Tobacco User	35	689.75	758.73
	Rating Area 6	Tobacco User/Non-Tobacco User	36	694.26	763.69
	Rating Area 6	Tobacco User/Non-Tobacco User	37	698.78	768.66
	Rating Area 6	Tobacco User/Non-Tobacco User	38	703.29	773.62
	Rating Area 6	Tobacco User/Non-Tobacco User	39	712.33	783.56
	Rating Area 6	Tobacco User/Non-Tobacco User	40	721.36	793.50
	Rating Area 6	Tobacco User/Non-Tobacco User	41	734.90	808.39
	Rating Area 6	Tobacco User/Non-Tobacco User	42	747.89	822.68
	Rating Area 6	Tobacco User/Non-Tobacco User	43	765.95	842.55
	Rating Area 6	Tobacco User/Non-Tobacco User	44	788.52	867.37
	Rating Area 6	Tobacco User/Non-Tobacco User	45	815.05	896.56
	Rating Area 6	Tobacco User/Non-Tobacco User	46	846.66	931.33
	Rating Area 6	Tobacco User/Non-Tobacco User	47	882.22	970.44
	Rating Area 6	Tobacco User/Non-Tobacco User	48	922.86	1015.15
	Rating Area 6	Tobacco User/Non-Tobacco User	49	962.94	1059.23
	Rating Area 6	Tobacco User/Non-Tobacco User	50	1008.09	1108.90
	Rating Area 6	Tobacco User/Non-Tobacco User	51	1052.68	1157.95
	Rating Area 6	Tobacco User/Non-Tobacco User	52	1101.79	1211.97
	Rating Area 6	Tobacco User/Non-Tobacco User	53	1151.46	1266.61
	Rating Area 6	Tobacco User/Non-Tobacco User	54	1205.08	1325.59
	Rating Area 6	Tobacco User/Non-Tobacco User	55	1258.70	1384.57
	Rating Area 6	Tobacco User/Non-Tobacco User	56	1316.84	1448.52
	Rating Area 6	Tobacco User/Non-Tobacco User	57	1375.54	1513.09
	Rating Area 6	Tobacco User/Non-Tobacco User	58	1438.20	1582.02
	Rating Area 6	Tobacco User/Non-Tobacco User	59	1469.24	1616.16
	Rating Area 6	Tobacco User/Non-Tobacco User	60	1531.89	1685.08
	Rating Area 6	Tobacco User/Non-Tobacco User	61	1586.08	1744.69
	Rating Area 6	Tobacco User/Non-Tobacco User	62	1621.64	1783.80
	Rating Area 6	Tobacco User/Non-Tobacco User	63	1666.23	1832.85
	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1693.32	1862.65
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	289.46	289.46
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	15	315.19	315.19
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	16	325.02	325.02
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	17	334.86	334.86
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	18	345.46	345.46
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	19	356.05	356.05
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	20	367.02	367.02
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	21	378.38	416.22
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	22	378.38	416.22
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	23	378.38	416.22
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	24	378.38	416.22
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	25	379.89	417.88
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	26	387.46	426.21
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	27	396.54	436.19
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	28	411.29	452.42
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	29	423.40	465.74
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	30	429.46	472.41
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	31	438.54	482.39
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	32	447.62	492.38
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	33	453.29	498.62
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	34	459.35	505.29
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	35	462.38	508.62
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	36	465.40	511.94
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	37	468.43	515.27
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	38	471.46	518.61
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	39	477.51	525.26
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	40	483.56	531.92
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	41	492.65	541.92
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	42	501.35	551.49
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	43	513.46	564.81
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	44	528.59	581.45
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	45	546.37	601.01
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	46	567.56	624.32
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	47	591.40	650.54
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	48	618.64	680.50
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	49	645.51	710.06
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	50	675.78	743.36
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	51	705.67	776.24
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	52	738.59	812.45
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	53	771.89	849.08
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	54	807.83	888.61
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	55	843.78	928.16
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	56	882.75	971.03
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	57	922.10	1014.31
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	58	964.10	1060.51
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	59	984.91	1083.40
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	60	1026.91	1129.60
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	61	1063.24	1169.56
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	62	1087.07	1195.78
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	63	1116.97	1228.67
19702PA0010001	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1135.13	1248.64
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	286.96	286.96
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	15	312.47	312.47
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	16	322.22	322.22
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	17	331.98	331.98
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	18	342.48	342.48
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	19	352.98	352.98
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	20	363.86	363.86
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	21	375.12	412.63
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	22	375.12	412.63
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	23	375.12	412.63
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	24	375.12	412.63
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	25	376.62	414.28
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	26	384.12	422.53
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	27	393.12	432.43
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	28	407.75	448.53
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	29	419.76	461.74
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	30	425.76	468.34
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	31	434.76	478.24
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	32	443.76	488.14
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	33	449.39	494.33
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	34	455.39	500.93
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	35	458.39	504.23
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	36	461.39	507.53
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	37	464.39	510.83
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	38	467.40	514.14
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	39	473.40	520.74
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	40	479.40	527.34
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	41	488.40	537.24
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	42	497.03	546.73
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	43	509.03	559.93
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	44	524.04	576.44
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	45	541.67	595.84
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	46	562.67	618.94
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	47	586.31	644.94
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	48	613.32	674.65
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	49	639.95	703.95
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	50	669.96	736.96
19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	51	699.59	769.55



	19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	52	732.23	805.45
	19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	53	765.24	841.76
	19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	54	800.87	880.96
	19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	55	836.51	920.16
	19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	56	875.15	962.67
	19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	57	914.16	1005.58
	19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	58	955.80	1051.38
	19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	59	976.43	1074.07
	19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	60	1018.07	1119.88
	19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	61	1054.08	1159.49
	19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	62	1077.71	1185.48
	19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	63	1107.34	1218.07
	19702PA0010002	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1125.35	1237.89
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	367.06	367.06
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	15	399.68	399.68
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	16	412.16	412.16
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	17	424.63	424.63
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	18	438.07	438.07
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	19	451.50	451.50
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	20	465.42	465.42
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	21	479.81	527.79
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	22	479.81	527.79
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	23	479.81	527.79
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	24	479.81	527.79
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	25	481.73	529.90
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	26	491.33	540.46
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	27	502.84	553.12
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	28	521.55	573.71
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	29	536.91	590.60
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	30	544.59	599.05
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	31	556.10	611.71
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	32	567.62	624.38
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	33	574.81	632.29
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	34	582.49	640.74
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	35	586.33	644.96
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	36	590.17	649.19
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	37	594.01	653.41
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	38	597.84	657.62
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	39	605.52	666.07
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	40	613.20	674.52
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	41	624.71	687.18
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	42	635.75	699.33
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	43	651.10	716.21
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	44	670.30	737.33
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	45	692.85	762.14
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	46	719.72	791.69
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	47	749.94	824.93
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	48	784.49	862.94
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	49	818.56	900.42
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	50	856.94	942.63
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	51	894.85	984.34
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	52	936.59	1030.25
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	53	978.81	1076.69
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	54	1024.40	1126.84
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	55	1069.98	1176.98
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	56	1119.40	1231.34
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	57	1169.30	1286.23
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	58	1222.56	1344.82
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	59	1248.95	1373.85
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	60	1302.21	1432.43
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	61	1348.27	1483.10
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	62	1378.50	1516.35
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	63	1416.40	1558.04
	19702PA0010007	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1439.43	1583.37
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	353.63	353.63
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	15	385.07	385.07
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	16	397.09	397.09
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	17	409.10	409.10
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	18	422.05	422.05
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	19	434.99	434.99
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	20	448.40	448.40
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	21	462.26	508.49
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	22	462.26	508.49
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	23	462.26	508.49
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	24	462.26	508.49
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	25	464.11	510.52
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	26	473.36	520.70
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	27	484.45	532.90
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	28	502.48	552.73
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	29	517.27	569.00
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	30	524.67	577.14
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	31	535.76	589.34
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	32	546.86	601.55
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	33	553.79	609.17
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	34	561.19	617.31
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	35	564.89	621.38
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	36	568.59	625.45
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	37	572.28	629.51
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	38	575.98	633.58
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	39	583.38	641.72
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	40	590.77	649.85
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	41	601.87	662.06
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	42	612.50	673.75
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	43	627.29	690.02
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	44	645.78	710.36
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	45	667.51	734.26
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	46	693.40	762.74
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	47	722.52	794.77
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	48	755.80	831.38
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	49	788.62	867.48
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	50	825.60	908.16
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	51	862.12	948.33
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	52	902.34	992.57
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	53	943.02	1037.32
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	54	986.93	1085.62
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	55	1030.85	1133.94
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	56	1078.46	1186.31
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	57	1126.54	1239.19
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	58	1177.85	1295.64
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	59	1203.27	1323.60
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	60	1254.59	1380.05
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	61	1298.96	1428.86
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	62	1328.09	1460.90
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	63	1364.60	1501.06
	19702PA0010008	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1386.78	1525.46
	19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	352.48	352.48
	19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	15	383.81	383.81
	19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	16	395.79	395.79
	19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	17	407.77	407.77
	19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	18	420.67	420.67
	19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	19	433.57	433.57
	19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	20	446.93	446.93
	19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	21	460.75	506.83
	19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	22	460.75	506.83
	19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	23	460.75	506.83
	19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	24	460.75	506.83
	19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	25	462.59	508.85
	19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	26	471.81	518.99
	19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	27	482.87	531.16
	19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	28	500.84	550.92



19702PA0010009	Rating Area 6	Tobacco User/Non-Tobacco User	29	515.58	567.14
			30	522.95	575.25
			31	534.01	587.41
			32	545.07	599.58
			33	551.98	607.18
			34	559.35	615.29
			35	563.04	619.34
			36	566.72	623.39
			37	570.41	627.45
			38	574.10	631.51
			39	581.47	639.62
			40	588.84	647.72
			41	599.90	659.89
			42	610.50	671.55
			43	625.24	687.76
			44	643.67	708.04
			45	665.33	731.86
			46	691.13	760.24
			47	720.15	792.17
			48	753.33	828.66
			49	786.04	864.64
			50	822.90	905.19
			51	859.30	945.23
			52	899.39	989.33
			53	939.93	1033.92
			54	983.70	1082.07
			55	1027.48	1130.23
			56	1074.93	1182.42
			57	1122.85	1235.14
			58	1174.00	1291.40
			59	1199.34	1319.27
			60	1250.48	1375.53
			61	1294.71	1424.18
			62	1323.74	1456.11
			63	1360.14	1496.15
			64 and over	1382.25	1520.48
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	0-14	278.47	278.47
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	15	303.23	303.23
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	16	312.69	312.69
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	17	322.16	322.16
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	18	332.35	332.35
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	19	342.54	342.54
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	20	353.10	353.10
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	21	364.02	400.42
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	22	364.02	400.42
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	23	364.02	400.42
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	24	364.02	400.42
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	25	365.47	402.02
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	26	372.75	410.03
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	27	381.49	419.64
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	28	395.69	435.26
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	29	407.34	448.07
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	30	413.16	454.48
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	31	421.90	464.09
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	32	430.63	473.69
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	33	436.09	479.70
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	34	441.92	486.11
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	35	444.83	489.31
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	36	447.74	492.51
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	37	450.65	495.72
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	38	453.57	498.93
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	39	459.39	505.33
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	40	465.21	511.73
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	41	473.95	521.35
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	42	482.32	530.55
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	43	493.97	543.37
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	44	508.53	559.38
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	45	525.64	578.20
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	46	546.03	600.63
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	47	568.96	625.86
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	48	595.17	654.69
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	49	621.01	683.11
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	50	650.13	715.14
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	51	678.89	746.78
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	52	710.56	781.62
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	53	742.60	816.86
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	54	777.18	854.90
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	55	811.76	892.94
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	56	849.25	934.18
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	57	887.11	975.82
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	58	927.52	1020.27
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	59	947.54	1042.29
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	60	987.94	1086.73
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	61	1022.89	1125.18
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	62	1045.82	1150.40
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	63	1074.58	1182.04
19702PA0010003	Rating Area 6	Tobacco User/Non-Tobacco User	64 and over	1092.05	1201.26

## Unique Plan Design Supporting Documentation and Justification

**HIOS Issuer ID:** 19702

**HIOS Product IDs:** 19702PA001

**Applicable HIOS Plan IDs (standard Component):** 19702PA0010004, 19702PA0010005, 19702PA0010006, 19702PA0010007, 19702PA0010008, 19702PA0010009

**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:**

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.

**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.

**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. 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 HIOS ID	Member Cost Sharing		
	Preferred Generic (Tier 1)	Generic (Tier 2)	AV Input
19702PA0010004	\$10	\$30	\$23.00
19702PA0010004-04	\$10	\$30	\$23.00
19702PA0010004-05	\$0	\$10	\$6.50
19702PA0010005	\$5	\$20	\$14.75
19702PA0010005-04	\$5	\$20	\$14.75
19702PA0010005-05	\$0	\$10	\$6.50
19702PA0010006	\$5	\$20	\$14.75
19702PA0010006-04	\$5	\$20	\$14.75
19702PA0010006-05	\$0	\$10	\$6.50
19702PA0010007	\$0	\$20	\$13.00
19702PA0010008	\$0	\$20	\$13.00
19702PA0010009	\$0	\$20	\$13.00

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.

Plan ID	Approach 1?	AV Input for Table 10
19702PA0010001	N	Standard AV
19702PA0010002	N	Standard AV
19702PA0010003	N	Standard AV
19702PA0010004	Y	Approach 1
19702PA0010004-04	Y	Approach 1
19702PA0010004-05	Y	Approach 1
19702PA0010004-06	N	Standard AV
19702PA0010005	Y	Approach 1
19702PA0010005-04	Y	Approach 1
19702PA0010005-05	Y	Approach 1
19702PA0010005-06	N	Standard AV
19702PA0010006	Y	Approach 1
19702PA0010006-04	Y	Approach 1
19702PA0010006-05	Y	Approach 1
19702PA0010006-06	N	Standard AV
19702PA0010007	Y	Approach 1
19702PA0010008	Y	Approach 1
19702PA0010009	Y	Approach 1

**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]**

## **Partners Insurance Company, dba Jefferson Health Plans**

### **Redaction Justification – May 15<sup>th</sup>, 2024 filing**

#### Cover Letter

- Redacted names and contact information (page 2)

#### URRT Part III – Federal Actuarial Memorandum / PA Actuarial Memorandum

- Redacted Name of opening actuary (page 7, 24, 26)
- Redacted COVID-19 impact (page 12, 31, 33) – confidential and proprietary information
- Redacted Company Contact Information (page 6, 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 14, 31, 32, 33)
- Specific provider contracting information (page 5, 12, 31, 33) – confidential and proprietary information
- Commission schedules (page 16) – 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 Factor in tab "II Rate Development & Change" – confidential and proprietary information
- Redacted Other Factor in tab "II Rate Development & Change" – confidential and proprietary information
- Redacted Projected Risk Adjustment Transfers and formula components 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

- Redacted question 3b of standard questions, COVID-19 impact (page 42) – confidential and proprietary information
- Redacted question 5 of standard questions, commission schedules (page 43) – confidential and proprietary information

#### Unique Plan Design Supporting Documentation and Justification

- Federal AV screenshots (page 71)



## Completeness and Redaction Justification Checklist

Issuer Name: Partners Insurance Company, dba Jefferson Health Plans

Market: Individual

SERFF ID: PIC1-134098077

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	8	NA
D.1.D.	Membership Count	X	N	8	NA
	PA Act. Exhibits Table 1	X	N	46	NA
D.1.E.	Benefit Changes	X	N	8	NA
D.1.F.	Experience Period Claims & Premium	X	N	9	NA
	PA Act. Exhibits Table 2	X	N	46	NA
D.1.G.	Credibility of Data	X	N	9	NA
	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	X	N	47	NA
D.1.H.	Trend Identification	X	N	10	NA
	PA Act. Exhibits Table 3	X	N	46	NA
D.1.I.	Historical Experience	X	N	10	NA
	PA Act. Exhibits Table 4	X	N	46	NA
D.2.A.	Development of PAIR, MAIR and Total Allowed Claims	X	Y	10	Y
	PA Act. Exhibits Table 5	X	Y	50	Y
D.2.B.	Retention Items	X	Y	16	Y
	PA Act. Exhibits Table 6	X	N	50	NA
D.2.C.	Normalized Market-Adjusted Projected Allowed Total Claims	X	N	18	NA
	PA Act. Exhibits Table 7	X	N	50	NA
D.2.D.	Components of Rate Change	X	N	19	NA
	PA Act. Exhibits Table 8	X	N	50	NA
	PA Act. Exhibits Table 9	X	N	50	NA
D.3.	Plan Rate Development	X	N	19	NA
	PA Act. Exhibits Table 10	X	N	51	NA
D.4.	Plan Premium Development for 21-Year-Old Non-Tobacco User	X	N	22	NA
	PA Act. Exhibits Table 11	X	N	52	NA
D.5.A.	Age and Tobacco Factors	X	N	22	NA
	PA Act. Exhibits Table 12	X	N	54	NA
D.5.B.	Geographic Factors	X	N	22	NA
	PA Act. Exhibits Table 13	X	N	54	NA
D.5.C.	Network Factors	X	N	22	NA
	PA Act. Exhibits Table 14	X	N	54	NA
D.5.D.	Rate Change Request Summary	X	N	23	NA
	PA Act. Exhibits Table 15	X	N	55	NA
D.5.E.	Service Area Composition	X	N	23	NA
D.5.F.	Composite Rating	X	N	23	NA
D.6.	Actuarial Certifications	X	Y	25	Y
Additional Exhibits					
E.	Department Plan Design Summary & Rate Tables	X	N	57	NA
	Service Area Map	X	N	60	NA
Redaction Justification (must be submitted if any information is redacted)		X			Y